

U.S. DEPARTMENT OF AGRICULTURE

Arkansas USDA Newsletter - May 2022

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

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Message from Natural Resources Conservation Service (NRCS) State Conservationist Mike Sullivan

On April 21, USDA's Natural Resources Conservation Service (NRCS) Chief Terry Cosby announced in Forrest City, Marianna and Pine Bluff that USDA will invest \$95.9 million in 19 projects in Arkansas. These projects include flood prevention, and watershed restoration projects, and they are part of the Biden-Harris Administration's implementation of the Bipartisan Infrastructure Law (BIL), building on a \$166 million nationwide investment announced earlier this year.

"These investments will help protect communities and their residents here in Arkansas that are impacted by floods, natural disasters, and other watershed scale resource concerns," he said. "For example, our project in Forrest City will benefit three communities with residents who not only faced socioeconomic challenges but those from flooding and the other impacts of severe weather. This project and others across Arkansas will create a more climate resilient future and will help these communities thrive in the years to come." Flooding has caused significant problems for many historically underserved communities the projects will benefit, including deterioration of highways, streets and bridges. These projects aim to alleviate flooding of suburban and rural homes, cropland, and grazing lands as well as improve wildlife habitat and water quality. As part of this investment, NRCS is working with the Arkansas Black Mayors Association, East Arkansas Enterprise Community, conservation districts and others on these projects.

In addition to WFPO, NRCS is also using the Watershed Rehabilitation Program (REHAB) to upgrade existing NRCS dams and the Emergency Watershed Program (EWP) to help communities recover from natural disasters. NRCS will continue to assist communities as it receives disaster requests. NRCS will continue to review additional requests and compile a third round of BIL watershed funding as funds are available.



Marianna, Arkansas, flooding event from the week of April 10, 2022.



Photo of the same site with Arkansas State Conservationist Mike Sullivan, NRCS retiree Kalven Trice, Marianna Mayor Jimmy Williams, Arkansas State Representative Reginald Murdock, NRCS Chief Terry Cosby, Lee County Judge Terry Sandefer, District Conservationist Mary Wheeler and Assistant State Conservationist for Field Operations Morgan Morrissett April 21, 2022



Camden, Arkansas Mayor and President of the Arkansas Black Mayors Association Julian Lott, State Conservationist Mike Sullivan and Chief Terry Cosby at the Forrest City Civic Center for the BIL announcement.



(I to r) NRCS retiree Kalven Trice, Keith Britton, P.E. Iconic Consulting Group, Arkansas State Conservationist Mike Sullivan, Lee County Judge Terry Saundefer, NRCS Chief Terry Cosby, Arkansas State Representative Reginald Murdock, Marianna Mayor Jimmy Williams at BIL announcement in Marianna at housing subdivision with persistent flooding.



Pine Bluff Mayor Shirley Washington, Chief Terry Cosby, State Conservationist Mike Sullivan and University of Arkansas at Pine Bluff Chancellor Laurence B. Alexander at BIL Funding announcement in Pine Bluff City Library.

Message from Farm Service Agency (FSA) State Executive Director Doris Washington

Greetings

Among the many military holidays celebrated each year is Armed Forces Day. Armed Forces Day is Saturday, May 21st this year. On this day we remember and honor those that are currently serving in our military and offer profound appreciation. I encourage you to reach out to someone and thank them for their continued service. Traditionally celebrated the third Saturday in May, Armed Forces Day falls during Military Appreciation Month.

Also, May 30th, Memorial Day will be observed. This Federal Holiday is traditionally observed on the last Monday in May. This day commemorates the men and women who died while in the military service. You may pay tribute to those U.S. men and women by observing a <u>national moment of remembrance</u> with a minute of silence at 3:00pm local time.

FSA has announced the appointees who will serve on the Arkansas FSA state committee. Members of the FSA state committee are appointed by Secretary of Agriculture Tom Vilsack and are responsible for the oversight of farm programs and county committee operations, resolving program delivery appeals from the agriculture community, maintaining cooperative relations with industry stakeholders, keeping producers informed about FSA programs and operating in a manner consistent with USDA equal opportunity and civil rights policies.

