



## U.S. DEPARTMENT OF AGRICULTURE

[Farm Service Agency](#) | [Natural Resources Conservation Service](#) | [Risk Management Agency](#)

### Virginia April Newsletter Articles and Updates - April 2025

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#### The Importance of Responding to NASS Surveys

USDA's National Agricultural Statistics Service (NASS) conducts hundreds of surveys every year and prepares reports covering virtually every aspect of U.S. agriculture.

If you receive a survey questionnaire, please respond quickly and online if possible.

The results of the surveys help determine the structure of USDA farm programs, such as soil rental rates for the Conservation Reserve Program and prices and yields used for the

Agriculture Risk Coverage and Price Loss Coverage programs. This county-level data is critical for USDA farm payment determinations. Survey responses also help associations, businesses and policymakers advocate for their industry and help educate others on the importance of agriculture.

NASS safeguards the privacy of all respondents and publishes only aggregate data, ensuring that no individual operation or producer can be identified.

NASS data is available online at [nass.usda.gov/Publications](https://nass.usda.gov/Publications) and through the searchable [Quick Stats database](#). Watch a video on how NASS data is used at [youtube.com/watch?v=m-4zjnh26io&feature=youtu.be](https://youtube.com/watch?v=m-4zjnh26io&feature=youtu.be).

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### **Report Banking Changes to FSA**

Farm Service Agency (FSA) program payments are issued electronically into your bank account. In order to receive timely payments, you need to notify your FSA servicing office if you close your account or if your bank information is changed for any reason (such as your financial institution merging or being purchased). Payments can be delayed if FSA is not notified of changes to account and bank routing numbers.

For some programs, payments are not made until the following year. For example, payments for crop year 2019 through the Agriculture Risk Coverage and Price Loss Coverage program aren't paid until 2020. If the bank account was closed due to the death of an individual or dissolution of an entity or partnership before the payment was issued, please notify your local FSA office as soon as possible to claim your payment.

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### **Receipt for Service - Improving Customer Service**

Did you know that, as a customer in any USDA service center, employees are required, per federal law and USDA regulations, to provide you with a computer-generated receipt at the end of your visit? This [Receipt for Service](#) details the type of service you requested, the service and response provided by the staff, and the date and time of your visit.

The 2014 Farm Bill designated that FSA, Natural Resources Conservation Service (NRCS) and Rural Development (RD) employees are statutorily required to provide producers a receipt when a current or prospective producer or landowner interacts or engages with the Agency regarding a USDA benefit or service.

On behalf of our customers, FSA employees are required to enter receipts timely and create only one receipt per customer per visit, regardless of the number of employee interactions a customer may encounter in a single visit. A single receipt will be generated that provides a summary of the customer's visit on behalf of the other employees who also

met with the customer on the same day. Employees must also ensure that all services rendered are properly reflected in that receipt.

Issuing a receipt is required by our offices. If you do not receive a receipt, please be sure to request one. For more information, FSA's [Receipt for Service handbook](#) is now available online.

Don't leave the office without your receipt!

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### **Foreign Investors Must Report U.S. Agricultural Land Holdings**

The U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) reminds foreign investors with an interest in agricultural land in the United States that they are required to report their land holdings and transactions to USDA.

The Agricultural Foreign Investment Disclosure Act (AFIDA) requires foreign investors who buy, sell or hold an interest in U.S. agricultural land to report their holdings and transactions to the USDA. Foreign investors must file AFIDA Report Form FSA-153 with the FSA county office in the county where the land is located. Large or complex filings may be handled by AFIDA headquarters staff in Washington, D.C.

According to CFR Title 7 Part 781, any foreign person who holds an interest in U.S. agricultural land is required to report their holdings no later than 90 days after the date of the transaction.

Foreign investors should report holdings of agricultural land totaling 10 acres or more used for farming, ranching or timber production, and leaseholds on agricultural land of 10 or more years. Tracts totaling 10 acres or less in the aggregate, and which produce annual gross receipts in excess of \$1,000 from the sale of farm, ranch, forestry or timber products, must also be reported. AFIDA reports are also required when there are changes in land use, such as from agricultural to nonagricultural use. Foreign investors must also file a report when there is a change in the status of ownership.

The information from AFIDA reports is used to prepare an annual report to Congress. These annual reports to Congress, as well as more information, are available on the FSA [AFIDA webpage](#).

Assistance in completing the FSA-153 report may be obtained from the local FSA office. For more information regarding AFIDA or FSA programs, contact the County FSA office by phone or visit [farmers.gov](http://farmers.gov).

