

April 2020



Farm Service Agency **Electronic News Service**

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Indiana State FSA Newsletter

Indiana State Farm Service Agency

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From the Desk of the State Executive Director

Greetings,

I hope you and your families are doing well and staying safe during this COVID-19 pandemic. With excessive rain last year and the coronavirus this year, Indiana producers continue to be creative and prepare for the upcoming planting season.

We know farmers are resilient and Indiana Farm Service Agency will continue to deliver the disaster assistance, safety net, farm loan and conservation programs that keep American agriculture in business today and long into the future.

Secretary Perdue has asked America's farmers to continue to 'Do Right and Feed Everyone'.

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Governor Holcomb issued a Stay-at-Home Order on March 25, however, agriculture and its workers have been deemed essential. This shows the importance of the agriculture industry.

On March 27, 2020, President Trump signed into law the Coronavirus Aid, Relief, and Economic Security Act. This legislation includes \$48.9 billion for Department of Agriculture agencies and the Food and Drug Administration to continue to respond to the coronavirus pandemic.

The CARES Act contains \$9.5 billion in assistance for agriculture producers who have been impacted by COVID-19 along with a \$14 billion replenishment to the Commodity Credit Corporation. In addition, the legislation includes \$100 million in ReConnect grants to expand access to broadband in rural America for educational purposes, business, and access to critical telehealth services.

USDA is actively monitoring all agriculture commodity markets during the COVID-19 National Emergency. The U.S. food supply chain remains safe and secure and we are committed to ensuring America's farmers, ranchers, and producers get through this pandemic. We are swiftly evaluating the authorities granted under the CARES Act and will leverage our programs to alleviate disruption as necessary.

Our USDA Service Centers in Indiana will continue to be open for business by phone appointment only and field work will continue with appropriate social distancing. While our program delivery staff will continue to come into the office, they will be working with our producers by phone, and using online tools whenever possible. All Service Center visitors wishing to conduct business with the Farm Service Agency are required to call their Service Center to schedule a phone appointment.

I want to thank our employees for their continued service in difficult times, and all the health care providers for their heroic efforts.

Please be safe,

Steve

FSA Makes Changes to Farm Loan, Disaster, Conservation and Safety Net Programs to Make it Easier for Customers to Conduct Business

USDA's Farm Service Agency (FSA) county offices are open in Indiana by phone appointment only until further notice, and FSA staff are available to continue helping agricultural producers with program signups, loan servicing and other important actions. Additionally, FSA is relaxing the loan-making process and adding flexibilities for servicing direct and guaranteed loans to provide credit to producers in need.

FSA Service Centers are open for business by phone appointment only. While our program delivery staff will continue to come into to the office, they will be working with our agricultural producers by phone and using email and online tools whenever possible.

FSA is delivering programs and services, including:

- Farm loans;
- Commodity loans;
- Farm Storage Facility Loan program;

- Disaster assistance programs, including signup for the Wildfire and Hurricane Indemnity Program Plus (this includes producers now eligible because of losses due to drought and excess moisture in 2018 and 2019);
- Safety net programs, including 2020 signup for the Agriculture Risk Coverage and Price Loss Coverage programs;
- Conservation programs; and
- Acreage reports.

FSA is relaxing the loan making process and adding flexibilities for servicing direct and guaranteed loans to provide credit to producers in need. For a full list of flexibilities, visit farmers.gov/coronavirus.

Contacting FSA FSA will be accepting additional forms and applications by facsimile or electronic signature. Some services are also available online to customers with an eAuth account, which provides access to the farmers.gov portal where producers can view USDA farm loan information and payments and view and track certain USDA program applications and payments. Customers can track payments, report completed practices, request conservation assistance and electronically sign documents. Customers who do not already have an eAuth account can enroll at farmers.gov/sign-in.

FSA encourages producers to contact their county office to discuss these programs and any current, and future, temporary changes to farm loan deadlines and the loan servicing options available. For Service Center contact information, visit farmers.gov/coronavirus.