Each FSA state committee is comprised of three to five members including a designated chairperson. The individuals appointed to serve on this committee for Arkansas are:

- Committee Chair William Eric Anderson, Jr. Hindsville
- Jamie Darling Tuckerman
- Juan Rivera Hope
- Willard Ryland Cotton Plant

FSAs COC Election season begins in June. Please contact your local FSA office today to find out how to get involved in your county's election. Also, check with your local USDA Service Center to see if your LAA is up for election this year. FSA encourages all eligible producers to nominate themselves and/or another eligible producer, to run for office. The nomination period is June 15 through August 1, 2022. Nomination forms (FSA-669A's) are available:

 at <u>http://www.fsa.usda.gov/elections</u>, scroll down to the links under "Election Materials"

and CLICK "2022 Nomination Form"

- by picking up FSA-669A at your local FSA office
- by calling your local office and requesting FSA-669A be sent to you.

USDA is accepting more than 2 million acres in offers from agricultural producers and landowners through the Conservation Reserve Program (CRP) General signup, which included nearly 6,000 acres in Arkansas. This is the first of the program's multiple signups occurring in 2022. With about 3.4 million acres expiring this year, producers and landowners are encouraged to consider the Grassland and Continuous signups, both of which are currently open.

To find your local FSA office, please visit farmers.gov/service-locator.

Visit <u>www.farmers.gov</u> to learn more.

Until next time...

Support for Military Veteran's Transition to Farming

Are you a military veteran interested in farming? NRCS 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.

NRCS 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 <u>check out our Conservation at Work Video Series</u>.

NRCS wants to ensure that veterans transitioning to agriculture have the resources needed to succeed. If you're a new farmer, contact your USDA service center visit for more information <u>www.farmers.gov/service-locator</u>.

Important Dates to Remember

Conservation Innovation Grants: Approximately \$300,000 in funding is available through the state Conservation Innovation Grants (CIG) program to stimulate the development and adoption of innovative conservation approaches and technologies within Arkansas. CIG funding opportunity can be found at: <u>www.grants.gov</u>. The announcement number is USDA-NRCS-AR-CIG-22-NOFO0001181. Applications must be entered into grants.gov by 11:59 p.m. on June 8, 2022.

Partnerships for Climate-Smart Commodities funding opportunity deadlines extended.

USDA extended the deadlines to apply for the Partnerships for Climate-Smart Commodities funding opportunity after requests from many stakeholders. USDA began accepting project applications for fiscal year 2022 on February 7 and since then, the Department has heard from many stakeholders that an extension would allow them to prepare more robust applications to further development of climate-smart markets for a diverse range of producers.

Deadline to apply via Grants.gov by 11:59 p.m. ET:

• Second Funding Pool – June 10, 2022, Proposals from \$250,000 to \$4,999,999

For the purposes of this funding opportunity, a climate-smart commodity is defined as an agricultural commodity that is produced using agricultural (farming, ranching or forestry) practices that reduce greenhouse gas emissions or sequester carbon. Funding will be provided to partners through the U.S. Department of Agriculture's (USDA) <u>Commodity</u> <u>Credit Corporation</u>.

How to Apply

The primary applicant must be an entity, not an individual. A range of public and private entities may apply, including:

- County, city or township governments
- Special district governments

- State governments
- Small businesses
- For profit organizations other than small businesses
- Native American tribal governments (Federally recognized)
- Native American tribal organizations (other than Federally recognized tribal governments)
- Nonprofits having a 501(c)(3) (other than institutions of higher education)
- Nonprofits that do not have a 501(c)(3) (other than institutions of higher education)
- Private institutions of higher education, or
- Public and State-controlled institutions of higher education.

Frequently asked questions are available on the website to help answer questions.

USDA is committed to equity in program delivery and is specifically seeking proposals from entities serving all types of producers, including small or historically underserved producers. Providing sufficient incentives to encourage producer participation and generating both verifiable greenhouse gas reduction and carbon sequestration benefits are critical to project success and will be considered in the evaluation criteria. Visit <u>usda.gov</u> for additional information, including details on Partnerships for Climate-Smart Commodities and resources to support your application.

USDA Report Shows a Decade of Conservation Trends

A USDA report shows use of no-till, crop rotations, more efficient irrigation methods and advanced technologies have climbed in recent years. The report from USDA's Natural Resources Conservation Service (NRCS) demonstrates progress made through voluntary conservation over a 10-year period. Findings from the report will inform future conservation strategies, including USDA's efforts to tackle the climate crisis.

The "<u>Conservation Practices on Cultivated Cropland: A Comparison of CEAP I and CEAP</u> <u>II Survey Data and Modeling</u>" was developed by USDA's Conservation Effects Assessment Project (CEAP). It found significant gains for soil health and soil carbon storage, while also identifying areas where additional and targeted nutrient management strategies are needed.

