



United States Department of Agriculture



Alabama USDA October Newsletter

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ALABAMA Updates - October 2024

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Impacted by Hurricane Helene? USDA Is Here to Help.

In the wake of Hurricane Helene, USDA staff is available to assist when you are ready. USDA offers a suite of programs to help your ag operation recover, and we're also offering program flexibilities to streamline the recovery process.

Here's what you need to know about documenting and reporting losses, what programs we have available, how we're adding flexibilities, and how to work with us.

Documenting Losses

Document damages and losses your operation has sustained as best you can, including gathering farm records, herd inventory, receipts, and pictures of damages or losses.

We advise livestock producers to document livestock numbers by taking time and date-stamped video or pictures of injury or loss, to the extent possible.

We recognize these are extremely extenuating and stressful circumstances, and there may be instances where documentation is lost, destroyed, or unattainable. Regardless, please contact us and we will do whatever we can to help you access the assistance you need.

Reporting Losses

Report crop, livestock, and farm infrastructure losses to USDA's Farm Service Agency (FSA) at your local USDA Service Center.

If you have Federal Crop Insurance, contact your crop insurance agent as soon as crop or livestock losses are apparent. USDA's Risk Management Agency (RMA) has

authorized crop insurance companies to provide flexibility on reporting requirements for those who are unable to report losses due to the disaster. [See RMA's Hurricanes Helene and Debby webpage](#).

Available Programs

FSA offers a number of disaster programs as well as low-interest emergency loans to help producers recover from production and physical losses. A full list of programs is available on our [Hurricane webpage](#). FSA is providing flexibilities for its programs, including extended signup opportunities and use of waivers and emergency procedures to expedite program delivery. [Find a list of flexibilities here](#).

NRCS provides technical and financial assistance to producers through its [Environmental Quality Incentives Program](#) to help with immediate needs and long-term support to help recover from natural disasters and conserve water resources. Assistance may also be available for restoring livestock infrastructure, emergency animal mortality disposal from natural disasters and other causes, immediate soil erosion protection, and other resource concerns.

Additionally, NRCS offers help to communities through its [Emergency Watershed Protection \(EWP\) Program](#) which provides assistance to landowners and project sponsors following a natural disaster. EWP is designed to help people and conserve natural resources by relieving imminent hazards to life and property caused by floods, fires, windstorms, and other natural occurrences. [Visit NRCS Disaster Recovery webpage](#).

Contact Us

When you're ready, we're ready to report losses or ask questions about available programs, contact your [local USDA Service Center](#).

USDA has resources available through the FSA Call Center at 877-508-8364, the USDA hotline at 833-ONE-USDA (663-8732), or producers can access program information online on [farmers.gov](#).

Online Resources and Tools

Additional resources include our:

- [Hurricane webpage](#) with more information for hurricane-impacted producers.
- [Disaster Assistance at a Glance Brochure](#) with an overview of all disaster assistance programs.
- [Disaster Assistance Discovery Tool](#) to help with available disaster assistance.
- [Farm Loan Assistance Tool](#) to help determine program or loan options.
- [FarmRaise](#) educational hub to help with program decisions.

USDA Announces Additional \$250 Million in Automatic Assistance for Distressed Farm Loan Borrowers

The U.S. Department of Agriculture (USDA) announced an additional \$250 million in automatic payments for distressed direct and guaranteed farm loan borrowers under Section 22006 of the Inflation Reduction Act. This significant step continues USDA's commitment to keeping farmers and ranchers financially viable and support for agricultural communities.



Over the past two years, USDA acted swiftly to assist borrowers in retaining their land and continuing their agricultural operations. Since President Biden signed the Inflation Reduction Act into law in August 2022, the USDA has provided approximately \$2.4 billion in assistance to more than 43,900 distressed borrowers.

Building on this momentum, USDA is announcing an estimated additional \$250 million in assistance to approximately 4,650 distressed direct and guaranteed farm loan

borrowers. This includes approximately \$235 million in assistance for an estimated 4,485 delinquent direct and guaranteed borrowers who have not received prior IRA 22006 assistance, and approximately \$15 million in assistance for an estimated 165 direct and guaranteed borrowers with Shared Appreciation Agreements.

Distressed FSA borrowers with loans secured by real estate must sign a Shared Appreciation Agreement when they accept loan servicing actions that write down a portion of their direct or guaranteed debt. FSA is required to recapture a portion of that write-down if the property value of the real estate security increases when the agreement matures. Borrowers are required to either repay this amount or have it converted into an interest-accruing repayment agreement. As loan servicing actions that were paused due to the COVID-19 pandemic resume, such as Shared Appreciation Agreement recaptures, this added debt burden could severely impact borrowers who are already struggling.

How Payments Will Be Made

For direct borrower delinquency assistance, FSA will make an automatic payment in the amount of any outstanding delinquencies, as of Sept. 30, 2024, on qualifying direct borrower loans that are one or more days delinquent, as of that date, provided those borrowers have not received prior Section 22006 assistance that was applied to reduce a direct FSA loan balance (excluding assistance for Disaster Set-Asides and Emergency Loans).

