



U.S. Department of Agriculture Office of Inspector General



Whole-Farm Revenue Protection Pilot Program

Audit Report 05601-0005-22

OIG reviewed whether the Risk Management Agency's and selected approved insurance providers' oversight of the Whole-Farm Revenue Protection Pilot Program was sufficient to ensure that approved revenues, liabilities, and indemnity payments were accurate.

OBJECTIVE

Our objective was to determine whether RMA's and selected approved insurance providers' oversight of the WFRP was sufficient to ensure that approved revenues, liabilities, and indemnity payments were accurate.

REVIEWED

We reviewed applicable laws, regulations, other published guidance, and documentation of oversight activities related to WFRP insurance year 2019 activities. We also interviewed RMA officials and employees of approved insurance providers.

RECOMMENDS

We recommend RMA document the oversight reviews and/or tools RMA will use to ensure that WFRP activities are performed in accordance with program requirements. Also, RMA should establish a policy and develop procedures to ensure WFRP activities and data are reviewed in a consistent and regular manner.

WHAT OIG FOUND

We found that the Risk Management Agency (RMA) did not ensure the Whole-Farm Revenue Protection Pilot Program's (WFRP) insurance year 2019 activities were consistently included in its existing oversight processes. Overall, RMA did not document which existing oversight processes the agency used to ensure it performed sufficient and recurrent oversight of WFRP activities. We concluded that RMA's oversight of WFRP activities for insurance year 2019 was not sufficient to ensure that more than \$185.5 million in indemnities paid were accurately determined.

We determined that the selected approved insurance providers' oversight activities, as designed, ensured sufficient coverage of WFRP 2019 activities.

RMA agreed with our finding and recommendation but disagreed with the questioned costs amount. Management requested that we consider revising our questioned costs amount to account for the impact of RMA review and approved insurance providers quality control efforts. We determined that these efforts do not warrant a revision to our questioned costs amount because we believe the amount accurately reflects the indemnity payments at risk due to the agency's inconsistent oversight of WFRP 2019 activities.



OFFICE OF INSPECTOR GENERAL

United States Department of Agriculture



DATE: May 6, 2024

AUDIT

NUMBER: 05601-0005-22

TO: Marcia Bunger
Administrator
Risk Management Agency

ATTN: Gary Weishaar
Branch Chief
External Audits and Investigations Division

FROM: Janet Sorensen
Assistant Inspector General for Audit

SUBJECT: Whole-Farm Revenue Protection Pilot Program

This report presents the results of our audit of the Whole-Farm Revenue Protection Pilot Program. Your written response to the official draft is included in its entirety at the end of the report. Based on your written response, we are accepting management decision for the recommendation in the report, and no further response to this office is necessary. Please follow your internal agency procedures in forwarding final action correspondence to the Office of the Chief Financial Officer (OCFO).

In accordance with Departmental Regulation 1720-1, final action needs to be taken within 1 year of the date of each management decision. For agencies other than OCFO, please follow your internal agency procedures in forwarding final action correspondence to OCFO.

We appreciate the courtesies and cooperation extended to us by members of your staff during our fieldwork and subsequent discussions. This report contains publicly available information and will be posted in its entirety to our website (<https://usdaoig.oversight.gov>) in the near future.

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Background and Objective

Background

The U.S. Department of Agriculture's (USDA) Risk Management Agency (RMA) manages the Federal Crop Insurance Corporation (FCIC) to provide Federal crop insurance. RMA's headquarters is located in Washington, D.C., with a National Operations office located in Kansas City, Missouri. The agency has three divisions: Compliance, Insurance Services, and Product Management. The Compliance division, with six regional offices, monitors program integrity and adherence to program provisions by producers and private insurance companies that participate in the program. Insurance Services, with 10 regional offices, is responsible for program delivery and local program administration and support while Product Management, located in Kansas City, Missouri, oversees product development and program operations.

Federal crop insurance is available through private companies, known as approved insurance providers (AIPs), that sell and service crop insurance policies.¹ The 2014 Farm Bill authorized FCIC to develop a new whole farm risk management insurance plan.² The corresponding plan was first made available as the Whole-Farm Revenue Protection Pilot program (WFRP) in the 2015 insurance year.

The following RMA video describes how WFRP provides protection for all commodities on the farm under one insurance policy.



Figure 1: [USDA WFRP - YouTube Channel](#). Video by USDA. Last accessed on December 27, 2023.

