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Farm Service Agency Electronic News Service

NEWSLETTER

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Indiana State FSA Newsletter

Indiana State Farm Service Agency

5981 Lakeside Blvd.
Indianapolis, IN 46278

Phone: 317-290-3315
Fax: 855-374-4066
www.fsa.usda.gov/in

State Executive Director:
Steven E. Brown
steven.brown2@usda.gov

State Committee Members:
Ken Rulon, Chairperson
Allen Buchanan, Member
Bill Gelfius, Member
Clint Orr, Member

Administrative Officer:
Pauletta Dusterberg
pauletta.dusterberg@usda.gov

Production Adjustment Chief: Acting - Stephanie Alexander
stephanie.alexander@usda.gov

Price Support/Disaster Chief:
Susan Houston
susan.houston@usda.gov

USDA Temporarily Restricting In-Person Appointments in Service Centers

USDA is temporarily restricting in-person visits for numerous Service Centers in INDIANA because of elevated rates of coronavirus community spread, but USDA employees will continue to assist agricultural producers with programs and services.

USDA is using a phased, data-driven approach to determine which Service Centers are open for in-person appointments. Field work, including conservation planning assistance, will continue with appropriate social distancing.

“While many of our Service Centers across Indiana will be physically closed to visitors, we remain open for business,” said Steven Brown, State Executive Director for USDA’s Farm Service Agency (FSA) in Indiana.

Jerry Raynor, State Conservationist for USDA’s Natural Resources Conservation Service (NRCS) in Indiana added “Throughout the pandemic, our work with producers has continued and we remain committed to serving our customers.”

All USDA Service Centers are for open for business, and Service Center staff members from FSA and NRCS will continue to work with producers by phone, email, and digital tools like Microsoft Teams, Box, and OneSpan. Producers can learn more about how to leverage these digital offerings by visiting https://www.farmers.gov/mydocs .

Producers wishing to conduct business with the FSA, NRCS, or any other Service Center agency should call ahead to confirm and schedule appointments. More information on Service Center status can be found at https://www.farmers.gov/coronavirus/service-center-status, and contact

information for local Service Centers is available at https://www.farmers.gov/service-center-locator.

Conservation/Compliance Chief: Stephanie Alexander
stephanie.alexander@usda.gov

Farm Loan Chief:
Mike
Priest mike.priest@usda.gov

Public Affairs/Outreach Coordinator:
Angie Stuehrenberg
angie.stuehrenberg@usda.gov

USDA to Open Signup for the Conservation Reserve Program and CRP Grasslands in Early 2021

USDA announced the 2021 signup periods for general Conservation Reserve Program (CRP) and CRP Grasslands offers. General signup for CRP will be open from January 4, 2021 to February 12, 2012; signup for CRP Grasslands runs from March 15, 2021 to April 23, 2021. Both programs are competitive and provide annual rental payments for land devoted to conservation purposes.

CRP and the many focused programs that come under it, like CRP Grasslands, are some of the most critical tools to help producers better manage their operations while conserving natural resources. CRP has proven to protect the Nation's valuable resources. Next year's signup gives farmers and ranchers an opportunity to enroll in CRP for the first time or continue their participation for another term.

Producers may apply by contacting their FSA office.

USDA Announces Increase to Certain Incentive Payments for Continuous Conservation Reserve Program

USDA is increasing incentive payments for practices installed on land enrolled in the Continuous Conservation Reserve Program (CRP). FSA is upping the Practice Incentive Payment for installing practices, from 5 percent to 20 percent. Additionally, producers will receive a 10 percent incentive payment for water quality practices on land enrolled in CRP's continuous signup. FSA administers CRP on behalf of the Commodity Credit Corporation.

Under continuous CRP, producers can enroll environmentally sensitive land devoted to certain conservation practices with signup available at any time. FSA automatically accepts offers provided the land and producer meet certain eligibility requirements and the enrollment levels do not exceed the number of acres FSA is allowed to enroll in CRP, which was set by the 2018 Farm Bill.

