Florida USDA - August 13, 2021

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

#### In This Issue:

- Gear Up for the 2021 Hurricane Season: Prepare and Recover with USDA
- Biden Administration to Invest \$67 Million to Help Heirs Resolve Land Ownership and Succession Issues
- <u>USDA Announces Pandemic Assistance for Timber Harvesters and Haulers</u>
- Applying for NAP Payments
- <u>USDA Continues Conservation Planning and Programs NRCS</u>
   <u>Services Available by Phone Appointment Only</u>
- <u>USDA Reminds Historically Underserved Producers of Advance Payment Option</u>
- <u>Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation</u>
- Strawberry Growers Need to Make Insurance Decisions Soon
- USDA Program Works to Control Rabies in Wildlife
- Dates to Remember
- Selected Interest Rates for August 2021

# Gear Up for the 2021 Hurricane Season: Prepare and Recover with USDA

Hurricane season is underway, and it lasts until November 30. The National Oceanic and Atmospheric Administration (NOAA) predicts that the 2021 hurricane season will be above normal in the Atlantic and produce 13 to 20 named storms with six to 10 hurricanes and three to five major hurricanes. The eastern Pacific hurricane season will produce 12 to 18 named storms, with five to 10 hurricanes and two to five major hurricanes.



USDA is here to help you prepare for and recover from hurricane events.

Take precautions to prepare and protect your family and operation.

- Develop an Emergency Plan Ensure your household and employees know your hurricane plan, including meeting points, emergency contact lists, and alternate evacuation routes in case infrastructure is damaged.
- Remove Debris and Secure Large Objects Clean out culverts, ditches, and other drainage areas, especially before and during peak hurricane season to reduce water damage. Most injuries to animals, people, or structures during a

hurricane are caused by flying objects. To lessen the risk, minimize the presence of equipment, supplies, and debris that may become airborne during high winds or encountered in floodwaters.

 Secure Important Records and Documents - Pre- and post-hurricane documentation is extremely important for insurance compensation and recovery assistance. You'll want to have thorough records of damages and losses sustained on your farm as well as documentation of your cleanup and recovery efforts.

It is critical to document inventory of farm buildings, vehicles, equipment, and livestock before a disaster occurs. Take photos, videos, or make written lists with descriptions. Keep copies of this inventory in multiple places: computer, off-site in a safe location, and on a cloud-based server where information is transmitted and saved weekly.

• **Know Your Insurance Options** - Regularly review your insurance policies with your agent to be sure you have adequate coverage, including flood insurance, for your facilities, vehicles, farm buildings, crops and livestock. Note, there are limitations on how soon insurance coverage will take effect. Generally, insurance policies will not cover damage if the policy was not in place before a disaster.

For counties within or adjacent to the area of sustained hurricane-force winds, the Risk Management Agency's (RMA) Hurricane Insurance Protection – Wind Index (HIP-WI) covers a portion of your underlying crop insurance policy's deductible. HIP-WI covers 70 crops and is available in counties near the Gulf of Mexico, the Atlantic, and Hawaii.

- Gather Supplies Have drinking water, canned food, a generator, batteries, a
  flashlight, and fuel available in case you lose power. For widespread outages,
  credit and debit cards may not work, so have cash handy.
- Access Real-time Emergency Information Download the FEMA app for free on the App Store and Google Play for safety tips on what to do before, during, and after disasters.

Learn more about how USDA can help you recover.

# Biden Administration to Invest \$67 Million to Help Heirs Resolve Land Ownership and Succession Issues

U.S. Department of Agriculture (USDA) is providing \$67 million in competitive loans through the new Heirs' Property Relending Program (HPRP), which aims to help agricultural producers and landowners resolve heirs' land ownership and succession issues. Intermediary lenders -- cooperatives, credit unions, and nonprofit organizations – can apply for loans up to \$5 million at 1% interest once the Farm Service Agency (FSA) opens the two-month signup window in late August.

After FSA selects lenders, heirs can apply directly to those lenders for loans and assistance. Heirs' property issues have long been a barrier for many producers and landowners to access USDA programs and services, and this relending program provides access to capital to help producers find a resolution to these issues.

The Heirs' Property Relending Program is another example of how USDA is working to rebuild trust with America's farmers and ranchers. HPRP is a loan and will need to be repaid as directed by the 2018 Farm Bill.

