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Farm Service Agency Electronic News Service

NEWSLETTER

GovDelivery

Indiana State FSA Newsletter

Indiana State Farm Service Agency

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USDA Service Centers are Here to Help!

At USDA, we are committed to helping farmers complete loan applications, environmental reviews, and other paperwork free of charge. One-on-one support is available at more than 2,300 USDA Service Centers nationwide. USDA's Farm Service Agency and Natural Resources Conservation Service staff are usually co-located at these Service Centers, and can help guide farmers to the best USDA assistance based on their unique goals, whether it is loans, conservation programs, or insurance.

Service Center staff can guide farmers through the process of preparing and submitting required paperwork on their own, with no need to hire a paid preparer. Language translation service is available in all USDA Service Centers, so one-on-one assistance with a Service Center employee can be translated in real time for farmers requiring it. And while some program and loan applications do have an administrative fee for filing, there is never a charge for preparation services provided by USDA staff.

Farmers who come to the USDA Service Center can:

- Establish their farm by registering for a farm number, which is required for USDA programs and assistance.
- Learn how to meet conservation compliance provisions.
- Verify eligibility for USDA programs.
- Discuss their business and conservation goals.
- Create a conservation plan.
- Fill out and file loan and program applications.

To find the nearest USDA Service Center, visit https://www.farmers.gov/service-center-locator.

All USDA Service Centers are open for business, including some that are open to visitors to conduct business in person **by**

Farm Loan Chief:
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For local FSA Service Center contact information click here

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.

Apply Now for USDA's Coronavirus Food Assistance Program 2

Application Deadline is December 11

U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) reminds farmers and ranchers that the deadline to apply for the Coronavirus Food Assistance Program 2 (CFAP 2) is Dec. 11, 2020. This program provides direct relief to producers who continue to face market disruptions and associated costs because of COVID-19.

CFAP 2 will provide up to $14 billion to eligible producers of certain row crops, livestock, dairy, specialty crops, aquaculture and more. All eligible commodities, payment rates and calculations can be found on farmers.gov/cfap. CFAP 2 is a separate program from the first iteration of the program (CFAP 1) and interested producers must complete a new application to be eligible for payment for CFAP 2.

Customers seeking one-on-one support with the CFAP 2 application process can call 877-508-8364 to speak directly with a USDA employee ready to offer general assistance. This is a recommended first step before a producer engages the team at the FSA county office.

Application Options

Producers have several options for applying to the CFAP 2 program by the Dec. 11 deadline:

- Using an online portal at farmers.gov/cfap. This allows producers with secure USDA login credentials, known as eAuthentication, to certify eligible commodities online, digitally sign applications and submit directly to the local USDA Service Center.
- Completing the application form using our CFAP 2 Application Generator and Payment Calculator found at farmers.gov/cfap. This Excel workbook allows customers to input information specific to their operation to determine estimated payments and populate the application form, which can be printed, then signed and submitted to their local USDA Service Center.
- Downloading the AD-3117 application form from farmers.gov/cfap and manually completing the form to submit to the local USDA Service Center by mail, electronically, or by hand delivery to an office drop box. In some limited cases, the office may be open for in-person business by appointment. Visit farmers.gov/coronavirus/service-center-status to check the status of your local office.

USDA Service Centers can also work with producers to complete and securely transmit digitally-signed applications through two commercially available tools: Box and OneSpan. Producers who are interested in digitally signing their applications should notify their local FSA office when calling to discuss the CFAP 2 application process. You can learn more about these solutions at farmers.gov/mydocs.

Producers of commodities with payments based on acreage will use acreage and yield information provided by FSA through the annual acreage reporting process. Producers have the option to complete their application by working directly with their local FSA office or online through the CFAP 2 Application Portal.

All other eligibility forms, such as those related to adjusted gross income and payment information, can be downloaded from farmers.gov/cfap/apply. For existing FSA customers, including those who participated in CFAP 1, these documents are likely already on file.

Both CFAP 1 and CFAP 2 are self-certification programs, which means the applicant certifies the information submitted is correct. FSA will soon begin an important step in the internal controls portion of CFAP 1 by conducting spot checks. Producers have been randomly selected using a statistically sound methodology. These CFAP 1 applicants will be contacted by FSA staff and asked to provide supporting documentation to verify the information certified by the producer on their CFAP 1 application.

As of Nov. 9, FSA has paid more than $9.5 billion with more than 576,000 applications for CFAP 2. This builds upon more than $10.3 billion paid through CFAP 1.

More Information

To find the latest information on CFAP 2, visit farmers.gov/cfap or call 877-508-8364.

