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FSA State Director Message

USDA- Farm Service Agency- Changing Times for Agriculture in Your Community

Urban farms play a vital role in our cities by providing access to healthy, local food, green space that benefits both body, mind and more.

Urban agriculture, urban farming, or urban gardening is the practice of cultivating, processing, and distributing food in or around urban areas. It encompasses a complex and diverse mix of food production activities,



including fisheries and forestry, in many cities, in both developed and developing countries. The benefits of urban agriculture include:

- **Nutrition:** Urban agriculture offers increased access to healthy, locally grown, and culturally appropriate food sources. Having space to grow and share food is especially important in disinvested and underserved neighborhoods, where finding affordable fruits and vegetables can be challenging.
- **Healthy:** Eating fresh food is beneficial in our local communities. The act of growing your own food boosts physical and mental health. Healthy eating can reduce stress, anxiety, blood pressure, and muscle tension.
- **Community:** Urban farming adds and preserves green space in cities and provides places for neighbors to come together to strengthen bonds and build community. Urban agriculture connects people with the Earth and sources of their food as well as with each other.
- **Environment:** Urban agriculture improves environmental health and climate resilience in the face of increasing storms and heat. Cultivated land absorbs rainfall, increased vegetation attracts pollinators like bees, and these practices help keep city neighborhoods cleaner.

Dr. Ronald M. Howell Jr., State Executive Director

NRCS State Conservationist's Message

NRCS has a long history of using the best available science to help farmers, ranchers and forest landowners address natural resource challenges. The trials and opportunities climate change presents are no different. While we continue to offer assistance and resources for producers who want to voluntarily implement mitigation strategies, it's clear that we need to do more.

This month, our agency released a new Climate Change Adaptation Plan designed to meet the demands of the changing agricultural landscape. This strategy document evaluates seven key vulnerabilities in our current operations and infrastructure and lays out a framework to address them. I'm particularly excited about **Action Area 6**, which involves strengthening partnerships and collaboration, because I believe we need to work together to create and nurture more resilient ecosystems.

We're moving forward decisively and forming multi-discipline teams to implement these actions. I hope you will join us in that effort. View or download the plan using [this link](#) to view the full list of action areas and learn more about our vision for addressing soil degradation, landscape instability, extreme weather and other related issues.

Dr. Edwin Martinez Martinez, NRCS State Conservationist

Before You Break Out New Ground, Ensure Your Farm Meets Conservation Compliance

The term "sodbusting" is used to identify the conversion of land from native vegetation to commodity crop production after December 23, 1985. As part of the conservation provisions of the Food Security Act of 1985, if you're proposing to produce agricultural commodities

(crops that require annual tillage including one pass planting operations and sugar cane) on land that has been determined highly erodible and that has no crop history prior to December 23, 1985, that land must be farmed in accordance with a conservation plan or system that ensures no substantial increase in soil erosion.

Eligibility for many USDA programs requires compliance with a conservation plan or system on highly erodible land (HEL) used for the production of agricultural commodities. This includes Farm Service Agency (FSA) loan, disaster assistance, safety net, price support, and conservation programs; Natural Resources Conservation Service (NRCS) conservation programs; and Risk Management Agency (RMA) Federal crop insurance.

Before you clear or prepare areas not presently under production for crops that require annual tillage, you are required to file Form AD-1026 "Highly Erodible Land Conservation and Wetland Conservation Certification," with FSA indicating the area to be brought into production. The notification will be referred to NRCS to determine if the field is considered highly erodible land. If the field is considered HEL, you are required to implement a conservation plan or system that limits the erosion to the tolerable soil loss (T) for the predominant HEL soil on those fields.

In addition, prior to removing trees or conducting any other land manipulations that may affect wetlands, remember to update form AD-1026, to ensure you remain in compliance with the wetland conservation provisions.

