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## Dates and Deadlines to Remember

### RMA Listening Sessions:

April 20th: Hart MI, [Spring Cherry Growers](#)

April 20th: Hart, MI, [Spring Specialty Crop Growers](#)

April 21st: Traverse City, MI, [Spring Cherry Growers](#)



### Grasslands CRP Signup dates:

**April 17 - May 26:** Agricultural producers and private landowners can begin applying for the Grassland Conservation Reserve Program.

### Continuous CRP Signup:

Producers and landowners can enroll in CRP throughout the year.

### Emergency Relief Program (ERP) Phase Two and Pandemic Assistance Revenue Program (PARP)

**June 2** Deadline to apply for ERP2/PARP.

### More Information

The above information is for general awareness. Program deadlines may change or vary by county. Be sure to verify program deadlines for your land or operation by contacting your [local USDA Service Center](#).

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## New!! - EMPLOYMENT OPPORTUNITIES



Closes April 24th: [Farm Program Technician - Barry County](#)

Closes May 1st: [Farm Program Technician - Clinton County](#)

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## Opportunities Coming Soon:

- DETROIT REGION URBAN AGRICULTURE COUNTY EXECUTIVE DIRECTOR !!
- County Executive Director - Expanded - Lapeer County
- County Executive Director - Expanded - Hillsdale County

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## Farm Service Agency Seeking Nominations for Urban County Committee Elections in Detroit and Grand Rapids



The U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) in Michigan is holding an Urban Ag County Committee Election for Detroit and Grand Rapids, that will open April 24, 2023. Nomination forms must be postmarked or received in the respective County FSA office by close of business on June 5, 2023.

Urban County Committee (UCOC) members are nominated and elected to serve by local urban producers in the same jurisdiction. Like traditional county committee members, UCOC members make important decisions about how FSA programs are administered locally. Each committee has three to 11 elected members who each represent a Local Administrative Area (LAA). Each year, at least one LAA will be up for election.

For more information on the elections see the [Detroit Urban Ag Fact Sheet](#) and the [Grand Rapids Urban Ag Fact Sheet](#).

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## Census of Agriculture - Still Collecting Responses!

USDA is still collecting responses for the 2022 Census of Agriculture. The [Census of Agriculture](#) allows producers to tell the story of U.S. agriculture and it's not too late to respond. Since data collection began last fall, over a million ag census recipients across the country have returned their questionnaires, but many have yet to respond. USDA will continue to collect completed 2022 ag census forms through the spring to ensure all producers have the chance to be represented in widely used census data. NASS is reminding producers that if they produced and sold \$1,000 or more of agricultural product in 2022, or normally would have produced and sold that much, they meet USDA's definition of a farm. However, federal law requires everyone who received the 2022 Census of Agriculture questionnaire complete and return it, even if they do not currently meet this definition. Producers can respond online at [agcounts.usda.gov](https://agcounts.usda.gov) or by mail.



Census data inform decisions about policy, farm and conservation programs, infrastructure and rural development, research, education, and more. **If you are a producer who has already submitted your 2022 Census of Agriculture, you may disregard any additional ag census letters and forms.**

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# USDA Announces Grassland Conservation Reserve Program Signups for 2023

The U.S. Department of Agriculture (USDA) announced that agricultural producers and private landowners can begin applying for the Grassland Conservation Reserve Program (CRP) signup starting **April 17 through May 26, 2023**. Among CRP enrollment opportunities, Grassland CRP is unique as a *working lands program*, allowing producers and landowners to continue grazing and haying practices while protecting grasslands and promoting plant and animal biodiversity and conservation.



Protecting grasslands with CRP not only benefits participants with annual rental payments and cost share assistance; it also contributes positively to the economy of many regions, builds biodiversity, and provides important carbon sequestration benefits to deliver lasting climate outcomes.

More than 2.4 million acres were enrolled through the 2022 Grassland CRP Signup from agricultural producers and private landowners. That signup – the highest ever for the program– reflects the continued success and value of investments in voluntary, producer-led, working lands conservation programs. The current total participation in Grassland CRP is 6.3 million acres, which is part of the 23 million acres enrolled in CRP opportunities overall.