For guaranteed borrower delinquency payments, FSA will mail via check an automatic payment in the amount of any outstanding delinquencies, as of Sept. 30, 2024, on qualifying guaranteed loans that are 30 or more days delinquent, as of that date, provided those borrowers have not received prior Section 22006 guaranteed loan assistance. Guaranteed loan borrowers are not considered to be in monetary default until 30 days past due. This assistance will be in the form of a United States Department of the Treasury check that is jointly payable to the borrower and the lender.

For borrowers receiving assistance on their Shared Appreciation Agreements, a payment will be made to resolve outstanding amortized repayment agreements and recapture amounts owed to FSA which have matured as of Sept. 30, 2024. Borrowers whose Shared Appreciation Agreements have not matured as of Sept. 30, 2024, will be contacted by FSA and provided an opportunity to request that FSA calculate a partial recapture and Shared Appreciation Agreement assistance offer.

Shared Appreciation Agreement assistance amounts will be calculated as follows:

- For borrowers whose Shared Appreciation Agreement had previously matured and the receivable owed was converted into a Shared Appreciation Payment Agreement prior to Sept. 30, 2024, Shared Appreciation Agreement assistance will be equal to the total amount of outstanding principal and interest owed on the payment agreement of Sept. 30, 2024.
- For Shared Appreciation Agreements that have reached their maturity date, but FSA has not yet calculated recapture due, FSA will complete required appraisals and calculate the recapture due as of the date of the Shared Appreciation Agreement maturity. Shared Appreciation Agreement assistance will be equal to the amount of calculated recapture.
- For Shared Appreciation Agreements that have not yet matured, FSA will be in contact with borrowers and will provide the option to request Shared Appreciation Agreement payment assistance. Borrowers must consent to FSA completing an appraisal on real estate security prior to March 31, 2025. FSA will calculate the amount of recapture that would be due as if the Shared Appreciation Agreement matured as of Sept. 30, 2024, and the borrower may accept that payment as a partial payment towards the receivable due at final maturity. Borrowers may still owe additional recapture at final Shared Appreciation Agreement maturity.

As with previous rounds of Section 22006 of the Inflation Reduction Act assistance, direct and guaranteed borrowers receiving assistance under any category above will receive a letter from FSA explaining the payment they received. Guaranteed borrowers will receive instructions to make an appointment with their lender to process the payment and apply it to their qualifying guaranteed loan accounts. FSA will provide a letter to guaranteed lenders with instructions for providing updated status reports.

Any distressed direct and guaranteed borrowers who qualify for these forms of assistance and are currently in bankruptcy will be addressed using the same case-by-case review process [announced in October 2022](#) for complex cases.

Impact of Section 22006 of the Inflation Reduction Act Assistance

USDA conducted an [Economic Impact Analysis](#) on the \$2.2 billion in payments previously provided to distressed Farm Loan Program borrowers through Section 22006 of the Inflation Reduction Act. Key findings show these payments will:

- Generate or support nearly 49,000 jobs.
- Increase household income by \$2.471 billion.
- Contribute \$3.556 billion to the United States gross domestic product.
- Increase gross revenues from total sales of final goods and services by \$5.663 billion.

While the economic impacts of these payments will diminish over time as the economy returns to a steady state, the one-time payments are expected to strengthen local economies and potentially improve resilience and growth prospects. View the additional estimated economic impacts in this fact sheet.

Since fiscal year 2021, USDA foreclosures have significantly decreased, with only 12 farm foreclosures initiated directly by FSA, compared to a 10-year average of 51 annually. Chapter 12 farm bankruptcies have dropped from an average of 493 annually to 139 in 2023. Inflation Reduction Act assistance has brought 1,904 farmers facing foreclosure current and prevented the initiation of foreclosures for 3,970 farmers. Around 82% of direct loan borrowers who received assistance remain current on their loans.

Additional Farm Loan Programs Improvements

FSA recently announced significant changes to Farm Loan Programs through the [Enhancing Program Access and Delivery for Farm Loans rule](#). These policy changes are designed to expand opportunities for borrowers to increase profitability and be better prepared to make strategic investments in the enhancement or expansion of their agricultural operations.

FSA also has a significant initiative underway to streamline and automate the Farm Loan Program customer-facing business process. FSA has made several impactful improvements including:

- The [Loan Assistance Tool](#) that provides customers with an interactive online, step-by-step guide to identifying the direct loan products that may be a fit for their business needs and to understanding the application process.
- The [Online Loan Application](#), an interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet and build a farm operating plan.
- An [online direct loan repayment feature](#) that relieves borrowers from the necessity of calling, mailing, or visiting a local USDA Service Center to pay a loan installment.
- A [simplified direct loan paper application](#), reduced from 29 pages to 13 pages.
- A new [educational hub](#) with farm loan resources and videos.
- The [Distressed Borrowers Assistance Network](#), a national initiative aimed at providing personalized support to financially distressed farmers and ranchers. The network connects borrowers with individualized assistance to help them regain financial stability.

