### **February 2023 USDA Montana Newsletter**

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### U.S. DEPARTMENT OF AGRICULTURE

**USDA Montana Newsletter - February 2023** 

Farm Service Agency | Natural Resources Conservation Service | Risk Management Agency

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## Montana FSA Program Dates/Deadlines

USDA in Montana reminds agricultural producers of important Farm Service Agency (FSA) program dates. Contact your local service center to apply and with any questions. Visit online at <a href="mailto:farmers.gov">farmers.gov</a> and <a href="mailto:fsa.usda.gov/mt">fsa.usda.gov/mt</a>.

February 6, 2023: 2022 U.S. Census of Agriculture deadline for response is Feb. 6, 2023.

**February 10, 2023:** Deadline to submit form CCC-860 to be eligible for the additional Coronavirus Food Assistance Program 2 (CFAP 2) top-up payments to underserved farmers and ranchers.

March 1, 2023: Deadline to request Livestock Indemnity Program (LIP) benefits for 2022 calendar year losses.

**March 15, 2023:** Noninsured Crop Disaster Assistance Program (NAP) coverage closing date for all spring crops **except** spring-seeded canola, rye, speltz, triticale, wheat, mixed forage, perennial and value-loss crops. Please note that the acreage reporting date for your NAP covered crops is the earlier of the established FSA acreage reporting date for the crop or 15 calendar days before the onset of harvest or grazing of the specific crop acreage being reported.

**March 15, 2023:** Deadline to elect coverage and enroll in Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) programs for the 2023 crop year.

March 31, 2023: Crop year 2022 Final Marketing Assistance Loan (MAL)/Loan Deficiency Payment (LDP) Availability Date for Barley, Canola, Crambe, Flaxseed, Honey, Oats, Rapeseed, Seed Cotton, Sesame seed and Wheat.

**May 31, 2023:** Crop year 2022 Final Marketing Assistance Loan (MAL)/Loan Deficiency Payment (LDP) Availability Date for Corn, Cotton (bales), Dry peas, Grain sorghum, Lentils, Mustard Seed, Long grain rice, Medium Grain Rice, Safflower, Small chickpeas, Large Chickpeas, Cotton, Soybeans and Sunflower seed.

June 2, 2023: ERP Phase 2 application period ends.

June 2, 2023: PARP application period ends.

**July 17, 2023:** 2023 acreage reporting deadline for spring seeded alfalfa seed, forage seeding, CRP, perennial forage not covered under NAP and all other crops not required to be reported by a previous reporting date.

Sept. 1, 2023: NAP application closing date for fall and spring seeded Canola and all Value Loss Crops.

**Sept. 30, 2023:** NAP application closing date for all perennial forage, fall and spring seeded garlic, rye, speltz, triticale, wheat, and mixed forage crops. *Please note that the acreage reporting date for your NAP covered crops is the earlier of the established FSA acreage reporting date for the crop or 15 calendar days before the onset of harvest or grazing of the specific crop acreage being reported.* 

ELAP notice of loss must be filed within **30 days** of when loss is apparent for **livestock and farm-raised fish** losses.

ELAP notice of loss must be filed within 15 days of when loss is apparent for honeybee losses.

\*Note for ELAP Notice of Loss- If you are still hauling feed/water/livestock in 2023 due to the 2022 drought, a new NOL is required for the 2023 calendar year - even if you already submitted a NOL in 2022.

LIP notice of loss must be filed within 30 days of when the loss is apparent.

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# USDA Expands Eligibility, Enhances Benefits for Key Disaster Programs

#### Policy changes will help more producers recover from natural disasters

The U.S. Department of Agriculture (USDA) made updates to several conservation, livestock and crop disaster assistance programs to give more farmers, ranchers, and tribes the opportunity to apply for and access programs that support recovery following natural disasters. Specifically, USDA's Farm Service Agency (FSA) expanded eligibility and enhanced available benefits for a suite of its programs. These updates will provide critical assistance to producers who need to rebuild and recover after suffering catastrophic losses of production and infrastructure due to natural disasters.