Key findings include:

- Farmers increasingly adopted advanced technology, including enhancedefficiency fertilizers and variable rate fertilization to improve efficiency, assist agricultural economies and benefit the environment.
- More efficient conservation tillage systems, particularly no-till, became the dominant form of tillage, improving soil health and reducing fuel use.
- Use of structural practices increased, largely in combination with conservation tillage as farmers increasingly integrated conservation treatments to gain efficiencies. Structural practices include terraces, filter and buffer strips, grassed waterways and field borders.
- Irrigation expanded in more humid areas, and as irrigators shifted to more efficient systems and improved water management strategies, per-acre water application rates decreased by 19% and withdrawals by 7 million-acre-feet.

• Nearly 70% of cultivated cropland had conservation crop rotations, and 28% had high-biomass conservation crop rotations.

Because of this increased conservation, the report estimates:

- Average annual water (sheet and rill) and wind erosion dropped by 70 million and 94 million tons, respectively, and edge-of-field sediment loss declined by 74 million tons.
- Nearly 26 million additional acres of cultivated cropland were gaining soil carbon, and carbon gains on all cultivated cropland increased by over 8.8 million tons per year.
- Nitrogen and phosphorus losses through surface runoff declined by 3% and 6%, respectively.
- Average annual fuel use dropped by 110 million gallons of diesel fuel equivalents, avoiding associated greenhouse gas emissions of nearly 1.2 million tons of carbon dioxide equivalents.

About the Report

For this report, farmer survey data was collected from 2003-2006 and again from 2013-2016. NRCS evaluates conservation practice adoption through the CEAP Cropland Assessment, using a combination of farmer surveys, land use and soils information, along with resource models. CEAP project findings are used to guide USDA conservation policy and program development, along with assisting conservationists, farmers and ranchers and other land stewards with making sound and science-based conservation decisions.

Download the full report or a four-page summary of findings.

Next Steps

The report also revealed that cropping patterns have changed over the years in response to climate, policy, trade, renewable energy and prices, presenting a nutrient management challenge. Improving the timing and application method of nutrients can allow production demands to be met while reducing the impacts of crop production on the environment. NRCS plans to continue its focus on nutrient management conservation practices and strategies with vigorous outreach efforts to farmers and further engagement with partner groups to adjust to these changing trends.

For more information on CEAP, visit the CEAP webpage or view this multimedia story.

NASS to reach out to Arkansas producers on 2022 crops, stocks, and values

During the next several weeks, the U.S. Department of Agriculture's National Agricultural Statistics Service (NASS) will conduct two major mid-year surveys, the June Agricultural Survey and the June Area Survey. The agency will contact nearly 1,700 producers across Arkansas to determine crop acreage and stock levels as of June 1, 2022. In addition, NASS will collect information from farmers and ranchers from randomly selected land area segments across the state.

"The June Agricultural Survey and the June Area Survey are two of the most important and well-known surveys NASS conducts," explained Eugene Young, director of the NASS Delta Regional Office. "When producers respond to these surveys, they provide essential information that helps determine the expected acreage and supply of major commodities in the United States for the 2022 crop year. The results are used by farmers and ranchers, USDA, businesses, exporters, researchers, economists, policymakers, and others to inform a wide range of decisions."

Producers can respond to the June Agricultural Survey online at agcounts.usda.gov, by phone, or through mail. They will be asked to provide information on planted and harvested acreage, including acreage for biotech crops and grain stocks. For the June Area Survey, agency representatives will interview farm and ranch operators in randomly selected segments over the phone. Producers will be asked to provide information on crop acreage, grain stocks, livestock inventory, land values, and value of sales.

"NASS safeguards the privacy of all respondents, by keeping all individual information confidential and publishing the data in aggregate form only to ensure that no operation or producer can be identified," said Young "We recognize that this is a hectic time for farmers, but the information they provide helps U.S. agriculture remain viable and capable. I urge them to respond to these surveys and thank them for their cooperation."

NASS will analyze the survey information and publish the results in a series of USDA reports, including the annual Acreage and quarterly Grain Stocks reports June 30, 2022. Survey data also contribute to NASS's monthly and annual Crop Production reports, the annual Small Grains Summary, annual Farms and Land in Farms and Land Values reports, various livestock reports, including Cattle, Sheep and Goats, and Hogs and Pigs, and USDA's monthly World Agricultural Supply and Demand Estimates.

