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Florida FSA Newsletter

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March 15 is Deadline to Make Elections and Complete Enrollment in 2021 Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) Programs

Agricultural producers can now make elections and enroll in the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) programs for the 2021 crop year.

Enrollment for the 2021 crop year closes March 15, 2021.

ARC provides income support payments on historical base acres when actual crop revenue declines below a specified guaranteed level. PLC provides income support payments on historical base acres when the effective price for a covered commodity falls below its reference price.

Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard...
Division Chiefs:

Administrative Officer
Mark Cotrell

Farm Program
Tom Hockert

Farm Loans
Christy Marshall

Please contact your local FSA Office for questions specific to your operation or county.

seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium and short grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat.

2021 Elections and Enrollment
Producers can elect coverage and enroll in crop-by-crop ARC-County or PLC, or ARC-Individual for the entire farm, for the 2021 crop year. Although election changes for 2021 are optional, enrollment (signed contract) is required for each year of the program. If a producer has a multi-year contract on the farm and makes an election change for 2021, it will be necessary to sign a new contract.

If an election is not submitted by the deadline of March 15, 2021, the election defaults to the current election for crops on the farm from the prior crop year.

For crop years 2022 and 2023, producers will have an opportunity to make new elections during those signups. Farm owners cannot enroll in either program unless they have a share interest in the farm.

Web-Based Decision Tools
In partnership with USDA, the University of Illinois and Texas A&M University offer web-based decision tools to assist producers in making informed, educated decisions using crop data specific to their respective farming operations. Tools include:

- **Gardner-farmdoc Payment Calculator**, the University of Illinois tool that offers farmers the ability to run payment estimate modeling for their farms and counties for ARC-County and PLC.
- **ARC and PLC Decision Tool**, the Texas A&M tool allows producers to analyze payment yield updates and expected payments for 2021. Producers who have used the tool in the past should see their username and much of their farm data already available in the system.

Crop Insurance Considerations
Producers are reminded that enrolling in ARC or PLC programs can impact eligibility for some crop insurance products offered by USDA’s Risk Management Agency (RMA). Producers who elect and enroll in PLC also have the option of purchasing Supplemental Coverage Option (SCO) through their Approved Insurance Provider, but producers of covered commodities who elect ARC are ineligible for SCO on their planted acres.

Unlike SCO, RMA’s Enhanced Coverage Option (ECO) is unaffected by participating in ARC for the same crop, on the same acres. You may elect ECO regardless of your farm program election.

Upland cotton farmers who choose to enroll seed cotton base acres in ARC or PLC are ineligible for the stacked income protection plan, or STAX, on their planted cotton acres.

More Information
For more information on ARC and PLC, including two online decision tools that assist producers in making enrollment and
U.S. Department of Agriculture Announces Key Leadership in Farm Production and Conservation Mission Area

The U.S. Department of Agriculture announced the appointment of Gloria Montaño Greene as Deputy Under Secretary for Farm Production and Conservation (FPAC) and the appointment of Zach Ducheneaux as Administrator of the Farm Service Agency (FSA). They began their positions on Monday, Feb. 22.

Montaño Greene is a former State Executive Director for FSA in Arizona from 2014-2017. With FSA in Arizona, Montaño Greene led implementation of the 2013 Farm Bill programs across the state. Currently, she serves as Deputy Director for Chispa Arizona, a program of the League of Conservation Voters focused on the empowerment of Latino voices in Arizona on issues including energy, public lands and democracy access. She served as Deputy Chief of Staff and Chief of Staff to Congressman Raúl M. Grijalva of Arizona. She is a graduate of the University of Arizona.

Ducheneaux is the current Executive Director of the Intertribal Agriculture Council, the largest, longest-standing Native American agriculture organization in the U.S. The Council represents all Federally Recognized Tribes and serves 80,000 Native American producers. He has been with the Council since the 1990s in various leadership positions, including as former tribal council representative for the Cheyenne River Sioux Tribe. Ducheneaux has spent his career educating people about the critical role of improved food systems, value-added agriculture, and foreign exports to respond to the enduring economic and social challenges facing Native Americans and reservations. He also serves on the board of directors for Project H3LP!, a nonprofit founded by his family to benefit his local community by providing life lessons and therapy through horsemanship. He operates his family’s ranch on the Cheyenne River Sioux Reservation in north central South Dakota with his brothers.