¹ USDA-RMA, *About the Risk Management Agency: Overview*, <https://www.rma.usda.gov/About-RMA>. Last accessed on January 18, 2024.

² Agricultural Act of 2014, Pub. L. No. 113-79.

The following table (Figure 2 below) illustrates relevant data from insurance year 2019 WFRP, hereinafter referred to as “WFRP 2019.”³

Total	Total	Total		Loss
2,219	\$130,598,766	\$2,334,433,167	\$185,583,993	1.42

Figure 2: WFRP 2019 data. Figure by OIG, based on data obtained from RMA’s Summary of Business Report, as of May 10, 2021.

Oversight

Both RMA and the AIPs perform oversight reviews of Federal crop insurance plans to ensure program compliance and integrity. The following figures (Figures 3 and 4, below) illustrate the primary reviews performed by RMA and the AIPs.



Figure 3: RMA oversight tool and reviews.⁵ Figure by OIG, based on information obtained from RMA.⁶

³ WFRP insurance year 2019 is based on how a producer files their taxes and represents either the 2019 calendar year or the producer’s 2019 fiscal year.

⁴ RMA calculates the loss ratio by dividing total indemnities by total premiums. A ratio over 1 indicates that the indemnities paid to the producers exceeded the premiums paid.

⁵ USDA RMA Compliance, *Compliance Manual* (Apr. 2017); USDA RMA *Large Claim Standards Handbook*, FCIC 14040 (Dec. 2016); Risk Management Agency Appendix III to the Standard Reinsurance Agreement and the Livestock Price Reinsurance Agreement, 2019 Reinsurance Year (July 2018).

⁶ RMA retired its Large Claim Review Process in June 2019, and prioritized the creation of a new process, the Program Performance Assessment Process, as a replacement for reinsurance year 2021 and succeeding years. We did not assess RMA’s new Program Performance Assessment Process because it was implemented outside of the scope of our audit.

