Ohio FSA State Newsletter

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A busy fall at FSA county offices across Ohio just got a little busier with a recent announcement for the Coronavirus Food Assistance Program 2 (CFAP 2). Like CFAP 1, this program is a direct payment program designed to assist farmers and producers due to the negative market impacts of the global pandemic.

County offices began taking applications for CFAP 2 on Sept. 21, but please note that the application window runs through Dec. 11, 2020, so there is plenty of time for you to work with your FSA County office.

The version 2 program does vary a bit from CFAP 1. You can learn more by visiting farmers.gov/cfap. An "eligible commodities finder" on that website can help you figure out if your commodity is part of the program and understand the payment structure under CFAP 2. From there, I would encourage you to contact your FSA County office as there are various options regarding how to apply for the
Farm Loan Chief:
David Drake

Price Support Chief:
Mark VanHoose

Production Adjustment,
Compliance and Risk
Management Chief:
Matt Kleski

State Committee Members:
Trish Levering, Chair
Ronnie Clifton
Daryl Knipp
Chase Powell
Joe Steiner

Visit the Ohio FSA website for additional information at:
www.fsa.usda.gov/oh

Please contact your FSA County Office for questions specific to your operation.

Current FSA Farm Loan Interest Rates

Current Commodity Credit Corporation (CCC) Interest Rates

As a reminder, all FSA visitors wishing to conduct business should call ahead to confirm their FSA County office is able to accept in-person appointments and schedule the visit and to confirm the office’s status and make an appointment before visiting.

- Visitors will be pre-screened based on health concerns or recent travel and must adhere to social distancing guidelines.
- Visitors will be required to wear a face covering during their appointment.
- Field work will continue with appropriate social distancing. Our program delivery staff will be in the office and work with our producers in person, by phone, by email, or by using other online tools.

County-level information on FSA Service Center status will be updated regularly and you can learn the status of your FSA County office at: https://www.farmers.gov/coronavirus/service-center-status. Note: Please use the latest versions of Chrome, Edge, or Safari for the best experience. The Farmers.gov website is not recommended for the Internet Explorer browser.

Additional program details and more in-depth information is provided in our newsletter. Have a safe harvest season!

Respectfully,

Leonard Hubert
Sign-up Has Started for Coronavirus Food Assistance Program 2

Signup for the Coronavirus Food Assistance Program 2 (CFAP 2) began on Sept. 21, 2020 and will continue through Dec. 11, 2020. CFAP 2 provides eligible producers with direct financial assistance due to market disruptions and associated costs because of the COVID-19 pandemic. Check out our brief video about the program.

CFAP 2 is a separate program from the first round of the Coronavirus Food Assistance Program, now referred to as CFAP 1. Farmers and producers who participated in CFAP 1 will not be automatically enrolled and must complete a new application for CFAP 2. Details on how to apply can be found on farmers.gov/cfap/apply.

CFAP 2 Eligible Commodities Finder

Many more commodities are eligible for CFAP 2 than CFAP 1. Interested in finding the Coronavirus Food Assistance Program 2 payment rates for the eligible commodities you grow or raise? Our new, easy-to-use CFAP 2 Eligible Commodities Finder makes finding payment rates specific to your operation simple. From yam to alpaca farmers – and everyone in between – the payment rate information you need is just a few clicks away. Try it today on your desktop, tablet, or mobile device.

Call Center

A call center is available for producers who would like additional one-on-one support with the CFAP 2 application process. Please call 877-508-8364 to speak directly with a USDA employee ready to offer assistance. The call center can provide service to non-English speaking customers. Customers will select 1 for English and 2 to speak with a Spanish speaking employee. For other languages, customers select 1 and indicate their language to the call center staff.

Alert FSA to Bank Account Changes for Timely Payments

FSA program payments are issued electronically into your bank account. In order to make timely payments, you need to notify your FSA servicing office if you close your account or if your bank information is changed for whatever reason (such as your financial institution merging or being purchased). Payments can be delayed if FSA is not notified of changes to account and bank routing numbers.

For some programs, payments are not made until the following year. For example, payments for crop year 2019 through the Agriculture Risk Coverage and Price Loss Coverage program are scheduled to be paid in the coming months.

If the bank account was closed due to the death of an individual or dissolution of an entity or partnership before the payment was issued, please notify your local FSA office as soon as possible to claim your payment.

USDA Dairy Safety-Net Program Signup to Begin October 12 for the 2021 Coverage Period

FSA’s Dairy Margin Coverage (DMC) safety-net signup for 2021 coverage will begin October 12 and will run through December 11, 2020.
Authorized by the 2018 Farm Bill, DMC is a voluntary risk management program that offers protection to dairy producers when the difference between the all-milk price and the average feed price (the margin) falls below a certain dollar amount selected by the producer. Over 13,000 operations enrolled in the program for the 2020 calendar year.

For more information contact your FSA County office

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**Helping Rural Businesses Gain Access to Capital - Webinar - Oct. 16**

On **Friday, Oct. 16, 2020 from 10 to 11 a.m. EDT**, representatives from the U.S. Small Business Administration Great Lakes Region and U.S. Department of Agriculture will co-host a [free webinar](#) about access to capital and resources for small businesses in rural Ohio.

