A Message from Indiana FSA

Where has 2021 gone? Already, we find ourselves in the month of December with Christmas and the New Year just weeks away. The Holiday season is the perfect time to reflect on our many blessings and to make plans for the coming new year. It’s also a time to celebrate with family and enjoy family holiday traditions.

What are your family’s traditions? Ever consider starting a new one? Here are some of our FSA’s families holiday traditions.

- a trip to the local Christmas tree farm to support local farmers
- a drive through the local community to look at the lights
- attending local community Christmas celebrations or parades
- shopping local to support small businesses
- hosting family/friends for hot chocolate and a movie or game night
- volunteering at the local shelter, church, or other community organization

Regardless of how we each celebrate the Holidays, Indiana FSA wants to express our appreciation to you, the American Farmer. We are grateful for the opportunity to serve you.

Best wishes to you for the Holidays and for health and happiness throughout the new year.

Respectfully,

Your Indiana FSA Staff

Indiana USDA Service Center Operating Status

USDA Service Centers 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.
FSA's Pandemic Support for Certified Organic and Transitioning Operations

USDA 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.

To learn more, visit usda.gov/organic or watch the FSA hosted a webinar on FSA's Organic and Transitioning Cost-Share and Conservation Programs. A link to the recorded webinar and the presentation slides can be found here.

This webinar provided an overview of USDA Farm Service Agency's programs that support organic and transitioning farmers through climate and environmentally-friendly
farming practices. FSA's new Organic and Transitional Education and Certification Program (OTECP), Organic Certification Cost Share Program (OCCSP), and Conservation Reserve Program (CRP) Organic Buffers were discussed.

Below are some helpful links for those interested in learning more about USDA's programs for organic producers:

- **Farm Service Agency:**
  - Organic and Transitional Education and Certification Program (OTECP): [www.farmers.gov/otecp](http://www.farmers.gov/otecp)


- **USDA Organic | USDA:** [https://www.usda.gov/topics/organic](https://www.usda.gov/topics/organic)

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**USDA Climate Hubs**

USDA Climate Hubs translate climate science into action, putting USDA research and resources into practice. The Hubs develop and deliver science-based, region-specific information and technology to natural resource and agricultural managers to help you make climate-informed decisions that reduce agricultural risk and build resilience to climate change. Our useful tools can help you plan for and manage weather- and climate-related risks.

The Climate Hubs offer a variety of resources to help you manage weather and climate-risks, including tools and technology, outreach and education, and risk assessments:

- Tools and technology to help you respond effectively to climate change impacts including drought, extreme weather events, and changing growing seasons. We provide coordinated technical support to enhance USDA program delivery, especially to underserved and vulnerable communities.

In the Farmers.gov Ask the Expert blog, Julian Reyes, National Climate Hubs Coordinator for USDA answers questions about how the Climate Hubs work with USDA agencies and partners to provide research-backed support and resources for farmers and ranchers.

The following tools can help you make informed management decisions on your operation:

- **Adaptation Workbook**: A flexible process to consider the potential effects of climate change and design land management and conservation actions to prepare for changing conditions.
- **Grass-Cast**: A grassland and forage productivity forecast for ranchers and rangeland managers.
- **AgRisk Viewer**: A new platform to access, analyze, and visualize historical crop insurance loss data to inform risk management efforts.
- **Seedlot Selection Tool**: A web-based mapping application that uses current or future climates to match seedlots and planting sites.
• Outreach, education, and technical support on innovative ways to help lower barriers to adaptation, mitigation, and resilience-building:
  o Hurricane preparedness and recovery commodity guides: Guides to help producers prepare for and recover from hurricane events.
  o ‘As If You Were There’ 360 Demonstrations: A unique collection of virtual field tours to experience how others are adapting to and mitigating extreme weather and climate-driven events.
  o Pacific Northwest Biochar Atlas: Science-based guidance regarding biochar and its benefits, decision-support tools for biochar application, and case studies from early adopters.
• Regional assessments of risk and vulnerability and user-friendly information and data to support risk management and climate change response.

The Climate Hubs are a unique collaboration that connects USDA research and program agencies like the Natural Resources Conservation Service (NRCS), Farm Service Agency (FSA), Risk Management Agency (RMA), Economic Research Service, and Foreign Agricultural Service, among others.

