

SUPPORTING STATEMENT - PART A for

OMB Control Number 0560-0317:

Online Loan Application (OLA)

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7 CFR 764, Direct Loan Making

USDA, Farm Service Agency

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A1. Circumstances that make the collection of information necessary.

Identify any legal or administrative requirements that necessitate the collection. Attach a copy of the appropriate section of each statute and regulation mandating or authorizing the collection of information.

FSA requests a revision of a currently approved information collection for the Online Loan Application (OLA). FSA provides loans to family farmers to purchase real estate and equipment and finance agricultural production. The regulation in the 7 CFR 764 describes the policies and procedures that FSA uses to provide supervised credit to applicants requesting direct loan assistance in accordance with the provisions of the Consolidated Farm and Rural Development Act (CONACT) (7 U.S.C. 1921 and Pub. L. 87-128), as amended. Direct loan making information collection requirements include debt verifications, employment & income verification, and actual financial and production records of the operation.

Authority to establish the regulatory requirements contained in 7 CFR 764 is provided under 5 U.S.C. 301, which provides that “The Head of an Executive department or military department may prescribe regulations for the government of his department ... the distribution and performance of its business. Furthermore, section 339 of the CONACT Act (7 U.S.C. 1989) provides that “the Secretary is authorized to make such rules and regulations, prescribe the terms and conditions for making loans, security instruments and agreements, except as otherwise specified herein, and to make such delegations of authority as he deems necessary to carry out the title.” The Secretary delegated authority to administer the provisions of the CONACT applicable to FLP to the Under Secretary for Farm and Foreign Agricultural Services (FFAS) in Section 2.16 of 7 CFR part 2. FFAS further delegated this authority to the FSA Administrator in section 2.42 of 7 CFR part 2.

In general, FSA has approval to collect the type of information required in the Online Loan Application. This request is required to continue the automated collection of the information in the system.

A2. Purpose and Use of the Information.

Indicate how, by whom, and for what purpose the information is to be used. Except for a new collection, indicate how the agency has actually used the information received from the current collection.

The affected public includes individuals or households, businesses or other for-profit farms. Information will be submitted by applicants through the FSA OLA. The local Agency office serving the county in which the applicant’s farming business is headquartered will then access and process the application. The information being requested is necessary to thoroughly evaluate the applicant’s request for a direct loan and is used by FSA officials to:

- Ensure the applicant meets the statutorily established program eligibility requirements;

- Ensure that cash flow projections used in determining loan repayment are based on the actual financial and production history of the operation; and
- Ensure that a loan is adequately secured.

The general nature of a loan from FSA is very similar to that of any commercial creditor. However, applicants tend to pose a higher economic risk of loss than those operations financed by commercial creditors as applicants must document that no other source of credit is available at the time of application. The regulation in 7 CFR 761.1(d) requires FSA to provide progression lending and management assistance to applicants and borrowers. The monitoring, reporting, evaluation, and consent requirements of this supervision increase the information collection burden on applicants above those imposed by commercial creditors.

The information collection requirements established in 7 CFR 764 are described below and on the attached Reporting and Recordkeeping Requirements spreadsheet.

Form Components

Note: Applicants choosing to submit their FLP requests through the FSA OLA will not be responding to or completing the FSA-2001 form specifically. However, the FSA-2001 form will be populated as a result of applicant responses to questions asked throughout the OLA process. Due to the FSA-2001 being populated as a result of the online experience, it is listed as a form used for collection purposes.

OLA generated FSA-2001 – Request for Direct Loan Assistance

7 CFR 764.51(b)(1); 7 CFR 766.102(a)(2)

FSA uses the OLA generated FSA-2001 to document loan applications for both direct loan making and direct loan servicing requests. Information on FSA-2001 includes name, address, type of operation, marital status, race and ethnicity, citizenship, name and address of employer, as well as certifications pertaining to delinquent Federal debt, prior convictions for controlled substances, disqualification due to Federal crop insurance fraud, restrictions and disclosure of lobbying activities, and previous debt forgiveness by FSA. The information is used to:

- Ensure applicants requesting loan assistance or servicing meet statutory eligibility requirements;
- Determine if the applicant qualifies for funds targeted to socially disadvantaged applicants according to the CONACT's provisions; and
- Determine the State where FSA must file the financing statements according to the Uniform Commercial Code requirements.

