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Indiana FSA Program Updates

The Winter Weather Has Arrived!

With the current weather situation, now is a great time to catch up on your FSA programs.

FSA Offices are presently busy with several programs. Some USDA Service Centers in Indiana are open to limited visitors by appointment only while other Indiana USDA Service Centers temporarily cannot accept in-person visitors. We encourage you to reach out to your local USDA Service Center for more information and to schedule an appointment.

**Spot Market Hog Pandemic Program (SMHPP)** provides assistance to hog producers who sold hogs through a negotiated sale from April 16, 2020 through September 1, 2020. SMHPP is part of USDA’s Pandemic Assistance for Producers initiative and addresses
gaps in previous assistance for hog producers. USDA’s Farm Service Agency (FSA) will accept applications through **February 25, 2022.**

**General Conservation Reserve Program (CRP)** signup began on January 31 and runs through **March 11, 2022.** General CRP helps producers and landowners establish long-term, resource-conserving plant species, such as approved grasses or trees, to control soil erosion, improve water quality and enhance wildlife habitat on cropland.

**Agriculture Risk Coverage and Price Loss Coverage (ARC/PLC)** program signup – The election and enrollment deadline is **March 15, 2022.** Producers should review their program election and enrollment options for the 2022 ARC/PLC program. Learn more in the below article.

**Dairy Margin Coverage (DMC) Program** and the expanded program to allow dairy producers to better protect their operations by enrolling supplemental production. The signup period has been extended to **March 25, 2022.** DMC & SDMC enable producers to get coverage through this important safety-net program for another year as well as get additional assistance through the new Supplemental DMC. Additional information can be found in the following article or by viewing the [2022 DMC & Expanded Supplemental Coverage Webinar](#) from the FSA Office of Outreach.

**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. Please 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.

*Respectfully,*

*Your Indiana FSA Staff*

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**Indiana USDA Service Center Operating Status**

*Please Contact Your Local Service Center for an Appointment*  
and  
*To Learn How to Sign & Share Documents Online*

Some USDA Service Centers in Indiana are open to limited visitors by appointment only while other Indiana USDA Service Centers temporarily cannot accept in-person visitors.

Regardless of the operating status of your USDA Service Center, staff will continue to work with customers via phone, email and other digital tools. By using digital tools such as **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. Producers can learn more about how to utilize these digital tools by visiting [farmers.gov/mydocs](http://farmers.gov/mydocs).

We encourage you to [check the status of your local USDA Service Center](#) and make an appointment to discuss your business needs prior to making a trip to the office.

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](http://farmers.gov/service-locator).
What’s New and Improved for Specialty Crop Producers?

Does your operation include specialty crops? Whether you grow fruits, vegetables, tree nuts, dried fruits, horticulture, or nursery crops - USDA is here for you.

Over the past year, USDA has stepped up our support of specialty crop producers and local and regional food systems. USDA believes specialty crop producers are integral to the food system of the future, and we are working to improve available options for specialty crop producers as well as ensure equity in program delivery.

What’s New?

The Risk Management Agency (RMA) rolled out a new insurance option for small-scale producers who sell locally, which is named Micro Farm. This new insurance coverage option simplifies record keeping and covers post-production costs, such as washing and value-added products. It is available now, and you can learn more from an Approved Insurance Provider or your RMA specialty crop liaison.

Interest in growing and insuring specialty crops has grown significantly with $1 billion in liabilities for 1990 to $22 billion in liabilities for 2021. (For more details, check out reports on our Specialty Crops webpage.)

The Farm Service Agency (FSA) also offered pandemic assistance for organic producers. The new Organic and Transitional Education and Certification Program (OTECP) provided assistance to help cover loss of markets, increased costs, labor shortages and expenses related to obtaining or renewing their organic certification.

What’s Improved?

In the past year, RMA made improvements to existing policies -- including Whole-Farm Revenue Protection, a key insurance option for specialty crop producers. Beginning in the 2021 crop year, direct market producers could report two or more commodities using a new combined direct marketing code.

This reduced a tremendous burden for diversified producers and allowed them to receive a premium rate discount for diversification. For 2022, RMA increased coverage for organic and aquaculture producers and enabled organic producers to report certified organic acreage as long as the request for certification had been made by the reporting date, which provides additional flexibility to producers.

Want to Learn More?

These new and improved options for specialty crop producers are but a few of USDA’s strides over the past year to build a fairer, more transparent food system rooted in local and regional production. To learn more, please read USDA’s January 19, 2022, news release.

For crop insurance, visit RMA’s Specialty Crops webpage or contact your specialty crop liaison.

