



Farm Service Agency

U.S. DEPARTMENT OF AGRICULTURE

Kentucky FSA Newsletter - October 18, 2024

In This Issue:

- [Message from Kentucky FSA State Executive Director Dean Schamore](#)
- [USDA Launches Assistance Network to Support Financially Distressed Farmers and Ranchers](#)
- [USDA Offers \\$58 Million in Available Assistance to Help Organic Dairy Producers Cover Increased Costs](#)
- [FSA Encourages Farmers to Vote in County Committee Elections](#)
- [FSA in Kentucky is Hiring!](#)
- [USDA Designates 4 Kentucky Counties as Contiguous Natural Disaster Areas for Drought Conditions in Ohio and West Virginia](#)
- [USDA Designates Multiple Kentucky Counties as Primary or Contiguous Natural Disaster Areas Due to September Drought Conditions in Kentucky, Indiana, Ohio and Tennessee](#)
- [Actively Engaged Provisions for Non-Family Joint Operations or Entities](#)
- [Current Farm Loans and Farm Programs Interest Rates - September 2024](#)

Message from Kentucky FSA State Executive Director Dean Schamore



I'm excited about USDA's announcement last month of the launch of the Distressed Borrowers Assistance Network (DBAN). The network will connect borrowers with individualized assistance through cooperative agreements to help them regain financial stability. This initiative addresses the significant financial hardships and barriers that farmers are currently experiencing, including disasters and other challenges that necessitate individualized support. DBAN partners include Farm Aid, Rural Advancement Foundation International, the University of

Arkansas, the Socially Disadvantaged Farmers and Ranchers Policy Center at Alcorn State University, and the University of Minnesota. I encourage farmers to reach out to their local FSA farm loan staff to ensure they fully understand the wide range of loan making and servicing options available to assist them with starting,

expanding, or maintaining their agricultural operation. You can find more information by contacting your local [USDA Service Center](#).

USDA has designated several Kentucky counties as contiguous natural disaster areas from the September drought. The Secretary of Agriculture is authorized to designate counties as disaster areas to make emergency loans available to producers suffering losses in those counties and in counties that are contiguous to a designated county. In addition to emergency loan eligibility, other emergency assistance programs, such as FSA disaster assistance programs, have historically used disaster designations as an eligibility trigger. Read more about these designations below.

Program announcements and other USDA initiatives such as FSA resources, tools, and career information are posted regularly on our Kentucky FSA webpage, which you can access at www.fsa.usda.gov/state-offices/kentucky. If you've browsed our webpages in the past, you'll now notice some big changes in the way they look and feels. You can get your questions answered, access self-service options, or get in contact with one of our local FSA employees for assistance. And whether you're doing a web search for how to get disaster assistance or searching for a program that meets your unique needs, our webpage is a great way to start connecting with us.

On behalf of all of us at the Farm Service Agency in Kentucky, we thank our farmers and producers for caring for the land and helping ensure we have safe and affordable food for our families. **We appreciate our Kentucky farmers!**

Dean Schamore
State Executive Director for FSA
Kentucky State Office

USDA Launches Assistance Network to Support Financially Distressed Farmers and Ranchers



The U.S. Department of Agriculture (USDA) announced last month the launch of the Distressed Borrowers Assistance Network, an initiative designed to provide personalized support to financially distressed farmers and ranchers across the nation. Through a series of Cooperative Agreements, this national network will connect distressed borrowers with individualized assistance to help them stabilize and regain financial footing. USDA's Farm Service Agency (FSA) made this announcement today at the Farm Aid Festival in Saratoga Springs, N.Y.

Network partners include Farm Aid, Rural Advancement Foundation International, the University of Arkansas, the Socially Disadvantaged Farmers and Ranchers Policy Center at Alcorn State University, and the University of Minnesota. Through this initiative, we are collaborating with community-based organizations to better serve financially distressed producers. Network partners will provide farm loan policy training to the community-based organizations so the organizations can work alongside FSA to help producers understand financing available through FSA, ensuring that when they visit an FSA office, the partner organization representative and FSA staff can better assist.

FSA, in collaboration with farm support organizations and land-grant institutions, will facilitate this network, which will provide the technical resources and guidance of USDA partners to experts from distressed and underserved communities. The network's approach includes integrating knowledgeable service providers to deliver one-on-one support to borrowers so they can best make plans and understand options to overcome their financial challenges.

The Distressed Borrowers Assistance Network will address the immediate needs of distressed borrowers and provide comprehensive, wraparound services aimed at addressing the unique challenges faced by financially distressed producers. Once stabilized financially, these borrowers will be better positioned to access new opportunities and continue contributing to the agricultural economy. These investments will also build a system of service providers that can better support agricultural communities for years to come. Investing in a network of agricultural financing service providers to help bridge access to FSA loans is a benefit for rural and agricultural communities.