The program's benefits go far beyond its participants. It will also keep farmland in farming, protect family farm legacies and support economic viability.

### **Eligible Lenders**

To be eligible, intermediary lenders must be certified as a community development financial institution and have experience and capability in making and servicing agricultural and commercial loans that are similar in nature.

If applications exceed the amount of available funds, those applicants with at least 10 years or more of experience with socially disadvantaged farmers that are located in states that have adopted a statute consisting of enactment or adoption of the Uniform Partition of Heirs Property Act (UPHPA) will receive first preference. A list of these states is available at <a href="mailto:farmers.gov/heirs/relending">farmers.gov/heirs/relending</a>. A secondary preference tier is established for those that have applications from ultimate recipients already in process, or that have a history of successfully relending previous HPRP funds. When multiple applicants are in the same tier, or there are no applicants in tier 1 or 2, applications will be funded in order of the date the application was received.

Selected intermediary lenders will determine the rates, terms, and payment structure for loans to heirs. Interest rates will be the lowest rate sufficient for intermediaries to cover cost of operating and sustaining the loan.

Additional information for lenders, including how to apply for funding, can be found in the <u>HPRP final rule</u> (PDF, 387 KB).

#### Relending to Heirs

Heirs may use the loans to resolve title issues by financing the purchase or consolidation of property interests and financing costs associated with a succession plan. This may also include costs and fees associated with buying out fractional interests of other heirs in jointly-owned property to clear the title, as well as closing costs, appraisals, title searches, surveys, preparing documents, mediation, and legal services.

Heirs may not use loans for any land improvement, development purpose, acquisition or repair of buildings, acquisition of personal property, payment of operating costs, payment of finders' fees, or similar costs.

Intermediary lenders will make loans to heirs who:

- Are individuals or legal entities with authority to incur the debt and to resolve ownership and succession of a farm owned by multiple owners;
- Are a family member or heir-at-law related by blood or marriage to the previous owner of the property;
- Agree to complete a succession plan.

More information on how heirs can borrow from lenders under HPRP will be available in the coming months.

#### **More Information**

Heirs' property is a legal term that refers to family land inherited without a will or legal documentation of ownership. It has historically been challenging for heirs to benefit from USDA programs because of the belief that they cannot get a farm number without proof of ownership or control of land. However, FSA provides alternative options that allow an heir to obtain a farm number. In states that have adopted the UPHPA, producers may provide specific documents to receive a farm number. To learn more about heirs property, HPRP, or UPHPA, visit farmers.gov/heirs/relending.

## USDA Announces Pandemic Assistance for Timber Harvesters and Haulers

The U.S. Department of Agriculture (USDA) is providing up to \$200 million to provide relief to timber harvesting and timber hauling businesses that have experienced losses due to COVID-19 as part of USDA's Pandemic Assistance for Producers initiative. Loggers and truckers can apply for assistance through USDA's Farm Service Agency (FSA) July 22 through Oct. 15, 2021. The Pandemic Assistance for Timber Harvesters and Haulers program (PATHH) is administered by FSA in partnership with the U.S. Forest Service.

The Consolidated Appropriations Act, 2021, authorized this critical assistance for the timber industry. Timber harvesting and hauling businesses that have experienced a gross revenue loss of at least 10% during the period of Jan. 1 and Dec. 1, 2020, compared to the period of Jan. 1 and Dec. 1, 2019, are encouraged to apply.

#### **Program Details**

To be eligible for payments, individuals or legal entities must be a timber harvesting or timber hauling business where 50% or more of its gross revenue is derived from one or more of the following:

- · Cutting timber.
- Transporting timber.
- Processing of wood on-site on the forest land (chipping, grinding, converting to biochar, cutting to smaller lengths, etc.).

Payments will be based on the applicant's gross revenue received from Jan. 1, 2019, through Dec. 1, 2019, minus gross revenue received from Jan. 1, 2020, through Dec. 1, 2020, multiplied by 80%. FSA will issue an initial payment equal to the lesser of the calculated payment amount or \$2,000 as applications are approved. A second payment will be made after the signup period has ended based upon remaining PATHH funds.

The maximum amount that a person or legal entity may receive directly is \$125,000.