Since 2021, the USDA's Farm Service Agency (FSA), which administers all CRP programs, has made several improvements to Grassland CRP to broaden the program's reach, including:

- Creating two [National Priority Zones](#) to put focus on environmentally sensitive land such as that prone to wind erosion.
- Enhanced offers with 10 additional ranking points to producers and landowners who are historically underserved, including beginning farmers and military veterans.
- Leverage the [Conservation Reserve Enhancement Program](#) (CREP) to engage historically underserved communities Tribal Nations in the Great Plains

## How to Sign Up

Landowners and producers interested in Grassland CRP, or any other CRP enrollment option, should contact their local [USDA Service Center](#) to learn more or to apply for the program before their deadlines.

Producers with expiring CRP acres can use the Transition Incentives Program (TIP), which incentivizes producers who sell or enter a long-term lease with a beginning, veteran, or socially disadvantaged farmer or rancher who plans to sustainably farm or ranch the land.

## More Information

Signed into law in 1985, CRP is one of the largest voluntary private-lands conservation programs in the United States. It was originally intended to primarily control soil erosion and potentially stabilize commodity prices by taking marginal lands out of production. The program has evolved over the years, providing many conservation and economic benefits.

USDA touches the lives of all Americans each day in so many positive ways. Under the Biden-Harris administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit [usda.gov](https://usda.gov).

## Guide Available for Underserved Farmers, Ranchers



A multi-agency guide for USDA assistance for underserved farmers and ranchers is now available. If you are a farmer or rancher and are a minority, woman, veteran, beginning, or limited resource producer, you can use this booklet to learn about assistance and targeted opportunities available to you. This includes programs offered through the Farm Service Agency, Natural Resources Conservation Service, and Risk Management Agency. [Download the guide here](#). The guide is also available in Spanish, Hmong, Korean, Vietnamese, Thai and Chinese on [farmers.gov/translations](https://farmers.gov/translations).

## 2023 Avian Influenza in the United States - What you need to know!

To date, USDA's National Veterinary Services Laboratories has confirmed the presence of highly pathogenic avian influenza (HPAI) in commercial and backyard flocks in 47 states. Avian influenza viruses are classified as either "low pathogenic" or "highly pathogenic" based on their genetic features and the severity of the disease they cause in poultry. Caused by an influenza type A virus, HPAI can infect poultry (such as chickens, turkeys, pheasants, quail, domestic ducks, geese, and guinea fowl) and wild birds (especially waterfowl).



The clinical signs of birds affected with all forms of avian influenza may show one or more of the following:

- Sudden death without clinical signs
- Decreased water consumption up to 72 hours before other clinical signs
- Lack of energy and appetite
- Decreased egg production
- Soft-shelled or misshapen eggs
- Swelling of the head, eyelids, comb, wattles, and hocks
- Purple discoloration of the wattles, combs, and legs
- Nasal discharge
- Coughing, sneezing
- Lack of coordination
- Diarrhea

In addition to the disease infecting domestic birds, it is important to know that wild birds can also be infected and show no signs of illness. They can carry the disease to new areas when migrating, potentially exposing domestic poultry to the virus. The [APHIS' wild bird surveillance program](#) provides an early warning system for the introduction and distribution of avian influenza viruses of concern in the United States, allowing APHIS and the poultry industry to take timely and rapid action.

With the recent detections of avian influenza in wild birds and domestic poultry in the United States, bird owners should review their biosecurity practices and stay vigilant to protect poultry and pet birds from transmission of this disease. The following bio-safety guidelines are effective methods for safeguarding commercial operations and smaller flocks:

- Backyard flock owners should practice strict biosecurity, including preventing birds from exposure and/or co-mingling with wild birds and other types of poultry.
- Shower, change clothes, and clean and disinfect footwear before entering your poultry housing areas.
- Respiratory protection such as a medical facemask would also be important and remember to always wear clean clothes when encountering healthy domestic birds.
- Carefully follow safe entry and exit procedures into your flock's clean area.
- Reduce the attractiveness for wild birds to stop at your place by cleaning up litter and spilled feed around poultry housing areas.
- If you have free range guinea fowl and waterfowl, consider bringing them into coops or flight pens under nets to prevent interaction of domesticated poultry with wild birds and their droppings.
- It is best to restrict visitors from interacting with your birds currently.
- Do not touch sick or dead wildlife and keep them away from domestic poultry

- Try not to handle sick or deceased domestic birds (if you must, use proper personal protective equipment to minimize direct contact and cautiously disinfect anything that comes into contact with the deceased and or sick bird).