This event is a must for entrepreneurs and small business owners in the agriculture industry in search of information about SBA and USDA lending and small business growth programs.

The goal of this free event is to help improve access to capital for rural small businesses and increase investment opportunities in rural areas.

**Featured Speakers:**

**Robert Scott, SBA**
Robert Scott serves as the Regional Administrator for SBA's Great Lakes Region, overseeing the delivery of the agency's financial assistance, technical assistance and government contracting activities throughout Illinois, Indiana, Michigan, Minnesota, Ohio and Wisconsin.

**David L. Hall, USDA**
David L. Hall is the State Director for USDA Ohio Rural Development. Appointed by the Trump Administration in November 2017, Hall brings more than two decades of expertise to the position, with work encompassing private, quasi-governmental, and public-sector service.

**Leonard Hubert, USDA FSA**
Leonard Hubert was appointed by the Trump Administration to serve as the state executive director of the Ohio USDA Farm Service Agency in November 2017. Hubert has over two decades of dedicated service and experience in public sector administration and public policy creation in Ohio and Pennsylvania.

**Additional presentations by:**
Mark VanHoose, FSA Ohio Farm Facility Loan Program
Randy Monhemius, USDA Ohio Business and Industry Program
Jerome Jones, SBA Columbus District Lender Relations Specialist

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**FSA Reminds Producers of Approaching NAP Deadlines for 2021 Crops**

FSA reminds producers who are interested in the 2021 Noninsured Crop Disaster Assistance Program (NAP), of the need to apply for coverage by the following crop deadline dates.

- **November 20, 2020** is the deadline for 2021 NAP coverage on apples, asparagus, blueberries, caneberries, cherries, chestnuts, forage for hay and pasture, grapes,
nectarines, peaches, pears, plums, strawberries, honey, maple sap and hops. NOTE: Hops is a perennial crop and the application deadline moved from spring to fall for coverage.

- **March 15, 2021** is the deadline for 2021 NAP coverage on forage sorghum, oats, potatoes, Soybeans, Sunflowers and all spring planted specialty crops grown for food.

### NAP Buy-Up Coverage Option

NAP offers higher levels of coverage, from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Producers of organics and crops marketed directly to consumers also may exercise the “buy-up” option to obtain NAP coverage of 100 percent of the average market price at the coverage levels of between 50 and 65 percent of expected production. NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production. Buy-up coverage is not available for crops intended for grazing.

### NAP Service Fees

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

### NAP Enhancements for Qualified Military Veterans

Qualified veteran farmers or ranchers are eligible for a service fee waiver and premium reduction, if the NAP applicant meets certain eligibility criteria.

Beginning, limited resource and targeted underserved farmers or ranchers remain eligible for a waiver of NAP service fees and premium reduction when they file form CCC-860, “Socially Disadvantaged, Limited Resource and Beginning Farmer or Rancher Certification.”

To help producers learn more about the NAP program and how it can help them, USDA, offers an online Web tool at [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap). The webtool allows producers to determine whether their crops are eligible for coverage and gives producers an opportunity to explore a variety of options and levels to determine the best protection level for their operation.

For more information on NAP coverage or obtain coverage, please contact your [FSA County office](http://www.fsa.usda.gov/)

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### USDA Rural Development Agency Seeks Applicants for the Rural Energy for America Program

The USDA Ohio Rural Development (RD) Agency is seeking applicants for the Rural Energy for America Program. The next application deadline is **November 2, 2020**. This deadline is for projects requesting $20,000 or less.

The final deadline for accepting REAP applications in Fiscal Year 2021 is March 31, 2021. This deadline is for projects requesting grants of $20,000 or less and for projects requesting grants of up to $500,000.

In brief, this program is designed to assist rural, small, for-profit businesses and agricultural producers install renewable energy systems or make energy efficiency improvements to their operations. These types of improvements can help eligible applicants control energy costs and improve the overall profitability of their operations. The grant program can cover up to 25% of the eligible project costs or $500,000, whichever is less. The loan guarantee can cover up to 75% of the eligible project costs. Federal participation cannot exceed 75% of eligible project costs.
Grants can range from $1,500 to $500,000 with loan guarantees up to $25,000,000.

Applications requesting only the REAP loan guarantee are received, reviewed and processed on a continual basis throughout the fiscal year.

In previous years, this program has helped farmers replace grain dryers; fans and lights for livestock operations; and install solar PV arrays to help offset electrical consumption. Small businesses have benefited through high efficiency lighting; improvements to HVAC systems; and the installation of a renewable energy system to help offset electrical consumption.

Residential renewable energy projects or energy efficiency improvement projects are not eligible for this program.

Additional information can be found at: Rural Energy for America Program.

Should you be interested in discussing a specific project or in receiving an application for your project, please contact Randy Monhemius, Business Program Specialist for the Ohio USDA Rural Development Agency at 614-255-2424.