Also, if there is not a standard offer for the crop you would like insured, you may still be able to get a written agreement for coverage. RMA Regional Offices review these
requests to help provide coverage. These requests also provide Regional Offices the opportunity to review the possible expansion of the policy to your county.

Lastly, you can read our Specialty Crops webpage on farmers.gov and question-and-answer with two specialty crop liaisons, Adrienne Steinacher and Matt Wilkin.

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**Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) Programs Deadline**

2022 Elections and Enrollment Deadline is March 15th

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-farmdoc 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 that 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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**Deadline Extended to Enroll in 2022 Dairy Margin Coverage and Supplemental Dairy Margin Coverage**

*Producers encouraged to enroll as soon as possible.*

USDA has extended the deadline to enroll in Dairy Margin Coverage (DMC) and Supplemental Dairy Margin Coverage (SDMC) for program year 2022. The deadline to apply for 2022 coverage is now March 25, 2022. As part of the Biden-Harris Administration’s ongoing efforts to support dairy farmers and rural communities, USDA’s Farm Service Agency (FSA) opened DMC and SDMC signup in December 2021 to help producers manage economic risk brought on by milk price and feed cost disparities.

Enrollment for 2022 DMC is currently at 55% of the 2021 program year enrollment. Producers who enrolled in DMC for 2021 received margin payments each month, January through November for a total of $1.2 billion, with an average payment of $60,275 per operation.

The DMC program, created by the 2018 Farm Bill, offers reasonably priced protection to dairy producers when the difference between the all-milk price and the average feed cost (the margin) falls below a certain dollar amount selected by the producer.

Supplemental DMC will provide $580 million to better help small- and mid-sized dairy operations that have increased production over the years but were not able to enroll the additional production. Now, they will be able to retroactively receive payments for that supplemental production.

After making any revisions to 2021 DMC contracts for Supplemental DMC, producers can sign up for 2022 coverage. DMC provides eligible dairy producers with risk management coverage that pays producers when the difference between the price of milk and the cost of feed falls below a certain level. So far in 2021, DMC payments have triggered for January through November for more than $1 billion.

For DMC enrollment, producers must certify with FSA that the operation is commercially marketing milk, sign all required forms and pay the $100 administrative fee. The fee is waived for farmers who are considered limited resource, beginning, socially disadvantaged, or a military veteran. To determine the appropriate level of DMC coverage for a specific dairy operation, producers can use the [online dairy decision tool](#).

USDA has also changed the DMC feed cost formula to better reflect the actual cost dairy farmers pay for high-quality alfalfa hay. FSA now calculates payments using 100% premium alfalfa hay rather than 50%. In December 2021, following publication of the new feed cost policy, $102 million was paid to producers as a result of the revised high quality alfalfa feed cost formula.

The amended feed cost formula will make DMC payments more reflective of actual dairy producer expenses and DMC payments. Higher DMC feed cost calculations due to the
premium alfalfa adjustment could more frequently trigger DMC indemnity payments for dairy operations having DMC coverage in 2022.

USDA Adds Mycoplasma Bovis (M. bovis) As Eligible Bison Disease for Livestock Indemnity Program

Deadline to Report 2021 Losses and File Application for Payment is Feb. 28, 2022

Farm Service Agency’s (FSA) Livestock Indemnity Program (LIP) provides benefits to eligible livestock owners or contract growers for livestock deaths exceeding normal mortality caused by eligible loss conditions, including eligible adverse weather, eligible disease and attacks by animals reintroduced into the wild by the federal government or protected by federal law, including wolves and avian predators. In addition, LIP assists eligible livestock owners that must sell livestock at a reduced price because of an injury from an eligible loss condition.

Regarding losses due to eligible disease, research indicates that the bacteria M. bovis is transmitted from bison to bison through instances of adverse weather conditions that cause stressors for bison and enhance transmission and symptoms. Once symptomatic, it is nearly impossible to treat M. bovis in bison.

There is no vaccine currently labeled to mitigate the effects of the bacteria in bison which often results in the death of eligible livestock. No acceptable management practices to treat the disease exist for bison that are stricken with M. bovis.

LIP eligibility for M. bovis bison deaths due to eligible adverse weather events are established by FSA State Offices.

The deadline to file a notice of loss and submit a LIP application for payment specifically for M. bovis bison deaths that occurred in 2021 is Feb. 28, 2022. At the time of application, producers should be prepared to provide proof of bison death losses due to M. bovis.

For bison deaths resulting from M. bovis in 2022 and future years, producers are required to file a notice of loss for livestock that died as a direct result of an eligible loss condition within 30 calendar days from the ending date of the eligible loss condition.