These and all NASS reports are available at nass.usda.gov/Publications/. For more information, call the NASS Delta Regional Field Office at (800) 327-2970.

Showcase Your Season with #Plant2022

This planting season let's highlight the innovation and leadership demonstrated by conservation-minded farmers in our #Plant2022 campaign. We'll share your photos and stories on social media, blogs, and a nationwide storymap.

Learn more (https://go.usa.gov/xuTqj)

USDA Expands Local, Electronic Communication Options for Producers

USDA is expanding our online communications platform that the Farm Service Agency (FSA) has used for years to now include local information from the Natural Resources Conservation Service (NRCS), Risk Management Agency (RMA), and other USDA agencies.

Subscribers will now receive important information on FSA, NRCS and RMA programs, eligibility requirements, deadlines, and more.

If you are currently subscribed to a County USDA Service Center newsletter and updates, news will continue to be sent via e-mail right to your home or farm office, or to your smartphone. This allows immediate notification of USDA news that applies to your agricultural operation.

You can also subscribe to text alerts from County USDA Service Centers by texting "AR(County Name)" to 372-669. Standard text messaging rates apply. Contact your wireless carrier for details associated with your particular data plan. Participants may unsubscribe at any time. For more information visit <u>farmers.gov/working-with-us/stay-connected</u> or for subscription assistance contact your local county office.

USDA Offers Water Quality-Focused Program That Builds on CRP Contracts

The U.S. Department of Agriculture (USDA) is announcing the signup period for its Clean Lakes, Estuaries, And Rivers initiative (CLEAR30) — a nationwide opportunity for certain landowners and agricultural producers currently implementing water quality practices through the <u>Conservation Reserve Program</u> (CRP) to enroll in 30-year contracts, extending the lifespan and strengthening the benefits of important water quality practices on their land.

Producers may apply for CLEAR30, a voluntary, incentive-based conservation program, from April 1, 2022, through Aug. 5, 2022.

Cropland and certain pastureland currently enrolled in Continuous CRP or the Conservation Reserve Enhancement Program (CREP) and dedicated to an eligible water quality practice such as riparian buffers, contour strips, grass waterways or wetland restoration may be eligible if their contracts are expiring by September 30, 2022.

CLEAR30 contracts will be effective beginning Oct. 1, 2022. These long-term contracts ensure that conservation practices remain in place for 30 years, which improves water quality through reducing sediment and nutrient runoff and helping prevent algal blooms. Conservation in riparian areas also provides important carbon sequestration benefits. Traditional CRP contracts run from 10 to 15 years.

About CLEAR30

CLEAR30 was established in the 2018 Farm Bill to better address water quality concerns. Originally, CLEAR30 was only available in the Great Lakes and Chesapeake Bay watersheds; in 2021, FSA made CLEAR30 available to agricultural producers and landowners nationwide, and participation grew nearly seven-fold from 2020 to 2021.

Annual rental payments for landowners who enroll in CLEAR30 will be equal to the current Continuous CRP annual payment rate plus a **20** percent water quality incentive payment and an annual rental rate adjustment of **27.5** percent.

How to Sign Up

To sign up for CLEAR30, landowners and producers should contact their local <u>USDA</u> <u>Service Center</u> by **Aug. 5, 2022**. Contact information can be found at <u>farmers.gov/service-locator</u>. Additionally, fact sheets and other resources are available at <u>fsa.usda.gov/crp</u>.

More Information

CLEAR30 is an option available through CRP, which is one of the largest voluntary private-lands conservation programs in the United States. CRP was originally intended to primarily control soil erosion and stabilize commodity prices by taking environmentally sensitive lands out of production. The program has evolved over the years, providing numerous conservation and economic benefits. In addition to CLEAR30, signups are also open for <u>Continuous CRP</u> and <u>Grassland CRP</u>.

Making Farm Reconstitutions

When changes in farm ownership or operation take place, a farm *reconstitution* is necessary. The reconstitution — or recon — is the process of combining or dividing farms or tracts of land based on the farming operation.

To be effective for the current Fiscal Year (FY), farm combinations and farm divisions must be requested by **August 1 of the FY** for farms subject to the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) program. A reconstitution is considered to be requested when all of the required signatures are on FSA-155 and all other applicable documentation, such as proof of ownership, is submitted.

Total Conservation Reserve Program (CRP) and non-ARC/PLC farms may be reconstituted at any time.