As part of the existing USDA avian influenza response plans, Federal and State partners as well as industry are responding quickly and decisively to these outbreaks by following these five basic steps:

**Quarantine** – restricting movement of poultry and poultry-moving equipment into and out of the control area;

- **Eradicate** – depopulate the affected flock(s);
- **Monitor region** – testing wild and domestic birds in a broad area around the quarantine area;
- **Disinfect** – kills the virus in the affected flock locations; and
- **Test** – confirming that the poultry farm is AI virus-free.

Sick or deceased domestic birds should be reported to your local veterinarian. Positive domestic cases are handled by APHIS and its partners. States that have confirmed cases of avian influenza should work closely with USDA-APHIS on surveillance, reporting and control efforts. Disposal methods will be evaluated on a case-by-case basis depending on a variety of factors, including the size of the flock, space requirements, associated costs, local conditions, and applicable laws/regulations.

The United States has the strongest avian influenza surveillance program in the world, where we actively look for the disease and provide fair market value compensation to affected producers to encourage reporting.

If you do not raise domestic birds or have a poultry operation but you encounter sick or dead wild birds, please use bio-safety measures, and report your findings through USDA's toll-free number at 1-866-536-7593.

According to the Centers for Disease Control, this strain of avian influenza is a low risk to the public. While the transmission rate from animals to humans is low, it is a zoonotic disease, meaning it can be shared between species. To learn more about avian influenza and to remain up to date on the latest related news and information, you can visit the [USDA APHIS webpage](#).

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## USDA Announces Additional Assistance for Distressed Farmers Facing Financial Risk

The U.S. Department of Agriculture (USDA) today announced that beginning in April it will provide approximately \$123 million in additional, automatic financial assistance for qualifying farm loan program borrowers who are facing financial risk, as part of the \$3.1 billion to help distressed farm loan borrowers that was provided through Section 22006 of the Inflation Reduction Act (IRA). The



announcement builds on financial assistance offered to borrowers through the same program in October 2022.

The IRA directed USDA to expedite assistance to distressed borrowers of direct or guaranteed loans administered by USDA's Farm Service Agency (FSA) whose operations face financial risk. For example, in the October payments, farmers that were 60 days delinquent due to challenges like natural disasters, the pandemic or other unexpected situations were brought current and had their next installment paid to give them breathing room.

In October 2022, [USDA provided approximately \\$800 million](#) in initial IRA assistance to more than 11,000 **delinquent direct and guaranteed borrowers** and approximately 2,100 borrowers who had their farms liquidated and still had remaining debt. USDA shared that it would conduct case-by-case reviews of about 1,600 complex cases for potential initial relief payments, including cases of **borrowers in foreclosure or bankruptcy**. These case-by-case reviews are underway.

At the same time in October 2022, USDA announced that it anticipated payments using separate pandemic relief funding totaling roughly \$66 million on over 7,000 direct loans to borrowers who used the USDA Farm Service Agency's **disaster-set-aside** option during the COVID-19 pandemic. The majority of these payments have been processed and USDA anticipates it will complete all such payments in April 2023.

### **New Assistance for Distressed Borrowers**

FSA intends to provide the new round of relief starting in April to additional distressed borrowers. This will include approximately \$123 million in automatic financial assistance for qualifying Farm Loan Program (FLP) direct loan borrowers who meet certain criteria. Similar to the automatic payments announced in October 2022, qualifying borrowers will receive an individual letter detailing the assistance as payments are made. Distressed borrowers' eligibility for these new categories of automatic payments will be determined based on their circumstances as of today. More information about the new categories that make up the \$123 million in assistance announced today and the specific amount of assistance a distressed borrower receives can be found described in this fact sheet, [IRA Section 22006: Additional Automatic Payments, Improved Procedures, and Policy Recommendations](#).