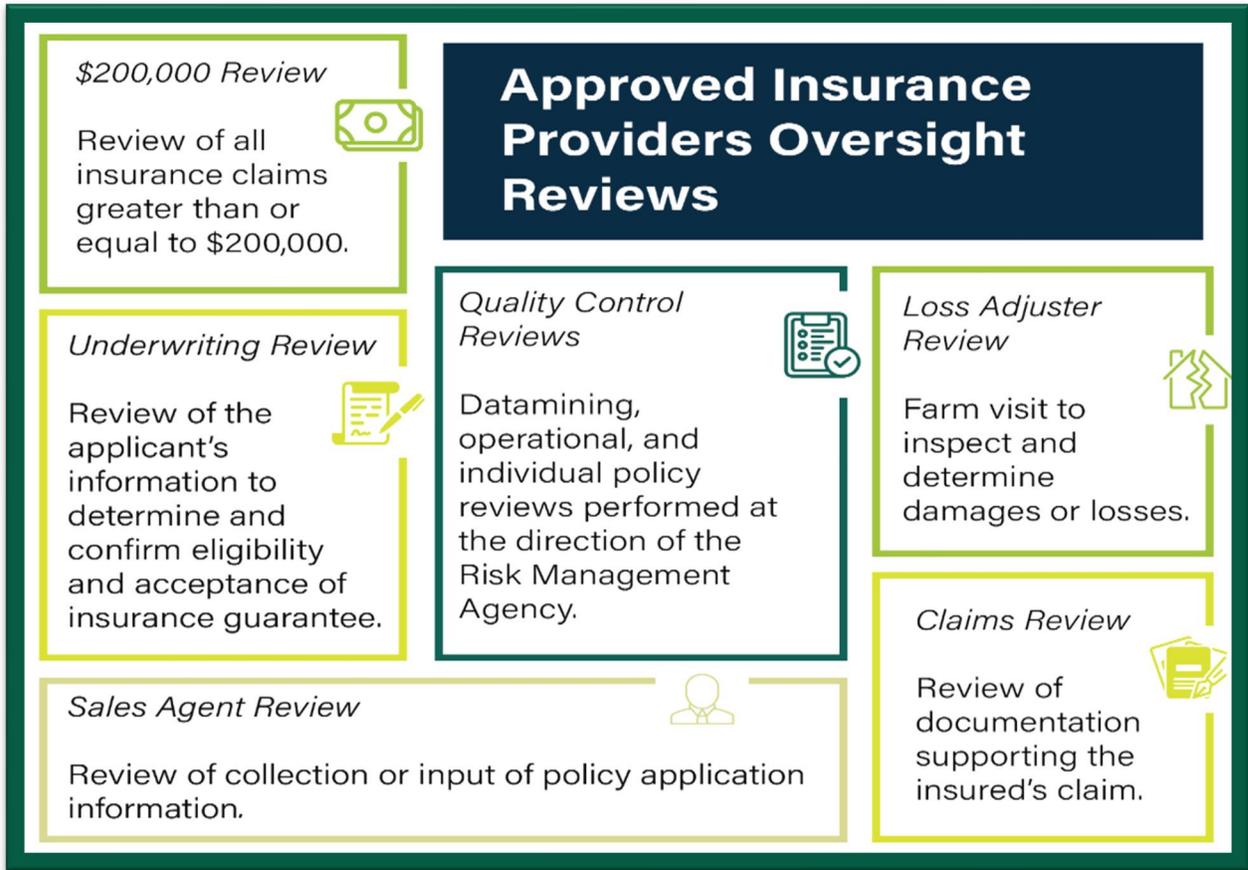


Figure 4: AIP oversight reviews.⁷ Figure by OIG, based on information obtained from RMA and AIPs.

Objective

Our objective was to determine whether RMA’s and selected approved insurance providers’ oversight of the WFRP was sufficient to ensure that approved revenues, liabilities, and indemnity payments were accurate.

⁷ 2019 Standard Reinsurance Agreement Appendix IV (July 2018); USDA RMA *Loss Adjustment Manual Standards Handbook 2018 and Succeeding Crop Years*, FCIC 25010-2 (01-2018); USDA RMA *Whole-Farm Revenue Protection Pilot Handbook 2019 and Succeeding Policy Years*, FCIC-18160 (11-2018) FCIC-18160-1 (07-2019).

Finding 1: RMA’s Oversight of WFRP Was Not Sufficient

We determined that the selected AIPs’ oversight activities, as designed, ensured sufficient coverage of WFRP 2019 activities. However, we found that RMA did not ensure WFRP 2019 activities were consistently included in its existing oversight processes. For example, only one of the six RMA compliance regions performed an extensive WFRP program review. This occurred because RMA officials viewed WFRP as unique and relatively small when compared to other plans of insurance. As such, RMA had not included into its existing guidance the specifics of how or when WFRP activities would be reviewed. As a result, RMA had reduced assurance that AIPs accurately determined WFRP indemnity payments, totaling more than \$185 million for insurance year 2019.

RMA is responsible for the administration and oversight of programs authorized under the Federal Crop Insurance Act.⁸ To carry out its oversight responsibility, the agency implemented various automated and manual processes to oversee its Federal Crop Insurance portfolio (see Figure 3).

While these activities are the primary ways RMA maintains the integrity of the Federal Crop Insurance Program, we found WFRP 2019 activities were not included in five of six review activities listed in Figure 3. We determined that RMA lacked formal procedures to consistently include WFRP in program reviews, excluded WFRP from anomalous activity analyses, did not have procedures to ensure WFRP activities were included in its Improper Payments Elimination and Recovery Improvement Act (IPERIA) or AIP performance reviews, and discontinued using the Large Claim review.

RMA’s Use of Program Reviews for WFRP 2019 Policies Was Limited and Inconsistent

We found that RMA’s guidance did not contain specific details on what would prompt a program review.⁹ Although one of RMA’s regional compliance offices performed a program review of WFRP 2019 activities, the remaining five offices had not.¹⁰ In February 2021, RMA’s Western Region Compliance office initiated a program review covering WFRP 2019 activities.¹¹ This program review was geographically limited to selected WFRP policies in the States of California, Idaho, and Washington. An RMA official explained that the review was prompted by a routine discussion of crops or program areas the western region had not reviewed in the last 3 years, as well as the presence of high losses and loss ratios for producers with WFRP 2019 policies farming in Washington. Additionally, RMA officials stated the regional compliance offices

⁸ Federal Agriculture Improvement and Reform Act of 1996, Pub. L. No. 104-127, 110 Stat. 888 (1996).

⁹ The RMA *Compliance Manual* identifies two types of program reviews. *Program assessments* are small-scale reviews conducted to validate that a suspected program vulnerability or non-compliant activity extends beyond an isolated incident. *Program reviews* are conducted once program non-compliance is substantiated and examines an expanded population.

