Oregon FSA Newsletter - November 2021

Farm Service Agency | Natural Resources Conservation Service | Risk Management Agency

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Acting State Executive Director's Message

As we honor our veterans who served as members in the Armed Forces, I would like to take this opportunity to acknowledge and thank all of our Oregon FSA veterans and their family members for their service. This always warms my heart as both of my grandads served in WWII, and for me personally it brings back fond memories of both of them. Like myself, I am sure each of you have a loved one or acquaintance who has served our country who you will remember this week.

Applications can be submitted for the Feed Transportation & Water Hauling Assistance program covered under the Emergency Assistance for Livestock, Honeybees and Farm-raised Fish Program (ELAP), and Notices of Loss and applications for payment can be accepted through January 30, 2022.



As a reminder, the <u>ELAP Feed Transportation Producer Tool</u> is a Microsoft Excel workbook that will help you document and estimate payment to cover feed transportation costs due to drought. The workbook tool will require use of Microsoft Excel, and a tutorial video is available at <u>fsa.usda.qov/elap</u>. The news release for further details about this program is at https://www.fsa.usda.qov/state-offices/Oregon/news-releases/index. For assistance with this program and new tool, please contact your local <u>USDA Service</u> Center.

The U.S. Department of Agriculture made \$20 million available through the new Organic and Transitional Education and Certification Program (OTECP) as part of USDA's broader Pandemic Assistance for Producers initiative, which provides new, broader and more equitable opportunities for farmers, ranchers and producers. Signup for 2020 and 2021 OTECP began Nov. 8 and the deadline for applications is Jan. 7, 2022. You can apply through your local Farm Service Agency (FSA) office. One-on-one support is

also available to assist with applications by calling 877-508-8364. You can also visit farmers.gov/otecp to learn more about this new program.

Also, as we gather for Thanksgiving, on behalf of Oregon FSA we want you all to know how thankful we are for each and every one of you especially during yet another challenging year.

Josh Hanning Acting State Executive Director

Interest Rates

USDA Announced November 2021 Lending Rates for Agricultural Producers

Farm Operating Loans – Direct, 1.750%
Farm Ownership Loans – Direct, 2.875%
Farm Ownership-Direct, Joint Financing, 2.500%
Farm Ownership-Down Payment, 1.500%
Emergency Loans Actual Loss, 2.750%
Farm Storage Facility Loans - 3 Years, 0.625%
Farm Storage Facility Loans - 5 Years, 1.000%
Farm Storage Facility Loans - 7 Years, 1.375%
Farm Storage Facility Loans - 10 Years, 1.500%

FSA also offers guaranteed loans through commercial lenders at rates set by those lenders. You can find out which of these loans may be right for you by using our Farm Loan Discovery Tool.

Important Dates

- Important County Committee Election Dates:
 - Nov. 1, 2021 Ballots mailed to eligible voters
 - Dec. 6, 2021 Last day to return completed ballots to the USDA Service Center Jan. 1, 2022 Newly elected county committee members take office
- Nov. 11: Veterans Day Federal Holiday, Offices Closed.
- Nov. 19: EQIP Sign-up Deadline for FY22 Funding.
- Nov. 25: Thanksgiving Day Federal Holiday, Offices Closed.
- **Nov. 30:** Oregon NAP Deadline for all forage and grazing crops except oats. All grasses and legumes for seed.
- **Dec. 15:** Oregon <u>Acreage Reporting</u> Deadline for fall planted crops, including fall alfalfa seed, fall barley, fall canola, fall mint, onions (planted 8/15-9/15), fall wheat and all other fall seeded small grains, perennial forage (hay and grazing).
- Jan. 22, 2022: <u>Organic and Transitional Education and Certification Program</u> (<u>OTECP</u>) applications due.
- Jan. 31, 2022: Assistance for Feed Transportation Costs (ELAP)

• March 15, 2022: ARC/PLC Election and Enrollments ends.