FSA has updated the following programs: The Emergency Conservation Program (ECP), the Emergency Forest Restoration Program (EFRP), the Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish (ELAP), the Livestock Forage Disaster Program (LFP), the Livestock Indemnity Program (LIP) and the Noninsured Crop Disaster Assistance Program (NAP).

#### **Conservation Disaster Assistance Updates**

FSA updated ECP to:

- Allow producers who lease Federally owned or managed lands, including tribal trust land, as well as State land the opportunity to participate.
- Provide advance payments, up to 25% of the cost, for all ECP practices before the restoration is carried out, an option that was previously only available for fence repair or replacement.
   The cost-share payment must be spent within 60 days.

Additionally, Congress also authorized the Federal government to pay 100% of the ECP and EFRP cost for damage associated with the Hermit's Peak/Calf Canyon Fire in New Mexico. This fire burned over 340,000 acres from April 2022 to June 2022 and was the largest wildfire in recorded history in New Mexico. ECP and EFRP cost-share assistance is typically capped at 75%. This policy change for 100% cost-share applies only to those locations impacted by the Hermit's Peak/Calf Canyon Fire.

ECP and EFRP provide financial and technical assistance to restore conservation practices like fencing, damaged farmland or forests.

#### **Livestock Disaster Assistance Updates**

FSA also expanded eligible livestock under ELAP, LFP and LIP. Specifically, horses maintained on eligible grazing land are eligible for ELAP, LFP and LIP. Many family farms and ranches use their forage to raise horses to augment their other agriculture endeavors. FSA recognizes that animals maintained in a commercial agriculture operation, add value to the operation and could be available for marketing from the farm. FSA regulations have been updated to include these animals as eligible livestock.

Horses and other animals that are used or intended to be used for racing and wagering remain ineligible.

Ostriches are also now eligible for LFP and ELAP. FSA is making this change because ostriches satisfy more than 50% of their net energy requirement through the consumption of growing forage grasses and legumes and are therefore considered "grazing animals".

This change for ostriches is effective for the 2022 program year for both LFP and ELAP. ELAP requires a notice of loss to be filed with FSA within 30 days of when the loss is first apparent. Because this deadline may have passed for 2022, FSA is extending the deadline for filing notices of loss through March 31, 2023.

LIP and ELAP reimburses producers for a portion of the value of livestock, poultry and other animals that died as a result of a qualifying natural disaster event or for loss of grazing acres, feed and forage. LFP provides benefits for grazing losses due to drought and eligible wildfires on federally managed lands.

#### **Noninsured Crop Disaster Assistance**

NAP provides financial assistance to producers of non-insurable crops when low yields, loss of inventory or prevented planting occur due to natural disasters. Basic NAP coverage is equivalent to the catastrophic level risk protection plan of insurance coverage, which is based on the amount of loss that exceeds 50% of expected production at 55% of the average market price for the crop.

Previously, to be eligible for NAP coverage, a producer had to submit an application (Form CCC-471) for NAP coverage on or before the application closing date. For 2022, if a producer has a *Socially Disadvantaged*, *Limited Resource, Beginning and Veteran Farmer or Rancher Certification* (Form CCC-860) on file with FSA, it will serve as an application for basic coverage for all eligible crops having a 2022 application closing date and all NAP-related service fees for basic coverage will be waived for these producers. (

FSA will notify all eligible producers who already have the CCC-860 certification form on file of their eligibility for NAP basic coverage for 2022. To potentially receive NAP assistance, producers who suffered losses due to natural disasters in 2022 should file an acreage report as well as a notice of loss with the FSA at their local Service Center.

Producers who are interested in obtaining NAP coverage for 2023 and subsequent years should also contact their local FSA county office for information on eligibility, coverage options and applying for coverage.

#### **Reporting Losses**

Producers impacted by a natural disaster should report losses and damages and file an application with their <u>FSA county office</u>. Timelines for reporting losses and applying for payments differ by program.

