

October 2020



Farm Service Agency Electronic News Service

NEWSLETTER

GovDelivery

Indiana State FSA Newsletter

Indiana State Farm Service Agency

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SED News

Greetings,

Fall has arrived and harvest is in full swing. It has been a busy time at Indiana FSA. We just recently completed 2020 crop certification, CRP and CFAP 1 signup. We are currently working on WHIP +, CFAP 2 and beginning October 13, 2020 we are now accepting applications for the [Dairy Margin Coverage](#) (DMC) program for 2021 enrollment.

On October 9, 2020 the U.S. Department of Agriculture announced the deadline of October 30, 2020 to submit applications for the Wildfire and Hurricane Indemnity Program (WHIP+). WHIP+ compensates producers for losses due to hurricanes, floods, snowstorms, tornadoes, typhoons, drought, and excessive moisture occurring in calendar years 2018 and 2019. I encourage producers to call your local county office to seek additional information. Indiana has numerous counties that qualified due to excessive moisture in 2019. To date, FSA has received more than 133,000 applications for WHIP+ and paid out nearly \$1.4 billion in WHIP+ benefits.

It's amazing how our producers and county office staff have been able to improvise by utilizing new technology and ways to get the job done during the COVID-19 pandemic. As an example, for CFAP-1, FSA was able to complete 21,000 applications and disburse 250 million dollars. Already FSA has generated over 18,000 CFAP-2 applications and disbursed 135 million dollars in CFAP-2 payments. CFAP-2 signup will continue through December 11, 2020.

I wish all our producers a safe harvest and may you reap the benefits of a good crop.

Once again, I would like to thank our producers and all the Indiana FSA staff for a job well done.

A quote from James Allen, "No duty is more urgent than giving thanks."

Steve

All USDA Service Centers are open for business, including some that are open to visitors to conduct business in person **by appointment only**. Our program delivery staff will be in the office, and they will be working with our producers in the office, by phone and using online tools.

All Service Center visitors wishing to conduct business with FSA, Natural Resources Conservation Service or any other Service Center agency are required to call ahead to schedule an appointment. Visitors will be pre-screened based on health concerns or recent travel, and visitors must adhere to social distancing guidelines. **Visitors are also required to wear a face covering during their appointment.**

County-level FSA Service Center status is updated regularly. Visit farmers.gov/coronavirus/service-center-status to check the status of your local FSA County office.

Coronavirus Food Assistance Program 2

Signup for the Coronavirus Food Assistance Program 2 (CFAP 2) began on Sept. 21, 2020 and will continue through Dec. 11, 2020. CFAP 2 provides eligible producers with direct financial assistance due to market disruptions and associated costs because of the COVID-19 pandemic. Check out our [brief video](#) about the program.

CFAP 2 is a separate program from the first round of the Coronavirus Food Assistance Program, now referred to as CFAP 1. Farmers and ranchers who participated in CFAP 1 will not be automatically enrolled and must complete a new application for CFAP 2. Details on how to apply can be found on farmers.gov/cfap/apply.

CFAP 2 Eligible Commodities Finder

Many more commodities are eligible for CFAP 2 than CFAP 1. Interested in finding the Coronavirus Food Assistance Program 2 payment rates for the eligible commodities you grow or raise? Our new, easy-to-use [CFAP 2 Eligible Commodities Finder](#) makes finding payment rates specific to your operation simple. From yam to alpaca farmers – and everyone in between – the payment rate information you need is just a few clicks away. Try it today on your desktop, tablet, or mobile device.

Call Center

A call center is available for producers who would like additional one-on-one support with the CFAP 2 application process. Please call 877-508-8364 to speak directly with a USDA employee ready to offer assistance. The call center can provide service to non-English speaking customers. Customers will select 1 for English and 2 to speak with a Spanish speaking employee. For other languages, customers select 1 and indicate their language to the call center staff.

