



North Dakota Farm Service Agency *I-BAND Presentation, November 2022*

Farm
Service
Agency

fsa.usda.gov

What is the Farm Service Agency?

The Farm Service Agency is part of the U.S. Department of Agriculture and provides programs and loans to help farmers, ranchers and agricultural partner organizations provide food, fuel and fiber to millions of people worldwide.



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FSA PROGRAM PORTFOLIO

FARM PROGRAMS

- SAFETY NET PROGRAMS
- CONSERVATION RESERVE PROGRAM
- AD HOC PROGRAMS

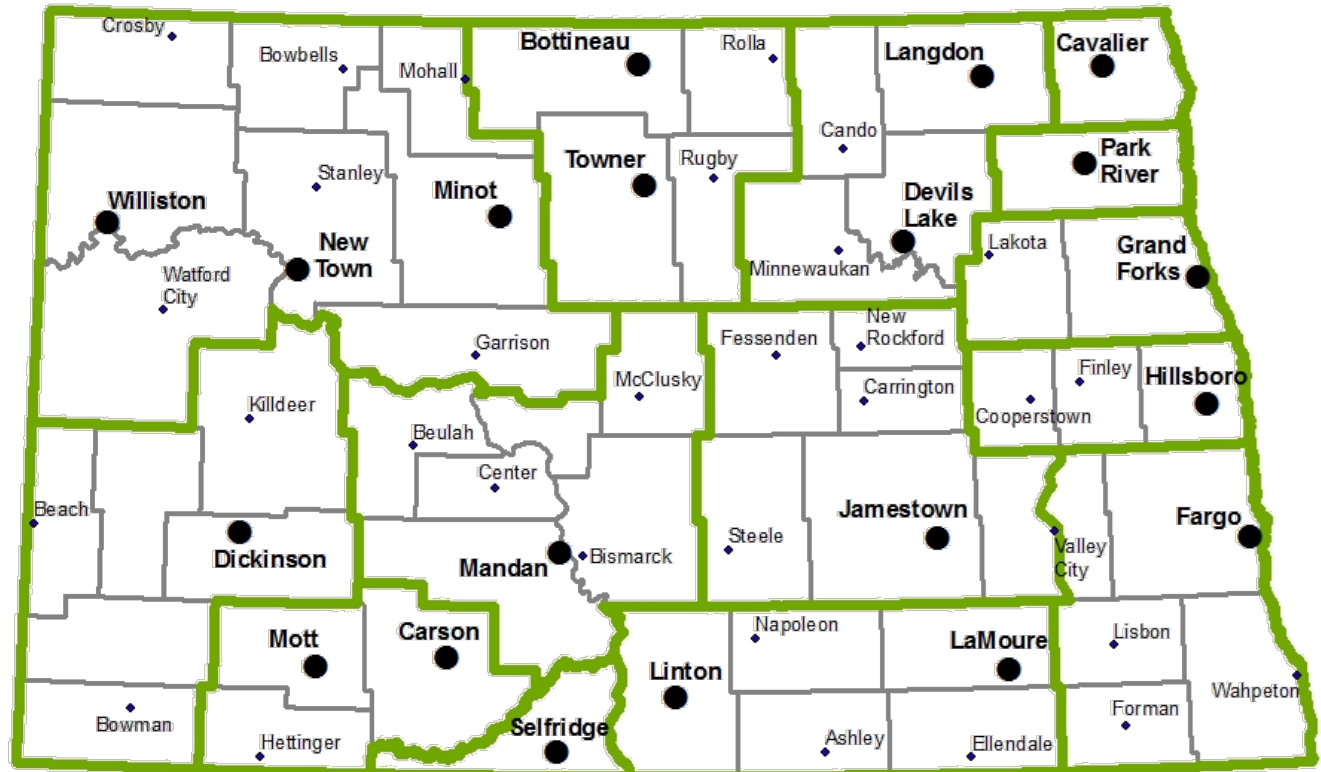
FARM LOANS

- DIRECT FARM OWNERSHIP AND OPERATING LOANS
- GUARANTEED FARM OWNERSHIP AND OPERATING LOANS
- DIRECT AND GUARANTEED MICROLOANS
- DIRECT EMERGENCY LOANS
- DIRECT YOUTH LOANS
- GUARANTEED CONSERVATION LOANS

