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From the Desk of Matt Russell, State Executive Director

As we wind down 2023 and get ready to roll into 2024, I want to reflect on where we've been and where we're heading at Iowa FSA.

Highlights for me this year include finishing ad hoc programs dealing with weather related disasters and economic downturns from the pandemic. I'm proud of the Iowa FSA team for working so hard to get these benefits to our producers. These ad hoc programs have been in addition to all the farm programs included in the 2018 Farm Bill. At times, our staff had short deadlines. In some cases, they did many hours of training for these programs outside of the Farm Bill to make sure they were providing the best service possible to Iowa farmers and ranchers.

I'm proud that we've been able to backfill positions and utilize some flexibility provided by the Biden-Harris Administration to make sure we're recruiting and hiring as many people as possible. Every state has a ceiling for how many employees it can have onboard. When I was on the Iowa FSA State Committee back in the Obama-Biden Administration, I experienced the standard way that FSA dealt with hiring. We could never advertise for jobs unless all employees, plus the advertised positions were at or below the ceiling of the allowable number of employees. It was pretty simple to figure out that under that system it would be very difficult to get very close to the ceiling because with over 600 employees, people were always retiring, moving to other USDA jobs, or transitioning to a career outside of USDA. Our flexibility in this administration to use an above ceiling target allows us to anticipate the natural attrition and get more staff into county offices sooner so that we can better serve Iowa farming families. We're still not quite at our ceiling, but we're getting a lot closer. This means more service to more farmers in more county offices.

I appreciate some of the common sense approaches we've been able to implement by reducing paperwork and providing some alignment with deadlines and reporting. Earlier this year, we cut the number of pages in our Direct Loan application from 29 to 13. Below you can also see we're rolling out an online direct loan application. You can also see below that we've waived some requirements for reporting losses in two livestock disaster programs. Instead of needing to report the loss within 30 days, we're allowing producers with 2023 losses to report the loss by the deadline for applying for the program. Many times, farmers who experience losses that could qualify for our Livestock Indemnity Program (LIP) and Emergency Livestock Assistance Program (ELAP) are occupied during those first 30 days with dealing directly with the events surrounding the loss. This waiver provides relief to those farmers so that their notice of loss can be provided anytime up to the application deadline.

By finding ways to make sure we have talented and committed staff in our county offices and streamlining how we deliver programs, Iowa FSA under Secretary Vilsack's leadership, is ready to provide even greater service to

Iowa farmers and ranchers in 2024. We'll be ready to fully administer another year of the 2018 Farm Bill. We're ready to serve existing and new borrowers in our Farm Loan Program. We'll be ready for emergency and disaster assistance. We'll be ready to welcome new farmers into our offices to help them establish their farm number and report their crops. And we'll be ready to help Iowa farmers participating in the Partnerships for Climate Smart Commodities.

Whatever Iowa farmers will face in 2024, the Iowa FSA team will be there to provide the investments Americans are making in our nation's farming families. With this support, our Iowa farmers will help deliver the agricultural solutions the world needs.

Matt

USDA Now Accepting Applications for Farm Loans Online

The U.S. Department of Agriculture (USDA) has launched an [online application for Direct Loan customers](#). More than 26,000 customers who submit a Direct Loan application each year can now use an online, 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. This tool is part of a broader effort by USDA's Farm Service Agency (FSA) to streamline its processes, improve customer service, and expand credit access.

The online farm loan application replicates the support an applicant would receive when completing a loan application in person with an FSA Farm Loan Officer, while continuing to provide customers with one-on-one assistance as needed. This tool and other process improvements allow farmers and ranchers to submit complete loan applications and reduce the number of incomplete and withdrawn applications.

Through a personalized dashboard, borrowers can track the progress of their loan application. It can be accessed on [farmers.gov](#) or by completing FSA's Loan Assistance Tool at [farmers.gov/loan-assistance-tool](#). To use the online loan application tool, producers must establish a USDA customer account and a [USDA Level 2 eAuthentication \("eAuth"\) account or a Login.gov account](#). For the initial stage, the online application tool is only available for producers who will be, or are currently, operating their farm as an individual. FSA is expanding the tools availability to married couples applying jointly and other legal entities in 2024.

