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.

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**USDA Offers Drought Impacted Farmers and Ranchers Immediate Disaster Assistance**

USDA's Farm Service Agency (FSA) offers disaster assistance and low-interest loan programs to assist you in your recovery efforts following drought. Available programs and loans include:

- **Non-Insured Crop Disaster Assistance Program (NAP)** - provides financial assistance to producers of non-insurable crops when low yields, loss of inventory, or prevented planting occur due to natural disasters including qualifying drought (includes native grass for grazing).
- **Livestock Forage Disaster Program (LFP)** – provides compensation to eligible livestock producers who suffered grazing losses for covered livestock due to drought on privately owned or cash leased land.
- **Livestock Indemnity Program (LIP)** - offers payments to eligible producers for livestock death losses in excess of normal mortality due to adverse weather. Drought is not an eligible adverse weather event, except when associated with anthrax, a condition that occurs because of drought and directly results in the death of eligible livestock.
- **Tree Assistance Program (TAP)** – provides assistance to eligible orchardists and nursery tree growers for qualifying tree, shrub and vine losses due to natural disasters including excessive wind and qualifying drought.
- **Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP)** - provides emergency relief for losses due to feed or water shortages, disease, adverse weather, or other conditions, which are not adequately addressed by other disaster programs.
- **Emergency Loan Program** – available to producers with agriculture operations located in a county under a primary or contiguous Secretarial Disaster designation. These low interest loans help producers recover from production and physical losses.
- **Emergency Conservation Program (ECP)** - provides emergency funding for farmers and ranchers to rehabilitate land severely damaged by natural disasters and to implement emergency water conservation measures in periods of severe drought.

To establish or retain FSA program eligibility, you must report prevented planting and failed acres (crops and grasses). Prevented planting acreage must be reported on form FSA-576, Notice of Loss, no later than 15 calendar days after the final planting date as established by FSA and Risk Management Agency (RMA).

For more information on these programs, contact your County USDA Service Center or visit fsa.usda.gov/disaster.

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**Farmers Help America Keep Soil Healthy**

Our lives are dependent on healthy soil. Healthy soil gives us clean air and water, bountiful crops and forests, productive grazing lands, diverse wildlife and beautiful landscapes. It’s the reason why USDA’s Natural Resources Conservation Service experts are in your community and across the nation.
Soil is composed of air, water, organic matter and minerals. A community of organisms – functioning as a soil food web – lives all or parts of their lives in soil. More individual organisms are in a teaspoon of soil than there are people on earth. Increasing soil organic matter typically improves soil health, since organic matter improves several critical functions of soil.

To improve the health of their soil, more and more farmers and ranchers are keeping soil covered, reducing disturbance activities such as tilling, keeping plants growing throughout the year, and diversifying the crops they’re planting in a rotation. Taking these steps allow farmers and ranchers to help reduce erosion while increasing the soil’s ability to provide nutrients and water to the plant at critical times during the growing season.

When producers focus on improving soil health, they often have larger harvests, lower input costs, optimized nutrient use, and improved crop resilience during drought years like last year. In heavy rainfall years, healthy soil holds more water, reducing runoff that helps avert flooding downstream.

And because healthy soil allows for greater water infiltration and less erosion, nutrients and pesticides stay on the farm where they benefit crops and are far less likely to be carried off the farm into streams and lakes where they can cause harm.

NRCS helps farmers install conservation practices such as cover crops to maintain and improve soil health – all of which can lead to productive, profitable and sustainable farming and ranching operations for generations to come.

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

**Farmers, Homeowners Can Help Pollinators Prosper**

Why are pollinators so important? That’s easy - Food. One out of three bites of food can be attributed to these important creatures – such as bees, butterflies, moths, birds, beetles, bats, and a few other small mammals. Pollinators provide crucial assistance to fruit, vegetable and seed crops as well as other plants that produce fiber, medicine and fuel. For many plants, without the help of pollinators, they would be unable to reproduce.