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### **Making Farm Reconstitutions**

When changes in farm ownership or operation take place, a farm *reconstitution* is necessary. The reconstitution — or recon — is the process of combining or dividing farms or tracts of land based on the farming operation.

To be effective for the current fiscal year, farm combinations and farm divisions must be requested by **August 1 of the fiscal year** for farms subject to the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) program. A reconstitution is considered to be requested when all of the required signatures are on FSA-155 and all other applicable documentation, such as proof of ownership, is submitted.

Total Conservation Reserve Program (CRP) and non-ARC/PLC farms may be reconstituted at any time.

The following are the different methods used when doing a farm recon:

- **Estate Method** — the division of bases, allotments and quotas for a parent farm among heirs in settling an estate
- **Designation of Landowner Method** — may be used when (1) part of a farm is sold or ownership is transferred; (2) an entire farm is sold to two or more persons; (3) farm ownership is transferred to two or more persons; (4) part of a tract is sold or ownership is transferred; (5) a tract is sold to two or more persons; or (6) tract ownership is transferred to two or more persons. In order to use this method, the land sold must have been owned for at least three years, or a waiver granted, and the buyer and seller must sign a Memorandum of Understanding
- **DCP Cropland Method** — the division of bases in the same proportion that the DCP cropland for each resulting tract relates to the DCP cropland on the parent tract
- **Default Method** — the division of bases for a parent farm with each tract maintaining the bases attributed to the tract level when the reconstitution is initiated in the system.

For questions on your farm reconstitution, contact your County USDA Service Center.

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### 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, controlled atmosphere storage, floriculture, hops, malted small grains, maple sap, maple syrup, 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.

For more information, contact your County USDA Service Center or visit [fsa.usda.gov/pricesupport](https://fsa.usda.gov/pricesupport).

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### **Ask the Expert: A Q&A on Farm Storage Facility Loans**

In this *Ask the Expert*, Toni Williams answers questions about how Farm Storage Facility Loans (FSFLs) provide low-interest financing to help producers build or upgrade commodity storage facilities. Toni is the Agricultural Program Manager for FSFLs at the Farm Service Agency (FSA).

Toni has worked for FSA for more than 32 years and is responsible for providing national policy and guidance for Farm Storage Facility Loans.

#### **What are Farm Storage Facility Loans?**

Farm Storage Facility Loans provide low-interest financing for eligible producers to build or upgrade facilities to store commodities.

The FSFL program was created in May 2000 to address an existing grain shortage. Historically, FSFLs benefitted grain farmers, but a change in the 2008 Farm Bill extended the program to fruit and vegetable producers for cold storage. An additional change extended the program to washing and packing sheds, where fresh produce is washed, sorted, graded, labeled, boxed up, and stored before it heads to market. Since May 2000, FSA has made more than 40,000 loans for on-farm storage.

Eligible facility types include grain bins, hay barns, bulk tanks, and facilities for cold storage. Drying and handling and storage equipment including storage and handling trucks are also eligible. Eligible facilities and equipment may be new or used, permanently affixed or portable.

To read the full blog visit [farmers.gov/blog/ask-the-expert-qa-on-farm-storage-facility-loans-with-toni-williams](https://farmers.gov/blog/ask-the-expert-qa-on-farm-storage-facility-loans-with-toni-williams).

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### **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.

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### **USDA Launches Online Debt Consolidation Tool to Increase Farmer and Rancher Financial Viability**

The U.S. Department of Agriculture (USDA) is announcing the launch of the Debt Consolidation Tool, an innovative online tool available through [farmers.gov](https://farmers.gov) that allows agricultural producers to enter their farm operating debt and evaluate the potential savings that might be provided by obtaining a debt consolidation loan with USDA's Farm Service Agency (FSA) or a local lender.

A debt consolidation loan is a new loan used to pay off other existing operating loans or lines of credit that might have unreasonable rates and terms. By combining multiple eligible debts into a single, larger loan, borrowers may obtain more favorable payment terms such as a lower interest rate or lower payments. Consolidating debt may also provide farmers and ranchers additional cash flow flexibilities.

The Debt Consolidation Tool is a significant addition to FSA's suite of improvements designed to modernize its Farm Loan Programs. The tool enhances customer service and increases opportunities for farmers and ranchers to achieve financial viability by helping them identify potential savings that could be reinvested in their farming and ranching operation, retirement accounts, or college savings accounts.

Producers can access the Debt Consolidation Tool by visiting [farmers.gov/debt-consolidation-tool](https://farmers.gov/debt-consolidation-tool). The tool is built to run on modern browsers including Chrome, Edge, Firefox, or the Safari browser. Producers do not need to create a farmers.gov account or access the authenticated customer portal to use the tool.

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](https://farmers.gov/service-center).

