

Table of Contents

- [FSA Offers Joint Financing Option on Direct Farm Ownership Loans](#)
- [American Rescue Plan Socially Disadvantaged Farmer Debt Payments](#)
- [New to Farming Because of the Pandemic? USDA Can Help](#)
- [USDA Encourages Completion of Cash Rents and Leases Survey](#)
- [New Farmers.gov Features Help You Manage Your USDA Business Online](#)

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 local County USDA Service Center or visit fsa.usda.gov.

American Rescue Plan Socially Disadvantaged



Farmer Debt Payments USDA recognizes that socially disadvantaged farmers and ranchers have faced systemic discrimination with cumulative effects that have, among other consequences, led to a substantial loss in the number of socially disadvantaged producers, reduced the amount of farmland they control, and contributed to a cycle of debt that was exacerbated during the COVID-19 pandemic. During the

pandemic, socially disadvantaged communities saw a disproportionate amount of COVID-19 infection rates, loss of property, hospitalizations, death, and economic hurt.

To address these systemic challenges, the American Rescue Plan Act of 2021 provides historic debt relief to socially disadvantaged producers including Black/African American, American Indian or Alaskan native, Hispanic or Latino, and Asian American or Pacific Islander.

USDA is now reviewing and working to gather feedback to implement the Act, and more guidance will be forthcoming for socially disadvantaged borrowers with direct or guaranteed farm loans as well as Farm Storage Facility Loans. As information becomes available, it will be provided directly to socially disadvantaged borrowers and stakeholder groups representing socially disadvantaged producers, posted here on farmers.gov, and shared through our social media channels, email newsletters, and the media.

Who qualifies for this debt relief?

Any socially disadvantaged borrower with direct or guaranteed farm loans as well as Farm Storage Facility Loans qualifies. The American Rescue Plan Act uses the 2501 definition of socially disadvantaged, which includes Black/African American, American Indian or Alaskan native, Hispanic or Latino, and Asian American or Pacific Islander. Gender is not a criterion in and of itself, but of course women are included in these categories.

I qualify as socially disadvantaged under the American Rescue Plan definition, but I am not late on my payments. Do I still qualify?

Yes. Any socially disadvantaged borrower with direct or guaranteed farm loans as well as Farm Storage Facility Loans qualifies.

When will qualified borrowers begin to see a loan pay-off or other payment in response to the American Rescue Plan?

USDA is now reviewing and working to gather feedback to implement the Act, and more guidance will be forthcoming for socially disadvantaged borrowers with direct or guaranteed farm loans as well as Farm Storage Facility Loans. For borrowers in arrears, the moratorium established on January 26th to stop all debt collections, foreclosures and evictions for all borrowers, including socially disadvantaged producers, remains in effect.

Producers who have worked with USDA's Farm Service Agency previously may have their ethnicity and race on file. A borrower, including those with guaranteed loans, can contact their local their local USDA Service Center to verify, update or submit a new ethnicity and race designation using the AD-2047. Find your nearest service center at farmers.gov/service-locator.

To learn more about USDA's work to implement the American Rescue Plan Act of 2021, visit www.usda.gov/arp.

New to Farming Because of the Pandemic? USDA Can Help



USDA Service Centers across the country, are hearing from people who are interested in more space and working the land and we want to let you know we can help. Are you new to farming because of the pandemic? USDA can help you get started in farming – on everything from helping you register your farm to getting financial assistance and advice.

Get Started with USDA

First, you want to make sure your farm is registered. If you purchased land, it might already be established with USDA's Farm Service Agency (FSA) with a farm number on file. If not, FSA can help you register your farm.

To obtain a farm number, you'll bring an official tax ID (Social Security number or an employer ID) and a property deed. If you do not own the land, bring a lease agreement to your FSA representative to show you have control of the property. If your operation is incorporated or an entity, you may also need to provide proof that you have signature authority and the legal ability to enter into contracts with USDA.

Access to Capital

USDA can provide access to capital through its farm loans, which is a great resource when producers aren't able to get a loan from a traditional lender. Loans can help with purchasing land or equipment or with operating costs, and FSA even offers microloans, which are especially popular among producers with smaller farms. For more information, [check out our Farm Loan Discovery Tool](#).