For more information or to report losses and file a LIP application for payment, contact your local USDA Service Center.

Reminders for FSA Direct and Guaranteed Borrowers with Real Estate Security

Farm loan borrowers who have pledged real estate as security for their Farm Service Agency (FSA) direct or guaranteed loans are responsible for maintaining loan collateral. Borrowers must obtain prior consent or approval from FSA or the guaranteed lender for any transaction that affects real estate security. These transactions include, but are not limited to:

- Leases of any kind
• Easements of any kind
• Subordinations
• Partial releases
• Sales

Failure to meet or follow the requirements in the loan agreement, promissory note, and other security instruments could lead to nonmonetary default which could jeopardize your current and future loans.

It is critical that borrowers keep an open line of communication with their FSA loan staff or guaranteed lender when it comes to changes in their operation. For more information on borrower responsibilities, read Your FSA Farm Loan Compass.

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**Maintaining Good Credit History**

Farm Service Agency (FSA) loans require applicants to have a satisfactory credit history. A credit report is requested for all FSA direct farm loan applicants. These reports are reviewed to verify outstanding debts, see if bills are paid timely and to determine the impact on cash flow.

Information on your credit report is strictly confidential and is used only as an aid in conducting FSA business.

Our farm loan staff will discuss options with you if you have an unfavorable credit report and will provide a copy of your report. If you dispute the accuracy of the information on the credit report, it is up to you to contact the issuing credit report company to resolve any errors or inaccuracies.

There are multiple ways to remedy an unfavorable credit score:

- Make sure to pay bills on time
  - Setting up automatic payments or automated reminders can be an effective way to remember payment due dates.
- Pay down existing debt
- Keep your credit card balances low
- Avoid suddenly opening or closing existing credit accounts

FSA’s farm loan staff will guide you through the process, which may require you to reapply for a loan after improving or correcting your credit report.

For more information on FSA farm loan programs, contact your local USDA Service Center, your Indiana Regional Farm Loan FSA Office or visit fsa.usda.gov.

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**USDA Announces Inaugural Federal Advisory Committee for Urban Agriculture**

Agriculture Secretary Tom Vilsack selected 12 members to serve on the U.S. Department of Agriculture’s (USDA) inaugural Secretary’s Advisory Committee for Urban Agriculture to provide input on policy development and to help identify barriers to urban agriculture as
USDA works to promote urban farming and the economic opportunities it provides in cities across the country.

The new Secretary’s Advisory Committee is part of USDA’s efforts to support urban agriculture, creating a network for feedback. Urban agriculture plays an important role in producing fresh, healthy food in areas where grocery stores are scarce, and also provides jobs and beautifies neighborhoods.

Secretary’s Advisory Committee for Urban Agriculture

The Committee is made up of agricultural producers, and representatives from the areas of higher education or extension programs, non-profits, business and economic development, supply chains and financing.

Members include:

- **Jerry Ann Hebron**, Michigan, Urban Producer
- **Bobby Wilson**, Georgia, Urban Producer
- **Viraj Puri**, New York, Innovative Producer
- **Kaben Smallwood**, Oklahoma, Innovative Producer
- **Sally Brown**, Washington, Higher Education
- **John Erwin**, Maryland, Higher Education
- **Carl Wallace**, Ohio, Non-Profit Representative
- **John Lebeaux**, Massachusetts, Business and Economic Development Representative
- **Zachari Curtis**, D.C., Supply Chain Experience
- **Allison Paap**, California, Financing Entity Representative
- **Tara Chadwick**, Florida, Related Experience
- **Angela Mason**, Illinois, Related Experience

USDA and the Office of Urban Agriculture and Innovative Production peer reviewed more than 300 nominees, and Vilsack made the final selections. Selections ensured geographic, racial and gender diversity and a broad range of agricultural experience. The new members will serve terms of one to three years.

The first meeting of this inaugural committee, which will be open to the public, will take place in late February. More details will be available in the *Federal Register* and at [farmers.gov/urban](http://farmers.gov/urban) and the new [Federal Advisory Committee for Urban Agriculture](http://farmers.gov/urban) website.