USDA Fruit, Vegetable and Wild Rice Planting Rules Unchanged from Previous Farm Bill

Farm Service Agency (FSA) has announced fruit, vegetable and wild rice provisions that affect producers who intend to participate in certain programs authorized by the Agricultural Act of 2014 as amended by the Agricultural Improvement Act of 2018.

Producers who intend to participate in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs are subject to an acre-for-acre payment reduction when fruits and nuts, vegetables or wild rice are planted on the payment acres of a farm. Payment reductions do not apply to mung beans, dry peas, lentils or chickpeas. Planting fruits, vegetables or wild rice on acres that are not considered payment acres will not result in a payment reduction. Farms that are eligible to participate in ARC/PLC but are not enrolled for a particular year may plant unlimited fruits, vegetables and wild rice for that year but will not receive ARC/PLC payments for that year. Eligibility for succeeding years is not affected.

Planting and harvesting fruits, vegetables and wild rice on ARC/PLC acreage is subject to the acre-for-acre payment reduction when those crops are planted on more than 15 percent of the base acres of a farm enrolled in ARC using the county coverage or PLC, or more than 35 percent of the base acres of a farm enrolled in ARC using the individual coverage.

Fruits, vegetables and wild rice that are planted in a double-cropping practice will not cause a payment reduction if the farm is in a double-cropping region as designated by the USDA's Commodity Credit Corporation.

USDA Acreage Reporting Deadline for Perennial Forage Changes to July 15

USDA Farm Service Agency (FSA) has established a new acreage reporting deadline for perennial forage for 2019 and subsequent years. Previously set in the fall, the new deadline is July 15 for all states, except for Hawaii and Puerto Rico.

Timely and accurate acreage reports for all crops and land uses, including prevented planting or failed acreage, are the foundation for many FSA program benefits, including disaster programs for livestock owners. Producers must report their acreage to maintain program eligibility.

Producers who have coverage for perennial forage under the Noninsured Crop Disaster Assistance Program (NAP) must report their crop acreage by the earlier of any of the following:

- the established acreage reporting date (July 15)
- 15 calendar days before the onset of harvest or grazing of the specific crop acreage being reported
- the established normal harvest date for the end of the coverage period.

USDA Opened Signup for Added Causes of Loss Under WHIP+ and Announced Disaster Assistance for Sugar Beet Producers

USDA announced additional disaster assistance available to agricultural producers, including producers impacted by drought and excess moisture as well as sugar beet growers. Through WHIP+, USDA is helping producers recover from losses related to 2018 and 2019 natural disasters.

USDA's Farm Service Agency (FSA) opened signup on March 23 for producers to apply for eligible losses of drought (D3 or above) and excess moisture. USDA is also entering into agreements with six sugar beet processing cooperatives to distribute \$285 million to grower members of those cooperatives who experienced loss.

In June 2019, more than \$3 billion was made available through a disaster relief package passed by Congress and signed by President Trump. In December 2019, Congress passed, and President Trump signed the Further Consolidated Appropriations Act of 2020 that provides an additional \$1.5 billion for the continuation of disaster assistance program delivery.

WHIP+ New Qualifying Disaster Events

The bill added excessive moisture and D3 and D4 drought as qualifying losses for WHIP+ assistance.

Producers who suffered either of these types of loss in 2018 and/or 2019 can apply for WHIP+ assistance at their local FSA office. For drought, a producer is eligible if any area of the county in which the loss occurred was rated D3 (Extreme Drought) or higher on the U.S. Drought Monitor during calendar years 2018 or 2019.

WHIP+ Sugar Beet Loss Assistance

As also directed in the bill, USDA will provide \$285 million through sugar beet processing cooperatives to compensate grower members for sugar beet crop losses in 2018 and 2019. Details will be finalized in agreements between USDA and participating sugar beet processing cooperatives. Sugar beet producers who are members of these cooperatives and experienced losses may contact their cooperative for more information about how this sugar beet crop assistance will be administered.

