Indiana FSA Updates

Greetings from Indiana FSA,

Yesterday, October 12th was National Farmers Day. We at Indiana FSA want to express our appreciation to you, the American Farmer! You are the backbone of this nation. Thank you for your hard work and dedication to producing crops and raising animals to feed, fuel and clothe the world.

Fall is here, Indiana harvest is in full swing, the leaves are changing colors and by the weekend more fall like temperatures will arrive. Fall is also the time of year for visits to Pumpkin Patches, Corn Mazes and Fall Farm Markets; a time to enjoy hayrides, drinking hot chocolate by a cozy bonfire and selecting your costume for Halloween trick-or-treating.

USDA has expanded local electronic communications options for producers. Subscribe to receive email and text message alerts from USDA’s NRCS, FSA and RMA while on-the-go, in the field or on the tractor. Updates include deadline reminders, conservation initiatives, disaster assistance, crop insurance and more. For more information visit farmers.gov/working-with-us/stay-connected or for subscription assistance contact your local USDA Service Center. Also, be sure to follow Farmers.gov on your social media platforms.

The 2021 Farm Service Agency County Committee Elections will begin on November 1, 2021, when ballots are mailed to eligible voters. County committee members are an important component of the operations of FSA and provide a link between the agricultural community and USDA. The deadline to return ballots to local FSA offices, or to be postmarked, is December 6, 2021. More information on county committees, such as the new 2021 fact sheet, can be found on the FSA website at fsa.usda.gov/elections or contact your local USDA Service Center.

Check out our newsletter articles for more in-depth program information and upcoming deadlines.

Respectfully,
Your Indiana FSA Staff

USDA Service Center Operating Status

In response to COVID-19 and the increased of Delta Variant cases, USDA Service Centers in Indiana are limiting in-person office visits to by-appointment-only. FSA staff also continue to work with customers via phone, email and other digital tools.
All Service Center customers wishing 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. Regardless of vaccination status, visitors will be required to wear a face covering and adhere to social distancing guidelines during their appointment.

For Service Center contact information visit: farmers.gov/service-locator.

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**FSA Outlines MAL and LDP Policy**

The 2018 Farm Bill extends loan authority through 2023 for Marketing Assistance Loans (MALs) and Loan Deficiency Payments (LDPs).

MALs and LDPs provide financing and marketing assistance for wheat, feed grains, soybeans, and other oilseeds, pulse crops, rice, peanuts, cotton, wool and honey. MALs provide you with interim financing after harvest to help you meet cash flow needs without having to sell your commodities when market prices are typically at harvest-time lows. A producer who is eligible to obtain a loan, but agrees to forgo the loan, may obtain an LDP if such a payment is available. Marketing loan provisions and LDPs are not available for sugar and extra-long staple cotton.

FSA is now accepting requests for 2021 MALs and LDPs for all eligible commodities after harvest. Requests for loans and LDPs shall be made on or before the final availability date for the respective commodities.

Commodity certificates are available to loan holders who have outstanding nonrecourse loans for wheat, upland cotton, rice, feed grains, pulse crops (dry peas, lentils, large and small chickpeas), peanuts, wool, soybeans and designated minor oilseeds. These certificates can be purchased at the posted county price (or adjusted world price or national posted price) for the quantity of commodity under loan, and must be immediately exchanged for the collateral, satisfying the loan. MALs redeemed with commodity certificates are not subject to Adjusted Gross Income provisions.

To be considered eligible for an LDP, you must have form CCC-633EZ, Page 1 on file at your local FSA Office before losing beneficial interest in the crop. Pages 2, 3 or 4 of the form must be submitted when payment is requested.

Marketing loan gains (MLGs) and loan deficiency payments (LDPs) are no longer subject to payment limitations, actively engaged in farming and cash-rent tenant rules.

Adjusted Gross Income (AGI) provisions state that if your total applicable three-year average AGI exceeds $900,000, then you’re not eligible to receive an MLG or LDP. You must have a valid CCC-941 on file to earn a market gain of LDP. The AGI does not apply to MALs redeemed with commodity certificate exchange.

For more information and additional eligibility requirements, contact your local USDA Service Center or visit fsa.usda.gov.
Fill the Feed and Feed the World for #Harvest2021

Fall on the farm presents us with a symphony of sounds: tractor and combine engines turning, machines whirring, grain falling into siloes, birdsong in the morning, and insects chirping in the evening.