¹⁰ The six Compliance regional offices are: Central, Eastern, Midwest, Northern, Southern, and Western.

¹¹ According to RMA’s *Compliance Manual*, a program review can be regional or multiregional and is not recurring but done on an as needed basis as determined by RMA.

constantly monitor losses, loss ratios, and compliance activity in their respective areas, but told us there are no written procedures to consistently and routinely evaluate the WFRP.

RMA Excluded WFRP from Anomalous Activity Analyses

We found that RMA excluded WFRP 2019 data from its 2020 Agriculture Risk Protection Act (ARPA) analysis and spot check list monitoring reviews. Using data mining, RMA develops a list of crop insurance agents and loss adjusters, as well as producers, with anomalous claims experience relative to their peers in the geographic area. These lists are known as the ARPA list and spot check list, respectively.¹² RMA officials informed us that WFRP is excluded from these analyses because anomalies are derived from comparing the experience of similar situations, and no two WFRP policies are the same. RMA officials further explained that WFRP policies cannot be effectively broken out into their separate crops and counties for comparison with other policies to identify anomalies. RMA officials also stated that there were no specific data mining activities focused on the WFRP program nationwide data.

While RMA officials' decision to exclude WFRP may be appropriate, the agency did not properly document any analyses performed or the rationale for excluding WFRP. Additionally, RMA did not identify and/or document any compensating data mining procedures suitable for identifying high risk agents, adjusters, or producers related to WFRP.

RMA Did Not Review WFRP During the Annual IPERIA Review

Although WFRP policies were part of the IPERIA universe of policies and subject to selection, no WFRP policies were selected for review in this random selection process.¹³ The annual IPERIA review examines a statistically valid sample of crop insurance policies to identify and measure improper payments and estimate the agency error rate. For insurance year 2019, WFRP policies constituted less than 1 percent of all crop insurance policies for the IPERIA universe based on RMA policy data.¹⁴ Because WFRP 2019 policies represented only 0.10 percent of all policies that could be selected statistically, the chances of selecting a WFRP policy would be extremely low. Further, RMA did not have additional documented procedures to guarantee WFRP policies were selected in the IPERIA sample. RMA officials expressed that the review and policy selection methodology were previously approved by the Office of Management and Budget. Revising this longstanding process to ensure the selection of WFRP policies would require approval from the Office of Management and Budget.

¹² Section 515(f)(1) of the ARPA directs RMA to establish procedures to review agents and loss adjusters with disparate performance and to take appropriate remedial action for potential fraud, waste, or abuse uncovered during the reviews. RMA also develops a list of producers, whose loss experience is anomalous relative to similarly situated producers in a geographic area, known as the *spot check list*.

¹³ There is a two-year lag between the review year for IPERIA, and the policy year covered. As a result, the universe for the 2021 IPERIA review consisted of policies for policy year 2019, including WFRP 2019 policies.

¹⁴ RMA *Summary of Business Report*, as of May 10, 2021.

RMA Did Not Review WFRP During the Approved Insurance Provider Performance Review (APR)

RMA did not review WFRP 2019 policies through its APR process for our selected AIPs. According to RMA officials, a minimal number of policies are selected in the APR process for the primary purpose of performing walkthroughs during system evaluations/analysis, but not for a detailed or extensive policy review. RMA officials also stated that a detailed or extensive policy review of WFRP policies would be included in APRs if they are aware of or have identified concerns or issues with WFRP. RMA's documented guidance for APR did not specifically address inclusion of WFRP policies; therefore, there is no assurance that WFRP policies will receive regular inclusion in this process.

RMA Discontinued Its Large Claims Oversight Process

We found that RMA did not perform reviews of WFRP policy claims over \$500,000 (large claims) for insurance year 2019, before making indemnity payments to producers. RMA previously conducted these large claim reviews, which focused on determining the actual loss amount of claims in advance of issuing indemnity payments to producers.¹⁵ There were 89 WFRP claims, for insurance year 2019, that exceeded \$500,000 each and would have been subjected to the large claim review. These WFRP large claims totaled more than \$106.2 million.

RMA discontinued use of this large claims review process in fiscal year 2019, but did not implement a compensating control while the agency transitioned to another review process 2 years later.¹⁶ Although RMA did not review the claims before indemnity payments were issued to producers, the AIPs were required to review claims of \$200,000 or more before making these indemnity payments. While we acknowledge the AIPs' reviews, such reviews do not replace RMA's oversight responsibilities over WFRP. RMA officials stated a WFRP review under its new process is scheduled in 2024.

