In this Issue:

- **USDA Updates Farm Loan Programs to Increase Equity**
- **General Conservation Reserve Program Signup Deadline is March 11**
- **Agricultural Producers Have Until March 15 to Enroll in USDA’s Key Commodity Safety Net Programs**
- **Linkage Requirements for Payments Received Under WHIP+ and/or QLA**
- **USDA to Hold Session on Loans and Grants for Beginning Farmers and Ranchers in Minnesota**
- **Submit Loan Requests for Financing Early**
- **Obtaining Payments due to Deceased Producers**
- **First Meeting of Federal Advisory Committee for Urban Agriculture and Innovative Production to Take Place March 23-24, 2022**
- **Disaster Assistance Available for Livestock Losses**
- **USDA Expands Farmers.gov to Include Farm Records**
- **USDA Offers Annual Installment Deferral Option for Farm Storage Facility Loan Borrowers**

**State Executive Director Comments**

It has been a busy month at Minnesota FSA with several program deadlines coming up. Last week we had a great event with farmers and key partners in Mower County to highlight the Conservation Reserve Program (CRP). The General CRP signup deadline is March 11, 2022. It was fun to get out to see some CRP in action and to speak with farmers who have incorporated this program in their operations. We had a good discussion about using CRP for a variety of reasons including taking marginal land out of production, protection of water quality, and creation of wildlife habitat. If you’re interested, make an appointment with your local Service Center to see what CRP could do on your farm.

If you have not enrolled in Agriculture Risk Coverage or Price Loss Coverage (ARC/PLC), now is the time! The deadline for elections to be made is March 15, 2022. Contact your local Service Center to make your election and complete your contracts as soon as possible.

Producers who planted cover crops during the 2022 growing season and have crop insurance may be eligible for a premium benefit under the Pandemic Cover Crop Program (PCCP). Eligible producers must report cover crop acreage to their local FSA Service Center by March 15, 2022.
The deadline for the Dairy Margin Coverage (DMC) and Supplemental Dairy Margin Coverage (SDMC) program has been extended to March 25, 2022. We are still encouraging dairy farmers to get their applications in as soon as possible.

As we inch closer to spring, we are also moving closer to our offices opening and increasing in-office staffing levels across the state. I want to recognize our incredible employees for their work delivering FSA programs under COVID-19 restrictions. In the coming months office guidance will vary across the state, so continue to check with your local Service Center to see if there are restrictions and if appointments are still recommended.

Respectfully,

Whitney Place, State Executive Director

---

**USDA Updates Farm Loan Programs to Increase Equity**

The U.S. Department of Agriculture (USDA) is updating its farm loan programs to better support current borrowers, including historically underserved producers. These improvements are part of USDA's commitment to increase equity in all programs, including farm loans that provide important access to capital for covering operating expenses and purchasing land and equipment.

The 2018 Farm Bill authorized FSA to provide equitable relief to certain direct loan borrowers, who are non-compliant with program requirements due to good faith reliance on a material action of, advice of, or non-action from an FSA official. Previously, borrowers may have been required to immediately repay the loan or convert it to a non-program loan with higher interest rates, less favorable terms, and limited loan servicing.

Now, FSA has additional flexibilities to assist borrowers in such situations. If the agency provided incorrect guidance to an existing direct loan borrower, the agency may provide equitable relief to that borrower. FSA may assist the borrower by allowing the borrower to keep their loans at current rates or other terms received in association with the loan which was determined to be non-compliant or the borrower may receive other equitable relief for the loan as the agency determines to be appropriate.

USDA encourages producers to reach out to their local loan officials to ensure they fully understand the wide range of loan and servicing options available that can assist them in starting, expanding, or maintaining their operation.

**Additional Updates**

Equitable relief is one of several changes authorized by the 2018 Farm Bill that USDA has made to the direct and guaranteed loan programs. Other changes that were previously implemented include:

- Modifying the existing three-year farming experience requirement for Direct Farm Ownership loans to include additional items as acceptable experience.
- Allowing socially disadvantaged and beginning farmer applicants to receive a guarantee equal to 95%, rather than the otherwise applicable 90% guarantee.
- Expanding the definition of and providing additional benefits to veteran farmers.
- Allowing borrowers who received restructuring with a write-down to maintain eligibility for an Emergency loan.
- Expanding the scope of eligible issues and persons covered under the agricultural Certified Mediation Program.
Additional information on these changes is available in the March 8, 2022 rule on the Federal Register.

More Background

FSA has taken other recent steps to increase equity in its programs. Last summer, USDA announced it was providing $67 million in competitive loans through its new Heirs’ Property Relending Program to help agricultural producers and landowners resolve heirs’ land ownership and succession issues. FSA also invested $4.7 million to establish partnerships with organizations to provide outreach and technical assistance to historically underserved farmers and ranchers, which contributed to a fourfold increase in participation by historically underserved producers in the Coronavirus Food Assistance Program 2 (CFAP 2), a key pandemic assistance program, since April 2021.