But as you may know, pollinators are in trouble. Many are seeing decreasing populations because of habitat loss, disease, parasites and pesticide use. But there’s good news. There are simple ways you can help. It can be as easy as selecting high-quality pollinator plants for your garden. To find the best plants for your area, visit the websites of NRCS partners at the Xerces Society Pollinator Conservation Program or Pollinator Partnership.

If you operate a farm or ranch, NRCS can help you create habitat for pollinators. This not only benefits pollinators, but also provides ample perks for the farmers and ranchers, too. More pollinators can increase crop yields. Pollinators can be increased by planting wildflowers in and around fields and choosing the right cover crops. NRCS offers more than three dozen conservation practices that assist in building healthier landscapes for pollinators. NRCS can also help fund the implementation of these practices.

Habitats used by pollinators attract beneficial insects (insects that eat crop pests), and they may provide habitat for other wildlife, reduce soil erosion, and improve water quality. As you can see, pollinators and healthy habitat for pollinators help keep the ecosystem healthy. In fact, if you are putting in conservation practices to prevent soil erosion or protect stream banks, consider including wildflowers, shrubs and trees that support pollinators.

For more information, contact your County USDA Service Center or visit nrcs.usda.gov/pollinators.
USDA Announces Dates for Conservation Reserve Program General and Grasslands Signups

The U.S. Department of Agriculture (USDA) has set a July 23, 2021, deadline for agricultural producers and landowners to apply for the Conservation Reserve Program (CRP) General signup 56. Additionally, USDA’s Farm Service Agency (FSA) will accept applications for CRP Grasslands from July 12 to August 20. This year, USDA updated both signup options to provide greater incentives for producers and increase its conservation benefits, including reducing the impacts of climate change.

Both signups are competitive and will provide for annual rental payments for land devoted to conservation purposes.

“Bottom line, CRP now makes more financial sense for producers while also providing a bigger return on investment in terms of natural resource benefits. The General and Grasslands signups are part of a broader suite of tools available through CRP to integrate key conservation practices on our nation’s working lands.”

General Signup

Through CRP, producers and landowners establish long-term, resource-conserving plant species, such as approved grasses or trees, to control soil erosion, improve water quality, and enhance wildlife habitat on cropland. Lands enrolled in CRP also play a key role in mitigating impacts from climate change, and FSA has added a new Climate-Smart Practice Incentive for practices that sequester carbon and reduce greenhouse gas emissions.

FSA is also adding a one-time “inflationary” adjustment for payment rates, as well as having more flexibility on adjusting soil rental rates.

FSA opened the General Signup in January 2021 and extended the original deadline to July 23, 2021, to enable producers to consider FSA’s new improvements to the program.

Grasslands Signup

CRP Grasslands helps landowners and operators protect grassland, including rangeland, and pastureland and certain other lands, while maintaining the areas as grazing lands. Protecting grasslands contributes positively to the economy of many regions, provides biodiversity of plant and animal populations, and improves environmental quality.

FSA has updated the Grasslands Signup to establish a minimum rental rate of $15 per acre, as well as new National Grassland Priority Zones.

How to Sign Up

To enroll in the CRP General signup, producers and landowners should contact their local USDA Service Center by the July 23 deadline. To enroll in the CRP Grasslands signup, they should contact USDA by the August 20 deadline. While USDA offices may have limited visitors because of the pandemic, Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. To work with FSA, producers and landowners should contact their local USDA Service Center. Contact information can be found at farmers.gov/service-locator.

More Information on CRP

Signed into law in 1985, CRP is one of the largest voluntary private-lands conservation programs in the United States. It was originally intended to primarily control soil erosion and potentially stabilize commodity prices by taking marginal lands out of production. The program has evolved over the years, providing many conservation and economic benefits. The program marked its 35-year anniversary this past December.
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Next County Committee Meeting: TBD