Indiana FSA Updates

November is a time for reflecting on the year and counting our many blessings. In the coming weeks, we have many reasons to be grateful and thankful.

Veteran’s Day is Thursday, November 11th. We would like to thank our past and present service men and women for their service to this country. We sincerely appreciate your bravery, your courage and your sacrifice. Because of you, America enjoys many freedoms. Veteran’s Day is a great day to reflect that our freedom is not guaranteed, it’s protected by the sacrifices of our service men and women.

Thanksgiving Day is Thursday, November 25th. A day of giving thanks for our many blessings. As you prepare to celebrate Thanksgiving, FSA would like to recognize and thank you for your contributions. Each and every day, you work hard to provide food, fiber and fuel for Americans. You feed, clothe and power our nation. We are thankful for your dedication for bringing food to our table throughout the year, not only at Thanksgiving.

FSA offices will be closed in observance of Veteran’s Day and Thanksgiving Day. FSA staff will be enjoying the holidays as well. We, the Indiana State Office staff, are thankful for our dedicated county office employees, who have continued to work hard throughout the pandemic, rolling out old and new programs and providing you with exceptional service.

May you all have a blessed and bountiful season of Thanksgiving!

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.
USDA began mailing ballots this week for the Farm Service Agency (FSA) county and urban county committee elections to all eligible agricultural producers and private landowners across the country. Elections are occurring in certain Local Administrative Areas (LAA) for these committee members who make important decisions about how federal farm programs are administered locally. To be counted, producers and landowners must return ballots to their local FSA county office or be postmarked by Dec. 6, 2021.

Producers must participate or cooperate in an FSA program to be eligible to vote in the county committee election. A cooperating producer is someone who has provided information about their farming or ranching operation but may not have applied or received FSA program benefits. Also, for County Committee elections, producers who are not of legal voting age, but supervise and conduct the farming operations of an entire farm, are eligible to vote.

Producers can find out if their LAA is up for election and if they are eligible to vote by contacting their local FSA county office. Eligible voters who do not receive a ballot in the mail can request one from their local FSA county office. To find your local USDA Service Center, visit farmers.gov/service-locator.

Each committee has from three to 11 elected members who serve three-year terms of office, and at least one seat representing an LAA is up for election each year. Newly elected committee members will take office Jan.1, 2022.

Visit fsa.usda.gov/elections for more information.

Farmers Can Now Make Elections, Enroll in Agriculture Risk Coverage and Price Loss Coverage Programs

AGRICULTURE RISK COVERAGE & PRICE LOSS COVERAGE

ENROLLMENT PERIOD: OCT 18, 2021 - MARCH 15, 2022
USDA is in the process of issuing $1.8 billion in payments to agricultural producers who enrolled in the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) programs for the 2020 crop year. These payments provide critical support to help mitigate fluctuations in either revenue or prices for certain crops. These two USDA safety-net programs help producers of certain crops build back better after facing the impacts of COVID-19 and other challenges.

In addition, FSA is encouraging producers to contact their local USDA Service Centers to make or change elections and to enroll for 2022 ARC or PLC, providing future protections against market fluctuations. The election and enrollment period opened on Oct. 18, 2021 and runs through March 15, 2022.

2020 Payments and Contracts

ARC and PLC payments for a given crop year are paid out the following fall to allow actual county yields and the Market Year Average prices to be finalized. This month, FSA processed payments to producers enrolled in 2020 ARC-County (ARC-CO), ARC-Individual (ARC-IC) and PLC for covered commodities that triggered for the crop year.

For ARC-CO, view the 2020 ARC-CO Benchmark Yields and Revenues online database for payment rates applicable to their county and each covered commodity.

For PLC, payments have triggered for barley, canola, chickpeas (large and small), dry peas, flaxseed, lentils, peanuts, seed cotton and wheat. More information on rice payments will be announced later this fall and in early 2022.

For ARC-IC, producers should contact their local FSA office for additional information pertaining to 2020 payment information, which relies on producer-specific yields for the crop and farm to determine benchmark yields and actual year yields when calculating revenues.

By the Numbers

More than 1.7 million contracts were signed in 2019. In 2020, producers signed nearly 1.8 million ARC or PLC contracts, and 251 million out of 273 million base acres were enrolled in the programs. In 2021, signed contracts surpassed 1.8 million.