As America’s farmers harvest the crops that feed, clothe, and fuel our world, let’s fill the @FarmersGov social media feed with their stories about this year’s harvest season. We’d also like to see how it’s going for farmers that participated in our #Plant2021 campaign in the spring.

To share your experience on @FarmersGov social media and our national storymap, follow these steps:

- Collect photos or a video depicting what’s happening on your operation as you harvest. Show us those crops!
- If you’re comfortable, we’d love to see the people that make it happen, like friends and family.
- Write an email to FP.Social@usda.gov, attach your photos/video, and tell us:
  - Your name, the location of your operation, and the name of your operation
  - Your operation’s Facebook, Instagram, and/or Twitter pages, if you have them
  - What are you harvesting this year?
  - Where does your harvest go? How is it used?
  - What are your personal thoughts on this year’s harvest season?

Please note that by submitting your photo/video, you are granting USDA permission to use these materials for outreach and education purposes.
USDA Accepting Applications to Help Cover Costs for Organic Certification

USDA’s Farm Service Agency (FSA) announced that organic producers and handlers can apply for USDA funds to assist with the cost of receiving and maintaining organic certification through the Organic Certification Cost Share Program (OCCSP). Applications for eligible certification expenses paid between Oct. 1, 2020, and Sept. 30, 2021, are due Nov. 1, 2021.

OCCSP provides cost-share assistance to producers and handlers of agricultural products for the costs of obtaining or maintaining organic certification under the USDA’s National Organic Program. Eligible producers include any certified producers or handlers who have paid organic certification fees to a USDA-accredited certifying agent. Producers can be reimbursed for expenses including application fees, inspection costs, fees related to equivalency agreement and arrangement requirements, travel expenses for inspectors, user fees, sales assessments and postage.

For 2021, OCCSP will reimburse 50 percent of a certified operation’s allowable certification costs, up to a maximum of $500 for each of the following categories or “scopes:”

- crops
- wild crops
- livestock
- processing/handling
- State organic program fees.

Organic farmers and ranchers may apply through an FSA county office or a participating state agency.

More Information

To learn more about organic certification cost share, please visit the OCCSP webpage, visit usda.gov/organic, or contact your local USDA Service Center.

Important - Linkage Requirements for Payments Received Under WHIP+ and/or QLA

If you received a payment under the Wildfires and Hurricanes Indemnity Program+ (WHIP+) or the Quality Loss Adjustment Program (QLA) for crop production and/or quality losses occurring in 2018, 2019, or 2020 crop years, you are required to meet linkage requirements by obtaining federal crop insurance or Non-Insured Crop Disaster Assistance Program (NAP) coverage at the 60/100 level, or higher, for both the 2022 and 2023 crop years.

When applying for WHIP+ or QLA, form FSA-895 (Crop Insurance and/or NAP Coverage Agreement) was submitted acknowledging the requirement to obtain federal crop insurance, if available, or NAP coverage if federal crop insurance is not available. The
coverage requirement is applicable to the physical location county of the crop that received WHIP+ and/or QLA benefits.

Producers should not delay contacting their federal crop insurance agent or local county FSA Office to inquire about coverage options, as failure to obtain the applicable coverage by the sales/application closing date will result in the required refund of WHIP+ benefits received on the applicable crop, plus interest. You can determine if crops are eligible for federal crop insurance or NAP by visiting the RMA website.

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

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**USDA Launches First Phase of Soil Carbon Monitoring Efforts through CRP**

**Three Partner Projects Will Quantify CRP Climate Outcomes**

The U.S. Department of Agriculture (USDA) is investing $10 million in a new initiative to sample, measure, and monitor soil carbon on Conservation Reserve Program (CRP) acres to better quantify the climate outcomes of the program. CRP is an important tool in the Nation’s fight to reduce the worst impacts of climate change facing our farmers, ranchers, and foresters. This initiative will begin implementation in fall 2021 with three partners. Today’s announcement is part of a broader, long-term soil carbon monitoring effort across agricultural lands that supports USDA’s commitment to deliver climate solutions to agricultural producers and rural America through voluntary, incentive-based solutions.

These models include the Daily Century Model, or DayCent, which simulates the movement of carbon and nitrogen through agricultural systems and informs the National Greenhouse Gas Inventory. Data will also be used to strengthen the COMET-Farm and COMET-Planner tools, which enable producers to evaluate potential carbon sequestration and greenhouse gas emission reductions based on specific management scenarios.