WHIP+ for Quality Loss

In addition, producers have reported widespread crop quality loss from eligible disaster events that results in price deductions or penalties when marketing the damaged crops. The Appropriations bill expands WHIP+ to include assistance for crop quality loss. FSA is gathering data and input from producers and stakeholders regarding the extent and types of quality loss nationwide.

Eligibility

To be eligible for WHIP+, producers must have suffered losses of certain crops, trees, bushes, or vines in counties with a Presidential Emergency Disaster Declaration or a Secretarial Disaster Designation (primary counties only) for the following named natural disaster events; hurricanes, floods, tornadoes, typhoons, volcanic activity, snowstorms,

wildfires, and now excessive moisture that occurred in 2018 or 2019. Also, losses located in a county not designated by the Secretary as a primary county may be eligible if the producer provides documentation showing that the loss was due to a qualifying natural disaster event.

For drought, counties having a D3 or D4 Drought Monitor classification in any portion of the county anytime during calendar year 2018 or 2019 will also be eligible.

A list of counties that received qualifying hurricane declarations and designations is available at farmers.gov/recover/whip-plus. The U.S. Drought Monitor is available at <https://droughtmonitor.unl.edu/>.

Because livestock losses are covered by other disaster recovery programs offered through FSA, these losses are not eligible for WHIP+.

USDA Announces Updates for Honeybee Producers

The U.S. Department of Agriculture's Farm Service Agency (FSA) announced updates to the Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP). These updates include changes required by the 2018 Farm Bill as well as discretionary changes intended to improve the administration of the program and clarify existing program requirements. ELAP was previously administered based on FSA's fiscal year but will now run according to the calendar year. Producers are still required to submit an application for payment within 30 calendar days of the end of the program year. This is not a policy change but will affect the deadline. The signup deadline for calendar year 2020 losses is January 30, 2021.

Starting in 2020, producers will have 15 days from when the loss is first apparent, instead of 30 days, to file a honeybee notice of loss. This change provides consistency between ELAP and the Noninsured Crop Disaster Assistance Program, which also has a 15-day notice of loss period for honey. For other covered losses, including livestock feed, grazing and farm-raised fish losses, the notice of loss deadline for ELAP will remain 30 days from when the loss is first apparent to the producer.

Program participants who were paid for the loss of a honeybee colony or hive in either or both of the previous two years will be required to provide additional documentation to substantiate how current year inventory was acquired.

If the honeybee colony loss incurred was because of Colony Collapse Disorder, program participants must provide a producer certification that the loss was a direct result of at least three of the five symptoms of Colony Collapse Disorder, which include:

- the loss of live queen and/or drone bee populations inside the hives;
- rapid decline of adult worker bee population outside the hives, leaving brood poorly or completely unattended;
- absence of dead adult bees inside the hive and outside the entrance of the hive;
- absence of robbing collapsed colonies; and
- at the time of collapse, varroa mite and Nosema populations are not at levels known to cause economic injury or population decline.

For honeybees, ELAP covers colony losses, honeybee hive losses (the physical structure) and honeybee feed losses in instances where the colony, hive or feed has been destroyed by a natural disaster or, in the case of colony losses, because of Colony Collapse Disorder. Colony losses must be in excess of normal mortality.

ELAP also provides emergency assistance to eligible producers of livestock and farm-raised fish including for feed and grazing losses. It covers losses because of eligible adverse weather or loss conditions, including blizzards and wildfires on federally managed lands. ELAP also covers losses resulting from the cost of transporting water to livestock due to an eligible drought.

For more information on ELAP visit farmers.gov/recover or contact your FSA County Office. To locate your local FSA office, visit farmers.gov/service-locator.

