This is a courtesy copy of an email bulletin sent by Susan Riffel-OR.

This bulletin was sent to the following groups of people:

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A Message from the SED

I’m sure we all hope to return to “normal life and business practices” in 2021. With all of the challenges we faced in 2020, I want to tell you again how truly thankful Oregon is to have farmers, ranchers, and producers like you. We look forward to supporting you in any way we can.

Some recent program updates I want to share with you include the sign-up for the Seafood Trade Relief Program (STRP) is extended through January 15, 2021. Applications can be submitted through your local USDA Service Center, and the application can be found at www.farmers.gov/seafood. Program information is available at Farmers.gov/seafood.

The second Coronavirus Food Assistance Program (CFAP-2) program sign-up ended December 11. To date, Oregon has over 5,000 approved applications, and over $117 million in payments have been made. We have not heard yet if there will be any further CFAP sign-ups.

The 2021 Dairy Margin Coverage (DMC) program sign-up also ended December 11. To date, Oregon has fifteen dairy operations currently enrolled in DMC for the 2021 program year. Oregon
producers received eleven DMC payments totaling more than $4,772,200 for 2019 and 2020 program years combined.

Looking ahead, we look forward to working with our sister agency USDA’s Natural Resources Conservation Service to implement the new Urban Agriculture program in Multnomah County next year. Oregon was selected as one of five pilot program states to implement Urban Ag that involves vertical production, warehouse farms, community gardens, rooftop farms, hydroponic, aeroponic, and aquaponic facilities, and other innovations. Please click here for more information about Urban Ag.

Also, next year’s general Conservation Reserve Program (CRP) and CRP Grasslands sign-ups are some of the most critical tools to help producers better manage their operations while conserving natural resources and will provide annual rental payments for land devoted to conservation purposes. The General CRP sign-up will be open from January 4, 2021, and closes February 12, 2021; the signup for CRP Grasslands will run from March 15, 2021, and closes April 23, 2021. Producers may apply by contacting their local USDA Service Center.

Our USDA Service Centers remain open for business by phone, or you can schedule an appointment to conduct business on-site at a local USDA Service Center. You can learn the status of your service center through this tool. Business can also be conducted through on-line tools such as USDA’s Box and OneSpan.

As a reminder, to ensure we all remain safe and are following state guidelines, staff and customers who visit a Service Center are required to wear a face mask and must follow social distancing guidelines. If a Service Center temporarily closes due to a COVID-19 exposure, FSA staff can be reached by phone, or you can submit your documents through the use of the on-line tools. You can also contact the Oregon FSA State Office at 503-692-3688 for direct assistance.

Happy Holidays,
Josh Hanning, Acting State Executive Director

### Interest Rates

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Interest Rate</th>
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</thead>
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<tr>
<td>Farm Operating Loans - Direct</td>
<td>1.250%</td>
</tr>
<tr>
<td>Farm Operating - Microloan</td>
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<tr>
<td>Farm Ownership Loans-Direct</td>
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<tr>
<td>Farm Ownership - Microloan</td>
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<td>Farm Ownership - Direct, Joint Financing</td>
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<tr>
<td>Farm Ownership-Down Payment</td>
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<tr>
<td>Emergency Loans Actual Loss</td>
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<tr>
<td>Farm Storage Facility Loan 3 Year</td>
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<td>Farm Storage Facility Loan 12 Year</td>
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Important Dates

- Dec. 24 & 25: Christmas Eve and Christmas Day Holidays - Offices Closed
- Dec. 31: ECP/EFRP Signup Deadline
- Jan. 1: New Year's Day Holiday - Offices Closed
- Jan. 4: 2021 CRP general sign-up opens; closes Feb. 12, 2021
- Jan. 15: Seafood Trade Relief Program (STRP) applications due
- Feb. 1: Deadline for 2020 LFP qualifying losses
- March 15: ARC/PLC enrollment closes for 2021
- April 23: CRP Grasslands Signup 203 closes
- Sept. 30: Continuous and CREP Signup 55 closes

USDA Service Centers Provide Free, One-on-One Help for Farmers

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. And while some program and loan applications do have an administrative fee for filing, there is never a charge for preparation services provided by USDA staff.

Farmers who work with 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.

We are committed to delivering USDA programs and services to America’s farmers and ranchers while taking safety measures in response to COVID-19. We encourage you to check the status of your local USDA Service Center and make an appointment to discuss your business needs.

USDA Supports U.S. Seafood Industry Impacted by Retaliatory Tariffs

Fishermen can sign-up for the Seafood Trade Relief Program that has been extended through 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. The application can be found at www.farmers.gov/seafood.

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 (FSA). 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.

Is the Noninsured Crop Disaster Assistance Program Right for You?