For LIP and ELAP, producers will need to file a Notice of Loss for livestock and grazing or feed losses within 30 days and honeybee losses within 15 days. For LFP, producers must provide a completed application for payment and required supporting documentation to their FSA office within 30 calendar days after the end of the calendar year in which the grazing loss occurred.

For NAP, producers should contact their local FSA office for guidelines on submitting a notice of loss and filing an acreage certification.

#### **More Information**

The updates to these programs build on other Biden-Harris administration efforts to improve disaster assistance programs, including additional flexibility in obtaining Noninsured Crop Disaster Assistance Program (NAP) basic coverage for socially disadvantaged, beginning, limited resource and veteran farmers and ranchers.

Previous enhancement to the ELAP provide program benefits to producers of fish raised for food and other aquaculture species as well as cover above normal expenses for transporting livestock to forage and grazing acres and transport feed to livestock impacted by qualifying drought. And earlier updates to the LIP payment rates better reflect the true market value of non-adult beef, beefalo, bison and dairy animals.

Yesterday, FSA announced it would begin accepting applications for the Emergency Relief Program (ERP) Phase Two and the new Pandemic Assistance Revenue Program (PARP) on Jan. 23, 2023, through June 2, 2023. ERP Phase Two is designed to fill gaps in the delivery of program benefits not covered in ERP Phase One and improves equity in program delivery to underserved producers. PARP will help address gaps in previous pandemic assistance, which was targeted at price loss or lack of market access, rather than overall revenue losses. Learn more in the <u>Jan. 9, 2023 news release</u>.

#### **Additional Resources**

On <u>farmers.gov</u>, the <u>Disaster Assistance Discovery Tool</u>, <u>Disaster Assistance-at-a-Glance</u> fact sheet, and <u>Farm Loan Discovery Tool</u> can help producers and landowners determine program or loan options. For assistance with a crop insurance claim, producers and landowners should contact their <u>crop insurance agent</u>. For FSA and Natural Resources Conservation Service programs, contact the local <u>USDA Service Center</u>.

# USDA Announces Signup for Crop and Revenue Loss Assistance for Agricultural Producers

Signup began January 23 for additional emergency relief from the U.S. Department of Agriculture (USDA) through the <a href="Emergency Relief Program"><u>Emergency Relief Program</u></a> (ERP) Phase Two.

To be eligible for Phase Two, producers must have suffered a decrease in allowable gross revenue in 2020 or 2021 due to necessary expenses related to losses of eligible crops from a qualifying natural disaster event. Eligible crops include both traditional insurable commodities and specialty crops that are produced in the United States as part of a farming operation and are intended to be commercially marketed. This also includes losses of eligible on-farm stored commodities. ERP Phase 2 applicants will use the following tax years when selecting allowable gross revenue:

- Benchmark years: 2018 and/or 2019; estimated for new producers with no 2018 or 2019 revenue or adjusted if the benchmark years are not representative of the disaster year due to a change in operation size.
- Disaster years: 2020 and/or 2021. The allowable gross revenue for the specific disaster year will be based on the tax year applicable to that revenue (2020, 2021 or 2022).

The ERP tool assists producers in calculating allowable gross revenue, as well as adjusted revenue for the benchmark years 2018 and 2019, and allowable gross revenue for representative tax years 2020-2022 which represent disaster years 2020 and 2021. Once producers complete the allowable gross revenue entries, they are able to print forms FSA-521 and FSA-521A through this tool.

The ERP Phase 2 and PARP application period is open from January 23 through June 2, 2023.

For more information on payment calculations, payment limitations or how to determine allowable gross revenue, please reference the <u>ERP Phase 2 fact sheet.</u>

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# **USDA Announces Signup for Pandemic Assistance Revenue Program**

The Pandemic Assistance Revenue Program (PARP) will assist eligible producers of agricultural commodities who experienced revenue decreases in calendar year 2020 compared to 2018 or 2019 due to the COVID-19 pandemic. PARP will help address gaps in previous pandemic assistance, which was targeted at price loss or lack of market access, rather than overall revenue losses.