Additionally, in January 2021, Secretary Vilsack announced a temporary suspension of past-due debt collection and foreclosures for distressed direct loan borrowers due to the economic hardship imposed by the COVID-19 pandemic.

Producers can explore available loan options using the Farm Loan Discover Tool on farmers.gov (also available in Spanish) or by contacting their local USDA Service Center. Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. Due to the pandemic, some USDA Service Centers are open to limited visitors. Producers can contact their local Service Center to set up an in-person or phone appointment to discuss loan options.

USDA touches the lives of all Americans each day in so many positive ways. In the Biden-Harris Administration, USDA is transforming America’s food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit usda.gov.

General Conservation Reserve Program Signup Deadline is March 11

Agricultural producers and landowners can sign up for the Conservation Reserve Program (CRP), a cornerstone conservation program offered by the U.S. Department of Agriculture (USDA) and a key tool in the Biden-Harris Administration effort to address climate change and achieve other natural resource benefits. The General CRP signup will run through March 11, and the Grassland CRP signup will run from April 4 to May 13.

Producers and landowners enrolled 4.6 million acres into CRP signups in 2021, including 2.5 million acres in the largest Grassland CRP signup in history. There are currently 22.1 million acres enrolled, and FSA is aiming to reach the 25.5-million-acre cap statutorily set for fiscal year 2022.

CRP Signups

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.
Meanwhile, Grassland CRP is a working lands program, helping landowners and operators protect grassland, including rangeland and pastureland and certain other lands, while maintaining the areas as working grazing lands. Protecting grasslands contributes positively to the economy of many regions, provides biodiversity of plant and animal populations and provides important carbon sequestration benefits to deliver lasting climate outcomes.

Alongside these programs, producers and landowners can enroll acres in Continuous CRP under the ongoing sign-up, which includes projects available through the Conservation Reserve Enhancement Program (CREP) and State Acres for Wildlife Enhancement (SAFE).

**Climate Benefits**

Last year, FSA enacted a Climate-Smart Practice Incentive for CRP General and Continuous signups, to better target CRP on addressing climate change. This incentive aims to increase carbon sequestration and reduce greenhouse gas emissions. CRP’s climate-smart practices include establishment of trees and permanent grasses, development of wildlife habitat and wetland restoration. The Climate-Smart Practice Incentive is annual, and the amount is based on the benefits of each practice type.

Additionally, in order to better target the program toward climate outcomes, USDA invested $10 million last year in the CRP Monitoring, Assessment and Evaluation (MAE) program to measure and monitor the soil carbon and climate resilience impacts of conservation practices over the life of new CRP contracts. This will enable the agency to further refine the program and practices to provide producers tools for increased climate resilience.

**More Information on CRP**

Landowners and producers interested in CRP should contact their local USDA Service Center to learn more or to apply for the program -- for General CRP before the March 11 deadline, and for Grassland CRP before the May 13 deadline. Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. Due to the pandemic, some USDA Service Centers are open to limited visitors. Additionally, fact sheets and other resources are available at fsa.usda.gov/crp.

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.

---

**Agricultural Producers Have Until March 15 to Enroll in USDA’s Key Commodity Safety Net Programs**

**Call Today About 2022 Crop Year Eligibility**

Agricultural 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. The U.S. Department of Agriculture (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 March 15, 2022, deadline, 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 crop.

Producers have completed 976,249 contracts to date, representing 54% of the more than 1.8 million expected contracts.

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 commodities: 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.

**Decision Tools**

In partnership with USDA, two web-based decision tools are available to assist producers in making informed, educated decisions using crop data specific to their respective farming operations:

- **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 and Decision Deadline**

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 (AIP); 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.

Upland cotton farmers who choose to enroll seed cotton base acres in ARC or PLC are ineligible for the stacked income protection plan (STAX) on their planted cotton acres for that farm.

Producers should contact their crop insurance agent to make certain that the election and enrollment made at FSA follows their intention to participate in STAX or SCO coverage. Producers have until March 15, 2022, to make the appropriate changes or cancel their ARC or PLC contract.

**More Information**

In addition to the March 15 deadline for ARC and PLC, other important deadlines include:

- **March 11**, [Conservation Reserve Program General Signup](#)
- **March 15**, [Pandemic Cover Crop Program](#)
- **March 25**, [Dairy Margin Coverage](#)
For more information on ARC and PLC, producers can visit the ARC and PLC webpage or contact their local USDA Service Center. In those Service Centers where COVID cases exceed safety levels, staff continue to work with agricultural producers via phone, email and other digital tools. Producers with level 2 eauthentication access can electronically sign contracts or may make arrangements to drop off signed contracts at the FSA county office. Because of the pandemic, some USDA Service Centers are open to limited visitors.

