

Indiana Farm Service Agency State Office Newsletter - March 4, 2022

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From Your Indiana FSA State Office

Please Note - There Are Numerous March Signup Deadlines!

Additional Information on March Deadlines Can Be Found in the Following Articles

Don't have time to visit your local USDA service center?
With Box or OneSpan, FSA & NRCS customers now have the option to 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 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. In most cases, one quick phone call to your local Service Center will be all that is needed to initiate the process.

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

Want to Stay 'In the Know'? Subscription Options Are Available for Receiving FSA, NRCS & RMA Newsletters (from your local USDA Service Center, State & Federal Level) and Text Alerts (from your local USDA Service Center)

Subscribers can now receive important information not only from FSA but also from NRCS and RMA on programs, eligibility requirements, deadlines, and more.

You're currently subscribed to your local USDA Service Center newsletter and updates which also includes the Indiana Farm Service Agency State Office newsletters and bulletins. News will continue to be sent via e-mail right to your home or farm office, or to your smartphone – allowing you to receive immediate notification of USDA news that applies to your agricultural operation.

You can also subscribe to text alerts from your local USDA Service Center by texting your local Service Center Keyword to 372-669. Keywords are your 2-digit state abbreviation and your county name. Example: The Keyword for Ripley County, IN would be INRipley. Standard text messaging rates apply. Contact your wireless carrier for details associated with your particular data plan. Participants may unsubscribe at any time.

For more information visit <u>farmers.gov/working-with-us/stay-connected</u> or for subscription assistance contact your local USDA Service Center.

Looking for Program Information at Your Fingertips? If so, visit Farmers.gov

The big, green navigation bar near the top of every page – opens to show descriptions and subtopics, making it quick and easy to find the information you need. Pages and topics are grouped and organized to help you easily access the information you need. Some of the existing pages were relabeled using more direct language.

We now have pages on Loans, Protection and Recovery, Conservation, Working With Us, and Your Business.

You can also utilize AskUSDA. Ask a question via live chat at <u>ask.usda.gov</u>, via phone at 1-833-ONE-USDA, or via email to <u>askusda@usda.gov</u>.

USDA Service Centers Available to Provide Free, One-on-One Help

Service Center staff can guide farmers through the process of preparing and submitting required paperwork on their own, with no need to hire a paid preparer. Language translation service is available in all USDA Service Centers, so one-on-one assistance with a Service Center employee can be translated in real time for farmers requiring it. And while some program and loan applications do have an administrative fee for filing, there is never a charge for preparation services provided by USDA staff.

Respectfully,

Your Indiana FSA Staff

Indiana USDA Service Center Operating Status

Please Contact Your Local Service Center for an Appointment

Most USDA Service Centers in Indiana are open to limited visitors by appointment only. There may be a few Indiana USDA Service Centers that temporarily cannot accept inperson 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. Producers can learn more about how to utilize these digital tools by visiting farmers.gov/mydocs.

We encourage you to <u>check the status of your local USDA Service Center</u> 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.

General Conservation Reserve Program Signup

The General Conservation Reserve Program (CPR) offer submission deadline is **March 11**, **2022**.

Signed into law in 1985, CRP is one of the largest voluntary private-lands conservation programs in the United States. It was originally intended to primarily control soil erosion and potentially stabilize commodity prices by taking marginal lands out of production. The program has evolved over the years, providing many conservation and economic benefits. 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.

Landowners and producers interested in CRP should contact their local <u>USDA Service</u> <u>Center</u> to learn more or to apply for the program before the General CRP deadline of **March 11, 2022.**

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



2022 Elections and Enrollment Deadline is March 15th

Producers who have not yet enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs for the 2022 crop year have until **March 15, 2022**, to sign a contract. USDA offers these two safety net programs to provide vital income support to farmers experiencing substantial declines in crop prices or revenues.

Producers can elect coverage and enroll in ARC-County or PLC, which are both crop-by-crop, or ARC-Individual, 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.

Producers who do not complete enrollment by the deadline will not be enrolled in ARC or PLC for the 2022 crop year and will not receive a payment if triggered.

Producers are eligible to enroll farms with base acres for the following: 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 webbased decision tools to assist producers in making informed, educated decisions using crop data specific to their respective farming operations. Tools include:

 <u>Gardner-farmdoc Payment Calculator</u>, 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 <u>ARC and PLC webpage</u> or contact your local USDA Service Center.

Maintaining ARC/PLC Acreage

If enrolled in the ARC or PLC programs, you must protect all cropland and noncropland acres on the farm from wind and water erosion and noxious weeds. By signing ARC county or individual contracts and PLC contracts, you agree to effectively control noxious weeds on the farm according to sound agricultural practices. If you fail to take necessary actions to correct a maintenance problem on your farm that is enrolled in ARC or PLC, the County Committee may elect to terminate your contract for the program year.

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.

Do not delay in contacting their federal crop insurance agent as the RMA Crop Insurance Sales Closing Date for corn and soybeans in Indiana is March 15, 2022.