North Dakota Farm Service Agency Footprint

≈ 300
dedicated
staff

51 County
Offices



FSA Office Locations

- ◆ USDA Service Center
- Farm Loan Offices

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FSA has loan programs and business tools to match your specific needs



Farm Loan Programs Portfolio



Direct Operating & Ownership



Guaranteed Operating & Ownership



Farm Loan Programs Portfolio

Operating Loans (Direct)

Used to purchase items such as livestock and feed, seed, farm equipment, fuel, insurance; pay for family living expenses; make minor improvements or repairs to buildings and fencing; and pay for general farm operating expenses. Loan limit is \$400,000 with a maximum 7-year term.

Ownership Loans (Direct)

Can be used to purchase or expand a farm or ranch, construct new or improve existing farm or ranch buildings, and pay for soil and water conservation and protection purposes. Loan limit is \$600,000 with a maximum 40-year term.

Guaranteed Loans

Commercial lenders extend credit to family farm operators and owners who do not qualify for standard commercial loans. Farmers receive credit at reasonable terms to finance their current operations or to expand their business; financial institutions receive additional loan business and servicing fees, as well as other benefits from the program, such as protection from loss, up to 95 percent. Guarantees, for both operating and ownership loans, can be granted for up to \$1.776 million.

Farm Loan Programs Portfolio



Beginning Farmers

Microloans

Farm Storage Facility

Farm Loan Programs Portfolio

Beginning Farmer Loans

Designed to provide credit opportunities to eligible family farm and ranch operators and owners who have been in business less than 10 years; partner with NIFA program in some cases

Microloans

Designed to meet the needs of small and beginning farmers, non-traditional, specialty crop and niche type operations by easing some requirements and offering less paperwork. \$50,000 loan limit and maximum 25-year term for purchasing a farm, constructing buildings or making other capital improvements, undertaking soil and water conservation, and operational expenses.

Farm Storage Facility Loans

Provides low-interest financing for producers to store, handle and/or transport eligible commodities they produce; may borrow up to \$500,000 per loan, with a minimum down payment of 15%; loan terms vary and eligible commodities list is long; microloan option of \$50,000 max with lower down payment

New Loan Assistance

What is it?

- A Step-by-step guide to help applicants (farmers/ranchers) submit complete loan applications and reduce the number of incomplete, rejected, or withdrawn applications.
- A uniform application process that ensures **all** farm loan applicants receive equal support with a consistent customer experience regardless of individual circumstances.

Improvements/tools scheduled to launch in 2023 include:

- Streamlined & simplified direct loan application, reduced from 29 pages to 13 pages
- Interactive online direct loan application that gives customers a paperless and electronic signature option, along with the ability to attach supporting documents such as tax returns.
- An online direct loan repayment feature

**** Access the Loan Assistance Tool by visiting farmers.gov/farm-loan-assistance-tool & click 'Get Started' ****

Programs Portfolio – Safety Net & Disaster



ARC/PLC, NAP, LIP, ELAP, ECP, LFP



Agriculture Risk Coverage (ARC) and Price loss coverage (PLC)

- Authorized by the 2014 Farm Bill and again by the 2018 Farm Bill.
- ARC and PLC provide revenue and price loss payments to eligible producers for the 2014 through 2023 crop years
- Agricultural producers can now change election and enroll in ARC and PLC for the 2023 crop year and have until March 15, 2023, to enroll in these two programs.



- For more information, visit:
www.fsa.usda.gov/arc-plc

Non-Insured Assistance Program (NAP)

- **Financial Assistance for non-insurable crop (including grazing) losses due to:**
 - drought, flood, hurricane or other natural disasters.
- **Eligible crops are those where crop insurance is unavailable. Also eligible:**
 - Controlled-environment crops (mushroom and floriculture)
 - specialty crops (honey and maple sap)
 - value loss crops (aquaculture, Christmas trees, ginseng, ornamental nursery and turf-grass sod).
- **For more information, visit www.fsa.usda.gov/nap**

Note: New, limited resource and targeted underserved farmers are eligible for free catastrophic coverage and higher levels of coverage for a significantly discounted premium.