¹⁵ As part of this review process, RMA obtained and reviewed a copy of the producer's claim records, as well as policy and underwriting documents.

¹⁶ RMA reviews were based on agency election to participate. RMA retired its Large Claim Review Process in June 2019, and prioritized the creation of a new process, the Program Performance Assessment Process, as a replacement for reinsurance year 2021 and succeeding years. We did not assess RMA's new Program Performance Assessment Process because it was implemented outside of the scope of our audit.

While WFRP is a small program in terms of number of policies, the indemnities paid to producers for insurance year 2019 resulted in a loss ratio of 1.42 and the highest average indemnity among the 23 RMA insurance plans, as shown in Figure 5 below.¹⁷ Nevertheless, RMA’s established oversight processes did not ensure sufficient coverage of WFRP activities.

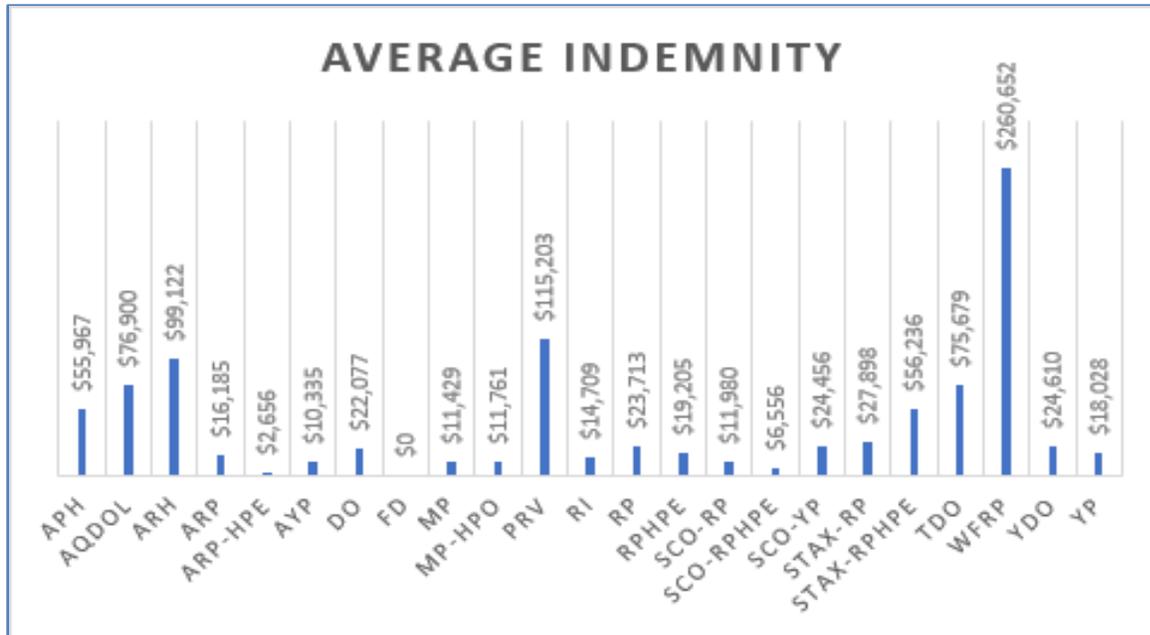


Figure 5: The average WFRP indemnity payments compared to other RMA insurance plans for insurance year 2019. Figure by OIG, based on data obtained from RMA’s Summary of Business Report, as of May 10, 2021.

The insured revenue for WFRP increased from \$8.5 million for its first year of activities in insurance year 2015 to insured revenue of \$17 million effective for insurance year 2023.¹⁸ We believe that the increase in insured revenue may lead to increased program participation by producers, as well as increased losses. Additionally, WFRP contains underwriting complexities for determining commodity pricing and yields, diversification, and revenue and expense record-keeping, which could lead to errors in liabilities and indemnities paid. Given these risk factors, RMA should ensure consistent and regular reviews of WFRP activities.

Overall, RMA could not provide evidence of formal policies or procedures to ensure the agency performed sufficient oversight of WFRP activities. As a result, we concluded that RMA should develop and implement processes to ensure consistent and regular oversight coverage of WFRP. Although we did not identify any reportable issues during our scope related to our selected AIPs’ oversight reviews, we concluded that RMA’s oversight of WFRP activities for insurance year 2019 was not sufficient to ensure that more than \$185.5 million in indemnities paid were accurately determined.