USDA's Farm Service Agency will accept PARP applications from January 23, 2023, through June 2, 2023.

#### **Eligible and Ineligible Commodities**

For PARP, eligible agricultural commodities include crops, aquaculture, livestock, livestock byproducts, or other animals or animal byproducts that are produced as part of a farming operation and are intended to be commercially marketed. This includes only commodities produced in the United States or those produced outside the United States by a producer located in the United States and marketed inside the United States.

The following commodities are not eligible for PARP:

- Wild free-roaming animals.
- Horses and other animals used or intended to be used for racing or wagering.
- Aquatic species that do not meet the definition of aquaculture.
- Cannabis sativa L. and any part of that plant that does not meet the definition of hemp.
- Timber.

#### **Program Eligibility**

PARP payments will be made on a whole-farm basis, not commodity-by-commodity. To be eligible for PARP, an agricultural producer must have been in the business of farming during at least part of the 2020 calendar year and must have experienced a 15 percent decrease in allowable gross revenue in 2020, as compared to either:

- The 2018 or 2019 **calendar year**, as elected by the producer, if they received allowable gross revenue during the 2018 or 2019 **calendar years**, or
- The producer's expected 2020 calendar year allowable gross revenue, if the producer had no allowable gross revenue in 2018 or 2019.

PARP payments will be issued after the application period ends on June 2, 2023.

For more information on determining allowable gross revenue visit <u>farmers.gov/coronavirus/pandemicassistance/parp</u> or review the <u>PARP fact sheet</u>.

#### **More Information**

To apply for PARP, contact your local USDA Service Center.

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## Save Time – Make an Appointment with FSA

Producers are encouraged to call their local FSA office to schedule an appointment to ensure maximum use of their time and to make sure FSA staff is available to tend to their important business needs. Please call your local FSA office ahead to set an appointment and to discuss any records or documentation that might be needed during your appointment. To find your local FSA office, visit <a href="mailto:farmers.gov/working-with-us/service-center-locator">farmers.gov/working-with-us/service-center-locator</a>.

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## **USDA Supports Military Veteran's Transition to Farming**

Are you a military veteran interested in farming? USDA offers resources to help you:

Fund Your Operation: USDA's Farm Service Agency offers a variety of <u>funding</u> <u>opportunities</u> to help agricultural producers finance their businesses. Certain funds are targeted for veterans and beginning farmers and ranchers.

- Conserve Natural Resources: USDA's Natural Resources Conservation Service
   offers conservation programs and expert one-on-one technical assistance to strengthen
   agricultural operations now and into the future. Veterans may be eligible for a cost share of up
   to 90 percent and advance payments of up to 50 percent to cover certain conservation
   practices.
- Manage Risks: USDA is here to help you prepare for and recover from the unexpected.
   Veterans who are beginning farmers may be eligible for reduced premiums, application fee waivers, increased insurance coverage, and other incentives for multiple <u>USDA programs that support risk management</u>.

USDA wants to ensure that veterans transitioning to agriculture have the resources needed to succeed. To conduct business, please contact your local USDA Service Center. If you're a new farmer, you can also reach out to your <u>state Beginning Farmer and Rancher Coordinator</u>.



# Farmers Can Make 2023 Crop Year Elections, Enroll in Agriculture Risk Coverage and Price Loss Coverage Programs

Agricultural producers can now change election and enroll in the <u>Agriculture Risk Coverage (ARC) and Price Loss Coverage</u> programs for the 2023 crop year, two key safety net programs offered by the U.S. Department of Agriculture (USDA). Producers have until March 15, 2023, to enroll in these two programs. Additionally, USDA's Farm Service Agency (FSA) has started issuing payments totaling more than \$255 million to producers with 2021 crops that have triggered payments through ARC or PLC.