Do not delay in contacting your local FSA County 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 <u>visiting the</u> RMA website.

NAP Risk Protection Coverage Crop Sales Closing Dates



The Farm Service Agency encourages you to examine available USDA crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the applicable crop sales deadline.

Federal crop insurance covers crop losses from natural adversities such as drought, hail and excessive moisture. NAP covers losses from natural disasters on crops for which no

permanent federal crop insurance program is available. You can determine if crops are eligible for federal crop insurance or NAP by <u>visiting the RMA website</u>.

NAP offers higher levels of coverage, from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Producers of organics and crops marketed directly to consumers also may exercise the "buy-up" option to obtain NAP coverage of 100 percent of the average market price at the coverage levels of between 50 and 65 percent of expected production. Buy-up levels of NAP coverage are available if the producer can show at least one year of previously successfully growing the crop for which coverage is being requested. NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production.

For all coverage levels, the NAP service fee is the lesser of \$325 per crop or \$825 per producer per county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties.

Beginning, underserved, veterans and limited resource farmers are now eligible for free catastrophic level coverage.

In Indiana, March 15th is the NAP Sales Closing Date for annual spring/summer planted crops not limited to beans, beets, broccoli, 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.

Federal crop insurance coverage is sold and delivered solely through private insurance agents. Agent lists are available at all USDA Service Centers or at <u>USDA's online Agent Locator</u>. You can use the <u>USDA Cost Estimator</u> to predict insurance premium costs.

Report Cover Crop Acreage Producers with Crop Insurance to Receive Premium Benefit for Cover Crops

producers who have coverage under most crop insurance policies are eligible for a premium benefit from the U.S. Department of Agriculture (USDA) if they planted cover crops during the 2022 crop year. To receive the benefit from this year's Pandemic Cover Crop Program (PCCP), producers must report cover crop acreage by **March 15**, **2022**. The new program comes on the heels of the recently announced <u>Partnerships for Climate-Smart Commodities</u> which creates market opportunities for U.S. agricultural and forestry products that use climate-smart production practices and include innovative, cost-effective ways to measure and verify greenhouse gas benefits.

PCCP, offered by USDA's Risk Management Agency (RMA), helps farmers maintain their cover crop systems, despite the financial challenges posed by the pandemic and is part of USDA's <u>Pandemic Assistance for Producers</u> initiative, a bundle of programs to bring financial assistance to farmers, ranchers and producers who felt the impact of COVID-19 market disruptions.

PCCP was first offered in 2021, and producers with crop insurance received \$59.5 million in premium subsidies for 12.2 million acres of cover crops.

About the Premium Benefit

PCCP provides premium support to producers who insured their crop with most insurance policies and planted a qualifying cover crop during the 2022 crop year. The premium support is \$5 per acre, but no more than the full premium amount owed.

Illinois, Indiana, and Iowa have existing programs for producers to receive a premium benefit for planting cover crops. In these states, participating producers will receive an additional benefit.

All cover crops reportable to FSA are eligible and include cereals and other grasses, legumes, brassicas and other non-legume broadleaves, and mixtures of two or more cover crop species planted at the same time.

To receive the benefit for this program, producers must file a **Report of Acreage form** (FSA-578) for cover crops with USDA's Farm Service Agency (FSA) by **March 15**, **2022**. The cover crop fields reported on the Report of Acreage form must match what the producer reported to their insurance company for crop insurance policies. To file the form, producers must contact and make an appointment with their local USDA Service Center.

Additional PCCP Details

Certain policies are not eligible because they have underlying coverage, which would already receive the benefit or are not designed to be reported in a manner consistent with the Report of Acreage form (FSA-578). PCCP is not available for Enhanced Coverage Option, Hurricane Insurance Protection – Wind Index, Post-Application Coverage Endorsement and Supplemental Coverage Option. Stacked Income Protection (STAX) and Margin Protection (MP) policies are only eligible for PCCP when insured as a standalone policy. STAX and MP endorsements to underlying policies are not eligible for PCCP.

PCCP does not change acreage reporting dates, reporting requirements, or any other terms of the crop insurance policy.

The Rule can now be viewed in the <u>Federal Register</u>. More information, including <u>frequently asked questions</u>, can be found at <u>farmers.gov/pandemicassistance/cover-crops</u>.

Additional Pandemic Assistance

PCCP is part of USDA's broader response to the COVID-19 pandemic. RMA also extended a number of crop insurance flexibilities to Approved Insurance Providers (AIPs) and agricultural producers until June 30, 2022, or later. Originally, these flexibilities were expiring in January. Additionally, USDA's Pandemic Assistance for Producers has provided additional support for producers, by improving and retargeting existing programs and creating new efforts to reach a broader set of producers like PCCP.

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. Learn more about crop insurance and the modern farm safety net at mma.usda.gov.