¹⁷ Obtained from RMA’s *Summary of Business Report*, as of May 10, 2021.

¹⁸ RMA Product Management Bulletin PM-22-051, August 31, 2022.

After our closeout meeting,¹⁹ RMA officials responded that the program review and assessment process was the most effective means for overseeing WFRP and affords RMA an opportunity to: (1) review a larger sample of WFRP policies sold and serviced in areas with the highest concentration of policies; (2) evaluate multiple AIPs' delivery of the WFRP policies; (3) judgmentally select/sample diverse policies; (4) expand and revise their review scope, objective, and methodology as the situation dictates; and (5) perform a more detailed analysis of specific WFRP issues and concerns. While we acknowledge RMA's response to consider program reviews as a means to ensure WFRP oversight is sufficient, we further recommend RMA adequately document its decisions, efforts, and activities to ensure consistent and routine oversight of WFRP.

Recommendation 1

Document the oversight reviews and/or tools RMA will use to ensure that WFRP activities are performed in accordance with program requirements. Also, RMA should establish a policy and develop procedures to ensure WFRP activities and data are reviewed in a consistent and regular manner.

Agency Response

In their April 16, 2024 response, agency officials stated that RMA will:

- Study the feasibility and practicality of developing an annual data report that identifies anomalous WFRP policies.
- Continue to review WFRP policies randomly selected as part of its annual improper payment review process.
- Issue an internal compliance notification requiring Regional Compliance Offices with a heavy concentration of, or who experience increased compliance activities on, WFRP policies to perform an internal assessment of WFRP policies during their annual program review planning process.
- Incorporate a simplified walkthrough into its APR process to evaluate the AIPs' adherence to WFRP policies and procedures.

RMA provided an estimated completion date of November 30, 2024.

Regarding the questioned costs amount, RMA officials requested that OIG consider revising the questioned costs amount to one that factors in the impact of RMA review and AIP quality control efforts.

OIG Position

We accept management decision for this recommendation.

¹⁹ We conducted a closeout meeting with RMA officials on October 31, 2023, to discuss our preliminary results and recommendations. RMA officials provided a response to our preliminary results on November 3, 2023.

Regarding management's disagreement with the total questioned costs, as noted in the finding, we acknowledged that one of the six RMA regional compliance offices performed a program review, and that the selected AIPs' oversight activities, as designed, ensured sufficient coverage of WFRP 2019 activities. However, we determined that these efforts do not warrant a revision to our questioned cost amount because the agency's inconsistent oversight activities reduced RMA's assurance that AIPs accurately determined all WFRP 2019 indemnity payments. We believe the questioned costs reported accurately reflect the indemnity payments at risk due to the agency's inconsistent oversight of WFRP 2019 activities.

Scope and Methodology

We conducted an audit to determine whether the RMA’s and selected AIPs’ oversight of the WFRP was sufficient to ensure that approved revenues, liabilities, and indemnity payments are accurate. We reviewed WFRP activities for insurance year 2019. We remotely performed fieldwork at the RMA Headquarters and National Operations located in Washington, D.C. and Kansas City, Missouri, respectively, and at two non-statistically selected AIPs to obtain an understanding of AIP underwriting, loss adjustment, and quality control processes. The AIPs were selected based on the high number of policies sold among WFRP policies, number of indemnities paid, loss ratio, and prior audit coverage. We performed our audit fieldwork from October 2020 through March 2024. We discussed the results of our audit with agency officials on April 3, 2024.

To accomplish our objective, we:

- Reviewed laws, regulations, policies, procedures, handbooks, and other published guidance to gain sufficient knowledge of the WFRP;
- Reviewed RMA’s documented structure for administering and overseeing the WFRP, as well as documentation of its oversight activities performed;
- Held discussions with RMA officials to gain an understanding of their roles and responsibilities, and management controls used to administer the WFRP, as well as its oversight processes;
- Analyzed WFRP program data for the 2019 policy year;
- Held discussions with AIP officials to gain an understanding of the processes and controls related to WFRP underwriting, loss adjustments, claims, quality control reviews, and any other program issues and obtained and reviewed documentation of oversight activities performed.

