I want to start this month’s message by wishing you, our FSA farmer and rancher customers, a Happy Thanksgiving. We are thankful for all you do each and every day to provide the food that we will enjoy during this upcoming season of celebrations.

From a business standpoint, Farm Service Agency offices will be closed for Thanksgiving so our staff can enjoy a well-deserved day
off. In line with the holiday, I will say I am thankful for our employees, who have continued to work hard to provide FSA service through this year of uncertainty. I hope you can agree that they deserve our “thanks.”

While the holidays can be a distraction, I encourage you to pay attention to several upcoming deadlines. The application period for the Coronavirus Food Assistance Program 2 (CFAP 2) and for 2021 coverage through the Dairy Margin Coverage Program is Dec. 11, 2020. Read more about each of these important programs below.

It also is time for you to consider your options for the 2021 crop year Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) (ARC/PLC) programs. The election and enrollment period for these commodity crop safety net programs is under way through March 15, 2021. ARC and PLC provide farmers financial protections from substantial drops in crop prices or revenues and are vital economic safety nets for most Nebraska farms.

Although program election (choosing ARC or PLC) 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 a program election change for 2021, he or she needs to sign a new contract.

Another upcoming deadline I want to note is the FSA County Committee (COC) election ballot deadline. Eligible COC voters in Local Administrative Areas that have a seat up for election should have already received their ballot in the mail. Please return those voted ballots by mail or in the office by close of business on Dec. 7, 2020. COC elections are important because those elected serve as the voice of local producers at FSA county offices across the state. Please vote!

That's all for this month. Happy Thanksgiving to you and yours.

--Nancy Johner

Apply Now for USDA's Coronavirus Food Assistance Program 2 (CFAP 2); Deadline Set for Dec. 11

U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) reminds farmers and ranchers that the deadline to apply for the Coronavirus Food Assistance Program 2 (CFAP 2) is Dec. 11, 2020. This program provides direct relief to producers who continue to face market disruptions and associated costs because of COVID-19.

CFAP 2 will provide up to $14 billion to eligible producers of certain row crops, livestock, dairy, specialty crops, aquaculture and more. Most crops and livestock raised in Nebraska are eligible commodities under this program.
All eligible commodities, payment rates and calculations can be found on farmers.gov/cfap. CFAP 2 is a separate program from the first iteration of the program (CFAP 1) and interested producers must complete a new application to be eligible for payment for CFAP 2.

Customers seeking one-on-one support with the CFAP 2 application process can call 877-508-8364 to speak directly with a USDA employee ready to offer general assistance. This is a recommended first step before a producer engages the team at the FSA county office.

Application Options

Producers have several options for applying for the CFAP 2 program by the Dec. 11 deadline:

- Using an online portal at farmers.gov/cfap. This allows producers with secure USDA login credentials, known as eAuthentication, to certify eligible commodities online, digitally sign applications and submit directly to the local USDA Service Center.

- Completing the application form using our CFAP 2 Application Generator and Payment Calculator found at farmers.gov/cfap. This Excel workbook allows customers to input information specific to their operation to determine estimated payments and populate the application form, which can be printed, then signed and submitted to their local USDA Service Center.

- Downloading the AD-3117 application form from farmers.gov/cfap and manually completing the form to submit to the local USDA Service Center by mail, electronically, or by hand delivery to an office drop box. In some limited cases, the office may be open for in-person business by appointment. Visit farmers.gov/coronavirus/service-center-status to check the status of your local office.

Producers of commodities with payments based on acreage will use acreage and yield information provided by FSA through the annual acreage reporting process. Producers have the option to complete their application by working directly with their local FSA office or online through the CFAP 2 Application Portal.

All other eligibility forms, such as those related to adjusted gross income and payment information, can be downloaded from farmers.gov/cfap/apply. For existing FSA customers, including those who participated in CFAP 1, these documents are likely already on file.

Both CFAP 1 and CFAP 2 are self-certification programs, which means the applicant certifies the information submitted is correct. FSA has started an important step in the internal controls portion of CFAP 1 by conducting spot checks. Producers have been randomly selected using a statistically sound methodology. These CFAP 1 applicants will be contacted by FSA staff and asked to provide supporting documentation to verify the information certified by the producer on their CFAP 1 application.

More Information

To find the latest information on CFAP 2, visit farmers.gov/cfap, call your county FSA office, or call 877-508-8364.

USDA Reminds Dairy Producers of Dec. 11 Deadline for 2021 Safety-Net Enrollment
The U.S. Department of Agriculture reminds dairy producers the deadline to enroll in Dairy Margin Coverage (DMC) for calendar year 2021 is Friday, Dec. 11, 2020. USDA's Farm Service Agency (FSA) opened DMC signup in October to help producers manage economic risk brought on by milk price and feed cost disparities.