Livestock Indemnity Program (LIP)

- **The Livestock Indemnity Program (LIP) provides benefits to livestock producers for livestock deaths in excess of normal mortality caused by adverse weather and eligible disease.**
- **In addition, LIP covers attacks by animals reintroduced into the wild by the federal government or protected by federal law, including wolves and avian predators.**
- **Notice of loss must be filed within 30 days at the county office where the physical loss occurred.**



Livestock Forage Disaster Program (LFP)

- **LFP provides compensation to eligible livestock producers who have suffered grazing losses for covered livestock on land that is native or improved pastureland with permanent vegetative cover or is planted specifically for grazing.**
- **The grazing losses must be due to a qualifying drought condition during the normal grazing period for the county.**
- **LFP also provides compensation to eligible producers who have suffered grazing losses on rangeland managed by a federal agency if the eligible livestock producer is prohibited by the federal agency from grazing the normal permitted livestock on the managed rangeland due to a qualifying fire.**



Emergency Assistance For Livestock, Honeybees and Farm-Raised Fish Program Fish Program (ELAP)

- **ELAP provides payments to eligible producers of livestock, honeybees and farm-raised fish to help compensate for losses due to:**
 - disease (including cattle tick fever)
 - adverse weather or other conditions, such as blizzards and wildfires, as determined by the Secretary.
- **ELAP assistance is provided for losses not covered by the Livestock Forage Disaster Program (LFP) and the Livestock Indemnity Program (LIP).**



Emergency Conservation Program (ECP)

- **Natural disasters can devastate farmland and grazing land and threaten the livelihood of farmers and ranchers who depend on the land on which they live.**
- **ECP provides emergency funding and technical assistance to rehabilitate farmland and conservation structures in periods of severe drought.**
- **Producers should contact their local FSA county office regarding ECP enrollment periods and eligibility**



Conservation Reserve Program

- **Voluntary program available to agricultural producers to plant long-term, resource-conserving grasses or trees on environmentally sensitive farmland to improve the quality of water, control soil erosion and enhance wildlife habitat.**
- **In return, FSA provides participants with rental payments and cost-share assistance. Contract duration is between 10 and 15 years.**
- **Continuous CRP enrollment is ongoing at FSA county offices.**
- **For more information, visit www.fsa.usda.gov/crp**

Note: There are approximately 1.1 million acres enrolled in CRP in North Dakota.



Conservation Reserve Program – Grasslands

- Program emphasizes grazing operations
- *Eligibility:* Grassland, including pastureland
- Participants retain the right to graze, produce hay, mow or harvest land (does require an approved grazing plan)
- Participants receive annual payments and cost-share assistance
- Contract duration is 15 years
- Enrollment is continuous
 - applications batched and reviewed at least once a year – national ranking



Conservation Reserve Program – Grasslands

Participants Receive:

- Annual rental payment that is not more than 75% of the grazing value of the land covered by the agreement for the life of the agreement.
- Cost-share assistance to establish approved practices for no more than 50% of the cost of establishing practice
 - Fencing
 - Install water systems
 - Create laneways in pasture

Ad Hoc Programs

Emergency Livestock Relief Program (ELRP)

ELRP:

- To help offset impacts of natural disasters, ranchers who faced increased supplemental feed costs resulting from forage losses due to severe drought or wildfire.
- ELRP Phase 1 only includes 2021 LFP participants.
- Eligibility for ELRP Phase 1 include livestock producers who have suffered grazing losses in a county rated by the U.S. Drought Monitor as having a D2 (severe drought) for eight consecutive weeks or a D3 (extreme drought) or higher level of drought intensity during the 2021 calendar year normal grazing season; or whose permitted grazing on federally managed lands was disallowed due to wildfire are also eligible for ELRP payments.
- Eligible livestock (same as those eligible for LFP): alpacas, beef cattle, buffalo/bison, beefalo, dairy cattle, deer, elk, emus, equine, goats, llamas, reindeer or sheep.

ELRP Phase 2:

- FSA continues to evaluate impacts of 2021 drought and wildfire on livestock. All ELRP information and resources will be updated as Phase 2 policies and provisions are available.

Ad Hoc Programs

Emergency Relief Program (ERP) and Pandemic Assistance Revenue Program (PARP)

ERP: Assistance to agricultural producers impacted by wildfires, droughts, hurricanes, winter storms and other eligible disasters experienced during calendar years 2020 and 2021. Rolled out May of 2022 - deadline was just announced – Dec 16th. Phase 1 paid out \$1.1B to ND producers.