#### 2023 Elections and Enrollment

Producers can elect coverage and enroll in ARC-County (ARC-CO) or PLC, which provide crop-by-crop protection, or ARC-Individual (ARC-IC), which protects the entire farm. Although election changes for 2023 are optional, producers must enroll through a signed contract each year. Also, if a producer has a multi-year contract on the farm and makes an election change for 2023, they must sign a new contract.

If producers do not submit their election by the March 15, 2023 deadline, their election remains the same as their 2022 election for crops on the farm. Farm owners cannot enroll in either program unless they have a share interest in the farm.

Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium and short grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat.

#### **Web-Based Decision Tools**

In partnership with USDA, the University of Illinois and Texas A&M University offer web-based decision tools to assist producers in making informed, educated decisions using crop data specific to their respective farming operations. Tools include:

- Gardner-farmdoc Payment Calculator, a tool available through the University of Illinois allows producers to estimate payments for farms and counties for ARC-CO and PLC.
- ARC and PLC Decision Tool, a tool available through Texas A&M that allows producers to
  obtain basic information regarding the decision and factors that should be taken into
  consideration such as future commodity prices and historic yields to estimate payments for
  2022.

#### 2021 Payments and Contracts

ARC and PLC payments for a given crop year are paid out the following fall to allow actual county yields and the Market Year Average prices to be finalized. This month, FSA processed payments to producers enrolled in 2021 ARC-CO, ARC-IC and PLC for covered commodities that triggered for the crop year.

For ARC-CO, producers can view the <u>2021</u> ARC-CO Benchmark Yields and Revenues online database, for payment rates applicable to their county and each covered commodity. For PLC, payments have triggered for rapeseed and peanuts.

For ARC-IC, producers should contact their local FSA office for additional information pertaining to 2021 payment information, which relies on producer-specific yields for the crop and farm to determine benchmark yields and actual year yields when calculating revenues.

#### By the Numbers

In 2021, producers signed nearly 1.8 million ARC or PLC contracts, and 251 million out of 273 million base acres were enrolled in the programs. For the 2022 crop year signed contracts surpassed 1.8 million, to be paid in the fall of 2023, if a payment triggers.

Since ARC and PLC were first authorized by the 2014 Farm Bill and reauthorized by the 2018 Farm Bill, these safety-net programs have paid out more than \$34.9 billion to producers of covered commodities.

#### **Crop Insurance Considerations**

ARC and PLC are part of a broader safety net provided by USDA, which also includes crop insurance and marketing assistance loans.

Producers are reminded that ARC and PLC elections and enrollments can impact eligibility for some crop insurance products.

Producers on farms with a PLC election have the option of purchasing Supplemental Coverage Option (SCO) through their Approved Insurance Provider; however, producers on farms where ARC is the election are ineligible for SCO on their planted acres for that crop on that farm.

Unlike SCO, the Enhanced Coverage Option (ECO) is unaffected by an ARC election. Producers may add ECO regardless of the farm program election.

Upland cotton farmers who choose to enroll seed cotton base acres in ARC or PLC are ineligible for the stacked income protection plan (STAX) on their planted cotton acres for that farm.

#### **More Information**

For more information on ARC and PLC, visit the <u>ARC and PLC webpage</u> or contact your local <u>USDA Service</u> <u>Center</u>.

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## The 2022 Census of Agriculture is Underway

America's farmers and ranchers now have the opportunity to be represented in the nation's only comprehensive and impartial agriculture data for every state, county and territory. USDA has mailed the 2022 Census of Agriculture to all known agriculture producers across the nation and Puerto Rico. Producers have the option to respond securely and conveniently online at <a href="mailto:agcounts.usda.gov">agcounts.usda.gov</a> or by mail. The deadline for response is Feb. 6, 2023.

Collected in service to American agriculture since 1840 and now conducted every five years by USDA's National Agricultural Statistics Service (NASS), the Census of Agriculture tells the story and shows the value

of U.S. agriculture. The data inform decisions about business, programs, rural development, research, and more. These are things that directly impact producers, and better data can lead to better decisions. That is why it is so important for every producer's voice to be counted.

