

Indiana FSA Updates

In 2020 Americans saw empty shelves in grocery stores making them realize how much they take farming and the people who make it possible for granted. As fewer and fewer Americans understand what Ag organizations and farmers like you do and why it matters, it's more important than ever to share our story. FSA is inviting you to participate in our **#Plant2021** campaign. We will share your story on social media and nationwide on our [storymap](#). Check out our [blog](#) and submit your photo or videos.

Spring 2021 has arrived bringing with it, varying weather patterns and temperatures. Planting season is underway in Indiana and we know you will be busy. We want to remind you to take a little extra time to practice good farm safety habits to protect yourself and those around you.

Indiana Department of Environmental Management (IDEM) has a 24-Hour Emergency Spill Line (888-233-7745) managed by professionals who are equipped to assist landowners who experience a spill. IDEM's [E101 webinar](#) addresses ag environmental spills and emergencies.

Midwestern farmers and ag workers have direct access to a new tool to help manage stress, anxiety, depression or substance issues via a new website, www.FarmStress.org. The site has resources, crisis numbers, telephone hotlines and training resources.

As a reminder, once your planting is complete, promptly contact your local FSA office to schedule an appointment to complete your [crop acreage reports](#). All service center customers wanting to conduct business should call for an appointment. For offices open to in-person traffic, visitors will be pre-screened based on health concerns or recent travel, and must adhere to social distancing guidelines and wear a facial covering. FSA staff also continue to work with customers via phone, email and other digital tools.

*Respectfully,
Your Indiana FSA Staff*

Heirs' Property Landowners

USDA recently launched a new website for producers to find information on heirs' property.

Heirs' property is family owned land that is jointly owned by descendants of a deceased person whose estate did not clear probate. The descendants, or heirs, have the right to use the property, but they do not have a clear or marketable title to the property since the estate issues remain unresolved.

The 2018 Farm Bill authorized alternative documentation for heirs' property operators to establish a farm number. A farm number is required to be eligible for many different USDA programs, including lending, disaster relief programs, and participation in county committees.

For more information visit farmers.gov/manage/HeirsPropertyLandowners.

USDA offers a variety of farm loan, risk management, disaster assistance, and conservation programs to support farmers, including heirs' property landowners once they have a farm number.

USDA also has several special provisions and resources for heirs' property landowners, including:

- Targeted funding through farm loans
- Crop insurance benefits
- Conservation program benefits

Report Noninsured Crop Disaster Assistance Program (NAP) Losses

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

To receive payment, you had to purchase NAP coverage for 2021 crops and file a notice of loss the earlier of 15 days of the occurrence of the disaster or when losses become apparent or 15 days of the final harvest date.

For hand-harvested crops and certain perishable crops, you must notify FSA within 72 hours of when a loss becomes apparent.

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

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

Top Four Questions About Good Farming Practices for Noninsured Crop Disaster Assistance Program (NAP)

Farmers and ranchers rely on crop insurance and disaster assistance programs to both prepare for and recover from natural disasters. For certain crops that do not have an insurable option available, the [Noninsured Crop Disaster Assistance Program \(NAP\)](#) provides coverage options. However, NAP doesn't cover losses due to negligence, or any failure to follow good farming practices.

Demetrice Evans, FSA Agricultural Program Specialist in Mississippi, answers some of the top questions and explains the importance of good farming practices.

Learn more about NAP and good farming practices. [Farming best practices to ensure coverage in the USDA Noninsured Crop Disaster Assistance Program \(farmers.gov\)](#)

USDA Extends General Signup for Conservation Reserve Program

The USDA is extending the Conservation Reserve Program (CRP) General Signup period, which had previously been announced as ending on Feb. 12, 2021. USDA will continue to accept offers as it takes this opportunity for the incoming Administration to evaluate ways to increase enrollment. Under the previous Administration, incentives and rental payment rates were reduced resulting in an enrollment shortfall of over 4 million acres. The program, administered by USDA's Farm Service Agency (FSA), provides annual rental payments for 10 to 15 years for land devoted to conservation purposes, as well as other types of payments. Before the General CRP Signup period ends, producers will have the opportunity to adjust or resubmit their offers to take advantage of planned improvements to the program.