USDA and Urban Agriculture

The advisory committee and county committees are part of a broad USDA investment in urban agriculture. Other efforts include:

- Grants that target areas of food access, education, business and start-up costs for new farmers, and development of policies related to zoning and other needs of urban production.
- Cooperative agreements that develop and test strategies for planning and implementing municipal compost plans and food waste reduction plans.
- Investing $260,000 for risk management training and crop insurance education for historically underserved and urban producers through partnerships between USDA’s Risk Management Agency (RMA) and the University of Maryland, University of Connecticut, and Michigan State University Center for Regional Food Systems.
- Providing technical and financial assistance through conservation programs offered by USDA’s Natural Resources Conservation Service (NRCS).
- Organizing 11 Farm Service Agency (FSA) urban and suburban county committees. FSA will organize additional committees.
The Office of Urban Agriculture and Innovative Production was established through the 2018 Farm Bill. It is led by NRCS and works in partnership with numerous USDA agencies that support urban agriculture. Its mission is to encourage and promote urban, indoor, and other emerging agricultural practices, including community composting and food waste reduction. More information is available at farmers.gov/urban and the new Federal Advisory Committee for Urban Agriculture website.

Additional resources that may be of interest to urban agriculture entities include grants from USDA’s Agricultural Marketing Service and National Institute of Food and Agriculture as well as FSA loans.

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**USDA to Invest up to $225 Million in Partner-Driven Conservation on Ag and Forest Land**

The call for proposals for the Regional Conservation Partnership Program (RCPP) is open through April 13. Projects can request between $250,000 and $10 million, and partners should bring contributions at least equal to the request for NRCS funds. Priority activities include climate-smart agriculture, urban agriculture and racial justice and equity. Proposals are competitively selected based on impact, partner contributions, innovation and capacity for successful project management.

There are two types of funding opportunities under RCPP: RCPP Classic and RCPP Alternative Funding Arrangements (AFA). RCPP Classic projects are implemented using NRCS contracts and easements with producers, landowners and communities, in collaboration with project partners. Through RCPP AFA, partners have more flexibility in working directly with agricultural producers to support the development of new conservation structures and approaches that would not otherwise be available under RCPP Classic. Project types that may be suited to AFA, as highlighted by the 2018 Farm Bill include:

- Projects that use innovative approaches to leverage the federal investment in conservation.
- Projects that deploy a pay-for-performance conservation approach.
- Projects that seek large-scale infrastructure investment that generate conservation benefits for agricultural producers and nonindustrial private forest owners.

For a copy of the Classic or AFA solicitation please contact Jill Reinhart, ASTC Partnerships at jill.reinhart@usda.gov.

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**Healthy Minds, Healthy Lives Mental Health Workshops**

Untreated or ignored stress and mental health issues in rural areas impact quality of life, economic development and lives of farmers, the agriculture workforce and rural families. To raise awareness and help reduce the stigma surrounding mental health in the agriculture industry the Healthy Minds, Healthy Lives program was created by the Indiana Rural Health Association. Twenty-three free, one-day insightful workshops with subject matter experts will be conducted in 2022. The workshops will begin Feb. 10, 2022, in
Mount Vernon, Ind. The series of workshops will continue in 22 other rural sites around Indiana through July.

The workshops aim to discuss the mental landscape in Indiana, highlight local resources, discuss telehealth options and contain information about the Purdue Farm Stress Program. The Indiana Rural Health Association will also present a training for the Question, Persuade and Refer (QPR) program.

The free workshops through the Healthy Minds, Healthy Lives program are open to the farming community, including agribusinesses and related service industries, the faith community, local leaders and families.

Each one-day workshop is limited to 35 people, so individuals interested in participating are encouraged to register early.

Stigma and other issues that discourage people from seeking help can result in higher suicide attempts and other mental health issues. These issues often are higher – even double – than in urban areas. Depression, suicide and other mental health struggles often rise during the seasonal times of planting and harvesting when stress levels are also higher.

These workshops are part of a partnership with the Indiana Rural Health Association, Purdue Extension and the Indiana State Department of Agriculture (ISDA). ISDA received a $500,000 grant from the National Institute for Food and Agriculture’s Farm and Ranch Stress Assistance Network in October of 2021.

To register for a workshop please click here or visit indianaruralhealth.org. Registration opens 30 days prior to each event.

For additional information about the Healthy Minds – Healthy Lives QPR workshops, please contact Kathy Walker by email: kwalker@indianarha.org

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**USDA Invests $2 Million in Risk Management Education for Historically Underserved and Small-Scale Producers**

(USDA) is investing up to $2 million in cooperative agreements this year for risk management education and training programs that support historically underserved producers, small-scale farmers, and conservation practices. USDA’s Risk Management Agency (RMA) is investing in organizations, such as nonprofit organizations, universities, and county cooperative extension offices, to develop training and education tools to help producers learn how to effectively manage long-term risks and challenges.