USDA encourages producers to reach out to their local FSA farm loan staff to ensure they fully understand the wide range of loan and servicing options available to assist with starting, expanding, or maintaining their agricultural operation. To conduct business with FSA, producers should contact their local [USDA Service Center](#).

USDA Increases Minimum Annual Payment for Conservation Stewardship Program



The Conservation Stewardship Program (CSP) helps farmers and forest landowners expand their conservation activities. Potential activities include:

- Planting cover crops for soil health
- Improving your forest for wildlife, crop trees, or maple syrup production
- Establishing pollinator habitat

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USDA is increasing the minimum annual payment for agricultural producers participating in the [Conservation Stewardship Program](#) (CSP) from \$1,500 to \$4,000 starting in fiscal year 2024. The increase addresses challenges faced by small scale, underserved, and urban producers and improves equity in the program by making participation more financially beneficial for smaller operations. The new minimum payment is available for new and renewed CSP contracts, and applications for the program in ALABAMA will be accepted until NOVEMBER 01, 2024.

CSP offers technical and financial assistance to help agricultural and forest producers take their conservation efforts to the next level. The program is designed to compensate agricultural and forest producers who agree to increase their level of conservation by adopting additional conservation activities and maintaining their baseline level of conservation.

Examples of CSP enhancements that are suitable for being adopted by smaller scale and urban producers include:

- Planting multi-species cover crops
- Mulching with natural materials
- Establishing pollinator habitats
- Soil health crop rotation

Inflation Reduction Act and CSP

Currently, an unprecedented amount of funding is available for CSP through the Inflation Reduction Act and Farm Bill. The Inflation Reduction Act provided \$19.5 billion in additional funding for NRCS' oversubscribed programs like CSP for five years. Inflation Reduction Act funds are available to help producers adopt climate-smart practices.

How to Apply

NRCS accepts producer applications for its conservation programs year-round, but producers interested in this cycle of Inflation Reduction Act funding should apply as soon as possible. Producers interested in EQIP should apply by November 01, 2024, or CSP should apply by November 01, 2024, for consideration this year. Funding is provided through a competitive process and will include an opportunity to address the unmet demand from producers who have previously sought funding for climate-smart conservation activities.

For more information about assistance available, contact your local [USDA Service Center](#).

USDA Launches Online Debt Consolidation Tool to Increase Farmer And Rancher Financial Viability

For the over 26,000 producers who submit a direct loan application annually, FSA has made several impactful improvements including:

- The [Loan Assistance Tool](#) that provides customers with an interactive online, step-by-step guide to identifying the direct loan products that may be a fit for their business needs and to understanding the application process.
- The [Online Loan Application](#), an interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet, and build a farm operating plan.
- An [online direct loan repayment feature](#) that relieves borrowers from the necessity of calling, mailing, or visiting a local USDA Service Center to pay a loan installment.
- A [simplified direct loan paper application](#), reduced from 29 pages to 13 pages.
- A new [educational hub](#) with farm loan resources and videos.

USDA encourages producers to reach out to their local FSA farm loan staff to ensure they fully understand the wide range of loan and servicing options available to assist with starting, expanding, or maintaining their agricultural operation. To conduct business with FSA, please contact your local [USDA Service Center](#).

FSA helps America's farmers, ranchers and forest landowners invest in, improve, protect and expand their agricultural operations through the delivery of agricultural programs for all Americans. FSA implements agricultural policy, administers credit and loan programs, and manages conservation, commodity, disaster recovery and marketing programs through a national network of state and county offices and locally elected county committees. For more information, visit fsa.usda.gov.

USDA Launches New Bobwhite Conservation Pilot in Alabama, Enhancing Opportunities for Producers and Wildlife

The U.S. Department of Agriculture (USDA) announced the launch of a new Working Lands for Wildlife (WLFW) conservation effort – the Northern Bobwhite Pilot Project, which offers agricultural producers and landowners the tools to conserve wildlife habitat for northern bobwhite quail by improving East-Central grasslands while achieving other critical conservation benefits, including sequestering carbon and improving water quality and soil health.

The Northern Bobwhite Pilot Project, offered by the [Natural Resources Conservation Service](#) (NRCS) through Working Lands for Wildlife, provided dedicated funding of \$13 million -- for fiscal year 2024 -- in new assistance through the Environmental Quality Incentives Program. This is for producers to help the bobwhite and other game and non-game species by managing their working lands for early successional habitat while meeting their lands natural resource and production goals.

This new pilot includes funding to support producers in **Alabama, Arkansas, Florida, Georgia, Illinois, Iowa, Kansas, Minnesota, Mississippi, Missouri, Nebraska, Ohio, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia.**

NRCS accepts applications year-round for EQIP. Interested producers in Alabama should contact or visit their [local USDA Service Center](#) to enroll.

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