USDA Announces Oct. 30 Deadline to Submit Wildfire, Hurricane Disaster Assistance Applications

Final Opportunity for 2018 and 2019 Disaster Recovery Assistance

The U.S. Department of Agriculture (USDA) today announced Friday, Oct. 30, 2020, as the deadline to submit applications for the Wildfire and Hurricane Indemnity Program – Plus (WHIP+) for 2018 and 2019 losses. USDA did not originally specify a deadline when the program was announced.

WHIP+ compensates producers for losses due to hurricanes, floods, snowstorms, tornadoes, typhoons, volcanic activity, drought, excessive moisture, and wildfires occurring in calendar years 2018 and 2019. Drought and excessive moisture

were added as eligible losses for the program in March 2020. To date, FSA has received more than 133,000 applications for WHIP+ disaster assistance and paid out nearly \$1.4 billion in WHIP+ benefits.

Next week, FSA will launch a new tool on the [farmers.gov WHIP+ webpage](#) to help producers understand eligibility for the program and whether they had possible losses in 2018 and 2019. The tool will also allow producers an opportunity to provide information for FSA staff to reach out to them.

FSA will announce soon the details for producers who experienced quality loss from 2018 and 2019 natural disaster events authorized in appropriations legislation. There will be a separate sign-up period for producers reporting quality loss.

For more information or application assistance, visit [farmers.gov WHIP+ webpage](#), or contact your local USDA Service Center. To locate your local FSA office, visit [farmers.gov/service-center-locator](#).

Join USDA in Following the #Harvest2020 Progress

Harvest is underway in Indiana and we hope this year brings favorable harvest conditions and high yields.

Farmers, we invite you to share your harvest progress by sending an email to sharingoursuccesses@usda.gov with landscape-orientation photos or videos under 10 seconds, a short description of your photo or video, your city and state, and your Twitter handle (if you have one).

In addition to harvest photos, you can send photos and videos of preparing for harvest as well as those that show any challenges along the way. This will be a way for you to show other farmers as well as Americans in general all the hard work that goes into harvest on your farm.

You can follow along by checking back in periodically to see new harvest photos and videos. *To view the #Harvest2020 progress, visit <https://arcg.is/1j9fqb0>.*

New to Farming Because of the Pandemic? USDA Can Help!

USDA has several programs and services to help you start farming

Are you new to farming because of the pandemic? USDA can help you get started – everything from helping you register your farm to getting financial assistance and advice. Our team members, based at USDA Service Centers across the country, are hearing from people who are interested in more space and working the land, and we want to let you know we can help.

Get Started with USDA

First, you want to make sure your farm is registered. If you purchased land, it might already be established with USDA's Farm Service Agency (FSA) with a farm number on file. If not, FSA can help you register your farm.

To obtain a farm number, you'll bring an official tax ID (Social Security number or an employer ID) and a property deed. If you do not own the land, bring a lease agreement to show you have control of the property to your FSA representative. If your operation is incorporated or an entity, you may also need to provide proof that you have signature authority and the legal ability to enter contracts with USDA.

Access to Capital

USDA can provide access to capital through its farm loans, which is a great resource when producers aren't able to get a loan from a traditional lender. Loans can help with purchasing land or equipment or with operating costs, and FSA even offers microloans, which are especially popular among producers with smaller farms. For more information, [check out our Farm Loan Discovery Tool](#).

Conservation Practices

We can help you make conservation improvements to your farm, which are good for your bottom line and your operation. We'll help you develop a conservation plan as well as apply for financial assistance that'll cover the bulk of the costs for implementing. To learn more about some of the conservation practices that we help producers with, [check out our Conservation at Work Video Series](#).

If you purchase land, and you don't want to farm all of it, you can look at either a conservation easement or managing for native shrubs and grasses through either the Agricultural Conservation Easement Program or Conservation Reserve Program (CRP). Easements are long-term, while a CRP contract is 10-15 years. These are good options for lands with land that is not optimal for production or sensitive lands like wetlands and grasslands.