ERP Phase 2: Phase 2 builds on ERP Phase One. It will include producers who suffered eligible losses but may not have received benefits in Phase 1. More info will be coming...

PARP: **New!** To be eligible for PARP, a producer must have been in the business of farming during at least part of the 2020 calendar year and had a certain threshold decrease in allowable gross revenue for the 2020 calendar year, as compared to 2018 or 2019. Exact details on the calculations and eligibility will be available when the forthcoming rule is published.

North Dakota

New and Beginning Farmers and Ranchers

- Are you new to farming or ranching? USDA can help you get started or grow your farming operation!
- From farm loans to crop insurance, and conservation programs to disaster assistance.
- The North Dakota BFR team can assist and drive you to resources from:
 - Farm Service Agency (FSA)
 - Rural Development (RD)
 - Natural Resources Conservation Service (NRCS)
 - Risk Management Agency (RMA)

**** For more information, visit: farmers.gov/newfarmers**

Getting started with USDA:

**Connect with your local USDA
Service Center.**

**USDA Service Center Locator:
<https://www.farmers.gov/working-with-us/service-center-locator>**

**You will be able to visit one-on-
one with Farm Service
Agency (FSA) staff.**



How do I apply for FSA Programs?

- **New to USDA, no problem! Ask for help in filling out your application! Local staff may also ask for:**
 - Name and address
 - Personal information, including your Tax Identification Number
 - Farm operating structure
 - Adjusted Gross Income compliance certification to ensure eligibility
 - Direct deposit information to enable payment
 - Some producers may need to file an acreage report

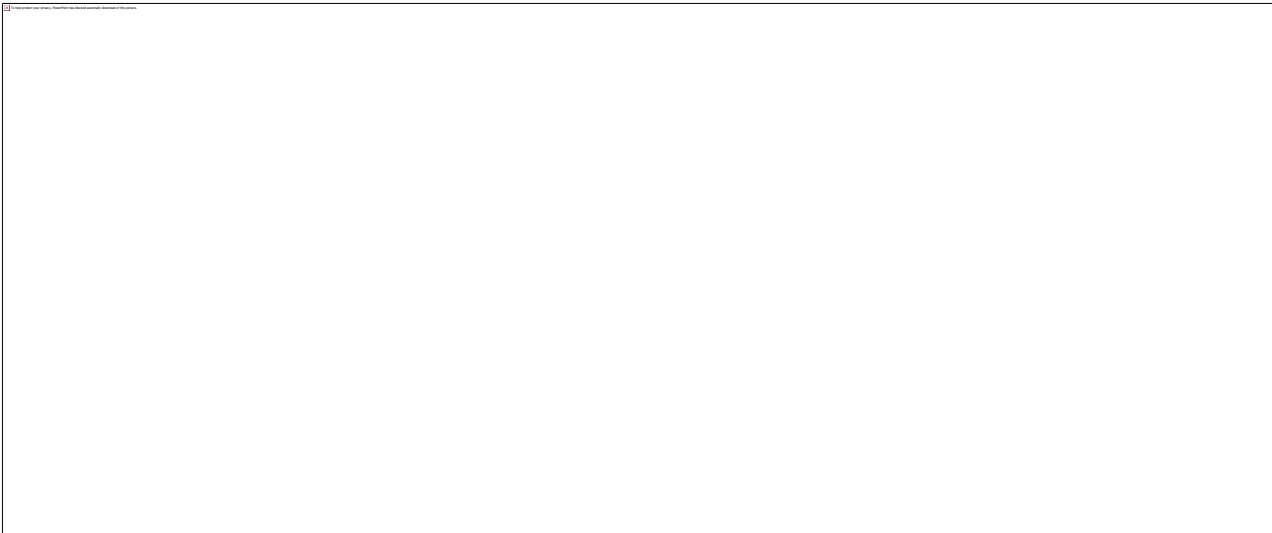
Improving Customer Service – Do you have specific ideas to simplify program implementation and enhance customer service? We value your feedback!

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FSA Resources

- Visit **FSA online** at: www.fsa.usda.gov or www.farmers.gov
- Farm Service Agency Programs **factsheets**:
[https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2016/farm service agency programs.pdf](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2016/farm_service_agency_programs.pdf)



www.farmers.gov- What you want to know!