Prior to purchasing or renting new cropland acres, it is recommended that you check with your local USDA Service Center to ensure your activities will be in compliance with the highly erodible land and wetland conservation provisions.

For additional information on highly erodible land conservation and wetland conservation compliance, contact [your local USDA Service Center](#).

Ask the Expert: Customer Farm Records Mapping Q&A with Gwen Uecker

In this Ask the Expert, Gwen Uecker answers a few questions about USDA's farmers.gov customer portal. Gwen serves as the Team Lead for the Program Delivery Division (PDD), Common Processes Branch for the Deputy Administrator of Farm Program within Farm Service Agency (FSA). She helps lead PDD's effort to provide personalized customer information via farmers.gov.

A farmers.gov account provides self-service opportunities to FSA and Natural Resources Conservation Service (NRCS) customers via a secure authenticated access process.

What is the value of Customer Farm Records Mapping and why should producers use farmers.gov?

Customer Farm Records Mapping (cFRM) provides you with self-help options and access to FSA data from home 24/7. For example, you do not have to wait for FSA to mail out maps for acreage reporting or make a special trip to the office to pick up your maps. You can print farm tract maps directly from farmers.gov.

New features include the ability to import precision agriculture planting boundaries and create labels containing crop information that can be printed on-farm tract maps. The maps can then be provided to FSA at the local USDA Service Center for completing the annual crop acreage report. You can use the draw tools to determine acres in a drawn area. The drawn area can be printed on a map and provided to the Service Center, a third party such as a chemical applicator, or exported as a feature file for use in other geospatial applications.

In addition, you can “Switch Profile” to view cFRM data for individuals or entities you are authorized to act on behalf of. This means you can view and print maps for your entity’s farms. Producers can also view and print farm records details, including base and yield information (FSA-156EZ).

The FSA Farm Records Mapping page is accessed by clicking the blue “View Farm Records” button from the farmers.gov LAND tab.

To read the full blog visit [Ask the Expert: Customer Farm Records Mapping Q&A with Gwen Uecker | Farmers.gov](#).

Expanded Funding Allows Virginia Farmers to Establish Buffers and Wetland Restoration Projects at No Cost

The U.S. Department of Agriculture (USDA) Farm Service Agency’s (FSA) Conservation Reserve Enhancement Program (CREP) is funded at a record high in this year’s budget and Virginia farmers can now implement buffers and wetland restoration at no cost.

CREP is a partnership between the FSA and the Commonwealth of Virginia that aims to improve water quality and wildlife habitat. It offers financial incentives, cost-share, and rental payments to farmers and landowners who voluntarily implement riparian forest buffers, grass and shrub buffers, and wetland restoration.

“There has never been a better time for producers to participate in CREP,” said Dr. Ronald M. Howell, Jr., FSA State Executive Director in Virginia. “It costs nothing for farmers to participate in this program now, which will provide their farms with ongoing revenue and other financial benefits. At the same time, the CREP practices promote richer, more fertile farmland and healthier livestock. It is a true win-win.”

Previously, farmers had to cover a portion of the initial cost of establishing buffers and associated infrastructure, such as fencing and livestock watering systems, to enroll in CREP. This year, FSA and the state will pay 100% of eligible practice installation costs, including fencing and alternative watering systems. CREP will also continue to provide incentives and rental payments as well as other on-farm benefits for years to come.

“It’s important to remember that CREP practices can also help make farms more efficient and therefore more profitable,” said Darryl Glover, Virginia Department of Conservation and Recreation Deputy Director. “By removing poorly drained land from cultivation and reducing soil loss into adjacent streams, CREP practices can make farmers’ efforts and resources go further while also improving water quality.”

The CREP contract period is 10-15 years. Enrollment can take place year-round as signups are ongoing.

Interested farmers can reach out to their local [USDA Farm Service Center](#) to determine eligibility and apply.

USDA touches the lives of all Americans each day in so many positive ways. Under the Biden-Harris Administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit usda.gov.