USDA partners will conduct soil carbon sampling on three categories of CRP practice types: perennial grass, trees, and wetlands.

**Perennial grasses:** In consultation with USDA, Michigan State University will sample and measure soil carbon and bulk density of CRP grasslands (including native grass plantings, rangelands, and pollinator habitat plantings) at an estimated 600 sites across the U.S. with a focus in the central states during this five-year project. This information will be used to model and compare the climate benefits of CRP. Partners include the University of Wisconsin-Madison, the University of Arkansas at Pine Bluff, Deveron, an agriculture technology company, and Woods End Laboratories.

**Trees:** Mississippi State University will partner with Alabama A&M University to collect above and below ground data at 162 sites across seven states documenting CRP-related benefits to soil and atmospheric carbon levels. Information will help further calibrate the DayCent model. This five-year project will focus within the Mississippi Delta and Southeast states.
Wetlands: Ducks Unlimited and its partners will collect data on carbon stocks in wetland soils as well as vegetation carbon levels at 250 wetland sites across a 15-state area in the central U.S. Data will support the DayCent and additional modeling. Partners for this five-year project include: Migratory Bird Joint Venture, Intertribal Research and Resource Center at United Tribes Technical College, Clemson University, Kenyon College, Lincoln University, Pennsylvania State University, the University of Missouri, and the University of Texas at Austin.

CRP Monitoring, Assessment, and Evaluation Projects

These three Climate Change Mitigation Assessment Initiative projects are funded through FSA’s program to work with partners to identify Monitoring, Assessment and Evaluation (MAE) projects to quantify CRP environmental benefits to water quality and quantity, wildlife, and rural economies.

Applications for projects were welcome from all organizations, including public, private, nonprofit institutions, and educational institutions including historically Black colleges and universities, Tribal colleges and universities and Hispanic-serving institutions or organizations.

For more details on the all the awarded MAE projects, visit the FSA Monitoring Assessment & Evaluation webpage.

About the Conservation Reserve Program

CRP is one of the world’s largest voluntary conservation programs, with an established track record of preserving topsoil, sequestering carbon, reducing nitrogen runoff and providing healthy habitat for wildlife.

In exchange for a yearly rental payment, agricultural producers enrolled in the program agree to remove environmentally sensitive land from production and plant species that will improve environmental health and quality. In general, land is enrolled in CRP for 10 to 15 years, with the option of re-enrollment. FSA offers multiple CRP signups, including the general signup and continuous signup, as well as Grassland CRP and pilot programs focused on soil health and clean water. In 2021, producers and landowners enrolled more than 5.3 million acres in CRP signups, surpassing USDA’s 4-million-acre goal.

Earlier this year, USDA announced updates to CRP including higher payment rates, new incentives for environmental practices, and a more targeted focus on the program’s role in climate change mitigation. This included a new Climate-Smart Practice Incentive for CRP general and continuous signups that aims to increase carbon sequestration and reduce greenhouse gas emissions. Climate-Smart CRP practices include establishment of trees and permanent grasses, development of wildlife habitat, and wetland restoration. Download the “What’s New” fact sheet to learn more about CRP updates.
Preauthorized Debit Available for Farm Loan Borrowers

FSA has implemented pre-authorized debit (PAD) for Farm Loan Program (FLP) borrowers. PAD is a voluntary and alternative method for making weekly, bi-weekly, monthly, quarterly, semi-annual or annual payments on loans.

PAD payments are pre-authorized transactions that allow the National Financial and Accounting Operations Center (NFAOC) to electronically collect loan payments from a customer’s account at a financial institution.

PAD may be useful if you use nonfarm income from regular wages or salary to make payments on loans or adjustment offers or for payments from seasonal produce stands. PAD can only be established for future payments.

To request PAD, customers, along with their financial institution, must fill out form RD 3550-28. This form has no expiration date, but a separate form RD 3550-28 must be completed for each loan to which payments are to be applied. A fillable form can be accessed on the USDA Rural Development (RD) website at rd.usda.gov/publications/regulations-guidelines. Click forms and search for "Form 3550-28."

If you have a “filter” on the account at your financial institution, you will need to provide the financial institution with the following information: Origination ID: 1220040804, Agency Name: USDA RD DCFO.