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

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

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

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

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

USDA to Hold Session on Loans and Grants for Beginning Farmers and Ranchers in Minnesota

Are you a beginning farmer or rancher in Minnesota curious about eligibility requirements for a USDA Farm Service Agency (FSA) loan or a Rural Development (RD) grant? Do you need financing for your current operation or to purchase land to expand? Have you considered the idea of improving the energy efficiency of your grain dryer or other equipment?

Last year more than 1,100 beginning farmers and ranchers applied for a loan through the USDA FSA Farm Loan program in Minnesota. Nearly 80% were approved. Why weren't all approved? Loan eligibility requirements was a factor for some applicants.

Learn more about loan program requirements on Tuesday, March 22 from 12:30 to 1:30 p.m. (CST) during a live webinar with USDA Farm Loan staff, Katie Zachman and Paula Lund. Andrew Gag, of USDA Rural Development (RD), will also discuss energy grants, eligibility requirements and upcoming deadlines.

Webinar on Loans and Grants for Beginning Farmers and Ranchers in Minnesota

Tuesday, March 22, 12:30 to 1:30 p.m. (CST)
Submit Loan Requests for Financing Early

Farm Loan Teams throughout the state are already working on operating loans for spring 2022 and asks potential borrowers to submit their requests early so they can be timely processed. The farm loan team can help determine which loan programs are best for applicants.

FSA offers a wide range of low-interest loans that can meet the financial needs of any farm operation for just about any purpose. The traditional farm operating and farm ownership loans can help large and small farm operations take advantage of early purchasing discounts for spring inputs as well as expenses throughout the year.

**Microloans** are a simplified loan program that will provide up to $50,000 for both Farm Ownership and Operating Microloans to eligible applicants. These loans, targeted for smaller and non-traditional operations, can be used for operating expenses, starting a new operation, purchasing equipment, and other needs associated with a farming operation. Loans to beginning farmers and members of underserved groups are a priority.

Other types of loans available include:

**Marketing Assistance Loans** allow producers to use eligible commodities as loan collateral and obtain a 9-month loan while the crop is in storage. These loans provide cash flow to the producer and allow them to market the crop when prices may be more advantageous.

**Farm Storage Facility Loans** can be used to build permanent structures used to store eligible commodities, for storage and handling trucks, or portable or permanent handling equipment. A variety of structures are eligible under this loan, including bunker silos, grain bins, hay storage structures, and refrigerated structures for vegetables and fruit. A producer may borrow up to $500,000 per loan.

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.

If the application, contract or loan agreement form was signed by someone other than the deceased participant, FSA will determine whether the person submitting the form has the legal authority to submit the form.

Payments will be issued to the respective representative's name using the deceased program participant’s tax identification number. Payments made to representatives are subject to offset regulations for debts owed by the deceased.

FSA is not responsible for advising persons in obtaining legal advice on how to obtain program benefits that may be due to a participant who has died, disappeared or who has been declared incompetent.

---

**First Meeting of Federal Advisory Committee for Urban Agriculture and Innovative Production to Take Place March 23-24, 2022**

The U.S. Department of Agriculture (USDA) will host the first public meeting of the inaugural Federal Advisory Committee for Urban Agriculture and Innovative Production on March 23-24, 2022. The public – including urban producers – is encouraged to attend.

The new federal advisory committee is part of USDA’s efforts to support urban agriculture, creating a network for feedback. Members were announced last month, and include agricultural producers, and representatives from the areas of higher education or extension programs, non-profits, business and economic development, supply chains and financing.

**About the Meeting**

USDA’s Office of Urban Agriculture and Innovative Production is coordinating the meeting, which runs from 11 a.m. to 3:30 p.m. ET on March 23 and 24, 2022. To attend, register by March 18, 2022.

At the meeting, committee members will discuss administrative matters and consult on the National Institute of Food and Agriculture’s Notice of Funding Opportunity for the Urban, Indoor and Emerging Agriculture grants.

Members of the public who wish to submit comments or questions related to urban agriculture may submit them via www.regulations.gov.

Comments must be submitted by March 18, 2022.
For special accommodations, please contact Leslie Glover at (602) 395-9536 or UrbanAgricultureFederalAdvisoryCommittee@usda.gov.

Additional details are available in the Federal Register notice and online at farmers.gov/urban or on the committee's webpage.

USDA and Urban Agriculture

The Federal Advisory Committee for Urban Agriculture and Innovative Production is 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 policy development related to zoning and other urban production needs.
- 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 and Innovative Production website at www.usda.gov/partnerships/advisory-committee-urban-ag-innovative-production.