#### Applying for Assistance

Loggers and truckers can apply for PATHH beginning on July 22 by completing form FSA-1118, Pandemic Assistance for Timber Harvesters and Haulers Program application, and certifying to their gross revenue for 2019 and 2020 on the application. Additional documentation may be required. Visit <a href="mailto:farmers.gov/pathh">farmers.gov/pathh</a> for more information on how to apply.

Applications can be submitted to the FSA office at any USDA Service Center nationwide by mail, fax, hand delivery, or via electronic means. To find a local FSA office, loggers and truckers can visit <a href="mailto:farmers.gov/service-locator">farmers.gov/service-locator</a>. They can also call 877-508-8364 to speak directly with a USDA employee ready to offer assistance.

# **Applying for NAP Payments**

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

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

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

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

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

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

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

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

# USDA Continues Conservation Planning and Programs - NRCS Services Available by Phone Appointment Only

All USDA Service Centers, including Natural Resources Conservation Services (NRCS) field offices, are not currently accessible to customers in person.

NRCS staff are working with customers through phone, mail and online communications, and field work continues with appropriate social distancing to help producers with conservation planning and financial assistance through Farm Bill programs. If you need information on a Farm Bill program deadline, please call your local NRCS field office.

Online services are available to customers with an eAuth account, which provides access to the <a href="farmers.gov">farmers.gov</a> portal where producers can view USDA farm loan information and payments and view and track certain USDA program applications and payments. Customers who do not already have an eAuth account can enroll at <a href="farmers.gov/sign-in.">farmers.gov/sign-in.</a> Online NRCS services are available to customers through the <a href="Conservation Client Gateway link">Conservation Client Gateway link</a> which can be found at <a href="www.nrcs.usda.gov">www.nrcs.usda.gov</a>. Customers can track payments,

report completed practices, request conservation assistance and electronically sign documents.

For the most current updates on available services and Service Center contact information, visit <u>farmers.gov/coronavirus</u>.

# USDA Reminds Historically Underserved Producers of Advance Payment Option

If you're a historically underserved producer and participating in the USDA's Natural Resources Conservation Service's (NRCS) Environmental Quality Incentives Program (EQIP), you can receive an advance conservation practice payment before you implement a practice.

A historically underserved producer is described as one of the below:

- **Beginning Farmer or Rancher** is new to farming or ranching, or, has operated a farm or ranch for less than 10-consecutive years.
- Socially Disadvantaged Farmer or Rancher is a member of a group whose
  members have been subjected to racial or ethnic prejudice because of their
  identity as members of that group without regard to their individual qualities.
- **Veteran Farmer or Rancher** has served in the armed forces and has not operated a farm or ranch, has operated a farm or ranch for less than 10-consecutive years, or first obtained veteran status during the last 10 years.
- **Limited Resource Farmer or Rancher** has a household income at or below the national poverty level. Eligibility can be determined by using this online tool.

Under the advance payment option, such producers may request payments when they have final designs and job sheets and are ready to begin their EQIP practices. Advance payments provide at least 50 percent of the payment rate for each practice. The funds must be spent within 90 days of receipt and practices must be completed as agreed to in an EQIP plan of operations. Producers also may opt to have NRCS pay the contractors or vendors directly.

For more information, visit the <u>advance payments</u> webpage where you can download the EQIP Advance Payment Fact Sheet.

# Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation

Farmers and ranchers can use the *Farm Loan Discovery Tool* on farmgers.gov to find information on USDA farm loans that may best fit their operations.

USDA's Farm Service Agency (FSA) offers a variety of loan options to help farmers finance their operations. From buying land to financing the purchase of equipment, FSA loans can help.

USDA conducted field research in eight states, gathering input from farmers and FSA farm loan staff to better understand their needs and challenges.

#### **How the Tool Works**

Farmers who are looking for financing options to operate a farm or buy land can answer a few simple questions about what they are looking to fund and how much money they need to borrow. After submitting their answers, farmers will receive information on farm loans that best fit their specific needs. The loan application and additional resources also will be provided.

Farmers can download application quick guides that outline what to expect from preparing an application to receiving a loan decision. There are four guides that cover loans to individuals, entities, and youth, as well as information on microloans. The guides include general eligibility requirements and a list of required forms and documentation for each type of loan. These guides can help farmers prepare before their first USDA service center visit with a loan officer.

Farmers can access the Farm Loan Discovery Tool by visiting farmers.gov/fund and clicking the "Start" button. Follow the prompts and answer five simple questions to receive loan information that is applicable to your agricultural operation. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser, and is fully functional on mobile devices. It does not work in Internet Explorer.