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

**Complete 2021 Enrollment/Evaluate Coverage Options**

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 unless the dairy operation qualifies for a limited resource, beginning, socially disadvantaged, or military veteran farmers and ranchers waiver.

Producers interested in DMC have the option to select a $4.00 catastrophic level of coverage with no premium fee, or they can choose buy-up coverage where the premium is based on margin triggers between $4.50 and $9.50 on 5 to 95 percent of established production history.

To determine the appropriate level of DMC coverage for a specific dairy operation, producers can utilize the recently updated online dairy decision tool. The decision tool is designed to demonstrate the historical performance of DMC and assist producers with calculating total premium costs and administrative fees associated with participation in DMC. An informational video is available, too.

**2020 Margin Payments**

For producers enrolled in DMC for 2020, the fourth DMC payment of the year triggered in September at $9.40. Including the September payment, dairy producers across the country have received 11 monthly payments for over $472 million through DMC since the program began in January 2019.

**More Information**

For more information, visit farmers.gov DMC webpage, or contact your local USDA Service Center. To locate your local FSA office, visit farmers.gov/service-center-locator.

**Update Your Farm Records**

Current producer records are critical for access to farm program benefits. Please report any changes of address, zip code, phone number, email address or an incorrect name or business name on file to your county FSA office.

You should also report changes in your farm operation, like the addition of a farm by lease or purchase. You should report any changes to your operation in which you reorganize to form a trust, LLC or other legal entity.
FSA and Natural Resources Conservation Service program participants are required to promptly report changes in their farming operation to the County FSA Committee in writing and to update their Farm Operating Plan on form CCC-902.

To update your records, contact your county FSA office.

Conservation Compliance Critical to Eligibility for Benefits

Agricultural producers and landowners are reminded compliance with Highly Erodible Land (HEL) and Wetland Conservation (WC) provisions is required to maintain eligibility for federal farm program and crop insurance premium benefits. HEL and WC provisions apply across a producer’s entire farming operation and a violation of such provisions on one farm can result in a producer’s loss of eligibility for applicable benefits on all farms in their operation.

Conservation compliance refers to the U.S. Department of Agriculture requirement that production of agriculture commodities on highly erodible lands maintains compliance with an approved conservation plan or system. This means highly erodible land must be farmed in a manner that maintains a certain level of surface residue and minimizes soil erosion. A conservation plan or system may include taking steps such as incorporating minimal or no-till operations or planting cover crops. To maintain compliance with wetland conservation provisions, producers must agree they will not plant an agricultural commodity on a converted wetland. Specifically, persons are ineligible for certain farm program benefits if they plant an agricultural commodity on wetlands that were converted after Dec. 23, 1985, or if they convert a wetland after Nov. 28, 1990. Some examples of the conversion of a wetland are draining, dredging, tiling, leveling or removing woody vegetation. Program regulations indicate that even accidental planting of a small portion of a converted wetland must be treated as a wetland violation, and therefore would make the producer ineligible for USDA benefits on all farms for which they receive benefits.

Producers should contact their local USDA Service Center to file Farm Service Agency (FSA) Form AD-1026 prior to breaking new ground and conducting land clearing or drainage type projects to ensure the proposed actions meet compliance criteria. Once the AD-1026 is filed, the Natural Resources Conservation Service (NRCS) will identify highly erodible lands and wetlands based on the project and can provide further planning assistance, such as a conservation plan, to producers if requested.

For more information on conservation compliance provisions, contact your county FSA office.

Livestock Inventory Records Important for Disaster Programs

Producers are reminded to keep updated livestock inventory records. These records are necessary in the event of a natural disaster and are an important part of disaster assistance program applications, including applications for the Livestock Indemnity Program (LIP) and the Emergency Assistance for Livestock, Honeybees and Farm-raised Fish Program (ELAP).

When disasters strike, the USDA Farm Service Agency (FSA) can assist producers who suffered excessive livestock death losses and grazing or feed losses due to eligible natural disasters.

To participate in livestock disaster assistance programs, producers will be required to provide verifiable documentation of death losses resulting from an eligible adverse weather event and must submit a notice of loss to their local FSA office within 30 calendar days of when the loss of livestock
is apparent. For grazing or feed losses, producers must submit a notice of loss to their local FSA office within 30 calendar days of when the loss is apparent and should maintain documentation and receipts.