USDA is an equal opportunity provider, employer, and lender.

Applying for Farm Storage Facility Loans

The Farm Service Agency's (FSA) Farm Storage Facility Loan (FSFL) program provides low-interest financing to help you build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, floriculture, hops, maple sap, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

Loans up to \$50,000 can be secured by a promissory note/security agreement, loans between \$50,000 and \$100,000 may require additional security, and loans exceeding \$100,000 require additional security.

You do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

Maintaining ARC/PLC Acreage

If you're enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs, you must protect all cropland and noncropland acres on the farm from wind and water erosion and noxious weeds. By signing ARC county or individual contracts and PLC contracts, you agree to effectively control noxious weeds on the farm according to sound agricultural practices. If you fail to take necessary actions to correct a maintenance problem on your farm that is enrolled in ARC or PLC, the County Committee may elect to terminate your contract for the program year.

FSA Offers Drought Assistance for Livestock Producers Through Emergency Assistance for Livestock, Honey Bees and Farm-raised Fish Program (ELAP)

If you've suffered above normal expenses for hauling feed or water to livestock or hauling livestock to forage/grazing acres due to the impacts of drought, you may be eligible for financial assistance through the Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish Program (ELAP).

For eligible producers in qualifying counties, ELAP provides financial assistance for:

- the transportation of water to livestock;
- the above normal cost of mileage for transporting feed to livestock,
- the above normal cost of transporting livestock to forage/grazing acres.*

**Hauling livestock one-way, one haul per animal reimbursement and no payment for "empty miles."*

Eligible livestock include cattle, buffalo, goats and sheep, among others, that are maintained for commercial use and located in a county where the qualifying drought conditions occur. A county must have had D2 severe drought intensity on the U.S. Drought Monitor for eight consecutive weeks during the normal grazing period, or D3 or D4 drought intensity at any time during the normal grazing period. Producers must have risk in both eligible livestock and eligible grazing land in an eligible county to qualify for ELAP assistance.

WATER TRANSPORTATION

For ELAP water transportation assistance, a producer must be transporting water to eligible livestock on eligible grazing land where the producer had adequate livestock watering systems or facilities in place before the drought occurred and where they do not normally require the transportation of water. Payments are for costs associated with personal labor, equipment, hired labor, equipment, and/or contracted water transportation fees. Cost of the water itself is not covered. The ELAP payment formula uses a national average price per gallon.

ABOVE NORMAL COSTS OF TRANSPORTING FEED

ELAP provides financial assistance to livestock producers who incur above normal expenses for transporting feed to livestock during drought. The payment formula excludes the first 25 miles and any mileage over 1,000 miles. The reimbursement rate is 60% of the costs above what would normally have been incurred during the same time period in a normal (non-drought) year. **ABOVE NORMAL COSTS OF TRANSPORTING LIVESTOCK TO FORAGE/GRAZING ACRES**

ELAP provides financial assistance to livestock producers who are hauling livestock to a new location for feed resources due to insufficient feed and/or grazing in drought-impacted areas.

Assistance for Livestock transportation is retroactive to 2021 and available for 2022 and subsequent years. **Please contact your county FSA office for additional details.**

For calendar year 2022 forward, producers must submit a notice of loss to your local FSA office **within 30 calendar days** of when the loss is apparent; producers should contact their county FSA office as soon as the loss of water resources or feed resources are known. For ELAP eligibility, documentation of expenses is critical. Producers should maintain records and receipts associated with the costs of transporting water to eligible livestock, the costs of transporting feed to eligible livestock, and the costs of transporting eligible livestock to forage/grazing acres.

ELAP also offers assistance to producers impacted by wildfire. Contact your county FSA office for more information on ELAP resources for wildfire losses. In addition, beekeepers also can benefit from ELAP provisions and should contact their county FSA office within 15 calendar days of when a loss occurs or from when the loss is apparent. For more information regarding ELAP, contact your County USDA Service Center or visit fsa.usda.gov/disaster.