### **About Farmers.gov**

In 2018, USDA unveiled farmers.gov, a dynamic, mobile-friendly public website combined with an authenticated portal where farmers will be able to apply for programs, process transactions, and manage accounts.

The Farm Loan Discovery Tool is one of many resources on farmers.gov to help connect farmers to information that can help their operations. Earlier this year, USDA launched the My Financial Information feature, which enables farmers to view their loan information, history, payments, and alerts by logging into the website.

USDA is building farmers.gov for farmers, by farmers. In addition to the interactive farm loan features, the site also offers a Disaster Assistance Discovery Tool. Farmers can visit <a href="mailto:farmers.gov/recover/disaster-assistance-tool#step-1">farmers.gov/recover/disaster-assistance-tool#step-1</a> to find disaster assistance programs that can help their operation recover from natural disasters.

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

# **Strawberry Growers Need to Make Insurance Decisions Soon**

The USDA's Risk Management Agency (RMA) reminds Florida strawberry growers that the final date to apply for crop insurance coverage for the 2022 crop year is August 31. Current policyholders who wish to make changes to their existing coverage also have until the August 31 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 strawberries in Hardee, Hillsborough, Manatee, and Polk counties.

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.

USDA touches the lives of all Americans each day in so many positive ways. In the Biden-Harris Administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit www.usda.gov.

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

# **USDA Program Works to Control Rabies in Wildlife**

Summer weather and emerging young wildlife bring increased animal movement and greater potential for rabies exposure.

The scope of rabies in the United States has changed. In the early 1900s, more than 100 people died from rabies yearly but today, only one or two human deaths are recorded annually. Prior to 1960, most exposure to the rabies virus occurred from contact with infected dogs. Mandatory vaccination helped change that. Today, 90% of reported animal cases occur in wildlife, primarily raccoons in the eastern states and bats.

In 1997, the U.S. Department of Agriculture created the National Rabies Management Program (NRMP) as part of Wildlife Services to prevent further spread of terrestrial wildlife rabies and eventually eliminate it.

Annually, the NRMP distributes roughly 8-9 million oral rabies vaccine (ORV) baits targeting wildlife. In Texas and the southwest this has eliminated the canine and fox variants of rabies. Every fall, ORV bait distribution programs from Maine to Alabama seek to establish a rabies-free zone for the raccoon variant.

Wildlife Services rabies biologists and specialists trap, sample, and release wildlife, primarily raccoons, in the baited areas to determine vaccination rates. Trapping and surveillance occur before and after the bait drops.

You can help prevent rabies by:

- Following recommendations for vaccinating companion animals and stock.
- Not handling wildlife including feral cats or dogs.
- Reporting sick or strange-acting wildlife for possible rabies testing.

Without medical intervention, this viral disease is fatal. However, it is also 100% preventable. Annually, rabies prevention costs the United States \$245-510 million.

For more information about this Wildlife Services program and wildlife disease, contact your state Wildlife Services office at 1-866-487-3297 or visit <a href="mailto:aphis.usda.gov/wildlife-damage/rabies">aphis.usda.gov/wildlife-damage/rabies</a>. For more information about rabies and cases in wildlife, domestic animals and people, visit <a href="mailto:cdc.gov/rabies/location/usa/surveillance/index.html">cdc.gov/rabies/location/usa/surveillance/index.html</a>.

### **Dates to Remember**

August 20 - Conservation Reserve Program Grasslands Signups Deadline

August 31 - Crop insurance deadline for strawberry growers

Sept. 1 - Applications due for Environmental Quality Incentive Program.

September 6 - Federal Holiday Observed. Offices Closed.

Sept. 30 - <u>Applications due for financial assistance</u> to improve water quality in <u>Long Pond</u> Slough watershed.

October 11 - Federal Holiday Observed. Offices Closed.

October 15 - Pandemic Assistance for Timber Harvesters and Haulers deadline

## **Selected Interest Rates for August 2021**

Farm Operating - Direct	1.750%
Farm Operating - Microloan	1.750%
Farm Ownership - Direct	3.250%
Farm Ownership - Microloan	3.250%
Farm Ownership - Direct, Joint Financing	2.500%
Farm Ownership - Down Payment	1.500%
Emergency Loan - Amount of Actual Loss	2.750%



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