The FSA-2001 also documents all entity members (informal & legal entities alike) information about percentage of ownership in the entity, citizenship, marital status, ethnicity, race, sex, name, address of employer, as well as specifying that the applicant read the certifications provided and sign the application. For the FSA OLA, the applicant's personal information such as name,

address, contact information, social security number, birth date, military veteran status, ethnicity, race, and sex are included automatically in OLA after the applicants completed the FSA-2001 previously (*some OLA users may not be prior FLP borrowers, but their information will be automatically populated from Business Partner with the information previously provided to FSA to obtain a farm number or other FSA program participation*). Entities containing an embedded entity that choose to apply online will be required to provide percent ownership in the entity applicant as a required response.

The OLA digital process is available for all FSA Direct Farm Ownership and Operating Loans. OLA is not available for Youth Loans, Emergency Loans, or the Indian Tribal Land Acquisition Loan Program. Thus, based on a five-year average from Fiscal Year 2021 through Fiscal Year 2025, OLA is available for 93.72% of all Direct loan request types received.

Non-Form Collection Components

Note: Complete application requirements for OLA submissions are no different than the FSA-2001 paper-based application. However, OLA provides a more efficient way to provide the required information to FSA for processing. Non-form sections are provided to explain the process for obtaining supporting documents as part of using the FSA OLA. The online applicant will be provided with the opportunity to upload supporting documents in either a front-end document repository or at logical, strategically located upload points throughout the OLA process flow.

Entity Information with Direct Loan Application

7 CFR 764.51(b)(2)

It is estimated that 15% of FLP direct loan applications received annually will be from legal entities. Entities applying for agency loans must provide copy of the entity's charter, articles of incorporation and bylaws, evidence of current registration and a resolution adopted by the Board of Directors or entity members authorizing the entity to apply for and obtain the loan. Only new entities that have not obtained a loan from the agency are required to provide this information. Iowa has developed form FSA-2300-1 IA, Notice Agreement, for obtaining the required information. Oregon has developed form FSA-2000-1 OR, Addendum for Additional Signatories, for obtaining the required information. The respondents who complete the respective state forms are not required to provide any other additional information for this purpose. The State FSA staff will complete these forms; they will not need to be in OLA.

Copy of Legal Description of Property to be Purchased, Leases, or Other Agreements

7 CFR 764.51(b)(10)

Approximately 37.24% of the FLP requests received annually (Fiscal Years 2021 - 2025) are for Farm Ownership (FO) Loans. For FO loans, the applicant must submit a copy of the legal description of the property to be purchased and leases for rented land or other agreements that are needed to effectively evaluate the loan request. For example, a copy of the lease is needed if the applicant is requesting a loan to finance improvements to leased land to ensure the term of the lease exceeds the proposed loan term. Additionally, a copy of the purchase contract is needed

if the applicant is requesting a loan to purchase farm real estate. The legal description of the property to be purchased is needed by the agency to obtain the appraisal and file the security instrument. Applicants using OLA will be asked if they have these documents available for upload.

Documentation that Other Credit is Not Available

7 CFR 764.51(b)(6)

A statutory eligibility requirement that must be met by applicants is that other credit at reasonable rates and terms, including a loan guaranteed by the agency, is not available. Applicants, including individual entity members, must submit documentation that other credit is not available if the Agency official determines there is a reasonable possibility that credit could be obtained elsewhere. To obtain this documentation, the applicant must contact local agricultural lenders. Applicants using the OLA will be asked if they have this type of documentation already available for upload. In most cases, FSA officials can make a determination on availability of credit elsewhere based on a review of the financial documents provided by the applicant. In such case, no additional documentation is required. OLA includes a step-by-step process to ask questions to determine if the applicant needs to upload any documents.

Citizenship Status Documentation

7 CFR 764.101(c), 7 CFR 764.51(b)(13)

Sections 302, 311, and 321 of the CONACT provide that applicants for FLP loans must be United States citizens. Further, provisions of the Personal Responsibility and Work Opportunity Act of 1996 (8 U.S.C. 1611) require that recipients of Federal benefits be U.S. citizens, U.S. non-citizen nationals, or qualified aliens. Applicants who identify themselves as non-citizen nationals or qualified aliens must submit copies of supporting documentation to establish their eligibility. Approximately 0.50% of annual FLP requests are from U.S. non-citizen nationals or qualified aliens. The online applicant will select their status in the eligibility section of the OLA process. Depending on their selection, online applicants will be asked if they have supporting documents to upload.