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, to take effect Sept. 25, 2024, are designed to expand opportunities for borrowers to increase profitability and be better prepared to make strategic investments in enhancing or expanding their agricultural operations.

FSA also has a significant initiative underway to streamline and automate the Farm Loan Program customer-facing business process. For the over 26,000 producers who submit a direct loan application annually, FSA has made several meaningful 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 fit 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.

To conduct business with FSA, producers should contact their local [USDA Service Center](#).

[Top of page](#)

USDA Offers \$58 Million in Available Assistance to Help Organic Dairy Producers Cover Increased Costs

The U.S. Department of Agriculture (USDA) [announced](#) \$58 million available for assistance to dairy producers through the Organic Dairy Marketing Assistance Program (ODMAP) 2024. ODMAP 2024 helps mitigate market volatility, higher input and transportation costs, and unstable feed supply and prices that have created unique hardships in the organic dairy industry. Specifically, through ODMAP 2024, USDA's Farm Service Agency (FSA) is assisting organic dairy operations with projected marketing costs in 2024 calculated using their marketing costs in 2023. FSA began accepting ODMAP 2024 applications on Sept. 30. Eligible producers include certified organic dairy operations that produce milk from cows, goats, and sheep.



ODMAP 2024 Program Improvements

Dairy producers who participate in ODMAP 2024 will benefit from improvements to provisions outlined in the program. Specifically, ODMAP 2024 provides for an increase in the payment rate to \$1.68 per hundredweight compared to the previous \$1.10 per cwt. Additionally, the production cap has increased to nine million pounds compared to the previous five million pounds.

How ODMAP 2024 Works

FSA is providing financial assistance for a producer's projected marketing costs in 2024 based on their 2023 costs. ODMAP 2024 provides a one-time cost-share payment based on marketing costs on pounds of organic milk marketed in the 2023 calendar year or estimated 2024 marketing costs for organic dairy operations that have increased milk production.

ODMAP 2024 provides financial assistance that immediately supports certified organic dairy operations during 2024 keeping organic dairy operations sustainable until markets return to more normal conditions.

How to Apply

FSA is **accepting applications from Sept. 30 to Nov. 29**. To apply, producers should contact FSA at their local [USDA Service Center](#). To complete the ODMAP 2024 application, producers must certify to pounds of 2023 milk production, show documentation of their organic certification, and submit a completed application form.

Organic dairy operations are required to provide their USDA certification of organic status confirming operation as an organic dairy in 2024 and 2023 along with the certification of 2023 milk production or estimated 2024 milk production in hundredweight.

ODMAP 2024 complements other assistance available to dairy producers, including Dairy Margin Coverage (DMC), with more than \$36 million in benefits paid for the 2024 program year to date. Learn more on the [FSA Dairy Programs webpage](#).

More Information

To learn more about USDA programs, producers can contact their local [USDA Service Center](#). Producers can also prepare maps for acreage reporting as well as manage farm loans and other programs by [logging into their farmers.gov account](#). If you don't have an account, [sign up today](#).

[Top of page](#)

FSA Encourages Farmers to Vote in County Committee Elections

The 2024 Farm Service Agency County Committee Elections will begin on Nov. 4, 2024, when ballots are mailed to eligible voters. **The deadline to return ballots to local FSA offices, or to be postmarked, is Dec. 2, 2024.**

County committee members are an important component of the operations of FSA and provide a link between the agricultural community and USDA. Farmers and ranchers elected to county committees help deliver FSA programs at the local level, applying their knowledge and judgment to make decisions on commodity price support programs; conservation programs; incentive, indemnity and disaster programs for some commodities; emergency programs and eligibility. FSA committees operate within official regulations designed to carry out federal laws.

To be an eligible voter, farmers and ranchers must:

- Be of legal voting age or, if not of legal voting age, supervise and conduct the farming operation of an entire farm.
- Have an interest in a farm or ranch as either:
 - An individual who meets one or more of the following:
 - Is eligible and capable to vote in one's own right.
 - Is a partner of a general partnership.
 - Is a member of a joint venture.
- Participates or cooperates in any FSA program that is provided by law. A cooperating producer is someone who has provided information to FSA about their farming or ranching operation(s) but may not have applied or received program benefits.

Eligible voters who do not receive a ballot can obtain one from their [local FSA county office](#). Customers can identify which LAA they or their farming operation is in by using our new GIS locator tool available at fsa.usda.gov/elections.

[Top of page](#)

FSA in Kentucky is Hiring!