Enrollment for Agriculture Risk Coverage and Price Loss Coverage Programs for 2021

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. The signup period opened Tuesday, Oct. 13. These key U.S. Department of Agriculture (USDA) safety-net programs help producers weather fluctuations in either revenue or price for certain crops, and more than $5 billion in payments are in the process of going out to producers who signed up for the 2019 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 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.

2019 Crop Year ARC and PLC Payments

FSA began processing payments last week for 2019 ARC-County (ARC-CO) and PLC on covered commodities that met payment triggers on farms enrolled for the 2019 crop year. In addition to the $5 billion now in process, FSA anticipates it will issue additional payments by the end of November for 2019 commodities covered under ARC-

Individual (ARC-IC) and additional commodities that trigger PLC and ARC-CO payments for which rates have not yet been published.

Producers who had 2019 covered commodities enrolled in ARC-CO can visit the ARC and PLC webpage for payment rates applicable to their county and each covered commodity. For farms and covered commodities enrolled in 2019 PLC, the following crops met payment triggers: barley, canola, chickpeas (small and large), corn, dry peas, grain sorghum, lentils, peanuts, seed cotton and wheat.

Oats and soybeans did not meet 2019 PLC payment triggers.

2019 PLC payment rates for the following covered commodities have not been determined: crambe, flaxseed, long and medium grain rice, mustard seed, rapeseed, safflower, sesame seed, sunflower seed and temperate Japonica rice. Payment rates for these commodities will be announced at a later date.

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.

More Information

For more information on ARC and PLC, including two online decision tools that assist producers in making enrollment and election decisions specific to their operations, visit the ARC and PLC webpage.

For additional questions and assistance, contact your local USDA service center. To locate your local FSA office, visit farmers.gov/service-locator.

FSA is Accepting CRP Continuous Enrollment Offers

The U.S. Department of Agriculture (USDA) issued $1.68 billion in payments to agricultural producers and landowners for the 21.9 million acres enrolled in the Conservation Reserve Program (CRP), which provides annual rental payments for land devoted to conservation purposes.

Through CRP, farmers and ranchers establish long-term, resource-conserving plant species, such as approved grasses or trees, to control soil erosion, improve water quality, and enhance wildlife habitat on cropland. Farmers and ranchers who participate in CRP help provide numerous benefits to the nation's environment and economy.

FSA is accepting offers for specific conservation practices under the Conservation Reserve Program (CRP) Continuous Signup.

In exchange for a yearly rental payment, farmers enrolled in the program agree to remove environmentally sensitive land from agricultural production and to plant species that will improve environmental health and quality. The program's long-term goal is to re-establish valuable land cover to improve water quality, prevent soil erosion, and reduce loss of wildlife habitat. Contracts for land enrolled in CRP are 10-15 years in length.

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

For more information, including a list of acceptable practices, contact your local USDA Service Center or visit fsa.usda.gov/crp.

Dairy Margin Coverage Program Enrollment for 2021

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.

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.

Obtaining Payments due to Deceased Producers

In order to claim a Farm Service Agency (FSA) payment on behalf of a deceased producer, all program conditions for the payment must have been met before the applicable producer's date of death.

If a producer earned a FSA payment prior to his or her death, the following is the order of precedence for the representatives of the producer:

- administrator or executor of the estate
- the surviving spouse
- surviving sons and daughters, including adopted children
- surviving father and mother
- surviving brothers and sisters
- heirs of the deceased person who would be entitled to payment according to the State law

For FSA to release the payment, the legal representative of the deceased producer must file a form FSA-325 to claim the payment for themselves or an estate. The county office will verify that the application, contract, loan agreement, or other similar form requesting payment issuance, was signed by the applicable deadline by the deceased or a person legally authorized to act on their behalf at that time of application.

If the application, contract or loan agreement form was signed by someone other than the deceased participant, FSA will determine whether the person submitting the form has the legal authority to submit the form.

Payments will be issued to the respective representative's name using the deceased program participant's tax identification number. Payments made to representatives are subject to offset regulations for debts owed by the deceased.

FSA is not responsible for advising persons in obtaining legal advice on how to obtain program benefits that may be due to a participant who has died, disappeared or who has been declared incompetent.

Disaster Set-Aside (DSA) Program for Farm Loan Borrowers

Farm Service Agency (FSA) borrowers with farms located in designated primary or contiguous disaster areas who are unable to make their scheduled FSA loan payments should consider the Disaster Set-Aside (DSA) program.

