

December 2020



Farm Service Agency **Electronic News Service**

# NEWSLETTER

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## Montana FSA: December 2020 News

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### Montana USDA Customers Encouraged to Call Ahead to Confirm Local Service Center Status

*The U.S. Department of Agriculture (USDA) is temporarily restricting in-person visits for numerous Service Centers in Montana because of elevated rates of coronavirus community spread, but USDA employees will continue to assist agricultural producers with programs and services.*

*USDA is using a phased, data-driven approach to determine which Service Centers are open for in-person appointments. Field work, including conservation planning assistance, will continue with appropriate social distancing. While many of the Service Centers across Montana will be physically closed to visitors, FSA remains open for business. Throughout the pandemic, USDA work with producers has continued and the agency remains committed to serving our customers. All USDA Service Centers are open for business, and Service Center staff*

members from FSA and NRCS will continue to work with producers by phone, email, and digital tools like Microsoft Teams, Box, and OneSpan. Producers can learn more about how to leverage these digital offerings by visiting <https://www.farmers.gov/mydocs>.

Producers wishing to conduct business with the FSA, NRCS, or any other Service Center agency should call ahead to confirm and schedule appointments. More information on Service Center status can be found at <https://www.farmers.gov/coronavirus/service-center-status>, and contact information for local Service Centers is available at <https://www.farmers.gov/service-center-locator>.

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## USDA Farm Service Agency - Montana

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### State Executive Director:

Mike Foster

### State Committee:

Carl Mattson, Chair (Chester)

Chaley Harney (Billings)

Liane Johnson (Cut Bank)

Bob Lee (Judith Gap)

Gene Curry (Valier)

**Policy Reminders:** [2020 Annual Notification to FSA Customers](#)

**To find contact information for your local office, visit:** [www.farmers.gov](http://www.farmers.gov).

## From the State Executive Director

As we wrap up 2020, we have some important reminders. The last day to cast voted ballots in Montana for the USDA Farm Service Agency county committee elections is COB on **Mon., Dec. 7th**. I encourage Montanans to make your vote and your voice count.

Montana agricultural producers affected by the 2020 wildfires are invited to participate in a virtual producer meeting **Tues., Dec. 8th**. Meeting details are in this newsletter.

Signup for the Coronavirus Food Assistance Program 2 (CFAP 2) ends **Dec. 11**. Learn more about CFAP 2 in this newsletter, [farmers.gov/cfap](http://farmers.gov/cfap) or the local FSA office. You can call **877-508-8364** to speak directly with a USDA employee ready to offer assistance. As of early December, Montana FSA paid out more than \$227.4 million in CFAP 2 payments and \$179.9 million in CFAP 1 payments.

On behalf of FSA offices across Montana, I wish you a happy and healthy holiday season.

Stay Safe,  
Mike Foster

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## Tuesday, Dec. 8th Wildfire Recovery Virtual Meeting for Montanans

USDA Farm Service Agency (FSA) is hosting a multi-agency virtual public meeting for Montanans affected by the 2020 wildfires on Tuesday, Dec. 8 from 5:15 to 6:15 pm.

Attendees will learn about the resources available to farmers, ranchers and private property owners with trees whose operations have been directly impacted by the 2020 wildfires. The webinar will highlight basic program and resources available from multiple organizations.

[Click HERE to join Dec. 8th 5:15 pm to 6:15 pm Montana Virtual Meeting](#)

The presenting agencies are: USDA Farm Service Agency, USDA Natural Resource Conservation Service, Montana Department of Natural Resources and Conservation (DNRC) Floodplain Program, Soil Conservation Districts, Montana State University (MSU) Extension, Montana Disaster and Emergency Services and the U.S. Bureau of Land Management.

Registration is not required. Anyone can join the Microsoft Teams Live Event by using [this link](#). When you join the live meeting, attendees will be taken to a page where you can choose to either join on the web or download the desktop app. If you already have the Teams app, the meeting will open there automatically. If you don't have a Teams account, you may join the meeting as a guest. The webinar will be recorded and available for viewing following each session utilizing the same link provided.