Written Description of Training and Experience

7 CFR 764.51(b)(3)

In a manner similar to the paper FSA-2001 application, the online applicant will select all applicable options provided regarding their training, education, and experience. Options selected, explanations entered, and supporting documents provided allow FSA to determine the applicant's eligibility across multiple loan types.

Three-Year Financial History

7 CFR 761.104(c)(1); 7 CFR 764.51(b)(4); 7 CFR 766.102(a)(3)

FSA requires applicants to submit the last 3 years of financial records as part of a complete application for loan making requests. Loan applications submitted that meet Microloan criteria only need to provide financial records for the most recent production cycle. Microloans historically (Fiscal Years 2021 - 2025) have comprised around 19.40% of all direct loan requests received (excluding YL, EM, and ITLAP). The financial records, primarily tax returns, and living expense records are used to ensure that the projected cash flow used to determine loan repayment is based on the actual financial history of the operation. The online applicant will only be able to upload actual financial records. Future enhancements may include ability for the online applicant to manually enter this information directly into the automated system.

Three-Year Production History

7 CFR 761.104(c)(3); 7 CFR 764.51(b)(5); 7 CFR 766.102(a)(4)

FSA requires applicants to submit the last 3 years of production records as part of a complete application for loan making requests. Loan applications submitted that meet Microloan criteria only need to provide production records for the most recent production cycle. Microloans historically have comprised around 19.40% of all direct loan requests received (excluding YL, EM, and ITLAP). FSA currently uses FSA-2003 as an option for applicants and borrowers to submit the required production history. FSA requires applicants to submit the last 3 years of production records as part of a complete application for loan making requests. The production records are used to ensure that the projected cash flow used to determine loan repayment is based on the actual production history of the operation. The online applicant will only be able to upload actual production records. Future enhancements may include ability for the online applicant to manually enter this information directly into the automated system.

Verification of All Non-Farm Income

7 CFR 764.51(b)(8); 7 CFR 766.102(a)(6)

FSA uses the non-farm income information to determine the applicant or borrower's repayment ability or other sources of income when considering the request. FSA currently has an option to use form FSA-2014 to obtain this information. The online applicant will have the opportunity to upload documents to verify their non-farm income.

Verification of All Debts

7 CFR 764.51(b)(12); 7 CFR 764.102(a)(8)

Except for Microloans, regulations require that debts be verified. Microloans historically have comprised around 19.40% of all direct loan requests received (excluding YL, EM, and ITLAP). Additional debt verification is not necessary when all needed information can be obtained from a credit report; however, credit reports do not provide information regarding the type and amount of security taken by the creditor. For the online applicant, the uploading of supporting documents to verify debts can allow FSA to move forward with no further documents being necessary for verification.

Payment to the Agency for Ordering a Credit Report on the Applicant

7 CFR 764.51(b)(11)

For the online applicant, the ability to pay their credit report fee online will be available. The online applicant will be asked to select their payment method and enter required banking or payment information for payment processing to occur. Applicants using OLA will be able to select the desired method for paying the required credit report fee. Available options include paper check or money order, debit card, and credit card.

Collections contained in 7 CFR 764 approved under OMB Control Numbers for other CFR parts or OMB Control Numbers

The following table summarizes the information collections included in 7 CFR 764, for which approval has been obtained or requested under the OMB Control Number for another CFR part. As noted in the table, some of the same information will be collected in OLA and some will be included in OLA in the future. As OLA is implemented and expanded, FSA will reevaluate the burden requirements for the paper-based information collection requests versus the burden for OLA. We are not making any changes in the existing burden approvals at this time but wanted to note the consistency of the information OLA will collect with current FSA approvals.

CFR citation	Description	Approved under
764.51	Financial information to process loan making request – In OLA	0560-0238, Exp. 10/31/26
764.51	Production information to process loan making request- In OLA	0560-0238, Exp. 10/31/26
764.51	Operating plan – In OLA	0560-0238, Exp. 10/31/26
764.51	Copies of tax returns – In OLA	0560-0238, Exp. 10/31/26
764.51	Evidence that environmental requirements have been met to process loan request (in OLA in the future)	0575-0197, Exp. 01/31/2028

A3. Use of information technology and burden reduction.

Describe whether, and to what extent, the collection of information involves the use of automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses, and the basis for the decision for adopting this means of collection. Also describe any consideration of using information technology to reduce burden.