Since the ARC and PLC were authorized by the 2014 Farm Bill and reauthorized by the 2018 Farm Bill, these safety-net programs have paid out more than $32.5 billion to producers of covered commodities.

2022 Elections and Enrollment

Producers can elect coverage and enroll in ARC-CO or PLC, which are both crop-by-crop, or ARC-IC, which is for the entire farm. Although election changes for 2022 are optional, producers must enroll through a signed contract each year. Also, if a producer has a multi-year contract on the farm and makes an election change for 2022, it will be necessary to sign a new contract.

If an election is not submitted by the deadline of March 15, 2022, the election remains the same as the 2021 election for crops on the farm. Farm owners cannot enroll in either program unless they have a share interest in the farm.

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.
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-farmand Payment Calculator**, a tool available through the University of Illinois allows producers to estimate payments for farms and counties for ARC-CO and PLC.
- **ARC and PLC Decision Tool**, a tool available through Texas A&M allows producers to estimate payments and yield updates and expected payments for 2022.

Crop Insurance Considerations

ARC and PLC are part of a broader safety net provided by USDA, which also includes crop insurance and marketing assistance loans.

Producers are reminded that ARC and PLC elections and enrollments can impact eligibility for some crop insurance products.

Producers on farms with a PLC election have the option of purchasing Supplemental Coverage Option (SCO) through their Approved Insurance Provider; however, producers on farms where ARC is the election are ineligible for SCO on their planted acres for that crop on that farm.

Unlike SCO, the Enhanced Coverage Option (ECO) is unaffected by an ARC election. Producers may add ECO regardless of the farm program election.

More Information

For more information on ARC and PLC, visit the [ARC and PLC webpage](#) or contact your local [USDA Service Center](#).

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**USDA Offers Options for Signing and Sharing Documents Online**

Farmers and ranchers working with USDA’s Farm Service Agency or Natural Resources Conservation Service can now sign and share documents online in just a few clicks. By using Box or OneSpan, producers can digitally complete business transactions without leaving their homes or agricultural operations. Both services are free, secure, and available for multiple FSA and NRCS programs.

Box is a secure, cloud-based site where FSA or NRCS documents can be managed and shared. Producers who choose to use Box can create a username and password to access their secure Box account, where documents can be downloaded, printed, manually signed, scanned, uploaded, and shared digitally with Service Center staff. This service is available to any FSA or NRCS customer with access to a mobile device or computer with printer connectivity.

OneSpan is a secure eSignature solution for FSA and NRCS customers. Like Box, no software downloads or eAuthentication is required for OneSpan. Instead, producers interested in eSignature through OneSpan can confirm their identity through two-factor authentication using a verification code sent to their mobile device or a personalized question and answer. Once identity is confirmed, documents can be reviewed and e-
signed through OneSpan via the producer’s personal email address. Signed documents immediately become available to the appropriate Service Center staff.

Box and OneSpan are both optional services for customers interested in improved efficiency in signing and sharing documents with USDA, and they do not replace existing systems using eAuthentication for digital signature. Instead, these tools provide additional digital options for producers to use when conducting business with FSA or NRCS.

USDA Service Center staff are available to help producers get started with Box and OneSpan through a few simple steps. Please visit farmers.gov/service-locator to find your local office and let Service Center staff know you’re interested in signing and sharing documents through these new features. In most cases, one quick phone call will be all that is needed to initiate the process.

Visit farmers.gov/mydocs to learn more about Box and OneSpan, steps for getting started, and additional resources for conducting business with USDA online.

To learn more about program flexibilities and Service Center status during the coronavirus pandemic, visit farmers.gov/coronavirus.

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**Update Your Records - Request Farm Reconstitutions**

Cleaning up the FSA producer record database is a continuous process. Please report any changes of address, zip code, phone number, email address or an incorrect name or business name on file to our office. You should also report changes in your farm operation, like the addition of a farm by lease or purchase. You should also report any changes to your operation in which you reorganize to form a Trust, LLC or other legal entity.

FSA and NRCS program participants are required to promptly report changes in their farming operation to the County Committee in writing and to update their *Farm Operating Plan* on form CCC-902.

When changes in farm ownership or operation take place, a farm *reconstitution* is necessary. The reconstitution — or recon — is the process of combining or dividing farms or tracts of land based on the farming operation.