For information about FSA programs contact your local USDA service center and visit [farmers.gov/recover](https://farmers.gov/recover). For more information about the webinar, contact Shanan Smiley, Montana FSA conservation specialist, at [shanan.smiley@usda.gov](mailto:shanan.smiley@usda.gov) and 406.587.6881.

*Persons with disabilities who require accommodations to participate in this meeting should contact Jennifer Cole at (406) 654.1333, ext. 117, or Federal Relay Service at 1-800-877-8339, and [jennifer.cole@usda.gov](mailto:jennifer.cole@usda.gov) by Close of Business on Dec. 7 by COB.*

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## Montana FSA Program Deadlines

Producers can contact their local FSA office to signup and with any questions.

**Dec. 7:** Voted [FSA County Committee Election](#) Ballots due to FSA

**Dec. 11:** Last day of [2021 Dairy Margin Coverage \(DMC\)](#) Signup

**Dec. 11:** Deadline to sign up for [Coronavirus Food Assistance Program 2](#)

**Dec. 31:** 2021 Noninsured Crop Disaster Assistance Program (NAP) Coverage Application Closing Date for Honey

**Jan. 2, 2021:** 2021 Acreage Reporting Deadline for Honey covered under NAP (or 30 days after placement of colonies). *Please note that this is the final date that FSA can accept late-filed 2020 reports for these crops.*

**Jan 4:** Conservation Reserve Program (CRP) General Signup begins

**Jan. 15:** Deadline to sign up for the [Seafood Trade Relief Program \(STRP\)](#)

**Jan. 16:** 2021 Acreage Reporting Deadline Established Stand Alfalfa Seed, Fall Alfalfa Seed and Cherries. *Please note that this is the final date that FSA can accept late-filed 2020 reports for these crops.*

**Jan. 30:** 2020 Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) Application for Payment Deadline for timely filed 2020 ELAP notices of losses

**Feb. 1:** Final availability date for Marketing Assistance Loans and Loan Deficiency Payments (LDPs) for prior year harvested peanuts, wool, mohair and LDP only for unshorn pelts

**Feb. 1:** Deadline for the 2020 Livestock Forage Disaster Program (LFP) Application and all supporting documentation

**Feb. 12:** Last day of CRP General Signup

**March 1:** Deadline for the 2020 Livestock Indemnity Program Application for Payment and all supporting documentation for timely filed 2020 LIP notices of livestock losses.

**March 15:** Deadline for 2021 ARC-PLC Election and Enrollment

**March 15:** 2021 NAP Coverage Application Closing Date for all Spring Crops except Spring-Seeded Canola, Rye, Speltz, Triticale, Wheat and Mixed Forage

**March 15:** CRP Grassland Signup begins and will end on April 23

**March 31:** Final availability date for Loans and LDPs for prior year harvested Wheat, Barley, Canola, Crambe, Flaxseed, Honey, Oats, Rapeseed, and Sesame Seed

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## Myths Debunked: Coronavirus Food Assistance Program 2

USDA is accepting applications for the Coronavirus Food Assistance Program 2 (CFAP 2) for farmers and ranchers whose operations have been impacted by the current pandemic. **Signup closes on December 11.** Have you submitted your application? Let's debunk some common myths that may be holding you back.

**Myth 1: I cannot apply for CFAP 2 because I didn't apply for the first round of CFAP.** CFAP 2 is a separate program from the first iteration of CFAP, now referred to as CFAP 1. There is no requirement to participate in CFAP 1 in order to participate in CFAP 2.

**Myth 2: I applied for CFAP 1, therefore I cannot apply for CFAP 2 as they're the same program with one funding pool.**

Again, CFAP 2 is a separate program from CFAP 1 and has its own unique funding. The programs function separately and require separate applications and signups, but with very similar eligibility requirements.