FSA makes every effort to comply with the E-Government Act, 2002 (E-Gov) and to provide for alternative submission of information collections. Information collection using the FSA OLA is submitted electronically; the applicant will have obtained and activated a Login.gov account to use OLA.

As part of the FSA OLA completion and submission process, applicants will follow a logical flow of components in the system. These components include the following:

- Operator Certification
- Applicant Type
- Applicant Profile
- Operation Profile
- Certification
- Loan Purpose & Amount *
- Eligibility
 - o Credit Elsewhere *
 - o Credit History
 - o Training, Education, and Experience *
 - o Citizenship *
- Current Balance Sheet *+
- Actual Financial Records *
- Actual Production Records *
- Farm Operating Plan *+
- Application Review
- Notification & Disclosures
- Authorizations & E-Signature
- Credit Report Fee

**** includes upload functionality of non-form documentation***

+ upload functionality allows online applicant to bypass this component

While OLA does not replace the FSA-2001 paper-based application option, it does provide an automated platform through which applicants can start, complete, and submit their application on their own, independent of FSA staff involvement. When an applicant chooses to use OLA, their entire application will be automated; they will not need to print and submit the FSA-2001. This may often occur after normal business hours have concluded for FSA.

As the applicant progresses through using the FSA OLA, information provided in response to a series of questions will populate the FSA-2001. The populated FSA-2001, any documents generated by the FSA OLA, and any supporting documents uploaded by the online applicant will be available for review by authorized FSA Agency officials.

As the applicant navigates OLA, certain fields are required to be entered to move forward to the next component. In cases where fields are not required, the system identifies those by including an “Optional” text for clarity. Future enhancements within OLA will seek to expand on intuitive design by clearly shading or highlighting certain fields missing or may need supporting documents to be uploaded as part of a complete application package. OLA contains numerical completion status indicators and left-hand navigation color indicators to assist Users in understanding what sections still need completion to be able to submit to FSA for processing. FSA seeks to build out a more robust Application Review component of OLA in future releases that will consolidate OLA responses and provide flags for missing information or areas where an

expected supporting document should be attached. All these efforts will improve the OLA customer experience.

Non-form information collections require providing copies of documents in the applicant's possession or providing written replies to FSA requests. Non-form collections may additionally be submitted in person at the local agency office, by mail, or by facsimile. Further, applicants with an established Login.gov account may provide non-form information collections as any kind of non-executable attachments, such as GIF, JPG, JPEG, PNG, TXT, RTF, PDF, XLS, XLSX or Word (DOC or DOCX).

FSA is currently exploring broader IT Modernization efforts to enhance program delivery. As part of the broader IT modernization effort, the existing OLA platform may be incorporated into a new fully integrated lending platform for USDA. OMB review and approval will be required prior to implementation of any new online loan intake software.

The agency anticipates 100% of responses to be submitted electronically for individuals and 100% for businesses.

A4. Efforts to identify duplication.

Describe efforts to identify duplication. Show specifically why any similar information already available cannot be used or modified for use for the purposes described in Question 2.

Every effort has been made to avoid duplication. There is similar data collected, however, those do not meet the agency's need. The burden established in this collection is required under the provisions of the CONACT, which mandates specific actions be taken when making loans to FLP applicants.

FSA FLP personnel with expertise in making loans have reviewed the information collections required under this CFR part to eliminate any duplicative or unnecessary collections of information. The information contained in this collection is made part of the case file and, when reasonably current, may be used in lieu of re-submission by the applicant. However, financial information that is collected at another time may be dated and not useful for the specific action being considered.

A5. Impacts on small businesses or other small entities.

If the collection of information impacts small businesses or other small entities (Item 5 of OMB Form 83-I), describe any methods used to minimize burden.

The information requested is the minimum amount required to meet program requirements. FSA has made every effort to minimize burden on small businesses and small entities. Thus, it places

no additional burden on small businesses above that required in the normal course of business. Legal entity applicants will be provided an OLA experience that aligns with that of Individual applicants. For some components of the OLA process, legal entity applicants will see a decrease in the number of questions. For example, legal entity applicants only have the options to upload a balance sheet and farm operating plan. There is no option to build either within the OLA process. There are 100 small businesses or entities.

A6. Consequences of collecting the information less frequently.

Describe the consequence to Federal program or policy activities if the collection is not conducted, or is conducted less frequently, as well as any technical or legal obstacles to reducing burden.