Farm Loan Improvement Efforts

FSA has a significant initiative underway to streamline and automate Farm Loan Program customer-facing business processes. For the over 26,000 producers who submit a Direct Loan application to FSA annually, and its 85,000 Direct Loan borrowers, FSA has made improvements this year, including:

- A [simplified direct loan paper application](#), reduced from 29 pages to 13 pages.
- The [Loan Assistance Tool on farmers.gov](#) that provides customers with an interactive online, step-by-step guide to identifying the Direct Loan products that may be a fit for their business needs and to understanding the application process.

More Information

FSA continues to accept and review individual requests for assistance from borrowers who took certain extraordinary measures to avoid delinquency on their direct FSA loans or those who missed a recent installment or are unable to make their next scheduled installment. All requests for assistance must be received by Dec. 31, 2023. For more information, or to submit a request for assistance, producers can contact their local [USDA Service Center](#) or visit [farmers.gov/inflation-reduction-investments/assistance](#).

The Inflation Reduction Act, a historic, once-in-a-generation investment and opportunity for agricultural communities, 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. Since October 2022, USDA has provided approximately \$1.6 billion in immediate assistance to more than 27,000 financially distressed direct and guaranteed FSA loan borrowers.

Reminder: Discrimination Financial Assistance Program

USDA continues to accept applications for assistance through the Discrimination Financial Assistance Program for Iowa farmers, ranchers, and forest landowners who experienced discrimination in USDA farm lending programs prior to January 2021. The application process will close on January 13, 2024. Borrowers have the option to apply for assistance online via 22007apply.gov or through a paper-based form.

Details about the program, including an application and e-filing portal, are available at 22007apply.gov. The website includes an English and Spanish language application that applicants can download or submit via an e-filing portal, information on how to obtain technical assistance in-person or virtually, and additional resources and details about the program.

Applicants can also call a free call center at 1-800-721-0970 or visit one of several dozen brick-and-mortar offices the program has set up around the country. Locations are provided on the program website and vendors will update the local events schedule with more information as it becomes available.

Several entities are involved in the Discrimination Financial Assistance Program, with varying roles and responsibilities. The National Administrator and Regional Hubs are responsible for conducting outreach, assisting with the financial assistance application process, processing applications, managing program call centers, and operating local offices. Additional outreach and application support is provided by trusted community groups. These groups include [AgrAbility](#), the [Farmer Veteran Coalition](#), [Farmers' Legal Action Group](#), [Federation of Southern Cooperatives](#), [Intertribal Agriculture Council](#), [Land Loss Prevention Program](#), [National Young Farmers Coalition](#), and [Rural Coalition](#).

It is important to note that filing an application is FREE and does not require a lawyer.

If you want to get weekly updates on the program's events and progress, you can go to <https://22007apply.gov>, and subscribe to a weekly newsletter.

USDA Makes Producer-Friendly Change to 2023 Notice of Loss Requirements for Two Livestock Disaster Assistance Programs

The U.S. Department of Agriculture (USDA) has waived certain notice of loss requirements for 2023 for the [Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish](#) (ELAP) and [Livestock Indemnity Program](#) (LIP). In an effort to streamline assistance to support access to critical 2023 natural disaster recovery assistance, USDA's Farm Service Agency (FSA) is waiving the requirement to submit ELAP or LIP notices of loss within a pre-determined number of days for 2023. Instead, producers have the flexibility to submit 2023 notices of loss as soon as possible, once losses are realized, following a natural disaster event or no later than the established annual program application for payment deadlines for each program. FSA county committees are also being asked to re-evaluate 2023 ELAP and LIP late-filed notices of loss to determine if the waiver applies.

Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish

ELAP provides recovery assistance to eligible producers of livestock, honeybee, and farm-raised fish losses due to an eligible adverse weather or loss condition, including blizzards, disease, water shortages and wildfires. ELAP covers grazing and feed losses, transportation of water and feed to livestock and hauling livestock to grazing acres. ELAP also covers certain mortality losses for livestock including honeybees and farm-raised fish as well as honeybee hive losses. ELAP is designed to address losses not covered by other FSA disaster assistance programs.