**I enrolled in CFAP 1, so I'm automatically enrolled in CFAP 2.**

Producers who applied for CFAP 1 are not automatically signed up for CFAP 2 and must complete a new application in order to be eligible for assistance.

**Myth 3: CFAP 2 is only for farmers or ranchers who've had COVID-19.**

No. CFAP 2 is available to any individual or legal entity who shares in the risk of producing [eligible CFAP 2 commodities](#). The program is intended to provide financial assistance to farmers and ranchers who have continued to face market disruptions and associated costs because of COVID-19. There are more than 300 commodities eligible for the program ranging from livestock to row crops, specialty crops to aquaculture. Virtually all farmers and ranchers are potentially eligible for this program.

**Myth 4: The commodities I raise or produce were not eligible for CFAP 1, so there's no need for me to apply for CFAP 2.**

CFAP 2 included additional commodities that were not eligible under CFAP 1. It's important to check out our [Eligible Commodities Finder](#) to see if the commodity you grow or raise is eligible for CFAP 2.

**Myth 5: My local Service Center is not open to the public because of the pandemic, so there's no staff to help me with my application.**

All USDA Service Centers are open for business, including those that are closed to visitors or open to visitors by appointment only. You should first call your local Farm Service Agency office and schedule an appointment.

Our program delivery staff will continue to work with our producers by phone, email, and using online tools. An easy first step is to contact our call center at 877-508-8364 and an FSA employee can help you take the first steps toward application.

You can find the phone number and the location of your local USDA Service Center at [farmers.gov/cfap](https://farmers.gov/cfap) and view the status of your local Service Center at [farmers.gov/coronavirus/service-center-status](https://farmers.gov/coronavirus/service-center-status).

**Myth 6: I need to work with a third-party entity to complete my CFAP 2 application.**

USDA helps farmers and ranchers complete program applications and other paperwork free of charge. 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.

### **Myth 7: CFAP 2 is a loan program that I will need to pay back.**

CFAP 2 is direct financial assistance and not a loan. There is no cost to apply for CFAP 2 and funds will not need to be paid back.

### **Myth 8: This is a first-come, first-served program and those who applied earlier are more likely to receive funding.**

This is not a first-come, first-served program. CFAP 2 provides up to \$14 billion. The program was designed to distribute assistance broadly across the industry and across the country. [Current data on payments](#) is available online and updated every Monday. USDA's Farm Service Agency will accept CFAP 2 applications through December 11, 2020.

### **Myth 9: I've never done business with USDA before so I'm not eligible for CFAP 2.**

Participation in other USDA programs is not a prerequisite for CFAP 2 eligibility. Our staff is standing by to help you get started and will work with you to fill out the program application. They will ask for this information:

- Name and Address
- Personal Information, including your Tax Identification Number
- Farm Operating Structure
- Adjusted Gross Income compliance certification to ensure eligibility
- Direct deposit information to enable payment.

You can learn more about the CFAP 2 application process at [farmers.gov/cfap/apply](https://farmers.gov/cfap/apply).

### **Myth 10: I don't have a farm number, so I don't qualify for CFAP 2.**

You do not need to have a farm number to apply for CFAP 2, except if you will be filing an application for commodities identified as acreage-based crops. The acreage and yield information must be provided by FSA through the annual acreage reporting process, either through an application initiated by USDA Service Center staff or by applying online. Contact the FSA staff at your [local USDA Service Center](#) if you have questions about acreage reporting and your CFAP 2 application.

Learn more about CFAP 2 at [farmers.gov/cfap](https://farmers.gov/cfap).

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## **2020 Livestock Forage Disaster Program Triggered in Seven Montana Counties - Feb. 1 Application Deadline**

*Livestock producers in Big Horn, Carter, Custer, Roosevelt, Rosebud, Sheridan & Powder River counties eligible for 2020 LFP*

Producers in **Big Horn, Carter, Custer, Roosevelt, Rosebud, Sheridan & Powder River counties** are now eligible to apply for 2020 Livestock Forage Disaster Program (LFP) benefits on small grain, native pasture, and/or improved pasture.