The following are the different methods used when doing a farm recon:

- Estate Method the division of bases, allotments and quotas for a parent farm among heirs in settling an estate
- Designation of Landowner Method may be used when (1) part of a farm is sold or ownership is transferred; (2) an entire farm is sold to two or more persons; (3) farm ownership is transferred to two or more persons; (4) part of a tract is sold or ownership is transferred; (5) a tract is sold to two or more persons; or (6) tract ownership is transferred to two or more persons. In order to use this method, the land sold must have been owned for at least three years, or a waiver granted, and the buyer and seller must sign a Memorandum of Understanding
- DCP Cropland Method the division of bases in the same proportion that the DCP cropland for each resulting tract relates to the DCP cropland on the parent tract
- **Default Method** the division of bases for a parent farm with each tract maintaining the bases attributed to the tract level when the reconstitution is initiated in the system.

For questions on your farm reconstitution, contact your local County USDA Service Center.

Applying for NAP Payments

The Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to you for crops that aren't eligible for crop insurance to protect against lower yields or crops unable to be planted due to natural disasters including freeze, hail, excessive moisture, excessive wind or hurricanes, flood, excessive heat and qualifying drought (includes native grass for grazing), among others.

In order to participate, you must obtain NAP coverage for the crop year by the applicable deadline using form CCC-471 "Application for Coverage" and pay the service fee. Application closing dates vary by crop. Producers are also required to submit an acceptable crop acreage report. Additionally, NAP participants must provide:

- The quantity of all harvested production of the crop in which the producer held an interest during the crop year
- The disposition of the harvested crop, such as whether it is marketable, unmarketable, salvaged or used differently than intended
- Acceptable crop production records (when requested by FSA)

Producers who fail to report acreage and production information for NAP-covered crops could see reduced or zero NAP assistance. These reports are used to calculate the approved yield.

If your NAP-covered crops are affected by a natural disaster, notify your FSA office by completing Part B of form CCC-576 "Notice of Loss and Application for Payment." This must be completed within 15 calendar days of the occurrence of the disaster or when losses become apparent or 15 days of the final harvest date. For hand-harvested crops and certain perishable crops, you must notify FSA within 72 hours of when a loss becomes apparent.

To receive benefits, you must also complete Parts D, E, F and G of the CCC-576 "Notice of Loss and Application for Payment" within 60 days of the last day of coverage for the crop year for any NAP covered crops. The CCC-576 requires acceptable appraisal information. Producers must provide evidence of production and note whether the crop was marketable, unmarketable, salvaged or used differently than intended.

Eligible crops must be commercially produced agricultural commodities for which crop insurance is not available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.

For more information on NAP, contact your local County USDA Service Center or visit <u>fsa.usda.gov/nap</u>.

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

For more information, contact your local USDA Service Center or visit farmers.gov.

Loans for Targeted Underserved Producers

The Farm Service Agency (FSA) has several loan programs to help you start or continue an agriculture production. Farm ownership and operating loans are available.

While all qualified producers are eligible to apply for these loan programs, FSA has provided priority funding for members of targeted underserved applicants.

A targeted underserved applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities.

For purposes of this program, targeted underserved groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

Rates and Dates

Selected Interest Rates for May 2022		
90-Day Treasury Bill	.0375	
Farm Operating Loans — Direct	2.875	
Farm Ownership Loans — Direct	3.375	
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.500	
Emergency Loans	3.750	
Farm Storage Facility Loans (3 years)	2.625	
Farm Storage Facility Loans (7 years)	2.625	
Commodity Loans 1996-Present	2.750	

Dates to Remember		
06/15/2022	County Committee (COC) Election Nomination period begins	
08/01/2022	Last date to file a COC Nomination or for a Nomination to be postmarked	
11/07/2022		
11/21/2022	COC Reminder to vote postcards are mailed	
12/05/2022	Final date for COC Ballot to be returned to the county office	



Arkansas USDA

700 West Capitol Room 3416 Little Rock, Arkansas 72201

FSA Phone: 501-301-3000 FSA Fax: 855-652-2082

NRCS Phone: 501-301-3100 NRCS Fax: 855-681-7044

Please contact your local Office for questions specific to your operation or county. To find contact information for your local office visit one of the websites below.

www.farmers.gov www.ar.fsa.usda.gov www.nrcs.usda.gov

FSA State Executive Director *Doris Washington* NRCS State Conservationist Mike Sullivan

FSA State Committee Meeting: 2nd Wednesday and Thursday of each Quarter

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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