This collection is mandatory and an ongoing information collection request. FSA is not expecting any consequences for the applicant to apply for the loans through OLA (electronically). Having the ability to access OLA and apply using OLA, as an automated application, will allow for a more convenient option for requesting an FLP loan. However, it is recognized that certain rural areas may be impacted by limited access to broadband internet access, which could be a technical obstacle in using OLA, therefore reducing burden in those areas.

A7. Special circumstances relating to the Guidelines of 5 CFR 1320.5.

Explain any special circumstances that would cause an information collection to be conducted in a manner:

- **Requiring respondents to report information to the agency more often than quarterly;**
- **Requiring respondents to prepare a written response to a collection of information in fewer than 30 days after receipt of it;**
- **Requiring respondents to submit more than an original and two copies of any document;**
- **Requiring respondents to retain records, other than health, medical, government contract, grant-in-aid, or tax records for more than three years;**
- **In connection with a statistical survey, that is not designed to produce valid and reliable results that can be generalized to the universe of study;**
- **Requiring the use of a statistical data classification that has not been reviewed and approved by OMB;**
- **That includes a pledge of confidentiality that is not supported by authority established in statute or regulation, that is not supported by disclosure and data security policies that are consistent with the pledge, or which unnecessarily impedes sharing of data with other agencies for compatible confidential use; or**
- **Requiring respondents to submit proprietary trade secret, or other confidential information unless the agency can demonstrate that it has instituted procedures to protect the information's confidentiality to the extent permitted by law.**

- a) Requiring respondents to report information to the agency more often than quarterly
- b) Requiring respondents to prepare a written response to a collection of information in fewer than 30 days after receipt of it
- c) Requiring respondents to submit more than an original and two copies of any document
- d) Requiring respondents to retain records, other than health, medical, government contract, grant-in-aid, or tax records for more than three years
- e) In connection with a statistical survey, that is not designed to produce valid and reliable results that can be generalized to the universe of study
- f) Requiring the use of a statistical data classification that has not been reviewed and approved by OMB
- g) That includes a pledge of confidentiality that is not supported by authority established in statute or regulation, that is not supported by disclosure and data security policies that are consistent with the pledge, or which unnecessarily impedes sharing of data with other agencies for compatible confidential use
- h) Requiring respondents to submit proprietary trade secret, or other confidential information unless the agency can demonstrate that it has instituted procedures to protect the information's confidentiality to the extent permitted by law.

There are no special circumstances. The collection of information is conducted in a manner consistent with the guidelines in 5 CFR 1320.5.

A8. Comments to the Federal Register Notice and efforts for consultation.

If applicable, provide a copy and identify the date and page number of publication in the Federal Register of the agency's notice, required by 5 CFR 1320.8 (d), soliciting comments on the information collection prior to submission to OMB. Summarize public comments received in response to that notice and describe actions taken by the agency in response to these comments. Specifically address comments received on cost and hour burden.

Describe efforts to consult with persons outside the agency to obtain their views on the availability of data, frequency of collection, the clarity of instructions and recordkeeping, disclosure, or reporting format (if any), and on the data elements to be recorded, disclosed,

or reported.

Consultation with representatives of those from whom information is to be obtained or those who must compile records should occur at least once every 3 years even if the collection of information activity is the same as in prior years. There may be circumstances that may preclude consultation in a specific situation. These circumstances should be explained.

The Federal Register notice for 60-day comment period was published on May 19, 2026 (91 FR 29109). There were four (4)_____ comments received on all aspects of the collection.

Three (3) comments were received on 7/8/2026 via telephone from a single commenter:

1) What changes are being made to OLA?

FSA Response: There are no changes being made to OLA related to this Federal Register publication. OLA was released on 12/5/2023. The Paperwork Reduction Action (PRA) requires Federal agencies to renew with OMB every 3 years. The 60-Day Federal Register publication is the first step in the renewal process.

2) The 60-Day notice indicates FSA is currently exploring broader IT Modernization efforts to enhance program delivery. As part of the broader IT modernization effort, the existing OLA platform may be incorporated into a new fully integrated lending platform for USDA. OMB review and approval will be required prior to implementation of any new online loan intake software. What does this mean?

FSA Response: FSA has recently entered into a contract with a vendor for purchase of a Commercial Off the Shelf (COTS) loan delivery system. It is anticipated that the new COTS software will replace the existing OLA platform currently in use. Any new FLP Direct Loan application intake process within the COTS platform and associated public burden must go through the PRA process and be approved by OMB prior to usage.