LFP provides compensation if you suffer grazing losses for covered livestock due to drought on privately owned or leased land or fire on federally managed land.

County committees can only accept LFP applications after notification is received by the National Office of qualifying drought or if a federal agency prohibits producers from grazing normal permitted livestock on federally managed lands due to qualifying fire. At this time, **Big Horn, Carter, Custer, Powder River, Rosebud, Roosevelt and Sheridan counties** are the only Montana counties that has met the drought criteria for LFP eligibility. You must complete a CCC-853 and submit the required supporting documentation no later than **Feb. 1, 2021**, for 2020 losses.

For additional information about LFP, including eligible livestock, contact their local county office and visit [fsa.usda.gov/mt](https://fsa.usda.gov/mt).

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## Enrollment Underway for Agriculture Risk Coverage and Price Loss Coverage Programs for 2021

*More than \$5 Billion in Payments Now Issuing to Producers Enrolled for 2019*

Agricultural producers can now make elections and enroll in the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) programs for the 2021 crop year. The signup period opened Oct. 13. These key U.S. Department of Agriculture (USDA) safety-net programs help producers weather fluctuations in either revenue or price for certain crops, and more than \$5 billion in payments are in the process of going out to producers who signed up for the 2019 crop year.

### **Enrollment for the 2021 crop year closes March 15, 2021.**

ARC provides income support payments on historical base acres when actual crop revenue declines below a specified guaranteed level. PLC provides income support payments on historical base acres when the effective price for a covered commodity falls below its reference price.

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.

### **2021 Elections and Enrollment**

Producers can elect coverage and enroll in crop-by-crop ARC-County or PLC, or ARC-Individual for the entire farm, for the 2021 crop year. Although election changes for 2021 are optional, enrollment (signed contract) is required for each year of the program. If a producer has a multi-year contract on the farm and makes an election change for 2021, it will be necessary to sign a new contract.

If an election is not submitted by the deadline of March 15, 2021, the election will be the same as the election in the prior crop year.

For crop years 2022 and 2023, producers will have an opportunity to make new elections during those signups. Farm owners cannot enroll in either program unless they have a share interest in the farm.

### **2019 Crop Year ARC and PLC Payments**

FSA began processing payments in October for 2019 ARC-County (ARC-CO) and PLC on covered commodities that met payment triggers on farms enrolled for the 2019 crop year. ARC-Individual (ARC-IC) payments began in November. In addition to more than \$5 billion now in process, FSA anticipates it will issue additional payments in December for commodities that trigger PLC and ARC-CO payments for which rates have not yet been published.

Producers who had 2019 covered commodities enrolled in ARC-CO can visit the [ARC and PLC webpage](#) for payment rates applicable to their county and each covered commodity. For farms and covered commodities enrolled in 2019 PLC, the following crops met payment triggers: barley, canola, chickpeas (small and large), corn, dry peas, grain sorghum, lentils, peanuts, seed cotton and wheat.

Oats and soybeans did not meet 2019 PLC payment triggers.

2019 PLC payment rates for the following covered commodities have not been determined: crambe, flaxseed, long and medium grain rice, mustard seed, rapeseed, safflower, sesame seed, sunflower seed and temperate Japonica rice. Payment rates for these commodities will be announced at a later date.

### **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](#), the University of Illinois tool that offers farmers the ability to run payment estimate modeling for their farms and counties for ARC-County and PLC.
- [ARC and PLC Decision Tool](#), the Texas A&M tool allows producers to analyze payment yield updates and expected payments for 2021. Producers who have used the tool in the past should see their username and much of their farm data already available in the system.

### More Information

For more information on ARC and PLC, including two online decision tools that assist producers in making enrollment and election decisions specific to their operations, visit the [ARC and PLC webpage](#).