Responding to the Census of Agriculture is required by law under Title 7 USC 2204(g) Public Law 105-113. The same law requires NASS to keep personally-identifiable information confidential, to use the data only for statistical purposes, and only publish in aggregate form to prevent disclosing the identity of any individual producer or farm operation. NASS will release the results of the ag census in 2024.

To learn more about the Census of Agriculture, visit <a href="nass.usda.gov/AqCensus">nass.usda.gov/AqCensus</a> or call 800-727-9540. On the website, producers and other data users can access past ag census data, <a href="partner tools">partner tools</a> to help spread the word about the upcoming ag census, special study information, and more. For highlights of these and the latest information on the upcoming Census of Agriculture, follow USDA NASS on twitter <a href="mass.usequence">@usda\_nass</a>.

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# NRCS is Accepting Applications for the Community Agriculture Initiative

The USDA Natural Resources Conservation Service (NRCS) is accepting applications for the Community Agriculture Initiative. This initiative supports the conservation efforts of Montana's farmers, ranchers, and forest landowners from small acreage to large. NRCS accepts applications year-round, but applications for the current funding cycle must be submitted by Feb. 14, 2023.

"Agricultural producers of all sizes provide local, nutritious food to their communities. Through this initiative, NRCS is prioritizing assistance to first foods efforts, farm to table projects, and many other types of community agriculture," said Tom Watson, NRCS State Conservationist for Montana. "This includes an expanded set of conservation practices tailored to the conservation needs of small-scale ag producers."

The small acreage activities make traditional conservation practices used at a large scale more applicable to operations of all sizes. For example, some payment rates are now based on square feet rather than acres of implementation for practices like grazing management, irrigation water management, pest management, and cover crops. In addition, some new practices have been added including low tunnel management and compost or compost plus biochar in small areas.

The Community Agriculture Initiative is funded through the Environmental Quality Incentives Program and builds on the previous high tunnel initiative. Find information about community agriculture on the NRCS Montana website at: <a href="https://www.nrcs.usda.gov/conservation-basics/conservation-by-state/montana">https://www.nrcs.usda.gov/conservation-basics/conservation-by-state/montana</a> under State Programs and Initiatives.

For more information about this initiative and how to apply, contact your local NRCS office. Get contact information at nrcs.usda.gov/contact.

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# Urban Producers, Public Invited to Attend February Meeting of Federal Advisory Committee for Urban Agriculture and Innovative Production

#### Meeting will take place Feb. 23, 3:30-6:00 p.m. ET

USDA encourages urban producers, innovative producers, and other stakeholders to virtually attend the second public meeting of the Federal Advisory Committee for Urban Agriculture and Innovative Production on Feb. 23 from 3:30-6pm ET. This Committee will discuss recommendations it intends to submit to Agriculture Secretary Tom Vilsack to remove barriers to urban and innovative producers and increase access of urban and innovative producers to USDA programs and services. <a href="Learn more, submit a comment, or register to attend">Learn more, submit a comment, or register to attend</a>.

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## **USDA Announces Grants for Urban Agriculture and Innovative Production**

Apply by March 27, 2023

USDA is making available up to \$7.5 million for grants through its Office of Urban Agriculture and Innovative Production (OUAIP). The competitive grants will support the development of urban agriculture and innovative production projects through two categories, Planning Projects and Implementation Projects. <u>Learn more.</u>

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# 2023 Montana Leopold Conservation Award Seeks Applicants

Know a Montana rancher, farmer or forestland owner who goes above and beyond in the stewardship and management of natural resources? Nominate them for the 2023 Montana Leopold Conservation Award®.

Nominations may be submitted on behalf of a landowner, or landowners may nominate themselves. The application can be found at <a href="https://www.sandcountyfoundation.org/ApplyLCA">www.sandcountyfoundation.org/ApplyLCA</a>.