Transitioning Expiring CRP Land to Beginning, Veteran or Underserved Farmers and Ranchers

CRP contract holders are encouraged to transition their Conservation Reserve Program (CRP) acres to beginning, veteran or socially disadvantaged farmers or ranchers through the Transition Incentives Program (TIP). TIP provides annual rental payments to the landowner or operator for up to two additional years after the CRP contract expires.

CRP contract holders no longer need to be a retired or retiring owner or operator to transition their land. TIP participants must agree to sell, have a contract to sell, or agree to lease long term (at least five years) land enrolled in an expiring CRP contract to a beginning, veteran, or socially disadvantaged farmer or rancher who is not a family member.

Beginning, veteran or social disadvantaged farmers and ranchers and CRP participants may enroll in TIP beginning two years before the expiration date of the CRP contract. The TIP application must be submitted prior to completing the lease or sale of the affected lands. New landowners or renters that return the land to production must use sustainable grazing or farming methods.

Ask the Expert: A Farm Operating Loan Q&A with Jack Carlile

In this Ask the Expert, Jack Carlile, Farm Loan Manager for the USDA Farm Service Agency (FSA), answers questions about farm operating loans and when producers should apply in order to secure funds for the current crop year.

As the Farm Loan Manager for the Cherokee County Service Center, Jack is responsible for managing the loan making and loan servicing activities for five counties in northeast Oklahoma. His office provides services for over 650 farm loan customers. Jack was raised on a cross bred cow/calf operation that his grandparents started. Over the years, each generation has added to the operation by purchasing additional pasture. The operation also grows and

bales their own hay. Jack's agriculture background and degree in agriculture economics from Oklahoma State University help him better understand the financing needs of his producers.

Who can apply for FSA Farm Loans?

Anyone can apply for FSA's loan programs. Applications will be considered on basic eligibility requirements. To apply for a loan, you must meet the following general eligibility requirements including:

- Be a U.S. citizen or qualified alien.
- Operator of a family farm or ranch.
- Have a satisfactory credit history.
- Unable to obtain credit elsewhere at reasonable rates and terms to meet actual needs.
- Not be delinquent on any federal debts.

What can I purchase with operating loans?

[Farm Operating Loans](#) are traditionally used for purchasing capital items such as farm machinery, equipment, or livestock. Loan funds can also be used to help pay typical operating expenses for farming and ranching operations. For example, a rancher may use an operating loan to purchase forage for his cattle to feed them through the winter or a row crop producer may use an operating loan for paying for inputs like seed or fertilizer.

What is the maximum loan amount and terms?

The maximum loan amount for a Direct Farm Operating Loan is \$400,000. Direct loans are made and serviced by FSA.

Producers can also apply for [Guaranteed Operating Loans](#) that are made by your commercial lender, and guaranteed against loss by FSA. The maximum loan amount for a Guaranteed Farm Operating Loan is \$1,825,000. Loan terms for operating loans range from one to seven years.

How do I apply?

If you're interested in applying for a farm loan, you can pick up an application by visiting your local FSA office. Visit farmers.gov to find the USDA Service Center nearest you.

When applying for a loan, you will need a business plan, which must include:

- Your mission, vision, and goals for your farm or ranch.
- Your current assets and liabilities.
- Marketing Plan (what your operation will produce and where you will market and sell your products.)
- Whether the amount of income your operation generates will be enough to pay your business and family living expenses.

When should I apply for an operating loan?

I would recommend beginning the application process a few months in advance of needing the funds to allow time for the request to be processed, and for any necessary security checks and searches to be completed. That allows time for the funds to be available for your use when most needed.

Where can I find more information?