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## **FSA Offers Joint Financing Option on Direct Farm Ownership Loans**

The USDA Farm Service Agency's (FSA) [Direct Farm Ownership loans](#) can help farmers and ranchers become owner-operators of family farms, improve and expand current operations, increase agricultural productivity, and assist with land tenure to save farmland for future generations.

There are three types of Direct Farm Ownership Loans: regular, down payment and joint financing. FSA also offers a [Direct Farm Ownership Microloan](#) option for smaller financial needs up to \$50,000.

Joint financing allows FSA to provide more farmers and ranchers with access to capital. FSA lends up to 50 percent of the total amount financed. A commercial lender, a state program or the seller of the property being purchased, provides the balance of loan funds, with or without an FSA guarantee. The maximum loan amount for a joint financing loan is \$600,000, and the repayment period for the loan is up to 40 years.

The operation must be an eligible farm enterprise. Farm Ownership loan funds cannot be used to finance nonfarm enterprises and all applicants must be able to meet general eligibility requirements. Loan applicants are also required to have participated in the business operations of a farm or ranch for at least three years out of the 10 years prior to the date the application is submitted. The applicant must show documentation that their participation in the business operation of the farm or ranch was not solely as a laborer.

For more information about farm loans, contact your County USDA Service Center or visit [fsa.usda.gov](https://fsa.usda.gov).

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## **Preauthorized Debit Available for Farm Loan Borrowers**

USDA's Farm Service Agency (FSA) has implemented pre-authorized debit (PAD) for Farm Loan Program (FLP) borrowers. PAD is a voluntary and alternative method for making weekly, bi-weekly, monthly, quarterly, semi-annual or annual payments on loans.

PAD payments are pre-authorized transactions that allow the National Financial and Accounting Operations Center (NFAOC) to electronically collect loan payments from a customer's account at a financial institution.

PAD may be useful if you use nonfarm income from regular wages or salary to make payments on loans or adjustment offers or for payments from seasonal produce stands. PAD can only be established for future payments.

To request PAD, customers, along with their financial institution, must fill out form RD 3550-28. This form has no expiration date, but a separate form RD 3550-28 must be

completed for each loan to which payments are to be applied. A fillable form can be accessed on the USDA Rural Development (RD) website at [rd.usda.gov/publications/regulations-guidelines](https://rd.usda.gov/publications/regulations-guidelines). Click forms and search for “Form 3550-28.”

If you have a “filter” on the account at your financial institution, you will need to provide the financial institution with the following information: Origination ID: 1220040804, Agency Name: USDA RD DCFO.

PAD is offered by FSA at no cost. Check with your financial institution to discuss any potential cost. Preauthorized debit has no expiration date, but you can cancel at any time by submitting a written request to your local FSA office. If a preauthorized debit agreement receives three payment rejections within a three-month period, the preauthorized debit agreement will be cancelled by FSA. The payment amount and due date of your loan is not affected by a cancellation of preauthorized debit. You are responsible to ensure your full payment is made by the due date.

For more information about PAD, contact your County USDA Service Center or visit [fsa.usda.gov](https://fsa.usda.gov).

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### **NRCS Lists Top Virginia Conservation Practices**

The USDA’s Natural Resources Conservation Service (NRCS) is the primary federal agency that works with private landowners, conservation districts, tribes and other organizations to assist them in protecting their property’s natural resources. NRCS offers technical and financial assistance to help integrate conservation practices under terms of Farm Bill conservation program authorities. These programs offer over 170 conservation practices/activities to help a wide variety of operations, including but not limited to: cropland, grazing land, forestland, wildlife habitat, urban farms and other land uses. Every conservation practice has a set of standards and specifications detailing why, where and how the practices can be planned, designed and applied.

Based on an internal analysis using official certified data collected from 2014-2024 in Virginia, the top conservation practices based on subscribed acres are as follows: nutrient management, residue and tillage management, cover crops, conservation crop rotation and prescribed grazing.

To learn more about conservation practices standards and specifications, please access our Virginia Field Office Technical Guide: <https://efotg.sc.egov.usda.gov/#/state/VA/documents>. Look under Section 4, Practice Standards and Supporting Documents.

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### **Selected Interest Rates for April 2025**

90-Day Treasury Bill	4.375%
Farm Operating Loans — Direct	5.375%
Farm Ownership Loans — Direct	5.750%
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.750%
Emergency Loans	3.750%
Farm Storage Facility Loans - (7 years)	4.125%
Commodity Loans 1996-Present	5.125%

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#### **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.**

**<https://www.fsa.usda.gov/state-offices/Virginia/index>**

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**Sherina Logan  
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