3) What role will artificial intelligence play in the future for FSA Direct Loan application in the new system? Will FSA staff still be involved in the decision making?

This question is not material to the OLA collection renewal. However, the comment and FSA response will be included when Information Collection Request (ICR) is submitted for FSA's new commercial off the shelf loan delivery platform.

One (1) comment received on 7/15/2026 via telephone:

When a farmer submits their loan application through OLA, does that application get processed/decided on by their local county office, or somewhere else in FSA?

FSA Response: As part of the OLA process, the applicant designates their headquarter county. When an OLA submission occurs, the submission is then processed by the FLP staff that services the headquarter county designated by the applicant.

In addition, the following individuals were consulted regarding this information collection. Any comments provided are provided below name, if received:

Zachary W.

Email address: zach.winkel@roamingpasturesfarm.com

Comments: The individual indicated they understood what was being asked during the OLA process and that it was easy to use. Additionally, the individual commented that the online application made the process simple and they could easily enter the information and complete the application in a timely manner. Suggested improvements offered by the individual were to include a summary page where an applicant can easily see all the information such as total equity, debts, inputs, etc. on one screen. Without the summary, the individual commented that some cross-checking had to occur to ensure previous inputs were correct. The individual also experienced some issues with uploading of files to support the application.

In response, FSA has recently enhanced the OLA process to include a summary page for both the balance sheet and farm operating plan cash flow projection. FSA has also corrected a bug in the system that prevented some files from being properly uploaded.

Samantha B.

Email address: samyliniemi@yahoo.com

Comments: The individual indicated the OLA process was easy to use, and the OLA flow made sense. Suggested improvements offered by the individual were to add descriptions or examples of what a balance sheet and cash flow projection should look like for reference by the applicant.

In response, FSA will explore options for improving the “educational” functionality of OLA to assist applicants in having a better understanding of what information should be included when uploading financial documents such as the balance sheet and cash flow projection.

Paul M.

Email address: paulmissling@yahoo.com

Comments: The individual indicated the OLA process was easy to use, the OLA flow made sense, and they understood what was being asked for during the OLA process. No additional comments were provided regarding suggested OLA improvements.

No action required on this response due to the wholly informative and positive nature of the comments.

Beyond specific feedback for OLA, FSA maintains close contact with borrowers through FSA's general field representatives (GFR) and a headquarters' staff. GFR's have direct personal contact with the applicants in connection with the fulfillment of FSA requirements. GFR's pass on any substantive comments to the headquarters staff. Staff are readily available to assist or help the FSA customers. FSA works closely with lending institutions and a nationwide network of lending institutions as part of the Farm Credit System, which provides supplemental loan funds to borrowers.

A9. Explain any decisions to provide any payment or gift to respondents.

Explain any decision to provide any payment or gift to respondents, other than remuneration of contractors or grantees.

There were no decisions to provide any payment or gift to respondents.

A10. Assurances of confidentiality provided to respondents.

Describe any assurance of confidentiality provided to respondents and the basis for the assurance in statute, regulation, or agency policy.

The information collected is sensitive due to the financial nature. Any information obtained during the collection process is not disclosed to third parties not party to the application process. Access to

A11. Justification for any questions of a sensitive nature.

Provide additional justification for any questions of a sensitive nature, such as sexual behavior or attitudes, religious beliefs, and other matters that are commonly considered private. This justification should include the reasons why the agency considers the questions necessary, the specific uses to be made of the information, the explanation to be given to persons from whom the information is requested, and any steps to be taken to obtain their consent.

The information collected is of a financial nature. As a condition for the receipt of program benefits, respondents must provide total disclosure of income data and a history of their business dealings that is often considered sensitive. Regardless, the information is required to properly document FSA's decision pertaining to direct loan making and direct loan servicing actions.

A12. Estimates of the hour burden of the collection of information.

Provide estimates of the hour burden of the collection of information. Indicate the number of respondents, frequency of response, annual hour burden, and an explanation of how the burden was estimated.

A. Indicate the number of respondents, frequency of response, annual hour burden, and an explanation of how the burden was estimated. If this request for approval covers more than one form, provide separate hour burden estimates for each form and aggregate the hour burdens in Item 13 of OMB Form 83-I.