For 2023, FSA is waiving the regulatory requirement for producers who are eligible for ELAP to file a notice of loss with FSA within 30 calendar days from when the loss first became apparent for livestock and farm-raised fish and 15 calendar days for honeybees. Under this waiver, notices of loss are to be completed by the eligible producer and submitted to FSA no later than the annual program application deadline of January 30 following the

program year in which the loss occurred. Therefore, producers who incurred ELAP-eligible losses in 2023, will need to submit a notice of loss by Jan. 30, 2024.

Livestock Indemnity Program

LIP provides disaster recovery assistance to livestock owners and contract growers who experience livestock deaths, in excess of normal mortality caused by eligible loss conditions including adverse weather, disease and attacks by animals reintroduced into the wild by the federal government or protected by federal law, including wolves and avian predators. LIP also helps livestock owners who must sell livestock at a reduced price because of an injury from certain loss conditions.

For 2023, FSA is waiving the regulatory requirement for producers who are eligible for LIP to file a notice of loss within 30 calendar days from when the loss first became apparent. Under this waiver, producers are still required to complete and submit the notice of loss to FSA no later than the annual program payment application date, which is 60 calendar days following the program year in which the loss occurred. The LIP payment application and notice of loss deadline is Feb. 29, 2024, for the 2023 program year.

2023 Disapproved Applications

FSA county committees will review all notices of loss for both ELAP and LIP that were previously disapproved for the 2023 program year due to late filing and re-evaluate them to determine if the waiver applies. To receive ELAP and LIP benefits, producers will still need to file an application for payment by the established program deadline for the 2023 program year. Producers who are unsure about the status of their notice of loss or application for payment, should contact their local FSA county office as soon as possible.

Supporting Documentation

Accurate records and loss documentation are critical following disaster events and are required when filing notices of loss with FSA. Acceptable loss documentation includes:

- Documentation of the number, kind, type, and weight range of livestock that have died, supplemented, if possible, by photographs or video records of ownership and losses.
- Rendering truck receipts by kind, type, and weight - important to document prior to disposal.
- Beginning inventory supported by birth recordings or purchase receipts.
- Documentation from Animal Plant Health Inspection Service, Department of Natural Resources, or other sources to substantiate eligible death losses due to an eligible loss condition.
- Documentation that livestock were removed from grazing pastures due to an eligible adverse weather or loss condition.
- Costs of transporting livestock feed to eligible livestock, such as receipts for equipment rental fees for hay lifts and snow removal.
- Feed purchase receipts if feed supplies or grazing pastures are destroyed.
- Number of gallons of water transported to livestock due to water shortages.

More Information

The improvements to ELAP and LIP build on others made since 2021. This includes ELAP benefits for above normal costs for hauling feed and water to livestock and transporting livestock to other grazing acres during a qualifying drought. FSA also [expanded eligible livestock](#) under ELAP, LIP, and the Livestock Forage Disaster Assistance Program, and increased the LIP payment rate for beef, beefalo, bison, and dairy animals less than 250 pounds and most recently beef calves over 800 pounds. Learn about USDA disaster assistance programs on [farmers.gov](https://www.farmers.gov).

On [farmers.gov](https://www.farmers.gov), the [Disaster Assistance Discovery Tool](#), [Disaster-at-a-Glance fact sheet](#) and [Loan Assistance Tool](#) can help producers and landowners determine [disaster protection and recovery](#) program or loan options. For more information about FSA programs, contact your local [USDA Service Center](#).

USDA Supports Urban and Innovative Producers

Are you gardening or farming in an urban environment or involved in controlled environment agriculture, rooftop farms, hydroponic/aeroponic, aquaponic facilities or other types of innovative production? Agencies across USDA including the [Office of Urban Agriculture and Innovative Production \(OUAIP\)](#) have programs and resources available for you, and many are listed in this [Urban Agriculture Programs at a Glance](#) brochure.