The U. S. Department of Agriculture Farm Service Agency (FSA) in Kentucky is accepting applications for **County Program Analyst** (1 vacancy in Clinton, 1 vacancy Glasgow, and 1 vacancy Hopkinsville). **Open & closing dates: 10/10/2024 to 10/24/2024.** Open to all U.S. Citizens. No relocation is authorized.

Read more about the County Program Analyst position at <https://www.usajobs.gov/GetJob/ViewDetails/813662500>

Know any others who may want to receive these announcements? Email jeremy.stevenson@usda.gov any recruitment sources of which you are aware who may be interested in receiving emails for these external job announcements. We appreciate new sources to add to our external distribution list!

USDA Designates 4 Kentucky Counties as Contiguous Natural Disaster Areas for Drought Conditions in Ohio and West Virginia



This Secretarial natural disaster designation allows the United States Department of Agriculture (USDA) Farm Service Agency (FSA) to extend much-needed emergency credit to producers recovering from natural disasters through [emergency loans](#). Emergency loans can be used to meet various recovery needs including the replacement of essential items such as equipment or livestock, reorganization of a farming operation, or to refinance certain debts. FSA will review the loans based on the extent of losses, security available, and repayment ability.

According to the [U.S. Drought Monitor](#), the primary counties suffered from a drought intensity value during the growing season of 1) D2 Drought-Severe for eight or more consecutive weeks or 2) D3 Drought-Extreme or D4 Drought-Exceptional.

Disaster 1

Impacted Area: Ohio.

Triggering Disaster: Drought (Fast Track) that began on 9/10/2024._

Application Deadline: 5/16/2025.

Primary Counties Eligible: Lawrence, Licking.

Contiguous Counties Also Eligible:

Kentucky: Boyd, Greenup.

Ohio: Coshocton, Delaware, Fairfield, Franklin, Gallia, Jackson, Knox, Muskingum, Perry, Scioto.

West Virginia: Cabell, Wayne.

Disaster 2

Impacted Area: West Virginia.

Triggering Disaster 2: Drought (Fast Track) that began on 9/10/2024.

Application Deadline: 5/16/2025.

Primary Counties Eligible: Mingo, Raleigh, Summers, Wyoming.

Contiguous Counties Also Eligible:

Kentucky: Martin, Pike.

Virginia: Buchanan, Giles.

West Virginia: Boone, Fayette, Greenbrier, Kanawha, Lincoln, Logan, McDowell, Mercer, Monroe, Wayne.

USDA Designates Multiple Kentucky Counties as Primary or Contiguous Natural Disaster Areas Due to September Drought Conditions in Kentucky, Indiana, Ohio and Tennessee

This Secretarial natural disaster designation allows the United States Department of Agriculture (USDA) Farm Service Agency (FSA) to extend much-needed emergency credit to producers recovering from natural disasters through [emergency loans](#). Emergency loans can be used to meet various recovery needs including the replacement of essential items such as equipment or livestock, reorganization of a farming operation, or to refinance certain debts. FSA will review the loans based on the extent of losses, security available, and repayment ability.



Impacted Area: Kentucky.

Triggering Disaster 1: Drought (Fast Track) that occurred on September 17, 2024._

Application Deadline: May 23, 2025.

Primary Counties Eligible: Boyd, Carter, Greenup, Lawrence.

Contiguous Counties Also Eligible:

Kentucky: Elliott, Johnson, Lewis, Martin, Morgan, Rowan.

Ohio: Lawrence, Scioto.

West Virginia: Wayne.

Impacted Area: Indiana.

Triggering Disaster 2: Drought (Fast Track) that occurred on September 24, 2024._

Application Deadline: May 30, 2025.

Primary Counties Eligible: Dearborn, Franklin, Ripley.

Contiguous Counties Also Eligible:

Kentucky: Boone.

Indiana: Decatur, Fayette, Jefferson, Jennings, Ohio, Rush, Switzerland, Union.

Ohio: Hamilton.

Impacted Area: Kentucky.

Triggering Disaster 3: Drought (Fast Track) that occurred on September 24, 2024.

Application Deadline: June 2, 2025.

Primary Counties Eligible: Anderson, Boyle, Franklin, Henry, Martin, Mercer, Owen, Shelby, Washington, Woodford.

Contiguous Counties Also Eligible:

Kentucky: Carroll, Casey, Fayette, Floyd, Gallatin, Garrard, Grant, Jefferson, Jessamine, Johnson, Lawrence, Lincoln, Marion, Nelson, Oldham, Pike, Scott, Spencer, Trimble.

West Virginia: Mingo, Wayne.

Impacted Area: Ohio.

Triggering Disaster 4: Drought (Fast Track) that occurred on September 24, 2024.

Application Deadline: June 2, 2025.

Primary Counties Eligible: Adams, Brown, Butler, Clermont, Coshocton, Hamilton.