This signup for CRP gives producers an opportunity to enroll land for the first time or re-enroll land under existing contracts that will be expiring Sept. 30, 2021. All interested producers, including those on Indian reservations and with trust lands, are encouraged to contact their local [USDA Service Center](#) for more information.

Reporting Organic Crops

If you want to use the Noninsured Crop Disaster Assistance Program (NAP) organic price and selected the "organic" option on your NAP application, you must report your crops as organic.

When certifying organic acres, the buffer zone acreage must be included in the organic acreage.

You must also provide a current organic plan, organic certificate or documentation from a certifying agent indicating an organic plan is in effect. Documentation must include:

- name of certified individuals
- address
- telephone number
- effective date of certification
- certificate number
- list of commodities certified
- name and address of certifying agent
- a map showing the specific location of each field of certified organic, including the buffer zone acreage

Certification exemptions are available for producers whose annual gross agricultural income from organic sales totals \$5,000 or less. Although exempt growers are not required to provide a written certificate, they are still required to provide a map showing the specific location of each field of certified organic, transitional and buffer zone acreage.

For questions about reporting organic crops, contact your local USDA Service Center or visit fsa.usda.gov.

USDA Announces Streamlined Guaranteed Loans and Additional Lender Category for Small-Scale Operators

Options Help More Beginning, Small and Urban Producers Gain Access to Credit

Producers can apply for a streamlined version of USDA guaranteed loans, which are tailored for smaller scale farms and urban producers. EZ Guarantee Loans use a simplified application process to help beginning, small, underserved, and family farmers and ranchers apply for loans of up to \$100,000 from USDA-approved lenders to purchase farmland or finance agricultural operations.

A new category of lenders will join traditional lenders, such as banks and credit unions, in offering USDA EZ Guarantee Loans. Microlenders, which include Community Development Financial Institutions and Rural Rehabilitation Corporations, will be able to offer their customers up to \$50,000 of EZ Guaranteed Loans, helping to reach urban areas and underserved producers. Banks, credit unions and other traditional USDA-approved lenders, can offer customers up to \$100,000 to help with agricultural operation costs.

EZ Guarantee Loans offer low interest rates and terms up to seven years for financing operating expenses and 40 years for financing the purchase of farm real estate. USDA-approved lenders can issue these loans with the Farm Service Agency (FSA) guaranteeing the loan up to 95 percent.

For more information about the available types of FSA farm loans, contact your local USDA Service Center or visit fsa.usda.gov/farmloans.

USDA Offers Targeted Farm Loan Funding for Underserved Groups and Beginning Farmers

The USDA Farm Service Agency (FSA) reminds producers that FSA offers targeted farm ownership and farm operating loans to assist underserved applicants and beginning farmers and ranchers.

USDA defines underserved applicants as a group whose members have been subjected to racial, ethnic, or gender prejudice because of their identity as members of the group without regard to their individual qualities. For farm loan program purposes, targeted underserved groups are women, African Americans, American Indians and Alaskan Natives, Hispanics and Asians and Pacific Islanders.

Underserved or beginning farmers and ranchers who cannot obtain commercial credit from a bank can apply for either FSA direct loans or guaranteed loans. Direct loans are made to applicants by FSA. Guaranteed loans are made by lending institutions who arrange for FSA to guarantee the loan. FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. The FSA guarantee allows lenders to make agricultural credit available to producers who do not meet the lender's normal underwriting criteria.

The direct and guaranteed loan program provides for two types of loans: farm ownership loans and farm operating loans. In addition to customary farm operating and ownership loans, FSA offers Microloans through the direct loan program. Microloans focus on the financing needs of small, beginning farmer, niche, and non-traditional farm operations. Microloans are available for both ownership and operating finance needs. To learn more about microloans, visit fsa.usda.gov/microloans.

To qualify as a beginning producer, the individual or entity must meet the eligibility requirements outlined for direct or guaranteed loans. Individuals and all entity members must have operated a farm for less than 10 years. Applicants must materially or substantially participate in the operation.

For more information on FSA's farm loan programs and targeted underserved and beginning farmer guidelines, contact your local USDA Service Center or visit fsa.usda.gov/farmloans.