We assessed internal controls significant to the audit objectives. In particular, we assessed:

Component	Principle
Control Activities	Management should design control activities to achieve objectives and respond to risk.
Control Activities	Management should implement control activities through policies.
Monitoring	Management should establish and operate monitoring activities to monitor the internal control system and evaluate the results.

We conducted limited testing of RMA’s Policy Acceptance and Storage System, which is used for crop insurance data validation and transmission from the AIPs to RMA. Our testing included tracing and validating WFRP policy data from the Policy Acceptance and Storage System to RMA’s publicly available Summary of Business data. We determined that the data were sufficiently reliable to select our non-statistical sample of two AIPs. However, we did not assess the overall reliability of any RMA information systems, as we did not rely solely on system data to support the reported findings, conclusions, and recommendations. Evaluating the effectiveness

of RMA information systems or information technology controls was not part of our audit objective.

We conducted this performance audit in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on our audit objective. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objective.

Abbreviations

AIP	Approved Insurance Provider
APR.....	Approved Insurance Provider Performance Review
ARPA	Agriculture Risk Protection Act
FCIC.....	Federal Crop Insurance Corporation
IPERIA.....	Improper Payments Elimination and Recovery Improvement Act
OIG	Office of Inspector General
RMA	Risk Management Agency
USDA.....	United States Department of Agriculture
WFRP.....	Whole-Farm Revenue Protection Pilot Program

Exhibit A: Summary of Monetary Results

Exhibit A summarizes the monetary results for our audit report by finding and recommendation number.

Finding	Recommendation	Description	Amount	Category
1	1	RMA's Oversight of WFRP 2019 Activities Was Not Sufficient	\$185,583,993	Questioned Costs— No Recovery Recommended
Total			\$185,583,993	

**Risk Management Agency's
Response to Audit Report**



United States
Department of
Agriculture

Farm Production
and Conservation

Risk
Management
Agency

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April 16, 2024

TO: Dedra Chandler
Director, Work Unit 22
Office of Inspector General

FROM: Heather Manzano/S/ **Heather Manzano**
Audit Liaison Official
Risk Management Agency

SUBJECT: Office of Inspector General Audit 05601-0005-22 Whole Farm Revenue
Protection Pilot Program

The Risk Management Agency (RMA) requests Management Decision for recommendation 1 for the Office of Inspector General (OIG) audit 05601-0005-22 Whole Farm Revenue Protection Pilot Program.

Recommendation 1

Document the oversight reviews and/or tools RMA will use to ensure that WFRP activities are performed in accordance with program requirements. Also, RMA should establish a policy and develop procedures to ensure WFRP activities and data are reviewed in a consistent and regular manner.

RMA Response to Recommendation 1

- RMA business areas will study the feasibility and practicality of developing an annual data report that identifies anomalous WFRP policies.
- RMA continues to maintain that our improper payment review (e. g. IPERIA) random policy selection is an Office of Management and Budget (OMB) approved methodology. Any changes to the methodology and processes must be approved by OMB. RMA will continue to review WFRP policies randomly selected as part of our annual improper payment review process and evaluate the impact/cause of errors identified during this review process.
- RMA will issue an internal compliance notification requiring Regional Compliance Offices (RCOs) with a heavy concentration of WFRP policies or who experience increased compliance activities on WFRP policies to perform an internal assessment of WFRP policies in their region during their annual program review planning process. The assessment will be designed to identify anomalous/non-compliant activities on WFRP policies in their region.

- RMA will incorporate a simplified walkthrough into their Approved Insurance Provider Performance Review (APR) process to evaluate the approved insurance providers (AIPs) adherence to WFRP policies and procedures as well as the adequacy of their delivery of the WFRP program.

RMA Response to OIG Questioned Cost Amount

OIG questioned the entire indemnity of \$185.5 million for the 2,219 WFRP policies sold and serviced for 2019. RMA submits that OIG quantitative assessment failed to factor in RMA review and AIP quality control efforts that effectively identified errors or discrepancies on WFRP policies subjected to RMA and AIP reviews for 2019. RMA review and AIP quality control review data indicates that these processes effectively identified errors/discrepancies on 11% (263 of 2219) of WFRP policies sold and serviced for 2019. The AIPs and RMA identified errors on 246 and 17 policies reviewed, respectively. RMA requests that OIG consider revising their questioned cost amount to an amount that factors in the impact/effect of RMA review and AIP quality control efforts.

The estimated completion date for this work will be November 30, 2024.

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