To continue to make sure producers are aware of relief potentially available to them, all producers with open FLP loans will receive a letter detailing a new opportunity to receive assistance if they took certain extraordinary measures to avoid delinquency on their FLP loans, such as taking on more debt, selling property or cashing out retirement accounts. The letter will provide details on eligibility, the specific types of actions that may qualify for assistance, and the process for applying for and providing the documentation to seek that assistance.

These steps are part of a process USDA announced along with the October payments that is focused on assisting borrowers unable to make their next scheduled installment. Earlier this year, all borrowers should have received a letter detailing the process for seeking this type of assistance even before they become delinquent. Borrowers who are within two months of their next installment may seek a cashflow analysis from FSA using a recent balance sheet and operating plan to determine their eligibility.



## Tax Resources

USDA will continue to work with the Department of Treasury to help borrowers understand the potential tax implications from the receipt of an IRA payment, including that options may be available to potentially avoid or alleviate any tax burden incurred as a result of receiving this financial assistance.

In early April, USDA will send a specific set of revised tax documents, educational materials and resources to borrowers that received assistance in 2022, including a link to a webinar hosted by a group of farm tax experts to provide education on the options available. USDA cannot provide tax advice and encourages borrowers to consult their own tax professional, but FSA is providing educational materials for borrowers to be aware of the options. USDA has tax-related resources available at [farmers.gov/taxes](https://farmers.gov/taxes).

## Improved Procedures and Policy Recommendations

FSA is finalizing changes to its policy handbooks to remove unnecessary hurdles, improve loan making and loan servicing and provide more flexibility on how loans are structured to maximize the opportunities for borrowers. Additional details on those changes can be found in the linked fact sheet and are the start of a broader set of process enhancements. The fact sheet also provides information on the eight, no-cost legislative proposals included in the Fiscal Year 2024 President's Budget that are designed to improve the borrower experience.

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## Signup Continues Until June 2nd for Emergency Relief and Pandemic Assistance Programs (ERP2 + PARP)

Agricultural producers can continue to apply for two new important programs for revenue losses, from 2020 and 2021 natural disasters or the COVID-19 pandemic. Both programs equitably fill gaps in earlier assistance.

First, you may be eligible for assistance through the [Emergency Relief Program \(ERP\)](#) Phase Two if you experienced revenue losses from eligible natural disasters in 2020 and 2021. ERP Phase Two is for producers who didn't receive assistance from ERP Phase One.

You may also be eligible for the [Pandemic Assistance Revenue Program \(PARP\)](#) if you experienced revenue losses in calendar year 2020. PARP is addressing gaps in previous pandemic assistance, which was targeted at price loss or lack of market access, rather than overall revenue losses.

**Applications for both new programs are due June 2, 2023**, and you can apply for both programs during your same appointment with USDA's Farm Service Agency (FSA).



Historically, FSA programs have been designed to make direct payments to producers based on a single disaster event or for a single commodity loss. For many of you, this may be the first revenue-based program that you've applied for with FSA.

### ***Why revenue-based programs?***

ERP Phase Two and PARP take a much more holistic approach to disaster assistance, ensuring that producers not just make it through a single growing season but have the financial stability to invest in the long-term well-being of their operations and employees.

In general, ERP Phase Two payments are based on the difference in allowable gross revenue between a benchmark year, representing a typical year of revenue for the producer and the disaster year – designed to target the remaining needs of producers impacted by qualifying natural disasters and avoid duplicative payments. ERP Phase Two revenue loss is based on tax years.

For PARP, an agricultural producer must have been in the business of farming during at least part of the 2020 calendar year and had a decrease in revenue for the 2020 calendar year, as compared to a typical year. PARP revenue loss is based on calendar years.

### ***How to Apply***

In preparation for enrollment, producers should gather supporting documentation including:

- Schedule F (Form 1040); and
- *Profit or Loss from Farming* or similar tax documents for tax years 2018, 2019, 2020, 2021 and 2022 for ERP and for calendar years 2018, 2019 and 2020 for PARP.