To be eligible for livestock deaths, producers must submit evidence to support their losses. Some examples of records that could be used to help support a claim include: veterinary records, contemporaneous producer records, veterinary certification existing at the time of the event, balance sheets, brand inspection records, loan records, docking records, bank statements, shearing records, farm credit balance sheets, property tax records, ear tag records, trucking and/or livestock hauling records, sales and purchase receipts, inventory records used for tax purposes, private insurance documents, chattel inspections, and canceled check documentation.

To be eligible for livestock injuries, producers must submit one of the following documents that indicate an injured animal: sales receipt from a livestock auction, sale barn or other similar livestock sales facility; private insurance documents; or processing plant receipt. At a minimum, these records must include livestock kind, type, and weight, and the price for which the animal was sold.

For more information on documentation requirements associated with receiving disaster-related assistance, contact your local FSA office.

**USDA Service Centers Are Here to Help**

*One-on-one assistance for farmers and ranchers available, free or charge*

At USDA, we are committed to helping farmers complete loan applications, environmental reviews, and other paperwork free of charge. One-on-one support is available at more than 2,300 USDA Service Centers nationwide. USDA’s Farm Service Agency and Natural Resources Conservation Service staff are usually co-located at these Service Centers and can help guide farmers to the best USDA assistance based on their unique goals, whether it is loans, conservation programs, or insurance.

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. 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.

Farmers who come to the USDA Service Center can:

- Establish their farm by registering for a farm number, which is required for USDA programs and assistance.
- Learn how to meet conservation compliance provisions.
- Verify eligibility for USDA programs.
- Discuss their business and conservation goals.
- Create a conservation plan.
- Fill out and file loan and program applications.

To find the nearest USDA Service Center, visit [https://www.farmers.gov/service-center-locator](https://www.farmers.gov/service-center-locator).
Maintaining the Quality of Farm-Stored Loan Grain

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

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

FSA Loan Servicing, Other Organization Resources Available During Financial Stress

There are options for Farm Service Agency loan customers during financial stress. If you are a borrower who is unable to make payments on a loan, contact your local FSA Farm Loan Manager to learn about the options available to you.

Farmers and ranchers also can access assistance through other entities in Nebraska that offer services during financially challenging times. The Rural Response Hotline provides referral and support services for farmers, ranchers and rural residents and their families. The number to call is (800) 464-0258.

The Nebraska Department of Agriculture manages the Negotiations Program, which offers mediation services for agricultural borrowers, creditors and USDA program participants. Through this program, participants also can access free one-on-one education on agricultural financial and legal matters. For information, call (402) 471-4876.

Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation

Farmers and ranchers can use the Farm Loan Discovery Tool on farmers.gov to find information on USDA farm loans that may best fit their operations.

USDA’s Farm Service Agency (FSA) offers a variety of loan options to help farmers finance their operations. From buying land to financing the purchase of equipment, FSA loans can help.

USDA conducted field research in eight states, gathering input from farmers and FSA farm loan staff to better understand their needs and challenges.

How the Tool Works

Farmers who are looking for financing options to operate a farm or buy land can answer a few simple questions about what they are looking to fund and how much money they need to borrow. After submitting their answers, farmers will receive information on farm loans that best fit their specific needs. The loan application and additional resources also will be provided.

Farmers can download application quick guides that outline what to expect from preparing an application to receiving a loan decision. There are four guides that cover loans to individuals, entities, and youth, as well as information on microloans. The guides include general eligibility
requirements and a list of required forms and documentation for each type of loan. These guides can help farmers prepare before their first USDA service center visit with a loan officer.

Farmers can access the Farm Loan Discovery Tool by visiting farmers.gov/fund and clicking the “Start” button. Follow the prompts and answer five simple questions to receive loan information that is applicable to your agricultural operation. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser, and is fully functional on mobile devices. It does not work in Internet Explorer.

About Farmers.gov

In 2018, USDA unveiled farmers.gov, a dynamic, mobile-friendly public website combined with an authenticated portal where farmers will be able to apply for programs, process transactions, and manage accounts.

The Farm Loan Discovery Tool is one of many resources on farmers.gov to help connect farmers to information that can help their operations. Earlier this year, USDA launched the My Financial Information feature, which enables farmers to view their loan information, history, payments, and alerts by logging into the website.

USDA is building farmers.gov for farmers, by farmers. In addition to the interactive farm loan features, the site also offers a Disaster Assistance Discovery Tool. Farmers can visit farmers.gov/recover/disaster-assistance-tool#step-1 to find disaster assistance programs that can help their operation recover from natural disasters.

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

**Transitioning Expiring CRP Land to Beginning, Veteran or Underserved Farmers and Ranchers**

CRP contract holders are encouraged to transition their Conservation Reserve Program (CRP) acres to beginning, veteran or socially disadvantaged farmers or ranchers through the Transition Incentives Program (TIP). TIP provides annual rental payments to the landowner or operator for up to two additional years after the CRP contract expires.