Conservation Practices

We can help you make conservation improvements to your farm, which are good for your bottom line and your operation. We'll help you develop a conservation plan and apply for financial assistance that'll cover the bulk of the costs for implementing. To learn more about some of the conservation practices that we help producers with, [check out our Conservation at Work Video Series](#).

If you purchase land, and you don't want to farm all of it, you can look at either a conservation easement or managing for native shrubs and grasses through either the Agricultural Conservation Easement Program (ACEP) or Conservation Reserve Program (CRP). Easements are long-term, while a CRP contract is 10-15 years. These are good options for land that is not optimal for production or sensitive lands like wetlands and grasslands.

Additional Resources

Depending on your farm, you may want to look at crop insurance. The USDA's Risk Management Agency provides crop insurance to help you manage risks on your farm. There are [many types of insurance products available](#) for a wide variety of production practices, including organic and sustainable agriculture.

Your local communities also have great resources for farmers including conservation districts, Rural Development, cooperative extensions, and different farming groups. To get started with USDA, contact your local USDA service center.

USDA Encourages Completion of Cash Rents and Leases Survey

You may have received a *Cash Rents and Leases* survey from the U.S. Department of Agriculture's National Agricultural Statistics Service (NASS). This survey provides the basis for estimates of the current year's cash rents paid for irrigated cropland, non-irrigated cropland, and permanent pasture. Please complete your Cash Rents and Leases survey by June 21. This survey can be completed and returned by mail, over the phone, or at agcounts.usda.gov.

Information from this survey is used in the Farm Service Agency (FSA) Conservation Reserve Program (CRP) as an alternative soil rental rate prior to finalizing new rates each year. Survey responses from as many localities as possible help calculate more accurate rental rates. Completion of the survey ensures cash rental rates accurately represent your locality. Survey results will also give you a useful tool in negotiating your rental agreements, and financial planning for your agricultural operation.

In accordance with federal law, survey responses are kept confidential. Survey results will be available in aggregate form only to ensure that no individual producer or operation can be identified. NASS will publish the survey results on August 27 at quickstats.nass.usda.gov/.

If you have any questions about this survey, please call 888-424-7828, or visit: https://www.nass.usda.gov/Surveys/Guide_to_NASS_Surveys/Cash_Rents_by_County/index.php.

New Farmers.gov Features Help You Manage Your USDA Business Online

Last June, NRCS' Conservation Client Gateway moved to farmers.gov enabling USDA customers to access multiple conservation features through a platform that provides a customer-centric digital experience. Farmers.gov provides a secure, single desktop- and mobile device-accessible authenticated portal for FSA, NRCS and RMA customer-facing features.

As we've continued to add more content and capabilities, farmers.gov has quickly become the premier online hub for customers to find resources, submit applications and assistance requests, and make connections.

Another new feature is coming to farmers.gov to help you manage your USDA business. You'll now receive an email letting you know that an NRCS document needs your signature, which you can quickly and easily sign online in the portal.

The farmers.gov portal also enables you to:

- View, upload, download, and e-sign documents.
- Request financial assistance, including submitting a program application.
- View and submit conservation requests.
- View technical references and submit questions.
- Access information on current and past conservation practices and plans.

- Report practice completion and request practice certification.
- View detailed information on all previous and ongoing contracts.
- Have the authority as an FSA and/or NRCS customer to work in the portal and act on behalf of your active power-of-attorney entitlements and your current authorities for business entities.

These conservation features join several others already available through the farmers.gov portal, including the ability to view farm loan information. We'll continue to update you about new features as they become available.

If you do not have login information for farmers.gov, you can create your login profile, or eAuthentication by following the instructions at farmers.gov/sign-in.

Reasonable Accommodation

Persons with disabilities who require accommodations to attend or participate in this meeting/event/function should contact Federal Relay Service at 1-800-877-8339.

Mississippi Farm Service Agency State Office

6311 Ridgewood Rd. Suite 100
Jackson, MS 39211

Phone: 601-965-4300
Fax: 844-325-6966

Acting State Executive Director
Patty W. Roberts

Next STO Committee Meeting: TBA

State Committee:
Bobby Moody-Chairman
Scott Flowers
Rita Seward
Henry Reed
Gale Martin