The application deadline is **March 15, 2023**. Applications can be emailed to <u>sbarta@mt.gov</u> or postmarked by March 15, 2023, and mailed to:

Leopold Conservation Award c/o Rangeland Resources Program Coordinator Dept. of Natural Resources & Conservation P.O. Box 414 Clyde Park, MT 59018

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## RMA Offers Virtual and In- Person "Roadshow" Workshops About Improvements to the Whole-Farm Revenue Protection and Micro Farm Insurance Options

USDA is offering a workshop with virtual and in-person options on Feb. 25 for agricultural producers and stakeholders to learn about the latest updates and improvements to the <a href="Whole-Farm Revenue">Whole-Farm Revenue</a>
<a href="Protection">Protection</a> (WFRP) and the <a href="Micro Farm">Micro Farm</a> insurance options. WFRP and Micro Farm are two of the most comprehensive risk management options available. These insurance options are especially important to specialty crop, organic, urban and direct market producers. Both programs serve as safety nets for all commodities on a farm under one policy and are available in all counties nationwide. The roadshow workshops are part of RMA's broader efforts to increase participation in crop insurance and educate producers about policy improvements.

#### Improvements include:

- Doubling the maximum insurable revenue under WFRP, now up to \$17 million
- More than tripling the size of farm operations eligible for Micro Farm to \$350,000 in approved revenue
- Reducing paperwork requirements for WFRP

#### **In-person Roadshow Workshops:**

• February 25, 2023

In-person event: at the Michigan Family Farms Conference

Conference

information: www.miffs.org/mffc2023

Address: Kalamazoo Valley Community College (Texas Township Campus), 6767 W O

∖venue

Hosted by: RMA Springfield Regional Office

More information is available on the RMA Roadshow webpage.

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## **Communication is Key in Lending**

Farm Service Agency (FSA) is committed to providing our farm loan borrowers the tools necessary to be successful. FSA staff will provide guidance and counsel from the loan application process through the borrower's graduation to commercial credit. While it is FSA's commitment to advise borrowers as they identify goals and evaluate progress, it is crucial for borrowers to communicate with their farm loan staff when changes occur. It is the borrower's responsibility to alert FSA to any of the following:

- Any proposed or significant changes in the farming operation
- Any significant changes to family income or expenses
- The development of problem situations
- Any losses or proposed significant changes in security

If a farm loan borrower can't make payments to suppliers, other creditors, or FSA on time, contact your farm loan staff immediately to discuss loan servicing options.

To learn more about the FSA farm loan programs, contact your local Service Center or visit fsa.usda.gov.

# 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 <u>farmers.gov/fund</u> 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 <a href="farmers.gov/recover/disaster-assistance-tool#step-1">farmers.gov/recover/disaster-assistance-tool#step-1</a> to find disaster assistance programs that can help their operation recover from natural disasters.

For more information about farm loans, contact your local Service Center or visit fsa.usda.gov.

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#### **Montana**

USDA Farm Service Agency PO Box 670 Bozeman, MT 59771

Phone: 406.587.6872 Fax: 855.546.0264 Web: www.fsa.usda.gov/mt

State Executive Director: MAUREEN WICKS

State Committee: RYAN LANKFORD CASEY BAILEY STEVE CARNEY SARAH DEGN JAKE MERKEL

FSA Policy Reminders: 2021 Annual Notification to FSA Customers

USDA Natural Resources Conservation Service 10 East Babcock Street, Room 443 Bozeman, MT 59715-4704 Phone: 406-587-6811

> Fax: 855-510-7028 Web: nrcs.usda.gov/montana

> > State Conservationist: TOM WATSON

USDA Risk Management Agency Billings Regional Office 3490 Gabel Road, Suite 100 Billings, MT 59102-7302 Phone: 406-657-6447

Fax: 406-657-6573 Email: <u>rsomt@rma.usda.gov</u> Web: <u>https://www.rma.usda.gov/</u>

Regional Director: ERIC BASHORE

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