Additional Resources

Depending on your farm, you may want to look at crop insurance. The USDA's Risk Management Agency provides crop insurance to help you manage risks on your farm. There are [many types of insurance products available](#) for a wide variety of production practices, including organic and sustainable agriculture.

Your local communities also have great resources for farmers including conservation districts, Rural Development, cooperative extensions, and different farming groups. To get started with USDA, contact your local USDA service center. Your local service center location can be found at farmers.gov/service-center-locator.

USDA Supports U.S. Seafood Industry Impacted by Retaliatory Tariffs

U.S. Secretary of Agriculture Sonny Perdue announced that the U.S. Department of Agriculture (USDA) will provide approximately \$530 million to support the U.S. seafood industry and commercially licensed fishermen impacted by retaliatory tariffs from foreign governments. The funding will be provided through the Seafood Trade Relief Program and funded through the Commodity Credit Corporation (CCC), administered by USDA's Farm Service Agency (FSA).

The Seafood Trade Relief Program funding will support the following seafood types:

Atka Mackerel	Crab (Dungeness, King, Snow, Southern Tanner)	Flounder	Geoduck
Goosefish	Herrings	Lobster	Pacific Cod
Pacific Ocean Perch	Pollock	Sablefish	Salmon
Sole	Squid	Tuna	Turbot

Fishermen can sign-up for relief through the program from September 14, 2020 to December 14, 2020. Fishermen should apply through their local USDA Service Center. To find your local Service Center, visit www.farmers.gov/service-center-locator. The application can be found at www.farmers.gov/seafood.

Dairy Margin Coverage Program Enrollment for 2021 Opens Oct. 13

The U.S. Department of Agriculture (USDA) will begin accepting applications for the [Dairy Margin Coverage](#) (DMC) program on Tuesday, October 13, 2020 for 2021 enrollment.

Signup runs through Dec. 11, 2020. DMC is a voluntary risk management program that offers protection to dairy producers when the difference between the all-milk price and the average feed price (the margin) falls below a certain dollar amount selected by the producer. DMC payments triggered for seven months in 2019 and three months so far in 2020. More than 23,000 operations enrolled in DMC in 2019, and more than 13,000 in 2020.

To determine the appropriate level of coverage for a specific dairy operation, producers can utilize the recently updated online dairy decision tool. The [decision tool](#) is designed to assist producers with calculating total premium costs and administrative fees associated with participation in DMC. An [informational video](#) is available, too.

Improvements to the decision tool, made in cooperation with representatives from the University of Minnesota and University of Wisconsin, include historical analysis that illustrates what DMC indemnity payments might have been had the program been available over the previous two decades. The analysis indicates that over the course of time, DMC payments made to producers exceed premiums paid. These decision tool enhancements provide a more comprehensive decision support experience for producers considering DMC.

In addition to DMC, USDA offers a variety of programs that have helped dairy producers, including insurance, disaster assistance, and conservation programs. Most recently, the Coronavirus Food Assistance Program 1 provided \$1.75 billion in direct relief to dairy producers who faced price declines and additional marketing costs due to COVID-19 in early 2020. Now, signup is underway for the Coronavirus Food Assistance Program 2, which provides another round of assistance for dairy producers and many other eligible producers.

For more information, visit [DMC webpage](#), or contact your local USDA Service Center. To locate your local FSA office, visit [farmers.gov/service-center-locator](#).

Cover Crop Guidelines

The Farm Service Agency (FSA), Natural Resources Conservation Service (NRCS) and Risk Management Agency (RMA) worked together to develop consistent, simple and a flexible policy for cover crop practices.

Cover crops, such as grasses, legumes and forbs, can be planted: with no subsequent crop planted, before a subsequent crop, after prevented planting acreage, after a planted crop, or into a standing crop.

Termination:

The cover crop termination guidelines provide the timeline for terminating cover crops, are based on zones and apply to non-irrigated cropland. To view the zones and additional guidelines visit [nrcs.usda.gov/wps/portal/nrcs/main/national/landuse/crops/](#) and click "Cover Crop Termination Guidelines."