Producers should also have, or be prepared to have, the following forms on file for both ERP and PARP program participation:

- Form AD-2047, *Customer Data Worksheet* (as applicable to the program participant);
- Form CCC-902, *Farm Operating Plan* for an individual or legal entity;
- Form CCC-901, *Member Information for Legal Entities* (if applicable); and
- Form AD-1026 *Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification*.
- Form CCC-860, *Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification*, as certain existing permanent and ad-hoc disaster programs provide increased benefits or reduced fees and premiums.

Most producers, especially those who have previously participated in FSA programs, will likely have these required forms on file. However, those who are uncertain or want to confirm should contact FSA at their local [USDA Service Center](#).

### ***Yes, FSA is stepping outside of the box.***

FSA is a big proponent of agricultural producers having a say in the design, implementation and delivery of the programs that directly impact their livelihoods. We also believe that some of the most creative and useful ideas for program and process

improvements come from the FSA employees who administer this assistance through our network of more than 2,100 county offices. We want to thank producers across the country, along with the entire FSA workforce, for not just thinking outside of the box but also providing their input to make sure that we can improve and enhance our programs and our approach to assistance to better and more efficiently serve all producers who need our help.

Please visit your local [USDA Service Center](#) for more information on ERP Phase Two, PARP and our full portfolio of conservation, prices support, safety-net, credit and disaster assistance programs.

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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 [local USDA Service Center](#) or visit [fsa.usda.gov/microloans](http://fsa.usda.gov/microloans).

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## Policy Updates for Acreage Reporting

The USDA Farm Service Agency (FSA) recently made several policy updates for acreage reporting for cover crops, revising intended use, late-filed provisions, grazing allotments as well as updated the definitions of “idle” and “fallow.”

### Reporting Cover Crops:

Cover crop types can be chosen from the following four categories:

- **Cereals and other grasses**
- **Legumes**



- **Brassicas and other broadleaves**
- **Mixtures**

If the cover crop is harvested for any use other than forage or grazing and is not terminated according to policy guidelines, then that crop will no longer be considered a cover crop and the acreage report must be revised to reflect the actual crop.

#### **Permitted Revision of Intended use After Acreage Reporting Date:**

New operators or owners who pick up a farm after the acreage reporting deadline has passed and the crop has already been reported on the farm, have 30 calendar days from the date when the new operator or owner acquired the lease on land, control of the land or ownership and new producer crop share interest in the previously reported crop acreage. Under this policy, appropriate documentation must be provided to the County Committee's satisfaction to determine that a legitimate operator or ownership and producer crop share interest change occurred to permit the revision.

#### **Acreage Reports:**

In order to maintain program eligibility and benefits, you must timely file acreage reports. Failure to file an acreage report by the crop acreage reporting deadline may result in ineligibility for future program benefits. FSA will not accept acreage reports provided more than a year after the acreage reporting deadline.

#### **Reporting Grazing Allotments:**

FSA offices can now accept acreage reports for grazing allotments. You will use form "FSA-578" to report grazing allotments as animal unit months (AUMs) using the "Reporting Unit" field. Your local FSA office will need the grazing period start and end date and the percent of public land.

#### **Definitions of Terms**

FSA defines "idle" as cropland or a balance of cropland within a Common Land Unit (CLU) (field/subfield) which is not planted or considered not planted and does not meet the definition of fallow or skip row.

Fallow is considered unplanted cropland acres which are part of a crop/fallow rotation where cultivated land that is normally planted is purposely kept out of production during a regular growing season.

[For more information, contact your your local USDA Service Center.](#)

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## **USDA Offers Annual Installment Deferral Option for Farm Storage Facility Loan Borrowers**

To assist Farm Storage Facility Loan (FSFL) borrowers experiencing financial hardship from the pandemic and other challenges in production agriculture, USDA's Farm Service Agency (FSA) is offering a one-time annual installment payment deferral option. No fees or prepayment



penalties apply for borrowers who choose this FSFL loan flexibility option.

Eligible borrowers can request a one-time only annual installment payment deferral for loans having terms of three, five, seven or ten years. The installment deferral option is not available for 12-year term loans.