2022 Signup for Dairy Margin Coverage, Expands Program for Supplemental Production



Deadline Extended to March 25, 2022

USDA has extended the deadline to enroll in Dairy Margin Coverage (DMC) and Supplemental Dairy Margin Coverage (SDMC) for program year 2022 to **March 25, 2022**. DMC is designed to help producers manage economic risk brought on by milk price and feed cost disparities.

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 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.

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.

Know your Final Planting Dates

All producers are encouraged to contact their local FSA office for more information on the final planting date for specific crops. The final planting dates vary by crop, planting period and county so please contact your local FSA office for a list of county-specific planting deadlines. The timely planting of a crop, by the final planting date, may prevent loss of program benefits.

Borrower Training for Farm Loan Customers

Borrower training is available for all Farm Service Agency (FSA) customers. This training is required for all direct loan applicants, unless the applicant has a waiver issued by the agency.

Borrower training includes instruction in production and financial management. The purpose is to help the applicants develop and improve skills that are necessary to successfully operate a farm and build equity in the operation. It aims to help the producer become financially successful. Borrower training is provided, for a fee, by agency approved vendors. Contact your Regional Farm Loan Team for a list of approved vendors.

List of Indiana's Regional Farm Loan Offices can be found here.

Preauthorized Debit Available for Farm Loan Borrowers

USDA's Farm Service Agency (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, guarterly, 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 your <u>local USDA Service Center</u>, <u>Indiana Regional Farm Loan Office</u> or visit <u>fsa.usda.gov</u>.

Climate Conservation Partnerships Grants

USDA's Partnerships for Climate-Smart Commodities will provide grants for pilot projects that create market opportunities for U.S. agricultural and forest products produced using climate-smart practices and include innovative, cost-effective methods for quantification, monitoring and verification of greenhouse gas and carbon sequestration benefits.

Pilot projects must focus on the on-farm, on-ranch or forest production of climate-smart commodities and associated reductions of greenhouse gas emissions and/or carbon sequestration. Highly competitive projects will include agricultural and forestry practices or combinations of practices, and/or practice enhancements that provide greenhouse gas benefits and/or carbon sequestration.

First funding pool applications due April 8: These proposals are from \$5 million to \$100 million and should include large-scale pilot projects that emphasize the greenhouse gas benefits of climate-smart commodity production and include direct, meaningful benefits to a representative cross-section of production agriculture, including small and/ or historically underserved producers.

Second funding pool applications due May 27: These proposals are from \$250,000 to \$4,999,999 and are limited to particularly innovative pilot projects. These projects should place an emphasis on:

- Enrollment of small and/or underserved producers, and/or
- Monitoring, reporting and verification activities developed at minority-serving institutions.

For more information and resources to support your application, visit <u>Partnerships for Climate-Smart Commodities | USDA.</u>

Important Dates to Remember

March 15 - 2022 ARC/PLC Election and Enrollment Deadline

March 15 - Final Date to Certify Cover Crops for RMA's Pandemic Cover Crop Program
March 15 - Non-Insured Crop Disaster Assistance Program (NAP) Sales Closing Date for annual spring/summer planted crops not limited to: beans, beets, broccoli, 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

March 31 – Final Date to Obtain Commodity Loans or Loan Deficiency Payments (LDP's) on 2021 Harvested Small Grains

April 1 - Nesting Season begins for Conservation Reserve Program practices

April 4 – Grassland Conservation Reserve Program (CRP) Signup Begins

April 15 – Final Date to Submit an Application for the <u>Spot Market Hog Pandemic</u> Program (SMHPP)

Ongoing - Signup for Continuous CRP

Supplemental Dairy Margin Coverage Program

Ongoing – Submit an Application for a Farm Storage Facility Loan

Continuous - Signup for Local County Office FSA Text Alerts

Continuous – Sign up for GovDelivery Newsletters, Bulletins and Indiana Press Releases (Subscribe to USDA Emails for Farmers | Farmers.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.

March 2022 Interest Rates

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 March 2022 are as follows:

| Program | Interest Rates |
|---|-------------------|
| Farm Operating- Direct | 2.375% |
| Farm Operating - Microloan | 2.375% |
| Farm Ownership - Direct | 3.000% |
| Farm Ownership - Microloan | 3.000% |
| Farm Ownership - Direct, Joint Financing | 2.500% |
| Farm Ownership - Down Payment | 1.500% |
| Emergency Loan - Amount of Actual Loss | 3.375% |
| Effective as of March 1, 20 | 22 |

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 <u>Farm Loan</u> <u>Discovery Tool</u>.

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): 1.875%

Farm Storage Facility Loans:

Three-year loan terms: 1.500%
Five-year loan terms: 1.750%
Seven-year loan terms: 1.875%
Ten-year loan terms: 1.875%
Twelve-year loan terms: 2.000%

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.

Producers can explore available options on all FSA loan options at <u>fsa.usda.gov</u> or by contacting your local USDA Service Center.

Indiana Farm Service Agency State Office

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Indiana Farm Service Agency

Service Center Locator

FSA Program Fact Sheets