The cover crop may be terminated by natural causes, such as frost, or intentionally terminated through chemical application, crimping, rolling, tillage or cutting. A cover crop managed and terminated according to NRCS Cover Crop Termination Guidelines is **not** considered a crop for crop insurance purposes.

Reporting:

The intended use of cover only will be used to report cover crops. This includes crops

that were terminated by tillage and reported with an intended use code of green manure. An FSA policy change will allow cover crops to be hayed and grazed. Program eligibility for the cover crop that is being hayed or grazed will be determined by each specific program.

If the crop reported as cover only is harvested for any use other than forage or grazing and is not terminated properly, then that crop will no longer be considered a cover crop.

Crops reported with an intended use of cover only will not count toward the total cropland on the farm. In these situations, a subsequent crop will be reported to account for all cropland on the farm.

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FSA Implements Set-Aside Loan Provision for Customers Impacted by COVID-19

Set-Aside Delays Loan Payments for Borrowers

USDA's Farm Service Agency (FSA) will broaden the use of the Disaster Set-Aside (DSA) loan provision, normally used in the wake of natural disasters, to allow farmers with USDA farm loans who are affected by COVID-19, and are determined eligible, to have their next payment set aside. In some cases, FSA may also set aside a second payment for farmers who have already had one payment set aside because of a prior designated disaster.

FSA direct loan borrowers will receive a letter with the details of the expanded Disaster Set-Aside authorities, which includes the possible set-aside of annual operating loans, as well as explanations of the additional loan servicing options that are available. To discuss or request a loan payment Set-Aside, borrowers should call or email the farm loan staff at their local FSA county office.

The set-aside payment's due date is moved to the final maturity date of the loan or extended up to twelve months in the case of an annual operating loan. Any principal set-aside will continue to accrue interest until it is repaid. This aims to improve the borrower's cashflow in the current production cycle.

FSA previously announced it was relaxing the loan-making process and adding flexibilities for servicing direct and guaranteed loans to provide credit to producers in need. Direct loan applicants and borrowers are encouraged to contact their local FSA county office to discuss loan making and servicing flexibilities and other needs or concerns. Customers participating in FSA's guaranteed loan programs are encouraged to contact their lender. Information on these flexibilities, and office contact information, can be found on farmers.gov/coronavirus.

FSA will be accepting most 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 certain 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.

USDA Packages Disaster Protection with Loans to Benefit Specialty Crop and Diversified Producers

Free basic coverage available for new and underserved loan applicants

Producers who apply for Farm Service Agency (FSA) farm loans will be offered the opportunity to enroll in the Noninsured Crop Disaster Assistance Program (NAP). NAP is available to producers who grow noninsurable crops and is especially important to fruit, vegetable, and other specialty crop growers.

New, underserved and limited income specialty growers who apply for farm loans could qualify for basic loss coverage at no cost.

The basic disaster coverage protects at 55 percent of the market price for crop losses that exceed 50 percent of production. Covered “specialty” crops include: vegetables, fruits, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, hay, forage, grazing and energy crops. FSA allows beginning, underserved or limited income producers to obtain NAP coverage up to 90 days after the normal application closing date when they also apply for FSA credit.

Producers can also protect value-added production, such as organic or direct market crops, at their fair market value in those markets. Targeted underserved groups eligible for free or discounted coverage include American Indians or Alaskan Natives, Asians, Blacks or African Americans, Native Hawaiians or other Pacific Islanders, Hispanics, and women.

FSA offers a variety of loan products, including farm ownership loans, operating loans and microloans that have a streamlined application process.

NAP coverage is not limited to FSA borrowers, beginning, limited resource, or underserved farmers. Any producer who grows eligible NAP crops can purchase coverage. To learn more, contact your local FSA office or visit fsa.usda.gov/nap or fsa.usda.gov/farmloans.