We support USDA stakeholders by providing vulnerability assessments, curating decision-making tools, and facilitating stakeholder outreach on climate change and its impacts on working lands.

The Climate Hubs also amplify the work of other USDA agencies to ensure USDA is meeting the needs of customers like you.

• For example, the Southwest Climate Hub worked with RMA to provide more accessible, discoverable, and usable crop insurance data through the AgRisk Viewer.

• Our Northern Plains Climate Hub developed a grassland and forage productivity model and rangeland drought dashboard working closely with agencies and partners.

• At our Northeast Climate Hub, the NRCS liaison developed a webinar training titled “Helping farmers help the land through climate-smart farming” highlighting NRCS resource concerns and practices.

There are 10 regional Climate Hubs across the nation co-located at Agricultural Research Service (ARS) and U.S. Forest Service (USFS) research units. To find your regional Climate Hub contacts visit climatehubs.usda.gov/contact. For more information on the Climate Hubs, visit climatehubs.usda.gov/. We are happy to help connect producers, USDA staff, and stakeholders to each other and to the best resources USDA has to offer.

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**Maintaining the Quality of Farm-Stored Loan Grain**

Bins are ideally designed to hold a level volume of grain. When bins are overfilled and grain is heaped up, airflow is hindered and the chance of spoilage increases.

If you take out marketing assistance loans and use the farm-stored grain as collateral, remember that you are responsible for maintaining the quality of the grain through the term of the loan.
Applying for Farm Storage Facility Loans

FSA's Farm Storage Facility Loan (FSFL) program provides low-interest financing to help you build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, floriculture, hops, maple sap, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

Loans up to $50,000 can be secured by a promissory note/security agreement, loans between $50,000 and $100,000 may require additional security, and loans exceeding $100,000 require additional security.

You do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

December 2021 interest rates can be found in the last article of this newsletter.

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

Obtaining Payments due to Deceased Producers

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

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

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

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

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

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

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

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

Filing CCC-941 Adjusted Gross Income Certifications

If you have experienced delays in receiving Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) payments, Loan Deficiency Payments (LDPs) and Market Gains on Marketing Assistance Loans (MALs), it may be because you have not filed form CCC-941, Adjusted Gross Income Certification.

If you don't have a valid CCC-941 on file for the applicable crop year you will not receive payments. All farm operator/tenants/owners who have not filed a CCC-941 and have pending payments should IMMEDIATELY file the form with their recording county FSA office. Farm operators and tenants are encouraged to ensure that their landowners have filed the form.

FSA can accept the CCC-941 for 2018, 2019, 2020, 2021, and 2022. Unlike the past, you must have the CCC-941 certifying your AGI compliance before any payments can be issued.
Applying for FSA Direct Loans

FSA offers direct farm ownership and direct farm operating loans to producers who want to establish, maintain, or strengthen their farm or ranch. Direct loans are processed, approved and serviced by FSA loan officers.

Direct farm operating loans can be used to purchase livestock and feed, farm equipment, fuel, farm chemicals, insurance, and other costs including family living expenses. Operating loans can also be used to finance minor improvements or repairs to buildings and to refinance some farm-related debts, excluding real estate.

Direct farm ownership loans can be used to purchase farmland, enlarge an existing farm, construct and repair buildings, and to make farm improvements.

The maximum loan amount for direct farm ownership loans is $600,000 and the maximum loan amount for direct operating loans is $400,000 and a down payment is not required. Repayment terms vary depending on the type of loan, collateral and the producer's ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.

Please contact your local FSA office for more information or to apply for a direct farm ownership or operating loan.

Applying for FSA Guaranteed Loans

FSA guaranteed loans allow lenders to provide agricultural credit to farmers who do not meet the lender's normal underwriting criteria. Farmers and ranchers apply for a guaranteed loan through a lender, and the lender arranges for the guarantee. FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. Guaranteed loans can be used for both farm ownership and operating purposes.

Guaranteed farm ownership loans can be used to purchase farmland, construct or repair buildings, develop farmland to promote soil and water conservation or to refinance debt.

Guaranteed operating loans can be used to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance and other operating expenses.

FSA can guarantee farm ownership and operating loans up to $1,825,000. Repayment terms vary depending on the type of loan, collateral and the producer's ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.