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.

USDA touches the lives of all Americans each day in so many positive ways. Under the Biden-Harris Administration, USDA is transforming America’s food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy, and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit usda.gov.

---

**Disaster Assistance Available for Livestock Losses**
The Livestock Indemnity Program (LIP) provides assistance to you for livestock deaths in excess of normal mortality caused by adverse weather, disease and attacks by animals reintroduced into the wild by the federal government or protected by federal law.

For disease losses, FSA county committees can accept veterinarian certifications that livestock deaths were directly related to adverse weather and unpreventable through good animal husbandry and management.

For 2022 livestock losses, you must file a notice within 30 calendar days of when the loss is first apparent. You then must provide the following supporting documentation to your local FSA office no later than 60 calendar days after the end of the calendar year in which the eligible loss condition occurred.

- Proof of death documentation
- Copy of grower's contracts
- Proof of normal mortality documentation

USDA has established normal mortality rates for each type and weight range of eligible livestock, i.e. Adult Beef Cow = 1.5% and Non-Adult Beef Cattle (less than 250 pounds) = 5%. These established percentages reflect losses that are considered expected or typical under “normal” conditions.

In addition to filing a notice of loss, you must also submit an application for payment by March 1, 2023.

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

---

**USDA Expands Farmers.gov to Include Farm Records**

Producers with farmers.gov accounts can now access farm records and maps online, the latest self-service feature added to the U.S. Department of Agriculture (USDA) website.

In addition to the self-service features available by logging into farmers.gov, the website also has ample information on USDA programs, including pandemic assistance, farm loans, disaster assistance, conservation programs and crop insurance. Recently, USDA updated the navigation and organization of the site as well as added some new webpages, including “Get Involved,” “Common Forms,” and “Translations.” Learn more about these changes.

You can quickly and easily access your land information in real time by desktop computer, tablet or phone. Capabilities include:

- View, print and export detailed farm records such as cropland, base acres, yields, CRP acres, land ownership details, and much more;
- View, print and export farm/tract maps that can be provided to lenders, chemical or fertilizer providers, and FSA for reporting acreage and crop insurance agents; and
- Export common land unit (field) boundaries as ESRI shapefiles.

The ability to access these records on demand without a visit to the Service Center saves you time and money.

Farmers.gov now includes the most popular functionalities from FSAFarm+, the FSA portal for producers, while providing enhanced functionality and an improved user experience. A new enhancement expands the
Managing USDA Business Online

Using farmers.gov, producers, entities and those acting on their behalf can also:

- View, upload, download, and e-sign conservation documents.
- Request financial assistance, including submitting a program application.
- View and submit conservation requests.
- View technical references and submit questions.
- Access information on current and past conservation practices, plans and contracts.
- Report practice completion and request practice certification.
- View farm loan and interest information (producers only).

Future plans include adding the ability to import and view other shapefiles, such as precision agriculture planting boundaries.

To access your information, you'll will need a USDA eAuth account to login to farmers.gov. After obtaining an eAuth account, producers should visit farmers.gov and sign into the site’s authenticated portal via the Sign In/Sign Up link at the top right of the website. Google Chrome, Mozilla Firefox or Microsoft Edge are the recommended browsers to access the feature.

USDA Offers Annual Installment Deferral Option for Farm Storage Facility Loan Borrowers

To assist Farm Storage Facility Loan (FSFL) borrowers experiencing financial hardship from the pandemic and other challenges in production agriculture, USDA’s Farm Service Agency (FSA) is offering a one-time annual installment payment deferral option. No fees or prepayment penalties apply for borrowers who choose this FSFL loan flexibility option.

Eligible borrowers can request a one-time only annual installment payment deferral for loans having terms of three, five, seven or ten years. The installment deferral option is not available for 12-year term loans.

The FSFL installment payments will remain the same, except for the last year. The original loan interest rate and annual payment due date will remain the same. However, because the installment payment deferral is a one-year loan term extension, the final payment will be higher due to additional accrued interest.

Borrowers interested in exercising the one-time annual installment deferral option should contact FSA to make the request and to obtain, complete and sign required forms.

FSFLs provide low-interest financing for producers to store, handle and transport eligible commodities.

More Information

In addition to offering flexibilities for FSFLs, FSA has also made other flexibilities to help producers impacted by the pandemic, including relaxing the loan-making process for farm operating and ownership loans and implementing the Disaster Set-Aside provision that enables an upcoming installment on a direct loan to be set aside for the year. More information on these flexibilities can be found at farmers.gov/coronavirus. For more
information, contact your local USDA Service Center. To locate your local FSA office, visit farmers.gov/service-center-locator.