PAD is offered by FSA at no cost. Check with your financial institution to discuss any potential cost. Preauthorized debit has no expiration date, but you can cancel at any time by submitting a written request to your local FSA office. If a preauthorized debit agreement receives three payment rejections within a three-month period, the preauthorized debit agreement will be cancelled by FSA. The payment amount and due date of your loan is not affected by a cancellation of preauthorized debit. You are responsible to ensure your full payment is made by the due date.

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

Higher Loan Limit Now Available for USDA Guaranteed Farm Loans

USDA Extends Disaster Set-Aside for Direct Loans Until 2022

USDA announced a higher loan limit will be available for borrowers seeking a guaranteed farm loan starting Oct. 1, 2021, from $1.776 million to $1.825 million.

FSA farm loans offer access to funding for a wide range of producer needs, from securing land to financing the purchase of equipment. Guaranteed loans are financed and serviced by commercial lenders. FSA provides up to a 95% guarantee against possible financial loss of principal and interest. Guaranteed loans can be used for both farm ownership and operating purposes.
In fiscal year 2021, FSA saw continued strong demand for guaranteed loans. FSA obligated more than $3.4 billion in guaranteed farm ownership and operating loans. This includes nearly $1.2 billion for beginning farmers. The number of guaranteed borrowers has grown by 10% to more than 38,750 farmers and ranchers over the last decade. FSA expects the increasing demand for farm loans to continue into fiscal year 2022.

**Disaster Set-Aside Extension**

USDA has additional support available to producers given the recent outbreaks of the COVID-19 Delta variant and has extended the availability of COVID-19 Disaster Set-Aside (DSA) for installments due through Jan. 31, 2022. In addition, FSA will permit a second DSA for COVID-19 and a second DSA for natural disasters for those who had an initial COVID-19 DSA. Requests for a COVID-19 DSA or a second DSA must be received no later than May 1, 2022.

Last year, FSA broadened the use of the DSA. Normally used in the wake of natural disasters, the DSA can now allow farmers with USDA farm loans who are affected by COVID-19 and determined to be eligible, to have their next payment set aside. 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 will improve the borrower’s cashflow in the current production cycle.

**More Information**

Producers can explore available options on all FSA loan options at [fsa.usda.gov](http://fsa.usda.gov) or by contacting their [local USDA Service Center](http://localUSDAServiceCenter).

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**USDA Unveils New Climate Partnership Initiative, Requests Public Input**

Comments may be provided on or before 11:59 p.m. EST on November 1, 2021.

USDA is committed to partnering with agriculture, forestry and rural communities to develop climate solutions that strengthen rural America. The Department has outlined and requested public comments on a new climate partnership initiative designed to create new revenue streams for producers via market opportunities for commodities produced using climate-smart practices.

Guided by science, USDA will support a set of pilot projects that provide incentives to implement climate-smart conservation practices on working lands and to quantify and monitor the carbon and greenhouse gas benefits associated with those practices. The Department published a Request for Information (RFI) seeking public comment and input on design of the new initiative. Stakeholders interested in providing comments may do so on or before 11:59 p.m. EST on November 1, 2021, via the Federal Register, Docket ID: USDA-2021-0010.

[Learn More](#)
Indiana NRCS Announces Funding Available to Help Protect and Restore Sensitive Lands

State Conservationist Jerry Raynor announced Indiana’s USDA Natural Resources Conservation Service (NRCS) is making funds available to help landowners protect and restore key farmlands, grasslands and wetlands across Indiana. The funding is provided through the Agricultural Conservation Easement Program (ACEP), created to protect critical water resources and wildlife habitat, and encourage private owners to maintain land for farming.

Wetland reserve easements (WRE) allow landowners to successfully restore, enhance and protect habitat for wildlife on their lands, reduce damage from flooding, recharge groundwater and provide outdoor recreational and educational opportunities. Eligible landowners can choose to enroll in a permanent or 30-year easement. Eligible entities must submit applications for WRE’s current funding pool on or before November 15.

ACEP’s Agricultural Land Easements (ALE) not only protect the long-term viability of the nation’s food supply by preventing conversion of productive working lands to non-agricultural uses, they also support environmental quality, wildlife habitat, historic preservation and protection of open spaces. State and local governments, non-governmental organizations and Native American Tribes that have farmland or grassland protection programs are eligible to partner with NRCS and individual landowners to protect farmland through easements. Eligible entities must submit applications for ALE’s current funding pool on or before January 18, 2022.

