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FSA State Director Message

Changing Time for FSA Underserved Producers:

Harvest season is upon us, and we wish you a happy, healthy, and productive harvest; more than anything, we hope you take extra time to visit your local Farm Service Agency (FSA) Loan Office. FSA may have a loan to fit your needs.

FSA offers several loan programs to help producers start or continue an agriculture operation. Farm ownership and operating loans are available.

While all qualified producers are eligible to apply for these loan programs, FSA has provided priority funding for targeted underserved applicants.

A targeted underserved applicant is a member of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities.

For purposes of this program, targeted underserved groups consist of women, African Americans, Veterans, Beginning Farmer, American Indians, Alaskan Natives, Hispanics, Asian Americans, and Pacific Islanders.

Please note that FSA loans are only available to applicants who meet all applicable eligibility requirements and are unable to obtain the needed credit elsewhere.

A new multi-agency guide for USDA assistance for underserved farmers and ranchers is now available.

The guide is also available in Spanish, Hmong, Korean, Vietnamese, Thai and Chinese on farmers.gov/translations.

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

NRCS State Conservationist's Message

“Quarantine” and “social distancing” are two words that I am happy to say are being used far less frequently these days. Connections are vital for a state conservationist and it’s hard to make them in a virtual setting. I had to wait nearly two years to get out in the field, but I’m happy to say that I made up for lost time this summer with stops in the Shenandoah Valley and Southwest, Northern and Eastern Virginia and a planned trip to the Central (Piedmont) region this month.

Personal contacts help foster a climate conducive to collaboration and I made quite a few on these trips. I not only got to sit down with USDA agency and district partners but was also able to connect with landowners on their home turf. As the face of NRCS in their communities, our district conservationists and soil conservationists were instrumental in coordinating these “meet and greet” sessions and it was so encouraging to see the strong relationships they have developed with customers and stakeholders.

These visits have not only highlighted the diversity of Virginia’s geography and agriculture but reenforced the need to target our approach to the operation. The more people we meet and the more we listen to their concerns, the more effective we’ll be in understanding their needs and accurately evaluating the impact of our programs.

I’d like to thank everyone who extended a friendly handshake or a welcoming word. It was certainly reassuring to note that so many Virginians are passionate about stewardship of our soil and water resources. Sometimes, the best part of leaving home can be rediscovering that we are not alone.

Dr. Edwin Martinez Martinez, NRCS State Conservationist

Biden-Harris Administration Announces Historic Investment in Partnerships for 70 Climate-Smart Commodities and Rural Projects

Agriculture Secretary Tom Vilsack announced that the Biden-Harris Administration through the U.S. Department of Agriculture is investing up to \$2.8 billion in 70 selected projects under the first pool of the Partnerships for Climate-Smart Commodities funding opportunity, with projects from the second funding pool to be announced later this year. Ultimately, USDA's anticipated investment will triple to more than \$3 billion in pilots that will create market opportunities for American commodities produced using climate-smart production practices. These initial projects will expand markets for climate-smart commodities, leverage the greenhouse gas benefits of climate-smart commodity production and provide direct, meaningful benefits to production agriculture, including for small and underserved producers. Applicants submitted more than 450 project proposals in this first funding pool, and the strength of the projects identified led USDA to increase its investment in this opportunity from the initial \$1 billion Vilsack announced earlier this year.

Know your Final Planting Dates

All producers are encouraged to contact their local FSA office for more information on the final planting date for specific crops. The final planting dates vary by crop, planting period and county so please contact your local FSA office for a list of county-specific planting deadlines. The timely planting of a crop, by the final planting date, may prevent loss of program benefits.

Reporting Organic Crops

If you want to use the Noninsured Crop Disaster Assistance Program (NAP) organic price and you select the "organic" option on your NAP application, you must report your crops as organic.

When certifying organic acres, the buffer zone acreage must be included in the organic acreage.

You must also provide a current organic plan, organic certificate or documentation from a certifying agent indicating an organic plan is in effect. Documentation must include:

- name of certified individuals
- address
- telephone number
- effective date of certification
- certificate number
- list of commodities certified
- name and address of certifying agent

- a map showing the specific location of each field of certified organic, including the buffer zone acreage

Certification exemptions are available for producers whose annual gross agricultural income from organic sales totals \$5,000 or less. Although exempt growers are not required to provide a written certificate, they are still required to provide a map showing the specific location of each field of certified organic, transitional and buffer zone acreage.

For questions about reporting organic crops, contact your local County USDA Service Center.

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.