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Join USDA in Following the #Harvest2020 Progress

*Harvest is underway in Ohio and we hope this year brings favorable harvest conditions and high yields.*

Farmers, we invite you to share your harvest progress by sending an email to sharingoursuccesses@usda.gov with landscape-orientation photos or videos under 10 seconds, a short description of your photo or video, your city and state, and your Twitter handle (if you have one).

In addition to harvest photos, you can send photos and videos of preparing for harvest as well as those that show any challenges along the way. This will be a way for you to show other farmers as well as Americans in general all of the hard work that goes into harvest on your farm.

You can follow along by checking back in periodically to see new harvest photos and videos. To view the #Harvest2020 progress, visit https://arcg.is/1j9fqb0.

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New to Farming Because of the Pandemic? USDA Can Help

Are you new to farming because of the pandemic? USDA can help you get started – everything from helping you register your farm to getting financial assistance and advice. Our team members, based at USDA Service Centers across the country, are hearing from people who are interested in more space and working the land, and we want to let you know we can help.

**Get Started with USDA**

First, you want to make sure your farm is registered. If you purchased land, it might already be established with FSA with a farm number on file. If not, FSA can help you register your farm.

To obtain a farm number, you’ll bring an official tax ID (Social Security number or an employer ID) and a property deed. If you do not own the land, bring a lease agreement to show you have control of the property to your FSA representative. If your operation is incorporated or an entity, you may also need to provide proof that you have signature authority and the legal ability to enter contracts with USDA.
**Access to Capital**
USDA can provide access to capital through its farm loans, which is a great resource when producers aren't able to get a loan from a traditional lender. Loans can help with purchasing land or equipment or with operating costs, and FSA even offers microloans, which are especially popular among producers with smaller farms. For more information, check out our Farm Loan Discovery Tool.

**Conservation Practices**
We can help you make conservation improvements to your farm, which are good for your bottom line and your operation. We'll help you develop a conservation plan as well as apply for financial assistance that'll cover the bulk of the costs for implementing. To learn more about some of the conservation practices that we help producers with, check out our Conservation at Work Video Series.

If you purchase land, and you don’t want to farm all of it, you can look at either a conservation easement or managing for native shrubs and grasses through either the Agricultural Conservation Easement Program or Conservation Reserve Program (CRP). Easements are long-term, while a CRP contract is 10-15 years. These are good options for lands with land that is not optimal for production or sensitive lands like wetlands and grasslands.

**Additional Resources**
Depending on your farm, you may want to look at crop insurance. The USDA’s Risk Management Agency provides crop insurance to help you manage risks on your farm. There are many types of insurance products available for a wide variety of production practices, including organic and sustainable agriculture.

To get started with USDA, contact your County USDA Service Center.

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**October 2020 Loan and Interest Rates**

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farm Operating Loans, Direct</td>
<td>-- 1.250%</td>
</tr>
<tr>
<td>Farm Ownership Loans, Direct</td>
<td>-- 2.250%</td>
</tr>
<tr>
<td>Limited Resource Loans</td>
<td>-- 5.000%</td>
</tr>
<tr>
<td>Farm Ownership Loans, Down Payment</td>
<td>-- 1.500%</td>
</tr>
<tr>
<td>Emergency Loans</td>
<td>-- 2.250%</td>
</tr>
<tr>
<td>Farm Storage Facility Loan, 3 year</td>
<td>-- 0.125%</td>
</tr>
<tr>
<td>Farm Storage Facility Loan, 5 year</td>
<td>-- 0.250%</td>
</tr>
<tr>
<td>Farm Storage Facility Loan, 7 year</td>
<td>-- 0.500%</td>
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<tr>
<td>Farm Storage Facility Loan, 10 year</td>
<td>-- 0.625%</td>
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<tr>
<td>Farm Storage Facility Loan, 12 year</td>
<td>-- 0.750%</td>
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<tr>
<td>Sugar Storage Facility Loans,15 year</td>
<td>-- 1.000%</td>
</tr>
<tr>
<td>Commodity Loans</td>
<td>-- 1.125%</td>
</tr>
</tbody>
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**Dates to Remember**

**Oct. 12 -----** Columbus Day Holiday. FSA Offices Closed.

**Oct. 12 -----** Dairy Margin Coverage (DMC) signup for 2021 coverage begins.

**Nov. 2 -----** County committee ballots mailed to voters.

Nov. 11 ---- Veterans Day Holiday. **FSA Offices Closed.**

Nov. 20 ---- **Last day to apply** for coverage for asparagus, blueberries, caneberries, cherries, chestnuts, forage for hay and pasture, grapes, nectarines, peaches, pears, plums, strawberries, honey, hops and maple syrup.

Nov. 26 --- Thanksgiving Day Holiday. **FSA Offices Closed.**

Dec. 7 ----- **Last day** to return voted Ballots in county committee election.

Dec. 11 ---- **Election period deadline** for 2021 Dairy Margin Coverage (DMC) Program.

Dec. 11 ---- **Coronavirus Food Assistance Program 2 (CFAP 2) application deadline.**

Dec. 15 ---- **Deadline** to report the 2021 Fall Seeded Crops for fall barley, fall wheat and all other fall-seeded small grains.

Dec. 25 ---- **Christmas Day Holiday. FSA Offices Closed.**

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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).