For additional questions and assistance, contact your local USDA service center. To locate your local FSA office, visit [farmers.gov/service-locator](https://farmers.gov/service-locator).

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## Ongoing FSA Notice of Loss Requirements

It's important for agricultural producers to report losses immediately as [disaster programs](#) are dependent on the timely reporting of the loss. A notice of loss can be filed with USDA Farm Service Agency via phone, email, fax or in-person office visit.

- **ELAP – Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program:** Starting in 2020, producers will have **15 days** from when the loss is first apparent, instead of 30 days, to file a **honeybee** notice of loss. This change provides consistency between ELAP and the Noninsured Crop Disaster Assistance Program, which also has a 15-day notice of loss period for honey. **For other covered losses**, including livestock feed, grazing and farm-raised fish losses, the notice of loss deadline for ELAP will remain **30 days** from when the loss is first apparent to the producer.
- **LIP - Livestock Indemnity Program:** Submit Notice of Loss within **30** calendar days of when the livestock loss is first apparent.
- **NAP – Noninsured Crop Disaster Assistance Program:** Submit Notice of Loss within **15** calendar days of the earlier of a natural disaster occurrence, the final planting date if planting is prevented by a natural disaster, the date that damage to the crop or loss of production becomes apparent; or the normal harvest date. **Note:** A producer's signature is required on form CCC-576 when a Notice of Loss is submitted.
- **TAP - Tree Assistance Program:** Final Date to Submit an Application and Supporting Documentation within 90 calendar days of: the disaster event or the date when the loss is apparent to the producer.

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## Livestock Losses

Montana livestock producers are reminded to keep updated livestock inventory records. These records are necessary in the event of a natural disaster.

The [Livestock Indemnity Program](#) (LIP), administered by USDA Farm Service Agency, provides assistance to eligible producers 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. LIP compensates livestock owners and contract growers for livestock death losses in excess of normal mortality due to adverse weather, including losses due to hurricanes, floods, blizzards, wildfires, extreme heat or extreme cold.

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.

In addition, LIP provides assistance for injured livestock that are sold within 30 days of an eligible loss condition at a reduced price due to adverse weather or attacks by animals reintroduced into the wild by the federal government or protected by federal law.

**For livestock death losses, eligible livestock owners must file a notice within 30 calendar days of when the loss is first apparent. Producers should document the adverse weather conditions and date(s) of weather events.**

Participants must provide all supporting documentation to their local FSA office no later than 60 calendar days after the end of the calendar year in which the eligible loss condition occurred. Livestock owners and contract growers must record all pertinent information, including the number and kind of all livestock adversely impacted. Some examples of required supporting documentation include:

- Beginning Inventory Records
- Proof of death loss documentation
- Purchase and sales records
- Calving records (include date of birth, date of death and cause of death)
- Preg test records (completed by 3rd party)
- Copy of growers contracts
- Proof of normal mortality documentation

**2020 Livestock Losses:** In addition to filing a timely notice of loss, producers must submit an application for payment and all supporting documentation by **March 1, 2021**, which is 60 days after the end of the calendar year.

Additional Information about LIP is available at your local FSA office or online at: [fsa.usda.gov/mt](https://fsa.usda.gov/mt) or [farmers.gov](https://farmers.gov).

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## USDA Offers Secure New Options for Signing and Sharing Documents Online

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

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

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

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

USDA Service Center staff are available to help producers get started with Box and OneSpan through a few simple steps. Please visit [farmers.gov/service-locator](https://farmers.gov/service-locator) to find your local office and let Service Center staff know

you're interested in signing and sharing documents through these new features. In most cases, one quick phone call will be all that is needed to initiate the process.

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

To learn more about program flexibilities and Service Center status during the coronavirus pandemic, visit [farmers.gov/coronavirus](https://farmers.gov/coronavirus).