Farmers Help America Keep Soil Healthy

Our lives are dependent on healthy soil. Healthy soil gives us clean air and water, bountiful crops and forests, productive grazing lands, diverse wildlife and beautiful landscapes. It's the reason why USDA's Natural Resources Conservation Service experts are in your community and across the nation.

Soil is composed of air, water, organic matter and minerals. A community of organisms – functioning as a soil food web – lives all or parts of their lives in soil. More individual organisms are in a teaspoon of soil than there are people on earth. Increasing soil organic matter typically improves soil health, since organic matter improves several critical functions of soil.

To improve the health of their soil, more and more farmers are keeping soil covered, reducing disturbance activities such as tilling, keeping plants growing throughout the year, and diversifying the crops they're planting in a rotation. Taking these steps allow farmers to help reduce erosion while increasing the soil's ability to provide nutrients and water to the plant at critical times during the growing season.

When producers focus on improving soil health, they often have larger harvests, lower input costs, optimized nutrient use, and improved crop resilience during drought years like last year. In heavy rainfall years, healthy soil holds more water, reducing runoff that helps avert flooding downstream.

And because healthy soil allows for greater water infiltration and less erosion, nutrients and pesticides stay on the farm where they benefit crops and are far less likely to be carried off the farm into streams and lakes where they can cause harm.

NRCS helps farmers install conservation practices such as cover crops to maintain and improve soil health – all of which can lead to productive, profitable and sustainable farming and ranching operations for generations to come.

For more information, contact your local USDA service center. Office contacts can be found by visiting:

<https://offices.sc.egov.usda.gov/locator/app>

Dates to Remember

October 12 – Offices Closed – Columbus Day

October 13 – Signup Begins for 2021 Dairy Margin Coverage

October 30 - Final Date to Submit Application for WHIP+ Disaster Assistance

October 31 – Application Deadline for OCCSP Eligible Certification Expenses (Paid October 1, 2019 thru September 30, 2020)

November 2 – County Committee Election Ballots Mailed to Eligible Voters

November 11 – Offices Closed – Veterans Day

November 15 – Final Date to Purchase 2021 NAP Coverage for Perennial Grazing and Forage Crops (Alfalfa, Grass, Mixed Forages, Clover, etc)

November 20 - Final Date to Purchase 2021 NAP Coverage for Apples, Apricots, Aronia, Asparagus, Blueberries, Caneberries, Cherries, Grapes, Hops, Nectarines, Peaches, Pears, Plums, Strawberries and Walnuts

November 26 – Offices Closed – Thanksgiving Day

December 7 – Last Day for County Committee Election Ballots to be Returned to the County Office or Postmarked

December 11 – Application Deadline for CFAP2 Applications

December 11 - Election Deadline for 2021 Dairy Margin Coverage Program

December 15 – Acreage Reporting Deadline for 2020 Fall Mint and Fall-Seeded Small Grains

December 25 – Offices Closed – Christmas Day

December 31 - Final Date to Purchase 2021 NAP Coverage for Honey and Maple Sap

Ongoing - Signup for Continuous CRP

Ongoing – Submit an Application for a Farm Storage Facility Loan

Continuous - Signup for Local County Office FSA Text Alerts

Continuous – Sign up for GovDelivery ([public.govdelivery](https://public.govdelivery.com))

October 2020 Interest Rates

Farm Operating Loans (Direct)	1.250%
Farm Ownership Loans (Direct)	2.250%
Farm Ownership Loans (Direct, Joint Financing)	2.5%
Farm Ownership Loans (Direct Down Payment, Beginning Farmer or Rancher)	1.5%
Emergency Loans	2.250%
Farm Storage Facility Loans (3 Years)	0.125%
Farm Storage Facility Loans (5 Years)	0.250%
Farm Storage Facility Loans (7 Years)	0.500%
Farm Storage Facility Loans (10 Years)	0.625%
Farm Storage Facility Loans (12 Years)	0.750%
Commodity Loans	1.125%

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