USDA-RMA Announces Implementation of Improvements to Prevented Planting Coverage and the Beginning and Veteran Farmer and Rancher Program

USDA's Risk Management Agency (RMA) improvements to prevented planting coverage and to the beginning and veteran farmer and rancher program took effect on November 30 for crop year 2021. These improvements, among others, were made to the Common Crop Insurance Policy Basic Provisions.

Improvements to prevented planting coverage include:

- Expanding the "1 in 4" requirement nationwide, requiring producers to plant, insure and harvest acreage in at least one of the four most recent crop years.
- Making modifications to ensure that producers' prevented planting payments adequately reflect the crops the producer intended to plant.
- For more information, see the [previous announcement](#) and these [Frequently Asked Questions](#).

The improvement to the beginning and veteran farmer and rancher program will allow participants with farming experience to use the Actual Production History (APH) of the previous producer, with permission, on newly acquired land. Previously, the APH could only be used if the beginning or veteran farmer or rancher was involved on the specific acreage acquired.

RMA is authorizing additional flexibilities due to coronavirus. More information can be found at farmers.gov/coronavirus.

Important Dates to Remember

April 1 – August 1 CRP Primary Nesting Season

May 31 - Memorial Day Observance - Offices Closed

June 1 - Final date to obtain [Commodity Loans](#) or Loan Deficiency Payments on 2020 Corn and Soybeans

June 15 – Nominations open for the 2021 County Committee (COC) Election

Delayed until Further Notice - [CRP Grasslands](#) Signup (originally scheduled to begin March 15th)

Deadline TBD - Submit an offer for [General CRP/SAFE Acreage](#)

Deadline TBD - CFAP 1 'Top-up' Payments for Swine & CFAP2 Payment Calculations & Expanded Eligibility Options

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 Newsletters, Bulletins and Indiana Press Releases(<https://public.govdelivery.com/accounts/USFSA/subscriber/new/>)

Disaster Program Notice of Loss Filing Requirements

- File [Emergency Livestock Assistance Program \(ELAP\)](#) Notice of Loss (NOL) ([Honeybee](#) NOL Must be Filed within 15 Days of When the Loss is First Apparent; Other ELAP covered Livestock Losses - [Livestock Feed, Grazing & Farm-Raised Fish](#) NOL Must be Filed within 30 Days of When the Loss is First Apparent)
- File [Livestock Indemnity Program \(LIP\)](#) Notice of Loss within 30 Calendar Days of When the Livestock Loss is First Apparent.
- File [Noninsured Crop Disaster Assistance Program](#) NOL Within 15 Calendar Days of the Earlier of a Natural Disaster Occurrence, the Final Planting Date if Planting is Prevented by a Natural Disaster, the Date the Damage to the Crop or Loss of Production Becomes Apparent; or the Normal Harvest Date. *Note:* A producer's signature is required on form CCC-576 when a Notice of Loss is submitted.
- Submit Application for the [Tree Assistance Program \(TAP\)](#) along with Supporting Documentation within 90 Calendar Days of the Disaster Event or the Date when the Loss is Apparent to the Producer.

Interest Rates

[Price Support Loans](#)

[Commodity Loans](#) – 1.125%

[Farm Storage Facility Loans](#)

Farm Storage Facility Loan, 3 year	-- 0.375%
Farm Storage Facility Loan, 5 year	-- 0.875%
Farm Storage Facility Loan, 7 year	-- 1.375%
Farm Storage Facility Loan, 10 year	-- 1.625%
Farm Storage Facility Loan, 12 year	-- 1.750%

FSFL Microloans are also available for the 3, 5, and 7 year terms at the 3, 5, and 7 year term rates for a maximum aggregated loan amount of \$50,000 and at a reduced down payment of 5% (regular FSFL loans require 15% down and have a maximum loan amount of \$500,000).

[Farm Loans](#)

Farm Operating Loan	-- 1.750%
Farm Ownership Loan	-- 3.250%
Farm Ownership Loan, Joint-Financing	-- 2.500%
Farm Ownership Loan, Down Payment	-- 1.500%
Limited Resource Loans	-- 5.000%
Emergency Loans	-- 2.750%

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Indiana State Committee:
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Members - Allen Buchanan, Bill Gelfius
and Clint Orr

[Indiana Farm Service Agency](#)

[Service Center Locator](#)