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## FSA Wildfire Recovery Assistance

USDA's Farm Service Agency offers disaster assistance and low-interest loan programs to assist Montana farmers and ranchers in your recovery efforts following wildfires or other qualifying natural disasters.

Available programs and loans include:

- **Livestock Indemnity Program (LIP)** - offers payments to eligible producers for livestock death losses in excess of normal mortality as well as injured livestock that were sold at a reduced price due to adverse weather.
- **Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP)** - provides emergency relief for losses due to feed or water shortages, disease, adverse weather, or other conditions, which are not adequately addressed by other disaster programs.
- **Emergency Conservation Program (ECP)** - provides emergency funding for farmers and ranchers to rehabilitate land severely damaged by natural disasters; includes fence loss.
- **Livestock Forage Disaster Program (LFP)** - provides compensation to eligible livestock producers who suffered grazing losses for covered livestock due to drought on privately-owned or leased land or fire on federally-managed land.
- **Emergency Loan Program** – available to producers with agriculture operations located in a county under a primary or contiguous Presidential or Secretarial disaster designation. These low interest loans help producers recover from production and physical losses.
- **Emergency Forest Restoration Program (EFRP)** – provides payments to owners of non-industrial private forests to restore disaster damaged forests.
- **Noninsured Crop Disaster Assistance Program (NAP)** - provides financial assistance to producers of non-insurable crops when low yields, loss of inventory, or prevented planting occur due to natural disasters including excessive wind and qualifying drought (includes native grass for grazing).
- **Tree Assistance Program (TAP)** – provides assistance to eligible orchardists and nursery tree growers for qualifying tree, shrub and vine losses due to natural disasters including excessive wind and qualifying drought.

[USDA Disaster Recovery Assistance Brochure](#) is available [HERE](#).

For more information on these programs, contact your local FSA office or visit [farmers.gov/recover](https://farmers.gov/recover).

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## FSA Outlines MAL and LDP Policy

The 2018 Farm Bill extends loan authority through 2023 for Marketing Assistance Loans (MALs) and Loan Deficiency Payments (LDPs)

MALs and LDPs provide financing and marketing assistance for wheat, feed grains, soybeans, and other oilseeds, pulse crops, rice, peanuts, cotton, wool and honey. MALs provide you with interim financing after harvest to help you meet cash flow needs without having to sell your commodities when market prices are typically at harvest-time lows. A producer who is eligible to obtain a loan, but agrees to forgo the loan, may obtain an LDP if such a payment is available. Marketing loan provisions and LDPs are not available for sugar and extra-long staple cotton.

FSA is now accepting requests for 2020 MALs and LDPs for all eligible commodities after harvest. Requests for loans and LDPs shall be made on or before the final availability date for the respective commodities.

Commodity certificates are available to loan holders who have outstanding nonrecourse loans for wheat, upland cotton, rice, feed grains, pulse crops (dry peas, lentils, large and small chickpeas), peanuts, wool, soybeans and designated minor oilseeds. These certificates can be purchased at the posted county price (or adjusted world price or national posted price) for the quantity of commodity under loan, and must be immediately exchanged for the collateral, satisfying the loan. MALs redeemed with commodity certificates are not subject to Adjusted Gross Income provisions.

To be considered eligible for an LDP, you must have form [CCC-633EZ](#), Page 1 on file at your local FSA Office before losing beneficial interest in the crop. Pages 2, 3 or 4 of the form must be submitted when payment is requested.

Marketing loan gains (MLGs) and loan deficiency payments (LDPs) are no longer subject to payment limitations, actively engaged in farming and cash-rent tenant rules.

Adjusted Gross Income (AGI) provisions state that if your total applicable three-year average AGI exceeds \$900,000, then you're not eligible to receive an MLG or LDP. You must have a valid CCC-941 on file to earn a market gain of LDP. The AGI does not apply to MALs redeemed with commodity certificate exchange.

For more information and additional eligibility requirements, contact your local service center or visit [fsa.usda.gov](https://fsa.usda.gov).