Farmers and ranchers rely on crop insurance to protect themselves from disasters and unforeseen events, but not all crops are insurable through the USDA's Risk Management Agency. The Farm Service Agency’s (FSA) Noninsured Crop Disaster Assistance Program (NAP) provides producers another option to obtain coverage against disaster for these crops. NAP provides financial assistance to producers of non-insured crops impacted by natural disasters that result in lower yields, crop losses, or prevents crop planting.

Commercially produced crops and agricultural commodities for which crop insurance is not available are generally eligible for NAP. Eligible crops include those grown specifically for food, fiber, livestock consumption, biofuel or biobased products, or be commodities such as value loss crops like Christmas trees and ornamental nursery, honey, maple sap, and many others. Contact your FSA office to see which crops are eligible in your state and county.

Eligible causes of loss include drought, freeze, hail, excessive moisture, excessive wind or hurricanes, earthquake, flood. These events must occur during the NAP policy coverage period, before or during harvest, and the disaster must directly affect the eligible crop. For guidance on causes of loss not listed, contact your local USDA service center.

Interested producers must apply for coverage using FSA form CCC-471, “Application for Coverage,” and pay the applicable service fee at the FSA office where their farm records are maintained. These must be filed by the application closing date. Closing dates vary by crop, so it is important to contact your local FSA office as soon as possible to ensure you don’t miss an application closing date.

At the time of application, each producer will be provided a copy of the NAP Basic Provisions, which describes how NAP works and all the requirements you must follow to maintain NAP coverage. NAP participants must provide accurate annual reports of their production in non-loss years to ensure their NAP coverage is beneficial to their individual operation.

Producers are required to pay service fees which vary depending on the number of crops and number of counties your operation is located in. The NAP service fee is the lesser of $325 per crop or $825 per producer per administrative county, not to exceed a total of $1,950 for a producer with farming interests in multiple counties. Premiums also apply when producers elect higher levels of coverage with a maximum premium of $15,750 per person or legal entity depending on the maximum payment limitation that may apply to the NAP covered producer. The service fee can be waived for beginning, qualifying veteran, and limited resource farmers and rancher., These farmers and ranchers can also receive a 50 percent reduction in the premium.

For more detailed information on NAP, download the NAP Fact Sheet. To get started with NAP, we recommend you contact your local USDA service center.

Weather the Storm: FEMA Mobile App Provides Weather Alerts and Safety Tips
USDA offers programs to help producers recover from disasters; FEMA can help you prepare ahead of time.

The Federal Emergency Management Agency (FEMA) has a free mobile app that explains what to do before, during and after emergencies. The app is available for download for Apple, Android and Blackberry mobile devices.

Download the app to:

- Receive alerts from the National Weather Service for up to five locations
- Get safety reminders, read tips to survive natural disasters and customize your emergency checklist
- Locate open shelters and where to talk to FEMA in person (or on the phone)
- Upload and share your disaster photos to help first responders.

For more information about the FEMA app, visit fema.gov/mobile-app. To download the FEMA app from the Apple Store visit itunes.apple.com/us/app/fema/id474807486?mt=8. To download the FEMA app on Google Play for Android visit: play.google.com/store/apps/details?id=gov.fema.mobile.android&hl=en

Submit Loan Requests for Financing Early

The Farm Loan teams in Oregon are already working on operating loans for spring 2021 and ask 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 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.

USDA Improves Access to Capital for Tribal Farmlands with Multiple Owners
New Program Allows More Farm Loans for “Highly Fractionated” Tribal Land

USDA is expanding the availability of farm loans for Indian tribes and members to purchase tribal farmland that has multiple owners. The improved lending opportunities allow USDA to provide revolving loan funds to qualified intermediary lenders that can relend the funds to qualified tribes and individuals.

USDA is able to implement a solution to a longstanding barrier to financing, which will increase the availability of farm loans to Native Americans who want to start or expand a farming or ranching operation on Indian lands.

Under the 1887 Dawes Act, Indian reservation land was divided and allotted to individual tribal members such that with the passing of each generation, title ownership was divided and parcel among heirs, while the land was not. As a result, land once owned by a single person could today be owned by hundreds or thousands of individuals, resulting in what is known as “highly fractionated Indian land.” In many instances, landowners are unknown or cannot be located, which complicates the coordination of ownership or prevents the use of the property altogether. There are more than 245,000 owners of three million fractionated land interests, spanning approximately 150 Indian reservations.

Tribes and tribal members can submit a farm loan application to an intermediary lender. To participate, intermediary lenders first must be approved by USDA. The lenders may be private and tribal nonprofit corporations, public agencies, Indian tribes, or lenders subject to federal or state regulation (such as a credit union or other financial institution). FSA will lend to the intermediary, which will relend to the applicant. The intermediary lender also will administer the loan for the applicant.

For more information, contact your local County USDA Service Center at usda.gov/farmloans.

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).