FSA Adds Farm Loan Flexibilities

Farm loans are critical for annual operating and family living expenses, emergency needs and cash flow, especially in tough times. The Farm Service Agency (FSA) is providing additional flexibilities to provide producers with credit options. We encourage direct loan applicants and borrowers to contact their county office to discuss these programs and any current, and future, temporary changes to farm loan deadlines and the loan servicing options available. Customers participating in FSA's guaranteed loan programs are encouraged to contact their lender. For a full list of flexibilities, visit farmers.gov/coronavirus.

CRP Continuous Enrollment Period

The Farm Service Agency is accepting offers for specific conservation practices under the [Conservation Reserve Program \(CRP\) Continuous Signup](#).

CRP is a voluntary program that contracts with agricultural producers so that environmentally sensitive agricultural land is devoted to conservation benefits. CRP participants establish long-term, resource-conserving vegetative species, such as approved grasses or trees (known as "covers"), to control soil erosion, improve the water quality and enhance wildlife habitat. In return, FSA provides participants with annual rental payments and cost-share assistance. Continuous signup enrollment contracts are 10 to 15 years in duration.

Under continuous CRP signup, environmentally sensitive land devoted to certain conservation practices can be enrolled in CRP at any time. Offers are automatically accepted provided the land and producer meet certain eligibility requirements and the enrollment levels do not exceed the statutory cap.

Unlike CRP enrollments under general CRP signups or CRP Grasslands, offers for continuous enrollment are not subject to competitive bidding during specific periods.

For more information, including a list of acceptable practices, visit fsa.usda.gov/crp.

Guaranteed Loan Program

FSA guaranteed loans allow lenders to provide agricultural credit to farmers who do not meet the lender's normal underwriting criteria. Farmers and ranchers apply for a guaranteed loan through a lender, and the lender arranges for the guarantee. FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. Guaranteed loans can be used for both farm ownership and operating purposes.

Guaranteed farm ownership loans can be used to purchase farmland, construct or repair buildings, develop farmland to promote soil and water conservation or to refinance debt.

Guaranteed operating loans can be used to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance and other operating expenses.

FSA can guarantee farm ownership and operating loans up to \$1,776,000. 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 lender or local FSA farm loan office for more information on guaranteed loans.

USDA Awards Funds in Indiana to Encourage Public Access to Private Lands

Indiana will receive \$750,000 this year through the Natural Resources Conservation Service's (NRCS) Voluntary Public Access and Habitat Incentive Program (VPA-HIP) to help state and tribal governments encourage private landowners to allow public access to their land for hunting, fishing and other wildlife-dependent recreation.

Over the three-year grant period, the Division of Fish and Wildlife (DWF) will leverage VPA-HIP funds to enroll 10,000 acres of private land strategically targeted throughout the state into an existing public access program in Indiana. The Access Program Providing Land Enhancements (APPLE) will provide an opportunity to expand outdoor recreational activities such as gamebird, waterfowl, turkey, deer, and small game hunting for Indiana urban, rural, resident and non-resident citizens alike. The APPLE program will be focused on ensuring quality habitat is available on all enrolled parcels of land. A minimum of twenty percent of each enrolled parcel will be required to provide quality wildlife habitat at the time of enrollment. Existing wildlife habitat will be considered if it was previously implemented through USDA programs or meets NRCS Conservation Practice Standard requirements.

VPA-HIP funds will be available to landowners who provide public access for various hunting seasons within identified focal regions. APPLE applications will be prioritized based on parcel size, percentage of parcel consisting of wildlife habitat, and outdoor activity selections.

For more information about VPA-HIP, visit: [NRCS Voluntary Public Access and Habitat Incentive Program](#).

USDA Adds Flexibilities for Crop Insurance to Support America's Farmers and Ranchers

USDA's Risk Management Agency (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. These flexibilities include: enabling producers to send notifications and reports electronically, extending the date for production reports and providing additional time and deferring interest on premium and other payments.