For more information on guaranteed loans, contact your local USDA Service Center or visit fsa.usda.gov.
Managed Shallow Water Areas Create Wildlife Habitat

Flocks of migratory birds, waterfowl, reptiles, amphibians and aquatic mammals depend on shallow water for habitat and food. Through controlled flooding in fields, you can create habitat and still use the land for recreational purposes.

Typically, shallow water bodies vary from six inches to six feet deep with most of the water less than 18 inches. Although there is no minimum size limit for shallow water development, areas greater than a quarter of an acre will provide more diverse habitats and be more beneficial for many wildlife species.

These areas draw a diverse flock of birds and waterfowl suited for viewing or hunting. In addition to creating habitat, holding water on these lands reduces the amount of water flowing into lakes and streams during the wet season providing flood protection. Shallow water retention also provides valuable groundwater recharge and opportunities for water quality improvement.

To learn more about managing your shallow water areas, contact your USDA Service Center. Your office contacts can be found by visiting: USDA Service Center Locator

Small-Scale, Local Producers Get Improved Insurance Coverage through New Micro Farm Policy

Agricultural producers with small-scale farms who sell locally can now get simplified insurance coverage through a new policy designed for their needs. USDA developed the new Micro Farm policy, which simplifies recordkeeping and covers post-production costs like washing and value-added products.

Micro Farm is offered through Whole-Farm Revenue Protection (WFRP) and is geared to local producers. Details include:

- **Eligibility**: Micro Farm 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. The increase in allowable revenue for a carry-over insured will allow for some farm growth in subsequent years before they become ineligible for the program. RMA’s research showed that 85% of producers who sell locally reported they made less than $75,000 in gross sales.

- **Coverage Levels**: All coverage levels will be available to producers using Micro Farm. This will enable producers to purchase the 80% and 85% coverage levels without providing additional paperwork.

- **Underwriting and Recordkeeping Requirements**: Micro Farm minimizes underwriting and recordkeeping requirements, and producers will not have to report expenses and individual commodities.

- **Post-production Revenue**: Producers can include post-production activities as revenue, such as washing and packaging commodities or value-added products like jam.
Micro Farm is available for the 2022 crop year. Sales closing dates are Jan. 31, 2022, Feb. 28, 2022, or March 15, 2022, depending on the producer’s county.

Producers with crops insured under another crop insurance policy or a vertically integrated operation will not be eligible.

This new policy derived from research directed by the 2018 Farm Bill, and it includes feedback from producers who grow for their local communities. See the full report.

**Specialty and Organic Crops**

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.

**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. If you have difficulty finding an agent, contact your RMA Regional Office. Learn more about crop insurance and the modern farm safety net at rma.usda.gov.

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**Important Dates to Remember**

**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** – Offices Closed in Observance of New Year’s Day

**January 2** – NAP Sales Closing Date for Honey and Maple Sap for the Following Year

**January 2** – Final Hive Reporting Date for Honey

**January 7** - Final Date to Sign up for the Organic and Transitional Education and Certification Program (OTECP)

**January 17** - Offices Closed in Observance of Martin Luther King, Jr’s Birthday

**January 18** – Final Acreage Reporting Date for Apples

**January 31** – Final Date to Submit Application for Payment for 2021 Losses under Livestock Forage Program (LFP)

**January 31** – Final Date to Submit Application for Payment for 2021 Losses under Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP)

**January 31** – Deadline to Apply for Loan Deficiency Payments (LDP) for Unshorn Pelts Produced During the 2021 Crop Year

**Continuous** - Signup for Continuous CRP

**Continuous** – 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 (Subscribe to USDA Emails for Farmers | Farmers.gov)

**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.

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**December 2021 Interest Rates**

USDA announced loan interest rates for December 2021, which are effective December 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 December 2021 are as follows:

- **Farm Operating Loans** (Direct): 2.000%
- **Farm Ownership Loans** (Direct): 3.000%
- **Farm Ownership Loans** (Direct, Joint Financing): 2.500%
- **Farm Ownership Loans** (Down Payment): 1.500%
- **Emergency Loan** (Amount of Actual Loss): 3.000%

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: 0.750%
  - Five-year loan terms: 1.125%
  - Seven-year loan terms: 1.500%
• Ten-year loan terms: 1.625%
• Twelve-year loan terms: 1.625%

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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