For more information, contact your local USDA service center: Find Your Local Service Center | Farmers.gov

Your Voice, Your Future, Your Opportunity

USDA’s National Agricultural Statistics Service (NASS) estimates crop and livestock production, and other aspects of American agriculture. Every five years NASS conducts a Census of Agriculture and attempts to interview every farm operation in the United States.

NASS is preparing for the 2022 Census of Agriculture. NASS is reminding farmers to sign up for the 2022 Census of Agriculture to make sure their farm or ranch gets counted.

agcounts.usda.gov/getcounted
Application Period Opens for Pandemic Response and Safety Grant Program

USDA announced a Request for Applications (RFA) for the new Pandemic Response and Safety (PRS) Grant program and encourages eligible entities to apply now for funds. Applications must be submitted electronically through the grant portal at https://usda-prs.grantsolutions.gov/usda by 11:59 p.m. Eastern Time on Monday, November 22, 2021. Approximately $650 million in funding is available for the PRS grants, which are funded by the Pandemic Assistance provided in the Consolidated Appropriations Act of 2021.

The PRS Grant program will assist small businesses in certain commodity areas, including specialty crop producers, shellfish farming, finfish farming, aquaculture, and apiculture; specialty crop, meat, and other processors; distributors; and farmers markets. Small businesses and nonprofits in these industries can apply for a grant to cover COVID-related expenses such as workplace safety measures (e.g., personal protective equipment (PPE)), retrofitting facilities for worker and consumer safety, shifting to online sales platforms, transportation, worker housing, and medical costs. The minimum funding request is $1,500 and the maximum funding request is $20,000.

The RFA and the PRS Grant Portal provide more details about eligibility for the grant. Eligible entities are required to obtain a free DUNS Number from Dun & Bradstreet (D&B) BEFORE applying for this program. USDA has created a custom PRS DUNS number portal at https://support.dnb.com/PandemicResponse.

Application resources including Frequently Asked Questions (FAQs), tip sheets in English and Spanish on applying for a DUNS Number, videos on “How to Apply” and more are available on the PRS Grant Portal.

For more information, you can also reach out to the PRS help desk, Monday-Friday, 9 a.m.-9 p.m. ET at (301) 238-5550 or usda.ams.prs@grantsolutions.gov.

Check your eligibility, obtain a DUNS number, and learn more about the application process at the PRS Grant Portal.

USDA Introduces New Insurance Policy for Farmers Who Sell Locally

The U.S. Department of Agriculture (USDA) is rolling out a new insurance option specifically for agricultural producers with small farms who sell locally. The new Micro Farm policy simplifies record keeping and covers post-production costs like washing and value-added products.

USDA’s Risk Management Agency (RMA) created this new policy based on research directed by the 2018 Farm Bill, and it includes feedback from producers who grow for their local communities. The policy will be available beginning with the 2022 crop year.

The new policy is offered through Whole-Farm Revenue Protection (WFRP) and it has distinct provisions that can provide more access to the program, including:
• No expense or individual commodity reporting needed, simplifying the recordkeeping requirements for producers
• Revenue from post-production costs, such as washing and packaging commodities and value-added products, are considered allowable revenue

The Micro Farm policy is available to producers who have a farm operation that earns an average allowable revenue of $100,000 or less, or for carryover insureds, an average allowable revenue of $125,000 or less. RMA’s research showed that 85% of producers who sell locally reported they made less than $75,000 in gross sales. See the full report.

The Micro Farm policy builds on other RMA efforts to better serve specialty and organic crop growers. This includes WFRP, which provides coverage for producers with larger operations that may not be eligible for Micro Farm. RMA recently made improvements to WFRP as part of a broader set of new policies and expanded policies to assist specialty crop and organic producers.

The Federal Crop Insurance Corporation approved the Micro Farm policy in late September, and additional details will be provided later this fall.

**More Information** Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](https://www.rma.usda.gov/agents). Learn more about crop insurance and the modern farm safety net at [rma.usda.gov](https://www.rma.usda.gov).