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.

FSA is Accepting CRP Continuous Enrollment Offers

The Farm Service Agency (FSA) is accepting offers for specific conservation practices under the [Conservation Reserve Program \(CRP\) Continuous Signup](#).

In exchange for a yearly rental payment, farmers enrolled in the program agree to remove environmentally sensitive land from agricultural production and to plant species that will improve environmental health and quality. The program's long-term goal is to re-establish valuable land cover to improve water quality, prevent soil erosion, and reduce loss of wildlife habitat. Contracts for land enrolled in CRP are 10-15 years in length.

Under continuous CRP signup, environmentally sensitive land devoted to certain conservation practices can be enrolled in CRP at any time. Offers for continuous enrollment are not subject to competitive bidding during specific periods. Instead they are automatically accepted provided the land and producer meet certain eligibility requirements and the enrollment levels do not exceed the statutory cap.

USDA Accepts More than 3.1 Million Acres in Grassland CRP Signup

The U.S. Department of Agriculture (USDA) is accepting offers for more than 3.1 million acres from agricultural producers and private landowners through this year's Conservation Reserve Program (CRP) Grassland Signup, the highest in history. This program allows producers and landowners to continue grazing and haying practices while protecting grasslands and promoting plant and animal biodiversity and conservation, and it's part of the Biden-Harris administration's broader effort to address climate change and to conserve natural resources.

Nationwide, this year's Grassland CRP signup surpassed last year's 2.5 million acres by 22%. So far this year, producers have enrolled 2 million acres through the General Signup and more than 464,000 acres have been submitted through the Continuous CRP Signup. This means about 5.6 million acres are entering CRP in 2023, surpassing the 3.9 million acres expiring this year.

Because Grassland CRP supports not only grazing operations but also biodiversity and conserving environmentally sensitive land such as that prone to wind erosion, USDA's Farm Service Agency (FSA) created two [National Priority Zones](#) in 2021: the Greater Yellowstone Migration Corridor and Dust Bowl Zone. For this year's signup, FSA expanded the Greater Yellowstone Wildlife Migration Corridor Priority Zone to include seven additional counties across Montana, Wyoming, and Utah, to help protect the big-game animal migration corridor associated with Wyoming elk, mule deer and antelope. FSA accepted offers on more than 1.4 million acres in these two zones.

Grasslands enrolled in CRP help sequester carbon in vegetation and soil, while enhancing resilience to drought and wildfire. Meanwhile, producers can still conduct common grazing practices, such as haying, mowing, or harvesting seed from the enrolled land, which supports ag production.

Broadening Reach of Program

As part of the Agency's Justice40 efforts, producers and landowners who are historically underserved, including beginning farmers and military veterans, will receive 10 additional ranking points to enhance their offers. From more than 5,000 underserved producers, USDA

accepted offers of more than 1.9 million acres, about 87% of those who submitted applications.

Additionally, USDA is working to broaden the scope and reach of Grassland CRP by leveraging the [Conservation Reserve Enhancement Program](#) (CREP) to engage historically underserved communities. CREP is a partnership program that enables states, Tribal governments, and non-profit entities to partner with FSA to implement CRP practices and address high priority conservation and environmental objectives. Interested entities are encouraged to contact FSA.

Producers can still make an offer to participate in CRP through the [Continuous CRP Signup](#), which is ongoing, by contacting their FSA at their local [USDA Service Center](#).

Is the Noninsured Crop Disaster Assistance Program Right for You?

Farmers and ranchers rely on crop insurance to protect themselves from disasters and unforeseen events, but not all crops are insurable through the USDA's Risk Management Agency. The Farm Service Agency's (FSA) Noninsured Crop Disaster Assistance Program (NAP) provides producers another option to obtain coverage against disaster for these crops. NAP provides financial assistance to producers of non-insured crops impacted by natural disasters that result in lower yields, crop losses, or prevents crop planting.

Commercially produced crops and agricultural commodities for which crop insurance is not available are generally eligible for NAP. Eligible crops include those grown specifically for food, fiber, livestock consumption, biofuel or biobased products, or be commodities such as value loss crops like Christmas trees and ornamental nursery, honey, maple sap, and many others. Contact your FSA office to see which crops are eligible in your state and county.

Eligible causes of loss include drought, freeze, hail, excessive moisture, excessive wind or hurricanes, earthquake, flood. These events must occur during the NAP policy coverage period, before or during harvest, and the disaster must directly affect the eligible crop. For guidance on causes of loss not listed, contact your local FSA county office.