The estimate of burden hours of the information collection is as follows:

Total Number of Unduplicated Respondents.....668
Individuals or Households.....568
Businesses.....100

Reports Filed Per Person.....1.16

Total Annual Responses.....775

Total Annual Burden Hours.....1,152

Documentation to support these figures includes:

HISTORICAL DATA	
Total # of Direct Loan Making requests received via OLA from 12/5/2023 through 4/29/2026	823
FY 24 (12/5/2023 through 9/30/2024) = 221 FY 25 (10/01/2024 through 9/30/2025) = 360 FY 26 (10/01/2026 through 4/29/2026) = 242	
Total # of Direct Loan Making applicants submitting applications via OLA from 12/5/2023 through 4/29/2026	711

Average # of Direct Loan Making requests submitted via OLA per applicant from 12/5/2023 through 4/29/2026	1.16

ESTIMATES	
Expected increase based on average OLA usage increase from 12/5/2023 through 4/29/2026 FY 24 (12/5/2023 through 9/30/2024) = 221 respondents / 301 days = .7342 per day x 365 = 268 <i>prorated</i> FY 25 (10/01/2024 through 9/30/2025) = 360 respondents (34.33% increase from FY24) FY 26 (10/01/2026 through 4/29/2026) = 242 respondents / 211 days = 1.15 per day x 365 = 419 <i>prorated</i> (16.11% increased from FY25) Average annual increase = 25.22%	25.22%
Projected # of applicants submitting Direct Loan Making requests via OLA FY 27 = 419 respondents x 25.22% = 106 + 410 = 525 OLA respondents FY 28 = 525 respondents x 25.22% = 132 + 525 = 657 OLA respondents FY 29 = 657 respondents X 25.22% = 166 + 655 = 821 OLA respondents Average = 525 + 657 + 821 = 2003 / 3 = 668 projected OLA respondents each year	668

Average # of Direct Loan Making requests submitted per applicant (excluding YL, EM, and ITLAP)	1.16
Total Annual Responses received via OLA (668 responses x 1.516)	775

AVERAGE RESPONSE TIME				
Type	Formula	# of Responses	Burden	Total
Direct Loan Making– Individual (58%)	775 x .58	449.50	1.3 hours	584.35
Direct Loan Making - Married Couples (27%)	775 x .27	209.25	1.60 hours	334.80
Direct Loan Making - Formal Entities (15%)	775 x .15	116.25	2.00 hours	232.50
Total		775		1,152

1,152 Total Hours / 775 Total Responses = 1.49 hours per response across all applicant types.

FSA estimates the following burden hours for information collection using the FSA OLA:

Individuals: 1.30 hours
 Informal Entities: 1.60 hours
 Legal Entities: 2.00 hours

The variances in the time for completion necessary as all entity members are required to provide information applicable to individuals and certify and acknowledge that they have read the certifications included in the OLA process.

The current paper FSA-2001 Farm Loan application is 1 form; 13 pages with an estimated paperwork burden of 2 hours 40 minutes. Prior to the current paper FSA-2001 version, applicants were required to complete 10 forms; 29 pages with an estimated paperwork burden of 5 hours and 20 minutes. For the current paper version of the FSA-2001, FSA estimated a burden reduction of 50%. With the initial OLA release, FSA estimates the paperwork burden for all applicant types to be 1 hour, 31 minutes, which is nearly an additional 50% *reduction* in burden from the current paper application version (see Table 1).

Table 1 – Summary of Burden Hour Changes

Description	Hours Per Response		
	<u>Current</u> Paper FSA-2001	<u>OLA</u> Digital	<u>Change</u>
Total Time Required for Individuals	2.667	1.30	-1.367
Total Time Required for Informal Entities (inc. married couples)	2.667	1.60	-1.067
Total Time Required for Entities	3.167	2.00	-1.167

This estimate encompasses completion of all components of using the FSA OLA and includes obtaining and uploading any supporting documents necessary for a complete application package. The reduction in burden hours can be attributed to pre-population of customer information, informative & intuitive design features that allow for easy recognition of requested information, pre-determined drop-down options available for selection throughout OLA, and easy upload of supporting documents that the users may already have on hand in a digital format. In addition, records that are current or those do not change over time and are already on file will not need to be resubmitted as part of a new application.

Total estimated burden hours for the use of FSA OLA for information collection are 1,152 hours. This assumes that all FLP requests for Direct loan making assistance (excluding YL, EM, and ITLAP) are submitted via the FSA OLA.

B. Provide estimates of annualized cost to respondents for the hour burdens for collections of information, identifying and using appropriate wage rate categories.