The FSFL installment payments will remain the same, except for the last year. The original loan interest rate and annual payment due date will remain the same. However, because the installment payment deferral is a one-year loan term extension, the final payment will be higher due to additional accrued interest.

Borrowers interested in exercising the one-time annual installment deferral option should contact FSA to make the request and to obtain, complete and sign required forms.

FSFLs provide low-interest financing for producers to store, handle and transport eligible commodities.

### **More Information**

In addition to offering flexibilities for FSFLs, FSA has also made other flexibilities to help producers impacted by the pandemic, including relaxing the loan-making process for farm operating and ownership loans and implementing the Disaster Set-Aside provision that enables an upcoming installment on a direct loan to be set aside for the year. More information on these flexibilities can be found at [farmers.gov/coronavirus](https://farmers.gov/coronavirus). For more information, contact your local USDA Service Center. To locate your local FSA office, visit [farmers.gov/service-center-locator](https://farmers.gov/service-center-locator).

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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, floriculture, hops, maple sap, 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 your local USDA Service Center.](#) or visit [fsa.usda.gov/pricesupport](https://fsa.usda.gov/pricesupport).

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## USDA Offers Options for Signing and Sharing Documents Online



Farmers and ranchers working with USDA's Farm Service Agency or Natural Resources Conservation Service can now sign and share documents online in just a few clicks. By using Box or OneSpan, producers can digitally complete business transactions without leaving their homes or agricultural operations. Both services are free, secure, and available for multiple FSA and NRCS programs.

Box is a secure, cloud-based site where FSA or NRCS documents can be managed and shared. Producers who choose to use Box can create a username and password to access their secure Box account, where documents can be downloaded, printed, manually signed, scanned, uploaded, and shared digitally with Service Center staff. This service is available to any FSA or NRCS customer with access to a mobile device or computer with printer connectivity.

OneSpan is a secure eSignature solution for FSA and NRCS customers. Like Box, no software downloads or eAuthentication is required for OneSpan. Instead, producers interested in eSignature through OneSpan can confirm their identity through two-factor authentication using a verification code sent to their mobile device or a personalized question and answer. Once identity is confirmed, documents can be reviewed and e-signed through OneSpan via the producer's personal email address. Signed documents immediately become available to the appropriate Service Center staff.

Box and OneSpan are both optional services for customers interested in improved efficiency in signing and sharing documents with USDA, and they do not replace existing systems using eAuthentication for digital signature. Instead, these tools provide additional digital options for producers to use when conducting business with FSA or NRCS.

USDA Service Center staff are available to help producers get started with Box and OneSpan through a few simple steps. Please visit [farmers.gov/service-locator](https://farmers.gov/service-locator) to find your local office and let Service Center staff know you're interested in signing and sharing documents through these new features. In most cases, one quick phone call will be all that is needed to initiate the process.

Visit [farmers.gov/mydocs](https://farmers.gov/mydocs) to learn more about Box and OneSpan, steps for getting started, and additional resources for conducting business with USDA online.

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# April 2023 Lending Rates

USDA's Farm Service Agency (FSA) loans provide important access to capital to help agricultural producers start or expand their farming operation, purchase equipment and storage structures or meet cash flow needs.

## Operating, Ownership and Emergency Loans

FSA offers farm ownership and operating loans with favorable interest rates and terms to help eligible agricultural producers, whether multi-generational, long-time, or new to the industry, obtain financing needed to start, expand or maintain a family agricultural operation. FSA also offers emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters or quarantine. For many loan options, FSA sets aside funding for underserved producers, including veterans, beginning, women, American Indian or Alaskan Native, Asian, Black or African American, Native Hawaiian or Pacific Islander, and Hispanic farmers and ranchers.



Interest rates for Operating and Ownership loans for April 2023 are as follows:

- [Farm Operating Loans](#) (Direct): 4.750%
- [Farm Ownership Loans](#) (Direct): 4.750%
- [Farm Ownership Loans](#) (Direct, Joint Financing): 2.750%
- [Farm Ownership Loans](#) (Down Payment): 1.500%
- [Emergency Loan](#) (Amount of Actual Loss): 3.750%

FSA also offers guaranteed loans through commercial lenders at rates set by those lenders.