Interested producers must apply for coverage using FSA form [CCC-471](#), "Application for Coverage," and pay the applicable service fee at the FSA office where their farm records are maintained. These must be filed by the application closing date. Closing dates vary by crop, so it is important to contact your local FSA office as soon as possible to ensure you don't miss an application closing date.

At the time of application, each producer will be provided a copy of the [NAP Basic Provisions](#), which describes how NAP works and all the requirements you must follow to maintain NAP coverage. NAP participants must provide accurate annual reports of their production in non-loss years to ensure their NAP coverage is beneficial to their individual operation.

Producers are required to pay service fees which vary depending on the number of crops and number of counties your operation is located in. The NAP service fee is the lesser of \$325 per crop or \$825 per producer per administrative county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties. Premiums also apply when producers elect higher levels of coverage with a maximum premium of \$15,750 per person or legal entity

depending on the maximum payment limitation that may apply to the NAP covered producer. The service fee can be waived for beginning, qualifying veteran, and limited resource farmers and rancher., These farmers and ranchers can also receive a 50 percent reduction in the premium.

For more detailed information on NAP, download the [NAP Fact Sheet](#). To get started with NAP, we recommend you contact your [local USDA service center](#).

Applying for Beginning Farmer Loans

The Farm Service Agency (FSA) assists beginning farmers to finance agricultural enterprises. Under these designated farm loan programs, FSA can provide financing to eligible applicants through either direct or guaranteed loans. FSA defines a beginning farmer as a person who:

- Has operated a farm for not more than 10 years
- Will materially and substantially participate in the operation of the farm
- Agrees to participate in a loan assessment, borrower training and financial management program sponsored by FSA
- Does not own a farm in excess of 30 percent of the county's average size farm.

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

Loans for Targeted Underserved Producers

The Farm Service Agency (FSA) has several loan programs to help you start or continue an agriculture production. Farm ownership and operating loans are available.

While all qualified producers are eligible to apply for these loan programs, FSA has provided priority funding for members of targeted underserved applicants.

A targeted underserved applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities.

For purposes of this program, targeted underserved groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

Deadline Nears for NRCS Program Sign-Ups

If you're looking for a sure bet to reach your stewardship goals, you'll definitely want to consider submitting an application for one of NRCS' most popular and successful financial assistance programs this year. This trio of Farm Bill programs has a strong track record of performance with some impressive stats.

- The Environmental Quality Incentives Program (EQIP) tends to be a good fit for most agricultural producers, particularly beginning farmers, military veterans and members of historically disadvantaged minorities. In FY2023, EQIP has special allocations for livestock, cropland and forestry activities as well as statewide and targeted incentives.
- The Conservation Stewardship Program (CSP) is more of a “pay for performance” program that allows growers, graziers and forest landowners to earn payments for actively managing and expanding conservation practices including cover crops, enhanced nutrient management and pollinator habitat while keeping the contracted acreage in use for agricultural production.
- The Agricultural Conservation Easement Program (ACEP) offers two options for landowners, a Wetlands Reserve Easement, which deals with restoration of wetlands which had been used for ag production, and an Agricultural Land Easement, which can preserve the function and character of farmland in perpetuity.

If you'd like to up your game, EQIP-CIC (Conservation Incentive Contract) is a fairly new addition to the program roster that can serve as a gap-filler between EQIP Classic and CSP.

While NRCS accepts applications year-round, we will be making funding decisions for our Fiscal Year 2023 allocations based on requests received by Nov. 4. Call or visit your local NRCS field office to explore program options or to complete existing applications. First-time applicants must establish farm records with the Farm Service Agency (FSA) before any applications can be filed or considered.

Selected Interest Rates for October

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|---|--------|
| 90-Day Treasury Bill | 2.625% |
| Farm Operating Loans — Direct | 3.875% |
| Farm Ownership Loans — Direct | 4.125% |
| Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher | 1.50% |
| Emergency Loans | 3.75% |
| Farm Storage Facility Loans - (7 years) | 3.375 |
| Commodity Loans 1996-Present | 4.625 |



Virginia FSA State Office

1606 Santa Rosa Road, Suite 138
Richmond, VA 23229

Phone: 804-287-1503 Fax: 855 -621-5866

Office Hours 7:30 a.m. - 4:30 p.m.

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

Helene McGann
Administrative Officer

Whitney Foster
Chief Farm Loan Programs

James M. Dunn
Acting Chief Farm Programs

Diane Lenoir-Giles
Public Relations/Outreach Specialist

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