Farmers and ranchers can now access their FSA farm records, maps and common land units from USDA through a new feature on farmers.gov. These features include the ability to view farm loan information and manage conservation activities.

farmers.gov is quickly becoming the online hub for USDA customers to find resources, submit applications and assistance requests and make connections.

**Farmers.gov =
Your online
Hub for
Conducting
Business with
USDA**

A farmers.gov account allows you to access self-service features and information that are available through a secure login.

THROUGH YOUR SECURE FARMERS.GOV ACCOUNT, YOU CAN:

-  View, upload, download, and e-sign documents
-  View farm loan and interest information
-  Report and request practice certification
-  Request conservation and financial assistance
-  Sign, submit, and view program applications, contracts, and conservation plans
-  Access for authorized business entity members and power of attorneys
-  View/print farm record details and farm tract maps and export common land units

Signing up is easy at farmers.gov/sign-in

GovDelivery

Emails and Text Messages

No office? No problem! Receive text message alerts from FSA while on-the-go, in the field, on the tractor or even on horseback.

Subscribe to text message alerts to receive timely updates on:



Text **ndsteele** to FSANOW (372-669) to subscribe to text message alerts from **Steele** County.

Standard text messaging rates apply. Contact your wireless carrier for details. Expect to receive no more than two text messages from FSA each month, on average. Participants may unsubscribe at any time.

For more in-depth FSA program information, we offer our standard electronic news bulletin by email.

Visit www.fsa.usda.gov/subscribe, or contact your **Steele** County FSA office.

Stay Connected with the Latest Information:

- **SMS Alerts:**

Text “ND” and “county name” (no spaces) to FSANOW (372669)

Example: NDCass

- **Newsletters:**

Subscribe online at:

www.fsa.usda.gov/subscribe

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FSA County Committee Elections VOTING

Voting Period: Early November to early December every year

****County Committee Election Ballots
must be returned/postmarked by December 5, 2022****

County Committees



The direct link between agriculture communities
across the country and USDA.

VOTE NOW THROUGH DECEMBER 5

USDA is an equal opportunity provider, employer, and lender.

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FSA County Committee Elections

Farm Service Agency (FSA) county committees (COCs) are a critical component of the day-to-day operations of FSA and allow grassroots input and local administration of federal farm programs.

A few items to note:

- COCs are not involved in the farm loans
- Elections are held each year and rotate to each Local Administrative Area (LAA)
- Members serve three-year terms
- Farmers and ranchers who are elected to serve on FSA county committees help with the decisions necessary to administer FSA programs in their counties, ensuring the needs of local producers are met
- FSA county offices help locate and recruit eligible candidates identified as minority and women farmers and ranchers as potential nominees for the FSA county committee elections through outreach and publicity, including partnerships with Tribes and community-based organizations

Important Dates to Remember

December 1, 2022: 2023 Grapes NAP Coverage

December 5, 2022: County Committee Election Ballots
must be returned/postmarked

December 9, 2022: Deadline to enroll in 2023 DMC
Coverage

December 31, 2022: 2023 Honey NAP Coverage

January 2, 2023: 2023 FSA Acreage Reporting Deadline for Report of Bee
Colonies

January 30, 2023: 2022 ELAP Application for Payment Deadline

January 30, 2023: 2022 LFP Application for Payment Deadline

March 1, 2023: 2022 LIP Application for Payment Deadline

Ongoing – Continuous CRP Signup



ND Farm Service Agency Contacts:

General Program Information, Payment Limitation and Compliance	Laura Heinrich, laura.heinrich@usda.gov <i>Farm Program Director</i> Kristen Knudtson, kristen.knudtson@usda.gov <i>Farm Program Director</i>
Non-Specialty Crops and Wool	Brian Haugen, brian.haugen@usda.gov <i>Farm Program Director</i>
Livestock and Dairy	Wanda Braton, wanda.braton@usda.gov <i>Farm Program Director</i>
Specialty and Value Loss Crops	Laura Heinrich, laura.heinrich@usda.gov <i>Farm Program Director</i>
State Executive Director Communications/Outreach/ North Dakota Beginning Farmer and Rancher Coordinator	Marcy Svenningsen, marcy.svenningsen@usda.gov Lindsey Abentroth, lindsey.Abentroth@usda.gov

Questions?



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