Electronic Notifications Allowed for Required Reports

Producers may send notifications and reports electronically for written agreement issues, acreage and production reporting and upcoming sales closing dates (deadlines to buy crop insurance). Notice of the policyholder's election may be provided over the phone with appropriate documentation of the call or using electronic methods followed by their confirmation of such election in writing (a signed, or e-signed, form) no later than July 15, 2020.

Production Reporting Date Extended

For the 2020 crop year, AIPs may accept production reports through the earlier of the acreage reporting date (ARD) or 30 days after the production reporting date (PRD) for crops insured under the Common Crop Insurance Policy Basic Provisions with a PRD of March 15, 2020, or later. Generally, the PRD for crops insured under the Common Crop Insurance Policy Basic Provisions is the earlier of the ARD or 45 days after the cancellation date.

Additional Time Given and Interest Deferred on Premium Payments, Written Payment Agreements

AIPs are authorized to provide additional time for policyholders to make payment of premium and administrative fees. Interest accrual on premium payments and administrative fees will be waived to the earliest of an additional 60 days from the scheduled payment due date or the termination date on policies with premium billing dates between March 1, 2020, and April 30, 2020. AIPs are also authorized to provide additional time for policyholders to make

payment for Written Payment Agreements due between March 1, 2020, and April 30, 2020. Payments may be extended up to 60 days from the scheduled payment due date and considered a timely payment.

Replant Self-Certification granted for up to 100 acres

For the 2020 crop year only, AIPs are authorized to allow self-certification replant inspections for up to 100 gross acres (before considering share) per unit in lieu of 50 acres referenced in the 2020 Loss Adjustment Manual (LAM). In addition, policyholders that have elected Basic (BU) or Enterprise Units (EU), may apply the 100-acre limitation, and perform self-certification replant inspections up to 100 acres, for each of the underlying databases that could qualify as separate optional units under the BU; or separate optional or basic units under the EU. All other replanting requirements remain unchanged. Guidance on self-certification replant inspections can be found in the 2020 LAM, subparagraph 722B and Exhibit 8.

Requirement of Witness Signature Waived for Assignment of Indemnity

AIPs are authorized to waive the witness signature requirement for approval of Assignments through July 15, 2020, as applicable for crop years 2019 through 2021. The insured's and creditor's signature on the Assignment continues to be required in a pen and ink signature and in the hand of the person whose signature is required or an acceptable electronic (digital) signature in accordance with the AIPs established Electronic Business Implementation Plan and requirements in the Document and Supplement Standards Handbook.

USDA's Risk Management Agency (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. These flexibilities include enabling producers to send notifications and reports electronically, extending the date for production reports and providing additional time and deferring interest on premium and other payments. 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.

Dates to Remember

April 15 - Primary Nesting Season Begins - Do Not Disturb CRP Acreage Until August 1st.

May 15 - Final Date for CRP Grasslands Offer Submission

May 31 - Final Date to Request 2019 Crop Corn or Soybean Loan

June 30 - Final Date for Signatures for 2020 ARCPLC Program

July 15 - Final Date to Report Planted Acreage

Ongoing - Signup for Continuous CRP

Ongoing - Signup for Whip+ Disaster Assistance

Continuous - Signup for Local County Office FSA Text Alerts

April 2020 Interest Rates

Farm Operating Loans (Direct)	2.375%
Farm Ownership Loans (Direct)	3.0%
Farm Ownership Loans (Direct, Joint Financing)	2.5%
Farm Ownership Loans (Direct Down Payment, Beginning Farmer or Rancher)	1.5%
Emergency Loans	3.375%

Farm Storage Facility Loans (3 Years)	0.75%
Farm Storage Facility Loans (5 Years)	0.75%
Farm Storage Facility Loans (7 Years)	1.0%
Farm Storage Facility Loans (10 Years)	1.0%
Farm Storage Facility Loans (12 Years)	1.125%
Commodity Loans	1.625%

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