DSA is available to producers who suffered losses as a result of a natural disaster and relieves immediate and temporary financial stress. FSA is authorized to consider setting aside the portion of a payment/s needed for the operation to continue on a viable scale.

Borrowers must have at least two years left on the term of their loan in order to qualify.

Borrowers have eight months from the date of the disaster designation to submit a complete application. The application must include a written request for DSA signed by all parties liable for the debt along with production records and financial history for the operating year in which the disaster occurred. FSA may request additional information from the borrower in order to determine eligibility.

All farm loans must be current or less than 90 days past due at the time the DSA application is complete. Borrowers may not set aside more than one installment on each loan.

The amount set-aside, including interest accrued on the principal portion of the set-aside, is due on or before the final due date of the loan.

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

Applying for Youth Loans

The Farm Service Agency (FSA) makes loans to youth to establish and operate agricultural income-producing projects in connection with 4-H clubs, FFA and other agricultural groups. Projects must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. The maximum loan amount is $5,000.

Youth Loan Eligibility Requirements:

- Be a citizen of the United States (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands) or a legal resident alien
- Be 10 years to 20 years of age
- Comply with FSA's general eligibility requirements
- Be unable to get a loan from other sources
- Conduct a modest income-producing project in a supervised program of work as outlined above
- Demonstrate capability of planning, managing and operating the project under guidance and assistance from a project advisor. The project supervisor must recommend the youth loan applicant, along with providing adequate supervision.

For help preparing the application forms, contact your local USDA Service Center or visit fsa.usda.gov.

Conservation Planning Helps Improve Farm Productivity

Whether you rent or own your land, a conservation plan is critical to maintain and improve farm productivity. Plans of any kind are important as they set goals and outline how to reach them. Conservation plans are roadmaps for improving your operation while conserving natural resources. They provide proven strategies that landowners can use to solve identified natural resource concerns and take advantage of conservation opportunities.

USDA's Natural Resources Conservation Service (NRCS) can help you develop a conservation plan for your land. The technical assistance from NRCS is free and it can help you reduce soil loss from erosion, solve issues with soil, air and water quality, reduce potential damage from excess water and drought, enhance the quality of wildlife habitat, address waste management concerns and improve the long-term sustainability of your farm's natural resources.

How does conservation planning work? You'll meet with a planner from NRCS for a science-based evaluation of your problems and opportunities on your land. The NRCS staff member, often a district conservationist or conservation planning technician, then analyzes the findings and recommends the best strategies to address your problems and achieve valuable opportunities.

Although conservation planning does not include financial assistance, the plans developed can serve as a springboard for those interested in participating in USDA financial assistance programs. Conservation planning can also serve as a door to financial assistance and easement conservation programs provided by other federal, state, and local programs.

If you're interested in conservation planning, contact your county USDA Service Center (https://offices.sc.egov.usda.gov/locator/app) or visit nrcs.usda.gov.

USDA Announces Increased Subsidies and Other Improvements to the Livestock Risk Protection Insurance Program

The U.S. Department of Agriculture's (USDA) Risk Management Agency (RMA) announced it is increasing premium subsidies and will make other improvements to the Livestock Risk Protection (LRP) plan of insurance for feeder cattle, fed cattle, and swine starting with the 2021 crop year. The increased premium subsidy is retroactive to the beginning of the 2021 crop year and is based on the coverage selected by the livestock producer. RMA will implement the other improvements later this year.

Livestock producers are encouraged to contact their insurance agent to take advantage of these improvements. These changes will not only make LRP more affordable for producers, but also will provide them with better coverage.

Other improvements to be implemented include:

- Increasing livestock head limits for feeder and fed cattle to 6,000 head per endorsement/12,000 head annually, and swine to 40,0000 head per endorsement/150,000 head annually
- Modifying the requirement to own insured livestock until the last 60 days of the endorsement
- Increasing the endorsement lengths for swine up to 52 weeks
- Creating new feeder cattle and swine types to allow for unborn livestock to be insuredRMA 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 insurance agents. A list of insurance agents is available online using the RMA Agent Locator. Learn more about crop insurance and the modern farm safety net at rma.usda.gov.
- For more information on the LRP program, please see the RMA website.

Dates to Remember

November 2 – County Committee Election Ballots Were Mailed to Eligible Voters
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
January 1 - Offices Closed - New Year's Day
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)

November 2020 Interest Rates

Farm Operating Loans (Direct)	1.250%
Farm Ownership Loans (Direct)	2.375%
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)	0.750%
Farm Storage Facility Loans (12 Years)	0.875%
Commodity Loans	1.125%

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).