Signed into law in 1985, CRP is one of the largest private-lands conservation programs in the United States. It was originally intended primarily to control soil erosion and potentially stabilize commodity prices by taking marginal lands out of production. The program has evolved over the years, providing many conservation and economic benefits. The program marks its 35-year anniversary this month. Program successes include:

- Preventing more than 9 billion tons of soil from eroding, which is enough soil to fill 600 million dump trucks;
- Reducing nitrogen and phosphorous runoff relative to annually tilled cropland by 95% and 85%, respectively;
- Sequestering an annual average of 49 million tons of greenhouse gases, equal to taking 9 million cars off the road;
- Creating more than 3 million acres of restored wetlands while protecting more than 175,000 stream miles with riparian forest and grass buffers, which is enough to go around the world seven times; and

- Benefiting bees and other pollinators and increasing populations of ducks, pheasants, turkey, bobwhite quail, prairie chickens, grasshopper sparrows and many other birds.

The successes of CRP contribute to USDA's Agriculture Innovation Agenda and its goal of reducing the environmental footprint of U.S. agriculture by half by 2050. Earlier this year, U.S. Secretary of Agriculture Sonny Perdue announced the Department-wide initiative to align resources, programs, and research to position American agriculture to better meet future global demands.

For more information on CRP, visit fsa.usda.gov, or contact your local FSA county office.

Environmental Review Required Before Project Implementation

The National Environmental Policy Act (NEPA) requires Federal agencies to consider all potential environmental impacts for federally-funded projects before the project is approved.

For all Farm Service Agency (FSA) programs, an environmental review must be completed before actions are approved, such as site preparation or ground disturbance. These programs include, **but are not limited to**, the Emergency Conservation Program (ECP), Farm Storage Facility Loan (FSFL) program and farm loans. If project implementation begins before FSA has completed an environmental review, the request will be denied. Although there are exceptions regarding the Stafford Act and emergencies, it's important to wait until you receive written approval of your project proposal before starting any actions.

Applications cannot be approved until FSA has copies of all permits and plans. Contact your local FSA office early in your planning process to determine what level of environmental review is required for your program application so that it can be completed timely.

Signature Policy

Using the correct signature when doing business with FSA can save time and prevent a delay in program benefits.

The following are FSA signature guidelines:

- A married woman must sign her given name: Mrs. Mary Doe, not Mrs. John Doe
- For a minor, FSA requires the minor's signature and one from the minor's parent

Note, by signing a document with a minor, the parent is liable for actions of the minor and may be liable for refunds, liquidated damages, etc.

When signing on one's behalf the signature must agree with the name typed or printed on the form or be a variation that does not cause the name and signature to be in disagreement. Example - John W. Smith is on the form. The signature may be John W. Smith or J.W. Smith or J. Smith. Or Mary J. Smith may be signed as Mrs. Mary Joe Smith, M.J. Smith, Mary Smith, etc.

FAXED signatures will be accepted for certain forms and other documents provided the acceptable program forms are approved for FAXED signatures. Producers are responsible for the successful transmission and receipt of FAXED information.

Examples of documents not approved for FAXED signatures include:

- Promissory note
- Assignment of payment
- Joint payment authorization
- Acknowledgement of commodity certificate purchase

Spouses may sign documents on behalf of each other for FSA and CCC programs in which either has an interest, unless written notification denying a spouse this authority has been provided to the county office.

Spouses cannot sign on behalf of each other as an authorized signatory for partnerships, joint ventures, corporations or other similar entities. Likewise, a spouse cannot sign a document on behalf of the other in order to affirm the eligibility of oneself.

Any member of a general partnership can sign on behalf of the general partnership and bind all members unless the Articles of Partnership are more restrictive. Spouses may sign on behalf of each other's individual interest in a partnership, unless notification denying a spouse that authority is provided to the county office. Acceptable signatures for general partnerships, joint ventures, corporations, estates, and trusts must consist of an indicator "by" or "for" the individual's name, individual's name and capacity, or individual's name, capacity, and name of entity.