CRP contract holders no longer need to be a retired or retiring owner or operator to transition their land. TIP participants must agree to sell, have a contract to sell, or agree to lease long term (at least five years) land enrolled in an expiring CRP contract to a beginning, veteran, or socially disadvantaged farmer or rancher who is not a family member.

Beginning, veteran or social disadvantaged farmers and ranchers and CRP participants may enroll in TIP beginning two years before the expiration date of the CRP contract. The TIP application must be submitted prior to completing the lease or sale of the affected lands. New landowners or renters that return the land to production must use sustainable grazing or farming methods.

For more information, contact your county FSA office.
Manage Your USDA Conservation Business Online with New Option; Conservation Client Gateway Retiring

You can now manage your conservation activities and request assistance from USDA’s Natural Resources Conservation Service (NRCS) by logging into your farmers.gov account. These conservation features join several others already available through the farmers.gov portal, including the ability to view farm loan information. As more content and capabilities are added, farmers.gov is quickly becoming the online hub for producers to find resources, submit applications, and request assistance.

Previously, self-service conservation activities were available through Conservation Client Gateway, but that portal was retired on Oct. 15.

But those functionalities are now available through farmers.gov. It was designed and built with the valuable input of USDA customers like you and ready to use for your conservation needs.

Through farmers.gov, you can:

- View, upload, download and e-sign documents;
- Request conservation assistance;
- Request financial assistance, including submitting a program application;
- View and request application details;
- Reference technical terms and submit questions;
- Access information on current and past conservation practices;
- Report practice completion and request practice certification;
- View detailed information on all previous and ongoing contracts, including the amount of cost share assistance received and anticipated; and
- Have authority for FSA and NRCS customers to work in the portal and act on behalf of their active power-of-attorney entitlements and their current authorities for business entities.

Current Conservation Client Gateway Users

If you are a current Conservation Client Gateway user, your information and data will continue to be available through farmers.gov. To access your information, 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. You’ll sign in using your existing CCG account login information.

New Farmers.gov Users

If you do not have login information for farmers.gov, you can create your login profile, or eAuthentication, by following the instructions at farmers.gov/sign-in.

Help and Support

The Conservation Features User Guide gives you step-by-step instructions on how to navigate farmers.gov and the how-to video instructions explain some of the popular features. If you need additional help, personal assistance is available at the farmers.gov Service Desk by selecting the “Help” link located at the top of the all authenticated portal pages and submitting a “Contact Us” request. NRCS field office staff are always available to assist you with your conservation questions and other needs.
Dates to Remember

November 20, 2020 – ***NAP application closing deadline for coverage for aronia berries and grapes in the 2021 production season
November 20, 2020 – Application deadline for Environmental Quality Incentives Program (EQIP) and Conservation Security Program (CSP) at NRCS offices
November 26, 2020 – FSA offices closed for federal holiday
December 7, 2020 – Deadline to return County Committee election ballots to USDA Service Center
December 11, 2020 – Coronavirus Food Assistance Program 2 (CFAP 2) application deadline
December 11, 2020 – Deadline to apply for Dairy Margin Coverage (DMC) program assistance for 2021
December 15, 2020 – Last day to begin the Marketing Assistance Loan process in order to receive disbursement of funds in calendar year 2020
January 4, 2021 – Deadline to report honeybees for 2021 FSA program eligibility (ELAP, NAP)
January 4, 2021 – Application period opens for Conservation Reserve Program (CRP) general signup
January 31, 2021 – Deadline to apply for Livestock Forage Disaster Program (LFP) assistance for 2020 losses
March 15, 2021 – Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) election and enrollment application deadline for 2021 crop season

***Please note the above NAP calendar references may not be inclusive for all NAP-covered crops; NAP participants should contact their County FSA Office to confirm important program deadlines.

FSA November Interest Rates

OPERATING/OWNERSHIP
Farm Operating: 1.25%
Microloan Operating: 1.25%
Farm Ownership: 2.375%
Farm Ownership - Joint Financing: 2.5%
Farm Ownership - Down Payment: 1.5%
Emergency - Actual Loss: 2.25%

FARM STORAGE
Farm Storage Facility Loan 3 year term: 0.125%
Farm Storage Facility Loan 5 year term: 0.25%
Farm Storage Facility Loan 7 year term: 0.5%
Farm Storage Facility Loan 10 year term: 0.75%
Farm Storage Facility Loan 12 year term: 0.875%

MARKETING ASSISTANCE
Commodity Loan: 1.125%

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).