Respondent cost per hour was derived by using U.S. Bureau of Labor Statistics Occupational Employment and Wages, May 2025, Table 11-9013-Farmers and Ranchers, and Other Agricultural Managers. The U.S. mean hourly wage for this group is \$47.99 hourly and \$99,820 annually, as measured by the Bureau of Labor Statistics. Employer compensation costs (fringe benefits) for all workers averaged \$15.33 per hour worked from Bureau of Labor Statistics website, specifically in the document of the private employer costs for employee compensation, December 2025. The total respondent cost is \$63.32 for applicants.

The estimate of respondent costs for the information collections is a total of \$72,944.64 (1,152 burden hours X \$63.32 per hour).

A13. Estimates of other total annual cost burden.

Provide estimates of the total annual cost burden to respondents or recordkeepers resulting from the collection of information, (do not include the cost of any hour burden shown in

questions 12 and 14). The cost estimates should be split into two components: (a) a total capital and start-up cost component annualized over its expected useful life; and (b) a total operation and maintenance and purchase of services component.

The regulation and associated information collections place no burden costs on respondents for capital, start-up, ongoing operation, maintenance, or the purchase of services.

A14. Provide estimates of annualized cost to the Federal government.

Provide estimates of annualized cost to the Federal government. Provide a description of the method used to estimate cost and any other expense that would not have been incurred without this collection of information.

The estimated annual cost to the Federal Government is: \$41,253.25 (775 responses X \$53.23).

Averaging the GS-9 through GS-12 (2026 Federal General Schedule RUS-Salary Table) salaries indicate an average employee salary of \$84,490.80 per year. Standard adjustments recommended by FSA's Budget Division of 31% are added for benefits and miscellaneous expenses (\$26,192.15), for a total average cost for a Farm Loan Program employee salary of \$111,082.95 per year, which divided by 2,087 hours equals an hourly salary of \$53.23.

A15. Explanation of program changes or adjustments.

Explain the reasons for any program changes or adjustments reported in Items 13 or 14 of the OMB Form 83-I.

FSA requests a revision of a currently approved information collection. A new affected public category, individuals, was added to the ROCIS record to accurately reflect the user groups. The estimated burden hours and responses have decreased since the last OMB approval for OLA, primarily because of minimal usage of the OLA submission option by Direct Loan making applicants. Original OMB approval based on assumption of 100% usage of OLA. The changes were tied to the following:

- Total number of total unduplicated respondents decreased from 21,610 to 668.
- Total reports filed per person decreased from 1.82 to 1.16.
- Applicant type percentages were adjusted as follows:
 - Individual applicants increased from 50% to 58%. This percentage based on total

submissions for Direct Loan making assistance, regardless of submission method (OLA and traditional paper)

Informal entity applicants, including married couples, decreased from 35% to 27%. This percentage based on total submissions for Direct Loan making assistance, regardless of submission method (OLA and traditional paper)

- Total annual OLA responses decreased from 39,330 to 775.
- Total OLA burden hours decreased from 59,389 to 1,152.

These changes are the result of agency adjustments:

- o Original OMB approval factored in YL, EM, and ITLAP submissions. However, these loan types were excluded from this request as these will not be part of the existing OLA platform.
- o Original OMB approval factored in FSA-2001 applications received as part of Primary Loan Servicing (PLS). However, PLS submissions were excluded from this request as they will not be part of the existing OLA platform.
- o Original OMB approval factored 100% usage of the OLA platform for Direct Loan Making submissions. Actual OLA usage was significantly less than projected from 12/5/2023 (date of national launch) through 4/29/2026. Actual OLA usage was 1.2% of total Direct Loan Making submissions for available loan types.

No changes were due to agency discretion. No changes were made to the response time per applicant type.

A16. Plans for tabulation, and publication and project time schedule.

For collections of information whose results are planned to be published, outline plans for tabulation and publication.

The information collections required under this regulation will not be tabulated or published.

A17. Displaying the OMB Approval Expiration Date.

If seeking approval to not display the expiration date for OMB approval of the information collection, explain the reasons that display would be inappropriate.

The OMB expiration date will be displayed on the authorization and e-signature screens of the OLA process.

A18. Exceptions to the certification statement identified in Item 19.

Explain each exception to the certification statement identified in Item 19 of the OMB 83-I" Certification for Paperwork Reduction Act."

There are no exceptions requested.