USDA Supports Military Veteran’s Transition to Farming

Are you a military veteran interested in farming? USDA offers resources to help you:

- **Fund Your Operation**: USDA’s Farm Service Agency offers a variety of funding opportunities to help agricultural producers finance their businesses. Certain funds are targeted for veterans and beginning farmers and ranchers.

- **Conserve Natural Resources**: USDA’s Natural Resources Conservation Service 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.

- **Manage Risks**: USDA is here to help you prepare for and recover from the unexpected. Veterans who are beginning farmers may be eligible for reduced premiums, application fee waivers, increased insurance coverage, and other incentives for multiple USDA programs that support risk management.

USDA wants to ensure that veterans transitioning to agriculture have the resources needed to succeed. While USDA offices are currently closed to visitors because of the pandemic, Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. To conduct business, please contact your local USDA Service Center. Additionally, more information
related to USDA’s response and relief for producers can be found at farmers.gov/coronavirus. If you’re a new farmer, you can also reach out to your Florida Beginning Farmer and Rancher Coordinator.

**USDA Encourages Completion of Cash Rents and Leases Survey**

You may have received a *Cash Rents and Leases* survey from the U.S. Department of Agriculture’s National Agricultural Statistics Service (NASS). This survey provides the basis for estimates of the current year’s cash rents paid for irrigated cropland, non-irrigated cropland, and permanent pasture. Please complete your Cash Rents and Leases survey by June 21. This survey can be completed and returned by mail, over the phone, or at agcounts.usda.gov/.

Information from this survey is used in the Farm Service Agency (FSA) Conservation Reserve Program (CRP) as an alternative soil rental rate prior to finalizing new rates each year. Survey responses from as many localities as possible help calculate more accurate rental rates. Completion of the survey ensures cash rental rates accurately represent your locality. Survey results will also give you a useful tool in negotiating your rental agreements, and financial planning for your agricultural operation.

In accordance with federal law, survey responses are kept confidential. Survey results will be available in aggregate form only to ensure that no individual producer or operation can be identified. NASS will publish the survey results on August 27 at quickstats.nass.usda.gov/.

If you have any questions about this survey, please call 888-424-7828, or visit: https://www.nass.usda.gov/Surveys/Guide_to_NASS_Surveys/Cash_Rents_by_County/index.php.

**Let USDA Help You Prepare for Tax Season**

If you participate in USDA programs, including our farm loan program, it’s time to start preparing for tax season. USDA technical assistance is free, but it is important to not overlook USDA payments when calculating your taxes. USDA issues documentation for your taxes, including 1098 forms for USDA farm loans and 1099 forms for farmer payments. Whether you are filing your taxes on your own or working with a professional accountant or tax preparer, you have 24/7 access to your loan information through a new feature on Farmers.gov.

The “My Financial Information” portal makes it easier for customers to track loan transactions and payments and saves trips to the USDA service center to obtain loan-related information. It enables you to view:

- Loans and financial information.
- Interest payments (including year-to-date interest paid for the past five years).
- Loan history.
- Paid-in-full and restructured loans, and alerts. For example, an account alert will be displayed if a loan is past due.

To access your loan information, visit farmers.gov and sign into the site’s authenticated portal, available on the menu at the top right of the site. To use the portal, you will need a Level 2 USDA eAuthentication account. If you do not have a Level 2 USDA eAuthentication account, you can sign up for one here.

Loan information retrieved from the “My Financial Information” portal should be compared to your records and reviewed with your tax preparer if you are working with one. Contact your local USDA Service Center if you have questions about the information on My Financial Information.
Currently, only producers doing business as an individual can view information. Entities, such as an LLC or Trust, or producers doing business on behalf of another customer cannot access the portal at this time, but access is being planned. Google Chrome, Mozilla Firefox and Microsoft Edge are the recommended browsers to access the feature.

As you are preparing your taxes, here is a checklist of things to do or consider:

- Gather all 1098, 1099 and other tax forms issued by USDA.
- If you have a Farm Loan, visit the self-service website at the top right corner of farmers.gov to view your loan information, history, and payments.
- Crop insurance proceeds must be included in your farm income.
- Farmers can deduct certain conservation-related expenses. According to the IRS, you may deduct up to 25 percent of your gross farm income for conservation expenses.