To access an interactive online, step-by-step guide through the farm loan process, visit the [Loan Assistance Tool](#) on farmers.gov.

## Commodity and Storage Facility Loans

Additionally, FSA provides low-interest financing to producers to build or upgrade on-farm storage facilities and purchase handling equipment and loans that provide interim financing to help producers meet cash flow needs without having to sell their commodities when market prices are low. Funds for these loans are provided through the Commodity Credit Corporation (CCC) and are administered by FSA.

- [Commodity Loans](#) (less than one year disbursed): 5.875%
- [Farm Storage Facility Loans](#):
  - Three-year loan terms: 4.375%
  - Five-year loan terms: 4.000%
  - Seven-year loan terms: 4.000%

- o Ten-year loan terms: 3.875%
- o Twelve-year loan terms: 3.875%
- [Sugar Storage Facility Loans](#) (15 years): 4.000%

### **Simplified Direct Loan Application**

FSA developed a new, simplified direct loan application for producers seeking a direct farm loan. The new application, reduced from 29 to 13 pages, provides improved customer experience for producers applying for loans and enables them to complete a more streamlined application. Producers now also have the option to complete an electronic fillable form or a traditional paper application for submission to their local FSA service center.

### **Pandemic and Disaster Support**

FSA broadened the use of the Disaster Set-Aside (DSA), normally used in the wake of natural disasters, to allow farmers with USDA farm loans who are affected by COVID-19, and are determined eligible, to have their next payment set-aside. Because of the pandemic's continued impacts, producers can apply for a second DSA for COVID-19 or a second DSA for a natural disaster for producers with an initial DSA for COVID-19. The set-aside payment's due date is moved to the final maturity date of the loan or extended up to 12 months in the case of an annual operating loan. Any principal set-aside will continue to accrue interest until it is repaid. Use of the expanded DSA program can help to improve a borrower's cashflow in the current production cycle.

FSA also reminds rural communities, farmers and ranchers, families and small businesses affected by the year's winter storms, drought, hurricanes and other natural disasters, that USDA has programs that provide assistance. USDA staff in the regional, state and county offices are prepared to deliver a variety of program flexibilities and other assistance to agricultural producers and impacted communities. Many programs are available without an official disaster designation, including several risk management and disaster recovery options.

### **Inflation Reduction Act Assistance for Distressed Producers**

On Aug. 16, 2022, President Biden signed the Inflation Reduction Act (IRA) into law. It is a historic, once-in-a-generation investment and opportunity for the agricultural communities that USDA serves. Section 22006 of the IRA provided \$3.1 billion for USDA to provide relief for distressed borrowers with certain FSA direct and guaranteed loans and to expedite assistance for those whose agricultural operations are at financial risk. In October 2022, USDA provided approximately \$800 million in initial IRA assistance to more than 11,000 delinquent direct and guaranteed borrowers and approximately 2,100 borrowers who had their farms liquidated and still had remaining debt. In April 2023, USDA intends to provide a new round of relief starting that will include approximately \$123 million in automatic financial assistance for qualified direct and guaranteed borrowers. Qualifying borrowers will receive an individual letter detailing the assistance as payments are made. Eligibility for these new categories of automatic payments include:

- Assistance to direct loan borrowers who were past due on a qualifying direct loan as of September 30, 2022, but by fewer than 60 days, and remained delinquent on that loan as of March 27, 2023.



- Assistance to borrowers who restructured a qualifying direct loan after February 28, 2020, through primary loan servicing available through FSA.
- Assistance to borrowers whose interest owed on their qualifying direct loan debt exceeds the principal owed (on a loan-by-loan basis)

For more information producers can contact their [local USDA Service Center](#) or visit [farmers.gov/inflation-reduction-investments/assistance](https://farmers.gov/inflation-reduction-investments/assistance).

### **More Information**

Producers can explore available options on all FSA loan options at [fsa.usda.gov](https://fsa.usda.gov) or by contacting their [local USDA Service Center](#).

USDA touches the lives of all Americans each day in so many positive ways. In the Biden-Harris administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate-smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit <https://www.usda.gov>.

USDA is an equal opportunity provider, employer and lender.

## Michigan Farm Service Agency

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