USDA offers resources to help you:

- **Starting, Financing, and Protecting Your Farm or Garden:** Our resources can help you [access land and capital](#) for equipment and operating costs and start [a business plan](#). USDA's Farm Service Agency (FSA) offers a variety of [funding opportunities](#) and Rural Development (RD) can help urban and innovative producers locate guaranteed financing through the [Business and Industry Guaranteed Loan Program](#). Our [Risk Management Agency \(RMA\)](#) can help you insure your crops against losses, including the micro farm policy. Learn more about [USDA programs that support risk management](#).
- **On-Farm Guidance and Innovation:** [Natural Resources Conservation Service \(NRCS\)](#) offers technical and financial assistance with [conservation planning](#) based on your goals, including high tunnels, soil health management systems, composting facilities and irrigation. Local organizations like [Cooperative Extension](#) also offer free training and expertise. [OUAIP](#) offers [competitive grants](#) for NRCS [Conservation Innovation Grants](#) fund innovative on-farm projects, some of which are targeted towards urban and innovative producers.
- **Marketing and Selling:** FSA, [Agricultural Marketing Service \(AMS\)](#), and [Food and Nutrition Service \(FNS\)](#) can help you reach customers in new ways and open additional revenue streams when selling products. The [Women, Infants, Children \(WIC\) Farmers' Market Nutrition Program](#) and [Seniors Farmers Market Nutrition Program](#) issues coupons for eligible foods from state-approved farmers, farmers' markets, or roadside stands. [Farm Storage Facility Loans \(FSA\)](#) provide low-interest loans to build, upgrade, or purchase permanent or portable facilities to store commodities, including fruit and vegetable cold storage, washing, packing, and handling buildings and equipment.

[Farmers Market Promotion Program \(FMPP\)](#) funds projects that develop, coordinate and expand direct producer-to-consumer markets like farmers markets. Agricultural businesses and cooperative are among the eligible entities.

A first step is to contact your local [USDA Service Center](#), including our new [Urban Service Centers](#), to meet face to face with our staff from FSA and NRCS. If you're a new farmer, you can also reach out to your state [Beginning Farmer and Rancher Coordinator](#).

We also invite you to get involved with your [FSA Urban County Committee](#), which provides local input on USDA urban agriculture policy, and the [Advisory Committee for Urban Agriculture and Innovative Production](#), which advises the Secretary of Agriculture and holds public meetings.

[Sign up for e-mail updates on Urban Agriculture](#) and learn more at [farmers.gov/urban](#) or [usda.gov/urban](#).

Farmers.gov - Your Online Hub for Conducting Business with USDA

Farmers.gov gives you one place to do business with USDA's Farm Service Agency (FSA) and the Natural Resources Conservation Service (NRCS), including accessing your farm records, maps, and common land units. You can create a farmers.gov account for the farmers.gov authenticated site, where you can access self-service features through a secure login.

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

What can you do with your farmers.gov account?

- View FSA Farm loans including loan information, interest payments, loan advance and payment history, paid-in-full restructured loans, and account alerts.
- View NRCS Disbursements and Farm Loans financial activity from the past 180 days.
- View, print and export detailed farm records and farm/tract maps.
- Export common land unit (field) boundaries as ESRI and GeoJSON file types.
- Import precision agriculture planting boundaries, create labels containing crop information, and print both on farm tract maps.
- Use the draw tools to determine acres in an area of interest that can be printed on a map and provided to a third party or exported as a feature file for use in other geospatial applications.
- View, upload, download and e-sign NRCS documents.
- Request conservation and financial assistance, including submitting a program application.
- Access information on current and past conservation practices, report practice completion and request practice certification
- View detailed information on previous and ongoing contracts, including the amount of cost- share assistance received and request contract modifications.

How to create a farmers.gov account?

To create a farmers.gov account you will need:

- A USDA individual customer record - A customer record contains information you have given to USDA to do business with them, like your name, address, phone number, and any legal representative authority relationships.
- A login.gov account – Login.gov is a sign-in service that gives people secure online access to participating government programs.



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USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).



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