To be effective for the current Fiscal Year (FY), farm combinations and farm divisions must be requested by **August 1 of the FY** for farms subject to the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) program. A reconstitution is considered to be requested when all of the required signatures are on FSA-155 and all other applicable documentation, such as proof of ownership, is submitted.

Total Conservation Reserve Program (CRP) and non-ARC/PLC farms may be reconstituted at any time.

The following are the different methods used when doing a farm recon:

- **Estate Method** — the division of bases, allotments and quotas for a parent farm among heirs in settling an estate
• **Designation of Landowner Method** — may be used when (1) part of a farm is sold or ownership is transferred; (2) an entire farm is sold to two or more persons; (3) farm ownership is transferred to two or more persons; (4) part of a tract is sold or ownership is transferred; (5) a tract is sold to two or more persons; or (6) tract ownership is transferred to two or more persons. In order to use this method, the land sold must have been owned for at least three years, or a waiver granted, and the buyer and seller must sign a Memorandum of Understanding.

• **DCP Cropland Method** — the division of bases in the same proportion that the DCP cropland for each resulting tract relates to the DCP cropland on the parent tract.

• **Default Method** — the division of bases for a parent farm with each tract maintaining the bases attributed to the tract level when the reconstitution is initiated in the system.

For questions on your farm reconstitution, contact your local USDA Service Center.

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**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.

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.
USDA Builds Pandemic Support for Certified Organic and Transitioning Operations

FSA will provide pandemic assistance to cover certification and education expenses to agricultural producers who are certified organic or transitioning to organic. USDA will make $20 million available through the new Organic and Transitional Education and Certification Program (OTECP) as part of USDA’s broader Pandemic Assistance for Producers initiative, which provides new, broader and more equitable opportunities for farmers, ranchers and producers.

During the COVID-19 pandemic, certified organic and transitional operations faced challenges due to loss of markets, and increased costs and labor shortages, in addition to costs related to obtaining or renewing their organic certification, which producers and handlers of conventionally grown commodities do not incur. Transitional operations also faced the financial challenge of implementing practices required to obtain organic certification without being able to obtain the premium prices normally received for certified organic commodities.

Eligible Expenses

OTECP funding is provided through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). Certified operations and transitional operations may apply for OTECP for eligible expenses paid during the 2020, 2021 and 2022 fiscal years. For each year, OTECP covers 25% of a certified operation’s eligible certification expenses, up to $250 per certification category (crop, livestock, wild crop, handling and State Organic Program fee). This includes application fees, inspection fees, USDA organic certification costs, state organic program fees and more.

Crop and livestock operations transitioning to organic production may be eligible for 75% of a transitional operation’s eligible expenses, up to $750, for each year. This includes fees charged by a certifying agent or consultant for pre-certification inspections and development of an organic system plan.

For both certified operations and transitional operations, OTECP covers 75% of the registration fees, up to $200, per year, for educational events that include content related to organic production and handling in order to assist operations in increasing their knowledge of production and marketing practices that can improve their operations, increase resilience and expand available marketing opportunities. Additionally, both certified and transitional operations may be eligible for 75% of the expense of soil testing required under the National Organic Program (NOP) to document micronutrient deficiency, not to exceed $100 per year.

 Applying for Assistance

Signup for 2020 and 2021 OTECP will be Nov. 8, 2021, through Jan. 7, 2022. Producers apply through their local Farm Service Agency (FSA) office and can also obtain one-on-one support with applications by calling 877-508-8364. Visit farmers.gov/otecp to learn more.
Additional Organic Support

OTECP builds upon USDA’s Organic Certification Cost Share Program (OCCSP) which provides cost share assistance of 50%, up to a maximum of $500 per scope, to producers and handlers of agricultural products who are obtaining or renewing their certification under the NOP. This year’s application period for OCCSP ended Nov. 1, 2021.

Additionally, USDA’s Risk Management Agency announced improvements to the Whole-Farm Revenue Program including increasing expansion limits for organic producers to the higher of $500,000 or 35%. Previously, small and medium size organic operations were held to the same 35% limit to expansion as conventional practice producers. Also, producers can now report acreage as certified organic, or as acreage in transition to organic, when the producer has requested an organic certification by the acreage reporting date.

