



U.S. DEPARTMENT OF AGRICULTURE

USVI FSA Updates April 11, 2025

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

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## Let USDA Help Prepare You for Tax Season

If you participate in USDA programs, including our farm loan and conservation programs, it's time to start preparing for tax season. It is important to not overlook USDA payments when calculating your taxes. USDA issues documentation for your taxes, including 1098 forms for USDA farm loans and 1099 forms for program payments.

Whether you are filing your taxes on your own or working with a professional accountant or tax preparer, there are online resources at [farmers.gov](#) to help you prepare to file. Our [Taxes for Farmers and Ranchers](#) page has links to download your tax forms, tips on finding a tax preparer, on-demand webinars, and much more.

Tax forms for USDA payments are available from the self-service portal on [your farmers.gov account](#). USDA issues 1099 forms for:

- Conservation programs administered by the Farm Service Agency and Natural Resources Conservation Service (such as the Conservation Reserve Program and Environmental Quality Incentives Program)
- Crop disaster payments
- Assistance for distressed borrowers, including through Section 22006 of the Inflation Reduction Act.

Additionally, USDA issues 1098 forms for USDA farm loans, if the farmer is classified as an individual and if the farm ownership or operating loan is secured by real estate. USDA technical assistance is free and creates no tax implications.

As you are preparing your taxes, here is a checklist of things to do or consider:

- Gather all 1098, 1099 and other tax forms issued by USDA.
- If you have a farm loan, visit the self-service portal on farmers.gov to view your loan information, history, and payments.
- Crop insurance proceeds must be included in your farm income.
- Farmers can deduct certain conservation-related expenses. According to the IRS, you may deduct up to 25 percent of your gross farm income for conservation expenses.
- Keeping good expense records will help you and your tax preparer determine the tax deductions you may claim.

Once you are ready to file, the tax resources page has tools to help you through the process on your own or with a preparer. The [Tax Estimator Tool](#) is an interactive spreadsheet that producers can download to estimate tax liability. Producers can also access helpful articles and websites and request copies of tax forms.

For more information on filing taxes for your operation, view the [IRS Farmer's Tax Guide](#). USDA cannot and does not provide tax advice but wants you to be aware of options that may help manage your tax liability. Please visit farmers.gov/taxes and consult with your tax professional to plan and manage any tax liabilities related to your USDA program payments.

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## Conduct Business Online Through the Farmers.gov Portal

Looking for ways to do business with USDA that saves you time? Look no further than [farmers.gov](#).

When you create an [account](#) for the farmers.gov authenticated customer portal, you have access to self-service features through a secure login. Managing your business with [USDA's Farm Service Agency \(FSA\)](#) and [Natural Resources Conservation Service \(NRCS\)](#) is faster than ever. From e-signing documents, viewing, printing, and exporting maps and receiving notifications of payment disbursements, a farmers.gov authenticated account makes doing business with USDA easy and secure.

### What can you do with your farmers.gov account?

- View FSA Farm Loan information including interest payments, loan advances, payment history and paid-in-full/restructured loans.
- Make USDA direct farm loan payments using [the Pay My Loan feature](#).
- Access the [Online Loan Application portal](#).
- View, print and export detailed FSA farm records and farm/tract maps.

- Import precision agriculture planting boundaries, create labels containing crop information, and print both on farm tract maps.
- View and print your FSA-156EZ with farm details
- View and print your Producer Farm Data Report
- View NRCS Disbursements and Farm Loans financial activity from the past 180 days.
- View your land, access NRCS data on your conservation plans, contracts, and planning land units through the Conservation Land Area page.
- View, upload, download and e-sign NRCS documents.
- Request NRCS conservation and financial assistance, including submitting a program application.
- View detailed information on all previous and ongoing NRCS contracts, including the amount of cost- share assistance received and anticipated; and even request contract modifications, report practice completion and request practice certification.
- “Switch Profiles” to act on behalf of your entity or another individual when you have active representative authority on file

If you'd like to see the features in action and learn more about how to use them, check out the 3-5 minute [farmers.gov account video tutorials](#).

### **How do you create a farmers.gov account?**

Visit [farmers.gov/account](#) to access information about farmers.gov accounts and sign in to the site's authenticated portal. You will need a Login.gov account linked to your USDA customer record to access your farmers.gov authenticated site. Customers who are new to USDA should visit [Get Started at Your USDA Service Center](#), then go to [farmers.gov/account](#) to create a farmers.gov account.

To create a farmers.gov account you will need:

- A USDA individual customer record — A customer record contains information you have given to USDA to do business with them, like your name, address, phone number, and any legal representative authority relationships. Contact your local USDA Service Center to make sure you have an individual USDA customer record on file and your information is up to date.
- A Login.gov account — Login.gov is a sign-in service that gives people secure online access to participating government programs. You can create a Login.gov account linked to your customer record by following the directions on [gov/account](#).
- Identity Verification — You can choose to verify your identity with Login.gov or in-person at a USDA Service Center.

In addition to the self-service features, [farmers.gov](#) also has information on USDA programs, farm loans, disaster assistance, conservation programs and crop insurance.

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# USDA Microloans Help Farmers Purchase Farmland and Improve Property

Farmers can use USDA farm ownership microloans to buy and improve property. These microloans are especially helpful to beginning or underserved farmers, U.S. veterans looking for a career in farming, and those who have small and mid-sized farming operations. Microloans have helped farmers and ranchers with operating costs, such as feed, fertilizer, tools, fencing, equipment, and living expenses since 2013.

Microloans can also help with farmland and building purchases and soil and water conservation improvements. FSA designed the expanded program to simplify the application process, expand eligibility requirements and expedite smaller real estate loans to help farmers strengthen their operations. Microloans provide up to \$50,000 to qualified producers and can be issued to the applicant directly from the USDA Farm Service Agency (FSA).

To learn more about the FSA microloan program, contact your St. Croix County USDA Service Center at 340-773-9146 or visit [fsa.usda.gov/microloans](https://fsa.usda.gov/microloans).

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## Selected Interest Rates for April 2025

Farm Operating - Direct	5.375%
Farm Operating - Microloan	5.375%
Farm Ownership - Direct	5.750%
Farm Ownership - Microloan	5.750%
Farm Ownership - Direct, Joint Financing	3.750%
Farm Ownership - Down Payment	1.750%
Emergency Loan - Amount of Actual Loss	3.750%

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### USDA St. Croix Service Center

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