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## USDA Seafood Trade Relief Program Deadline: Jan. 15

U.S. Secretary of Agriculture Sonny Perdue announced that the U.S. Department of Agriculture (USDA) will provide approximately \$530 million to support the U.S. seafood industry and commercially licensed fishermen impacted by retaliatory tariffs from foreign governments. The funding will be provided through the Seafood Trade Relief Program and funded through the Commodity Credit Corporation (CCC), administered by USDA's Farm Service Agency.

The Seafood Trade Relief Program funding will support the following seafood types:

- Atka mackerel
- Crab (Dungeness, King, Snow, Southern Tanner)
- Flounder
- Geoduck
- Goosefish
- Herrings
- Lobster
- Pacific Cod
- Pacific Ocean Perch
- Pollock
- Sablefish
- Salmon
- Sole
- Squid
- Tuna
- Turbot

Fishermen can sign-up for relief through the program from September 14, 2020 to **the extended deadline of January 15, 2021**. Fishermen should apply through their local USDA Service Center. To find your local Service Center, visit [www.farmers.gov/service-center-locator](https://www.farmers.gov/service-center-locator). The application can be found at [www.farmers.gov/seafood](https://www.farmers.gov/seafood).

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## Inform FSA Promptly of All Changes in Farming Operation and Contact Information

It is important to promptly report any changes in your farming operation to FSA. These changes can include, but are not limited to, changes in your address, phone, or email, name changes, changes to entity membership or shares, formation or dissolution of any entity (such as a trust, partnership, LLC, LLP or corporation) that owns or operates land or owns other farming assets used in your operation, sale or purchase of land, adding or dropping leases, and any changes to financing or equipment. Participants in FSA and NRCS programs are required to timely report changes in their farming operation to their local FSA office in writing and update their CCC-902 Farm Operating Plan with necessary changes, as applicable. Failure to timely notify your local FSA office may result in ineligibility for program benefits, or delays in issuance of program payments. If you have any updates or corrections to your records, please call your local FSA office to update your records.

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## Direct Loans

FSA offers direct farm ownership and direct farm operating Loans to producers who want to establish, maintain or strengthen their farm or ranch. FSA loan officers process, approve and service direct loans.

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

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

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

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

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## Guaranteed Loan Program

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

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

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

FSA can guarantee farm ownership and operating loans up to \$1,750,000. Repayment terms vary depending on the type of loan, collateral and the producer's ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.

Please contact your lender or local FSA farm loan office for more information on guaranteed loans.

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## Emergency Loans Available in Montana Disaster Areas

FSA's Emergency Loan Program is available for agricultural producers in counties designated as primary or contiguous natural disaster areas. See map below of current Disaster Designations in Montana. Contact your local FSA office for specific designations in your area and time frames to apply. Eligible producers have **eight months** from the date of the disaster designation to apply for low-interest emergency loans to 1.) restore or replace essential property; 2.) pay all or part of production costs associated with the disaster year; 3.) pay essential family living expenses; or 4.) refinance certain debts, excluding real estate. **Producers interested in applying for an emergency loan, or other FLP loans, should contact their local FSA office to set up an appointment with the [Farm Loan Program staff serving your area](#).**

**Current Disaster Designations in Montana - (by county) [Emergency Loans Website](#)**

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## Montana Farm and Ranch Stress Resource Clearinghouse

Montana State University Extension and an associated statewide advisory council have developed an online clearinghouse of resources for a wide range of topics related to stress and mental health. The clearinghouse was created specifically for ag producers and their families, but it contains a wealth of information for anyone interested in learning more about causes of stress, stress prevention and management, and overall mental health. To access the site, please click on this link:

[https://msuextension.org/wellness/stress-management/mt\\_farm\\_stress\\_clearing\\_house/](https://msuextension.org/wellness/stress-management/mt_farm_stress_clearing_house/)

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USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).