Contiguous Counties Also Eligible:

Kentucky: Boone, Bracken, Campbell, Kenton, Lewis, Mason, Pendleton.

Indiana: Dearborn, Franklin, Union.

Ohio: Clinton, Guernsey, Highland, Holmes, Knox, Licking, Montgomery, Muskingum, Pike, Preble, Scioto, Tuscarawas, Warren.

Impacted Area: Tennessee.

Triggering Disaster 5: Drought (Fast Track) that occurred on September 24, 2024.

Application Deadline: June 2, 2025.

Primary Counties Eligible: Montgomery, Robertson.

Contiguous Counties Also Eligible:

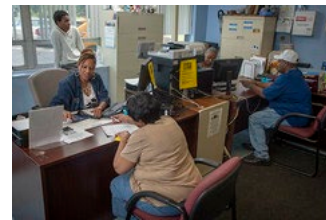
Kentucky: Christian, Logan, Simpson, Todd.

Tennessee: Cheatham, Davidson, Dickson, Houston, Stewart, Sumner.

[Top of page](#)

Actively Engaged Provisions for Non-Family Joint Operations or Entities

Many Farm Service Agency (FSA) programs require all program participants, either individuals or legal entities, to be “actively engaged in farming.” This means participants provide a significant contribution to the farming operation, whether it is capital, land, equipment, active personal labor and/or management. For entities, each partner, stockholder or member with an ownership interest, must contribute active personal labor and/or management to the operation on a regular basis that is identifiable and documentable as well as separate and distinct from contributions of any other member. Members of joint operations must have a share of the profits or losses from the farming operation commensurate with the member’s contributions to the operation and must make contributions to the farming operation that are at risk for a loss, with the level of risk being commensurate with the member’s claimed share on the farming operation.



Joint operations comprised of non-family members or partners, stockholders or persons with an ownership in the farming operation must meet additional payment eligibility provisions. Joint operations comprised of family members are exempt from these additional requirements. For 2016 and subsequent crop years, non-family joint operations can have one member that may use a significant contribution of active personal management exclusively to meet the requirements to be determined “actively engaged in farming.” The person or member will be defined as the farm manager for the purposes of administering these management provisions.

Non-family joint operations may request to add up to two additional managers for their farming operation based on the size and/or complexity of the operation. If additional farm managers are requested and approved, all members who contribute management are required to complete form CCC-902MR, *Management Activity Record*. The farm manager should use the form to record management activities

including capital, labor and agronomics, which includes crop selection, planting decisions, acquisition of inputs, crop management and marketing decisions. One form should be used for each month and the farm manager should enter the number of hours of time spent for each activity under the date of the month the actions were completed. The farm manager must also document if each management activity was completed on the farm or remotely.

The records and supporting business documentation must be maintained and timely made available for review by the appropriate FSA reviewing authority, if requested.

If the farm manager fails to meet these requirements, their contribution of active personal management to the farming operation for payment eligibility purposes will be disregarded and their payment eligibility status will be re-determined for the applicable program year.

In some instances, additional persons or members of a non-family member joint operation who meet the definition of farm manager may also be allowed to use such a contribution of active personal management to meet the eligibility requirements. However, under no circumstances may the number of farm managers in a non-family joint operation exceed a total of three in any given crop and program year.

Current Farm Loans and Farm Programs Interest Rates - September 2024

[Top of page](#)

Farm Loan Programs		Farm Programs		
90-Day Treasury Bill	5.375%	Farm Storage Facility Loans	3 Year	3.625%
Farm Operating Loans - Direct	4.875%	Farm Storage Facility Loans	5 Year	3.500%
Farm Ownership Loans - Direct	5.375%	Farm Storage Facility Loans	7 Year	3.625%
Limited Resource Loans	5.000%	Farm Storage Facility Loans	10 Year	3.750%
Farm Ownership Loans - Direct FO Down Payment	1.500%	Farm Storage Facility Loans	12 Year	3.875%

Emergency Loans	3.750%	Commodity Loans	5.125%
		CCC Borrowing Rate	4.125%

Other Publications:

- See our [2024 Kentucky Guaranteed Lender Newsletter](#)
- See our [2024 USDA Farm Service Agency Annual Program and Policy Reminders](#).

Kentucky FSA State Office

771 Corporate Dr., Ste 205
Lexington, KY 40503
Phone: 859-224-7601
[State Webpage](#)

Contact your [local USDA Service Center](#) for assistance with FSA loans or programs

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Kentucky FSA State Committee

- *John McCauley (Committee Chair) - Lexington*
- *Carrie Divine - Morganfield*
- *Pat Henderson - Irvington*
- *James Kay, Sr. - Versailles*
- *Roger Thomas - Smiths Grove*

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