For additional clarification on proper signatures contact your local FSA office.

Is the Noninsured Crop Disaster Assistance Program Right for You?

Farmers and ranchers rely on crop insurance to protect themselves from disasters and unforeseen events, but not all crops are insurable through the USDA's Risk Management Agency. The Farm Service Agency's (FSA) Noninsured Crop Disaster Assistance Program (NAP) provides producers another option to obtain coverage against disaster for these crops. NAP provides financial assistance to producers of non-insured crops impacted by natural disasters that result in lower yields, crop losses, or prevents crop planting.

Commercially produced crops and agricultural commodities for which crop insurance is not available are generally eligible for NAP. Eligible crops include those grown specifically for food, fiber, livestock consumption, biofuel or biobased products, or be commodities such as value loss crops like Christmas trees and ornamental nursery, honey, maple sap, and many others. Contact your FSA office to see which crops are eligible in your state and county.

Eligible causes of loss include drought, freeze, hail, excessive moisture, excessive wind or hurricanes, earthquake, flood. These events must occur during the NAP policy coverage period, before or during harvest, and the disaster must directly affect the eligible crop. For guidance on causes of loss not listed, contact your local FSA county office.

Interested producers must apply for coverage using FSA form CCC-471, "Application for Coverage," and pay the applicable service fee at the FSA office where their farm records are maintained. These must be filed by the application closing date. Closing dates vary by crop, so it is important to contact your local FSA office as soon as possible to ensure you don't miss an application closing date.

At the time of application, each producer will be provided a copy of the NAP Basic Provisions, which describes how NAP works and all the requirements you must follow to maintain NAP coverage. NAP participants must provide accurate annual reports of their production in non-loss years to ensure their NAP coverage is beneficial to their individual operation.

Producers are required to pay service fees which vary depending on the number of crops and number of counties your operation is located in. The NAP service fee is the lesser of $325 per crop or $825 per producer per administrative county, not to exceed a total of $1,950 for a producer with farming interests in multiple counties. Premiums also apply when producers elect higher levels of coverage with a maximum premium of $15,750 per person or legal entity depending on the maximum payment limitation that may apply to the NAP covered producer. The service fee can be waived for beginning, qualifying veteran, and limited resource farmers and rancher., These farmers and ranchers can also receive a 50 percent reduction in the premium.

For more detailed information on NAP, download the NAP Fact Sheet. To get started with NAP, we recommend you contact your local USDA service center.

Submit Loan Requests for Financing Early

The Farm Loan team in Indiana is already working on operating loans for spring 2021 and asks potential borrowers to submit their requests early so they can be timely processed. The farm loan team can help determine which loan programs are best for applicants.

FSA offers a wide range of low-interest loans that can meet the financial needs of any farm operation for just about any purpose. The traditional **farm operating and farm ownership loans** can help large and small farm operations take advantage of early purchasing discounts for spring inputs as well expenses throughout the year.

Microloans are a simplified loan program that will provide up to $50,000 for both Farm Ownership and Operating Microloans to eligible applicants. These loans, targeted for smaller and non-traditional operations, can be used for operating expenses, starting a new operation, purchasing equipment, and other needs associated with a farming operation. Loans to beginning farmers and members of underserved groups are a priority.

Other types of loans available include:

Marketing Assistance Loans allow producers to use eligible commodities as loan collateral and obtain a 9-month loan while the crop is in storage. These loans provide cash flow to the producer and allow them to market the crop when prices may be more advantageous.

Farm Storage Facility Loans can be used to build permanent structures used to store eligible commodities, for storage and handling trucks, or portable or permanent handling equipment. A variety of structures are eligible under this loan, including bunker silos, grain bins, hay storage structures, and refrigerated structures for vegetables and fruit. A producer may borrow up to $500,000 per loan**.**

Loans for Targeted Underserved Producers

The Farm Service Agency (FSA) has several loan programs to help you start or continue an agriculture production. Farm ownership and operating loans are available.