RMA works with partners to assist producers, especially historically underserved, farmers and ranchers, in effectively managing long-term risks and challenges. RMA re-established its support of risk management education in 2021, investing nearly $1 million in nine risk management education projects. From 2002 to 2018, RMA provided annual funding for risk management education projects, supporting more than $126 million worth of projects in historically underserved communities.

**How Organizations Can Apply**

A broad range of risk management training activities are eligible for funding consideration, including training on Federal crop insurance options, record keeping, financial management, non-insurance-based risk management tools, and natural disaster.
preparedness among others. Partners can also train farmers at all levels on risk management options that help secure local food systems.

This selection process is competitive, and RMA will prioritize projects focused on underserved, organic, and specialty crop producers. Additionally, organizations providing training related to climate change, wildfire response, local foods, and urban ag will also be given stronger consideration.

Interested organizations must apply by 5:59 pm Eastern Time on March 11 through the Results Verification System at rvs.umn.edu.

Learn more.

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**Important Dates to Remember**

**February 21** – Offices Closed in Observance of George Washington’s Birthday  
**February 25** – Final Date to Submit an Application for the [Spot Market Hog Pandemic Program (SMHPP)](https://www.fsa.usda.gov)  
**February 28** – Final Date to Submit Loss Application for Bison Losses due to Mycoplasma Bovis under the Livestock Indemnity Program  
**March 1** – Final Date to Submit an Application for 2021 Losses under [Livestock Indemnity Program (LIP)](https://www.fsa.usda.gov)  
**March 1** - Final Date to Submit Supporting Documents (zero-share signatures, cash leases, payment eligibility, etc..) for 2019 and 2020 ARC/PLC Purposes  
**March 11** – Final Date to Submit an Offer for the [General Conservation Reserve Program (CRP) Signup](https://www.fsa.usda.gov)  
**March 15** – 2022 ARC/PLC Election and Enrollment Deadline  
**March 15** – [Non-Insured Crop Disaster Assistance Program (NAP)](https://www.fsa.usda.gov) Sales Closing Date for annual spring/summer planted crops not limited to: beans, beets, brocoli, brussel sprouts, cabbage, canola, cantaloupes, carrots, cauliflower, corn, cucumbers, eggplant, garlic, greens, herbs, honeydew, lettuce, oats, okra, onions, peas, peppers, potatoes, pumpkins, radishes, sorghum, squash, tomatillos, tomatoes, and watermelon  
**March 25** – Final Date to Enroll in the [Dairy Margin Coverage Program (DMC) and the Supplemental Dairy Margin Coverage Program](https://www.fsa.usda.gov)  
**March 31** – Final Date to Obtain [Commodity Loans](https://www.fsa.usda.gov) or Loan Deficiency Payments (LDP’s) on 2021 Harvested Small Grains  
**Ongoing** - Signup for [Continuous CRP](https://www.fsa.usda.gov)  
**Ongoing** – Submit an Application for a [Farm Storage Facility Loan](https://www.fsa.usda.gov)  
**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))  

**Disaster Programs Notice of Loss Filing Requirements**

Emergency Livestock Assistance Program (ELAP) (Honeybee, Livestock Assistance & Farm-Raised Fish)  
Livestock Indemnity Program (LIP)  
Noninsured Crop Disaster Assistance Program  
Tree Assistance Program (TAP)

The most recent version of the 2022 Important Program Deadline Dates can be found on the [Resources page of the Indiana Farm Service Agency website](https://www.fsa.usda.gov).
February 2022 Interest Rates

USDA announced loan interest rates for February 2022, which are effective February 1, 2022. 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 February 2022 are as follows:

- **Farm Operating Loans** (Direct): 2.250%
- **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): 3.250%

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](https://farmers.gov/).

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): 1.375%
- **Farm Storage Facility Loans**:
  - Three-year loan terms: 1.125%
  - Five-year loan terms: 1.375%
  - Seven-year loan terms: 1.625%
  - Ten-year loan terms: 1.625%
  - Twelve-year loan terms: 1.750%

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. Learn more at [farmers.gov/protection-recovery](https://farmers.gov/protection-recovery).
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.

**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

Kala Nicholson-Cline  
Acting Farm Loan Programs Chief  
kala.nicholson-cline@usda.gov

Joshua Oren  
Administrative Officer  
joshua.oren@usda.gov

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

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

Susan Houston  
Acting Production Adjustment Program Chief  
susan.houston@usda.gov

Susan Houston  
Acting State Committee  
susan.houston@usda.gov

**Indiana Farm Service Agency**  
**Service Center Locator**

FSA Office of Outreach & Education  

FSA Program Fact Sheets