To learn more about FSA loans visit farmers.gov/loans or fsa.usda.gov/farmloans. Fact sheets and application packages are also available at your USDA Service Center. To learn more about other types of FSA loans or to find the right loan for your operation, use the Farm Loan Discovery Tool by visiting farmers.gov/loans/farm-loan-discovery-tool.

Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation

Farmers and ranchers can use the *Farm Loan Discovery Tool* on farmers.gov to find information on USDA farm loans that may best fit their operations.

USDA's Farm Service Agency (FSA) offers a variety of loan options to help farmers finance their operations. From buying land to financing the purchase of equipment, FSA loans can help.

USDA conducted field research in eight states, gathering input from farmers and FSA farm loan staff to better understand their needs and challenges.

How the Tool Works

Farmers who are looking for financing options to operate a farm or buy land can answer a few simple questions about what they are looking to fund and how much money they need to borrow. After submitting their answers, farmers will receive information on farm loans that best fit their specific needs. The loan application and additional resources also will be provided.

Farmers can download application quick guides that outline what to expect from preparing an application to receiving a loan decision. There are four guides that cover loans to individuals, entities, and youth, as well as information on microloans. The guides include general eligibility requirements and a list of required forms and documentation for each type of loan. These guides can help farmers prepare before their first USDA service center visit with a loan officer.

Farmers can access the *Farm Loan Discovery Tool* by visiting farmers.gov/fund and clicking the "Start" button. Follow the prompts and answer five simple questions to receive loan information that is applicable to your agricultural operation. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser, and is fully functional on mobile devices. It does not work in Internet Explorer.

About Farmers.gov

In 2018, USDA unveiled farmers.gov, a dynamic, mobile-friendly public website combined with an authenticated portal where farmers will be able to apply for programs, process transactions, and manage accounts.

The *Farm Loan Discovery Tool* is one of many resources on farmers.gov to help connect farmers to information that can help their operations. Earlier this year, USDA launched the *My Financial Information* feature, which enables farmers to view their loan information, history, payments, and alerts by logging into the website.

USDA is building farmers.gov for farmers, by farmers. In addition to the interactive farm loan features, the site also offers a Disaster Assistance Discovery Tool. Farmers can visit farmers.gov/recover/disaster-assistance-tool#step-1 to find disaster assistance programs that can help their operation recover from natural disasters.

For more information, contact your County USDA Service Center or visit farmers.gov.

When a Dollar is Worth More than a Dollar

In Virginia, “going green” doesn’t just refer to conservation of natural resources. Good stewards of the land who work with NRCS are also contributing to stronger rural economies through a vast web of connections that extend far beyond agriculture.

Every NRCS service triggers a chain of events that helps communities grow and prosper. When a landowner uses NRCS financial assistance to help purchase fencing, for example, many others outside of the farm directly or indirectly benefit. Those funds not only support businesses that manufacture or install fences but also industries that supply goods and services to fencing company employees as they purchase houses, meals, vehicles, health insurance and other essentials.

The multiplier effect doesn’t stop with the purchase of goods and services. NRCS spending also keeps Virginians working with program spending supporting 796 jobs in 2020 and 704 positions in 2021. Visit our website to learn more about Virginia NRCS Economist Austin Hunt’s [two-year study](#) of the far-reaching impacts of Farm Bill conservation dollars in the commonwealth.

Selected Interest Rates for August 2022

90-Day Treasury Bill	1.375%
Farm Operating Loans — Direct	4.00%
Farm Ownership Loans — Direct	4.25%
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.50%
Emergency Loans	3.75%
Farm Storage Facility Loans - (7 years)	3.125%

Dates to Remember

September 1, 2022	NAP * Application Closing Date for Crustacean, Finfish, Flowers, Ginseng, Sod, Nursery, Mollusk, Mushrooms
September 1, 2022	DMC ** Premiums Due
September 30, 2022	End of Federal Fiscal Year

*NAP – [Noninsured Crop Disaster Assistance Program](#) ** DMC – [Dairy Margin Coverage Program](#)



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