While all qualified producers are eligible to apply for these loan programs, FSA has provided priority funding for members of targeted underserved applicants.

A targeted underserved applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities.

For purposes of this program, targeted underserved groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

Conservation Helps Organic Industry Grow

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.

You probably hear the word "organic" quite a bit, but do you really know what it means? Organic producers use practices that foster the cycling of resources, promote ecological balance and conserve biodiversity. Organic farmers limit their use of synthetic fertilizers and pesticides and do not use sewage sludge, irradiation or genetic engineering. Consumer demand for fruits, vegetables, grains and livestock with the organic seal is high — and the industry is growing. Organic operations are now more than a $50 billion industry in the United States.

USDA's National Organic Program sets the standards for organic production and handling, and the USDA Natural Resources Conservation Service (NRCS) provides financial and technical assistance to organic producers or producers wanting to transition their operations into organic ones. The Environmental Quality Incentives Program (EQIP) and Conservation Stewardship Program (CSP) are the two key NRCS conservation programs for organic and transitioning organic producers.

NRCS can help you develop a conservation plan and conservation activity plan also known as a transition to organic plan, which may include establishing buffers, improving soil quality, reducing soil erosion and pests, and improving irrigation efficiency, among other things. When certified organic and transitioning organic producers use conservation practices on their operation, the benefits extend beyond producing quality fruits, vegetables and meat from their farms. These practices can also lead to cleaner water and air, healthier soil and habitat for birds, bees and other pollinators.

For more information, contact the district conservationist at your local USDA Service Center at: USDA Service Center Locator.

Getting Acreage Reporting Right

The deadline to report your fall seeded acreage in Indiana is quickly approaching. The Acreage Reporting Date for Winter Barley and Winter Wheat is December 15, 2020.

You have a lot at stake in making sure your crop insurance acreage reporting is accurate and on time. If you fail to report on time, you may not be protected. If you report too much acreage, you may pay too much premium. If you report too little acreage, you may recover less when you file a claim.

Crop insurance agents often say that mistakes in acreage reporting are the easiest way for producers to have an unsatisfactory experience with crop insurance. Don't depend on your agent to do this important job for you. Your signature on the bottom of the acreage reporting form makes it, legally, your responsibility. Double-check it for yourself.

Remember - acreage reporting is your responsibility. Doing it right will save you money. Always get a copy of your report immediately after signing and filing it with your agent and keep it with your records. Remember, it is your responsibility to report crop damage to your agent within 72 hours of discovery. Never put damaged acreage to another use without prior written consent of the insurance adjuster. You don't want to destroy any evidence of a possible claim. Learn more by visiting RMA's website.

Dates to Remember

December 15 – Acreage Reporting Deadline for 2020 Fall Mint and Fall-Seeded Small Grains
December 25 – Offices Closed – Christmas Day
January 1 – Offices Closed – New Year's Day
January 2 – Honeybee Colony Reporting Deadline for 2021 FSA Program Eligibility
January 4 – February 12 – General CRP Signup
January 15 – Application Deadline for STRP Applications
January 18 – Offices Closed – Martin Luther King Jr Day
January 31 – Deadline for 2020 LDPs for wool and unshorn lamb pelts
February 12 – Final Date to Submit Offer for General CRP
February 17 – Offices Closed – President's Day
March 15 – 2021 ARC-PLC Election and Enrollment Deadline
March 15 – April 23 – CRP Grasslands Signup
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 (https://public.govdelivery.com/accounts/USFSA/subscriber/new/)

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)	0.250%
Farm Storage Facility Loans (5 Years)	0.375%
Farm Storage Facility Loans (7 Years)	0.625%
Farm Storage Facility Loans (10 Years)	0.875%
Farm Storage Facility Loans (12 Years)	1.000%
Commodity Loans	1.125%