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**Important Dates to Remember**

**October 15** – Final Date to Submit an Application for [Pandemic Assistance for Timber Harvesters and Haulers (PATHH)](https://www.fsa.usda.gov/FPIC/Pandemic-Assistance-for-Timber-Harvesters-and-Haulers-PATHH)

**November 1** – Final Date to Submit Application for [Organic Certification Cost Share Program (OCCSP)](https://www.fsa.usda.gov/FPIC/organic-certification-cost-share-program)

**November 1** – Final Date to Submit a Prevented Planting Claim for Fall Wheat with 10/20 Final Plant Date

**November 3** – COC Election Ballots Mailed to Eligible Voters

**November 11** – Offices Closed in Observance of Veteran’s Day

**November 15** – Final Date to Submit a Prevented Planting Claim for Fall Wheat with 10/31 Final Plant Date

**November 15** – NAP Sales Closing Date for Perennial Grazing & Forage Crops (Alfalfa, Grass, Mixed Forages, Clover, etc.)

**November 22** – NAP Sales Closing Date for Apples, Apricots, Aronia (Chokeberry), Asparagus, Blueberries, Caneberries, Cherries, Grapes, Hops, Nectarines, Peaches, Pears, Plums, Strawberries

**November 25** – Offices Closed in Observance of Thanksgiving Day

**Ongoing** - Sign up for [Continuous CRP](https://www.fsa.usda.gov/WS/continuous-crp)

**Ongoing** – Submit an Application for a [Farm Storage Facility Loan](https://www.fsa.usda.gov/PHE)

**Continuous** - Sign up for Local County Office FSA Text Alerts

**Continuous** – Sign up for GovDelivery Newsletters, Bulletins and Indiana Press Releases ([Subscribe to USDA Emails for Farmers](https://www.fsa.usda.gov/Subscribe))
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.

October 2021 Interest Rates

USDA announced loan interest rates for October 2021, which are effective October 1. USDA’s FSA loans provide important access to capital to help agricultural producers start or expand their farming operation, purchase equipment and storage structures, or meet cash flow needs.

FSA offers farm ownership and operating loans with favorable interest rates and terms to help eligible agricultural producers, whether multi-generational, long-time or new to the industry, obtain financing needed to start, expand or maintain a family agricultural operation. For many loan options, FSA sets aside funding for historically disadvantaged producers, including beginning, women, American Indian or Alaskan Native, Asian, Black or African American, Native Hawaiian or Pacific Islander, and Hispanic farmers and ranchers.

Interest rates for Operating and Ownership loans for October 2021 are as follows:

- Farm Operating Loans (Direct): 1.750%
- Farm Ownership Loans (Direct): 2.875%
- Farm Ownership Loans (Direct, Joint Financing): 2.500%
- Farm Ownership Loans (Down Payment): 1.500%
- Emergency Loan (Amount of Actual Loss): 2.750%

FSA also offers guaranteed loans through commercial lenders at rates set by those lenders.

You can find out which of these loans may be right for you by using our Farm Loan Discovery Tool.
Commodity and Storage Facility Loans

Additionally, FSA provides low-interest financing to producers to build or upgrade on-farm storage facilities and purchase handling equipment and loans that provide interim financing to help producers meet cash flow needs without having to sell their commodities when market prices are low. Funds for these loans are provided through the Commodity Credit Corporation (CCC) and are administered by FSA.

- **Commodity Loans** (less than one year disbursed): 1.125%
- **Farm Storage Facility Loans**:
  - Three-year loan terms: 0.375%
  - Five-year loan terms: 0.750%
  - Seven-year loan terms: 1.125%
  - Ten-year loan terms: 1.375%
  - Twelve-year loan terms: 1.500%

Disaster Support

FSA also reminds rural communities, farmers and ranchers, families and small businesses affected by the year’s winter storms, drought, and other natural disasters that USDA has programs that provide assistance. USDA staff in the regional, state and county offices are prepared with a variety of program flexibilities and other assistance to residents, agricultural producers and impacted communities. Many programs are available without an official disaster designation, including several risk management and disaster assistance options.

Producers can explore available options on all FSA loan options at [fsa.usda.gov](http://fsa.usda.gov) or by contacting your [local USDA Service Center](http://fsa.usda.gov).

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**Indiana Farm Service Agency State Office**

5981 Lakeside Blvd
Indianapolis IN 46278

Phone: 317-290-3315
Fax: 855-374-4066

Susan Houston
Acting State Executive Director
susan.houston@usda.gov

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

Joshua Oren
Administrative Officer
joshua.oren@usda.gov

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