Keeping good expense records will help you and your tax preparer determine the tax deductions you may claim. Here are some helpful websites to help you compile the record:

- [https://newfarmers.usda.gov/taxes](https://newfarmers.usda.gov/taxes) (New farmer resources from USDA)
- [https://ffsc.org](https://ffsc.org) (Record keeping assistance)

The “My Financial Information” portal on Farmers.gov is just one of many features designed to help you manage your loans. The USDA team building farmers.gov prioritized this feature based on feedback from USDA field-level staff and customers. Being able to access loan information and payment history online will help you with this year’s taxes, and future features will continue to expand your self-service opportunities.

### Change to Policy on Filing a Notice of Loss for Grazed Forage Producers with NAP Coverage

For the 2021 and subsequent crop years, NAP forage producers with the intended use of grazing who elect to use independent assessments or other approved alternative loss percentage methods to establish their loss are no longer required to file a CCC-576 Notice of Loss with FSA. However, a CCC-576 Application for Payment form must be submitted to FSA no later than 60 calendar days after the coverage period ends.

Producers that elect to have the grazing loss determined using similar mechanically harvested units still must timely file a CCC-576 Notice of Loss within 15 days of the disaster event or damage to the crop first becomes apparent or within 15 days of harvest.

### Citrus Tree and Fruit Growers Need to Make Insurance Decisions Soon

The USDA’s Risk Management Agency (RMA) reminds Florida citrus tree and fruit growers that the final date to apply for crop insurance coverage for the 2022 crop year is April 15. Current policyholders who wish to make changes to their existing coverage also have until the April 15 sales closing date to do so.

Federal crop insurance is critical to the farm safety net. It helps producers and owners manage revenue risks and strengthens the rural economy. Coverage is available for avocado trees and mango trees in Miami-Dade County; carambola trees in Lee and Miami-Dade counties; lemon trees in Collier, Glades, Hardee, Hendry, Indian River, Martin, Polk, and St. Lucie counties; lime trees in Lee and Miami-Dade counties; and grapefruit trees, orange trees, and all other citrus trees (murcott,
tangelo, and tangerine) in select Florida counties. Coverage is also available for grapefruit, mandarins, oranges, tangelos, tangerines, and tangors in select Florida counties; lemons in Collier, Glades, Hardee, Hendry, Indian River, Martin, Polk, and St. Lucie counties; and limes in Lee and Miami-Dade counties. Please contact your insurance agent to see if your county is covered.

Growers are encouraged to visit their crop insurance agent soon to learn specific details for the 2022 crop year.

RMA is authorizing additional flexibilities due to coronavirus while continuing to support producers, working through Approved Insurance Providers (AIPs) to deliver services, including processing policies, claims, and agreements. RMA staff are working with AIPs and other customers by phone, mail, and electronically to continue supporting crop insurance coverage for producers. Farmers with crop insurance questions or needs should continue to contact their insurance agents about conducting business remotely (by telephone or email). More information can be found at farmers.gov/coronavirus.

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available online using the RMA Agent Locator. Producers can use the RMA Cost Estimator to get a premium amount estimate of their insurance needs online.

Learn more about crop insurance and the modern farm safety net at www.rma.usda.gov.

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**Applying for Farm Storage Facility Loans**

The Farm Service Agency’s (FSA) Farm Storage Facility Loan (FSFL) program provides low-interest financing to help you build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, floriculture, hops, maple sap, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

Loans up to $50,000 can be secured by a promissory note/security agreement, loans between $50,000 and $100,000 may require additional security, and loans exceeding $100,000 require additional security.

You do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

For more information, contact your local County USDA Service Center or visit fsa.usda.gov/pricesupport.

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**Applying for FSA Direct Loans**

FSA offers direct farm ownership and direct farm operating loans to producers who want to establish, maintain, or strengthen their farm or ranch. Direct loans are processed, approved and serviced by FSA loan officers.

Direct farm operating loans can be used to purchase livestock and feed, farm equipment, fuel, farm chemicals, insurance, and other costs including family living expenses. Operating loans can also be
used to finance minor improvements or repairs to buildings and to refinance some farm-related debts, excluding real estate.

Direct farm ownership loans can be used to purchase farmland, enlarge an existing farm, construct and repair buildings, and to make farm improvements.

The maximum loan amount for direct farm ownership loans is $600,000 and the maximum loan amount for direct operating loans is $400,000 and a down payment is not required. Repayment terms vary depending on the type of loan, collateral and the producer's ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.

Please contact your local FSA office for more information or to apply for a direct farm ownership or operating loan.

**Dates to Remember**

March 15 - ARC/PLC Enrollment Deadline
April 15 - Final date to apply for 2022 crop year insurance coverage for citrus trees and fruit

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).