To learn more about USDA’s assistance for organic producers, visit usda.gov/organic.

Unauthorized Disposition of Grain Results in Financial Penalties

If loan grain has been disposed of through feeding, selling or any other form of disposal without prior written authorization from the county office staff, it is considered unauthorized disposition. The financial penalties for unauthorized dispositions are severe and your name will be placed on a loan violation list for a two-year period. Always call before you haul any grain under loan.

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

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.

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**Disaster Set-Aside 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.

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**Indiana NRCS Announces General EQIP and Special Initiative Application Deadline**

Indiana’s agricultural producers who want to improve natural resources and address concerns on their land are encouraged to sign up for the Environmental Quality Incentives Program (EQIP) through the USDA-Natural Resources Conservation Service (NRCS). While applications are accepted on a continuous basis, December 17 will be the EQIP application cutoff for the first funding period in Indiana.

EQIP is a voluntary conservation program available for agricultural producers. Through EQIP, NRCS provides financial and technical assistance to install conservation practices that reduce soil erosion and sedimentation, improve soil health, improve water and air quality and create wildlife habitat.

Many applicants are interested in using funds to address soil erosion and water quality issues on their land; however, funds are also available for pasture and grazing land,
confined livestock operations, organic producers, drainage water management, invasive plant control and wildlife habitat improvement.

Also included in this sign up are several state and national initiatives. While these initiatives use EQIP funding, landowners that apply for one of the special funding pools will not compete against the general EQIP funding pool.

Producers interested in EQIP should submit a signed application to the local NRCS field office. Applications submitted by the December 17 date will be evaluated for the funding period submitted.


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**Important Dates to Remember**

- **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, Caneberry, Cherries, Grapes, Hops, Nectarines, Peaches, Pears, Plums, Strawberries
- **November 25** – Offices Closed in Observance of Thanksgiving Day
- **December 6** – Deadline to Return COC Election Voted Ballots (Postmarked and Delivered to the Local FSA Office)
- **December 15** – Final Reporting Date for Fall Mint and Fall-Seeded Small Grains
- **December 24** – Offices Closed in Observance of Christmas Day
- **December 31** – NAP Sales Closing Date for Honey and Maple Sap for the Following Year
- **December 31** – Offices Closed in Observance of New Year’s Day
- **Ongoing** - Signup for [Continuous CRP](https://www.fsa.usda.gov/Continuous_CRP)
- **Ongoing** – Submit an Application for a [Farm Storage Facility Loan](https://www.fsa.usda.gov/farm-storage-facility-loan)
- **Continuous** - Signup for Local County Office FSA Text Alerts
- **Continuous** – Sign up for GovDelivery Newsletters, Bulletins and Indiana Press Releases ([Subscribe to USDA Emails for Farmers | Farmers.gov](https://www.fsa.usda.gov/Subscribe-to-USDA-Emails-for-Farmers-Farmers.gov))

**Disaster Program Notice of Loss Filing Requirements**

- File [Emergency Livestock Assistance Program (ELAP)](https://www.fsa.usda.gov/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](https://www.fsa.usda.gov/LivestockFeedGrazingFarmRaisedFish) NOL Must be Filed within 30 Days of When the Loss is First Apparent)
- File [Livestock Indemnity Program (LIP)](https://www.fsa.usda.gov/LIP) Notice of Loss within 30 Calendar Days of When the Livestock Loss is First Apparent.
- File [Noninsured Crop Disaster Assistance Program](https://www.fsa.usda.gov/NoninsuredCropDisasterAssistance) 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)](https://www.fsa.usda.gov/TreeAssistanceProgram) along with Supporting Documentation within 90 Calendar Days of the Disaster Event or the Date when the Loss is Apparent to the Producer.
November 2021 Interest Rates

USDA announced loan interest rates for November 2021, which are effective November 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 November 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: 0.625%
  - Five-year loan terms: 1.000%
  - Seven-year loan terms: 1.375%
  - Ten-year loan terms: 1.500%
  - Twelve-year loan terms: 1.625%

**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. To learn more, visit [farmers.gov/protection-recovery](http://farmers.gov/protection-recovery).
Producers can explore available options on all FSA loan options at fsa.usda.gov or by contacting your local USDA Service Center.

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