Click here to learn more about local deadlines and ongoing programs.



2021 Farm Service Agency County Committee Elections Underway

The 2021 Farm Service Agency County Committee Elections began Nov. 1, 2021, and ballots will be mailed to eligible voters. The deadline to return ballots to local FSA offices, or to be postmarked, is Dec. 6, 2021.

County committee members are an important component of the operations of FSA and provide a



link between the agricultural community and USDA. Farmers and ranchers elected to county committees help deliver FSA programs at the local level, applying their knowledge and judgment to make decisions on commodity price support programs; conservation programs; incentive indemnity and disaster programs for some commodities; emergency programs and eligibility. FSA committees operate within official regulations designed to carry out federal laws.

Urban and Suburban County Committees

Ballots to elect urban committee members will also be sent beginning Nov. 1, 2021. These elections will serve local urban producers in the same jurisdiction. A fact sheet on the urban county committee election and a list of eligible cities can be found at fsa.usda.gov/elections.

The 2018 Farm Bill directed USDA to form urban county committees as well as make other advancements related to urban agriculture, including the establishment of the Office of Urban Agriculture and Innovative Production. Urban county committees will work to encourage and promote urban, indoor and other emerging agricultural production practices. Committee members will provide outreach to ensure urban producers understand USDA programs and serve as the voice of other urban producers. Additionally, the new county committees may address areas such as food access, community engagement, support of local activities to promote and encourage community compost and food waste reduction. Learn more at farmers.gov/urban.

To be an eligible voter, farmers and ranchers must participate or cooperate in an FSA program. A person who is not of legal voting age but supervises and conducts the farming operations of an entire farm, may also be eligible to vote. A cooperating producer is someone who has provided information about their farming or ranching operation(s) but may not have applied or received FSA program benefits.

Eligible voters who do not receive a ballot can obtain one from their local USDA Service Center. To find a USDA Service Center visit USDA Service Center Locator.

Newly elected committee members will take office January 1, 2022.

More information on county committees, such as the new 2021 fact sheet, can be found on the FSA website at fsa.usda.gov/elections or at a local USDA Service Center.

2021 Water Year Impacts Survey

We want to hear about the impacts you've seen this past year related to water. Fill out the <u>2021 Water Year Impacts Survey</u>. This is a nation-wide service provided by the National Drought Mitigation Center, based at the University of Nebraska and in partnership with the National Integrated Drought Information System and the U.S. Department of



Agriculture, that provides the opportunity to report drought-related conditions and impacts within the U.S. Information reported will appear on a web-based map and becomes part of a permanent public record that describes local observations of drought.

The purpose of this assessment is to summarize the water year conditions and sector impacts as a resource for future management of drought and other climate extremes. The survey is open to those working in the water, agriculture, forestry, fisheries, hydropower, and recreation sectors, as well as tribal, local, state, and federal agency staff that work with these sectors, so please feel free to pass this along to your stakeholder groups.

View last year's report, here.

USDA Supports Military Veteran's Transition to Farming

Are you a military veteran interested in farming? USDA offers resources to help you:





- Conserve Natural Resources: USDA's Natural Resources Conservation Service offers conservation programs and expert one-on-one technical assistance to strengthen agricultural operations now and into the future. Veterans may be eligible for a cost share of up to 90 percent and advance payments of up to 50 percent to cover certain conservation practices.
- Manage Risks: USDA is here to help you prepare for and recover from the unexpected. Veterans who are beginning farmers may be eligible for reduced premiums, application fee waivers, increased insurance coverage, and other incentives for multiple USDA programs that support risk management.

USDA wants to ensure that veterans transitioning to agriculture have the resources needed to succeed. While USDA offices are currently closed to visitors because of the pandemic, Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. To conduct business, please contact your local USDA Service Center. Additionally, more information related to USDA's response and relief for

producers can be found at farmers.gov/coronavirus. If you're a new farmer, you can also reach out to your state Beginning Farmer and Rancher Coordinator.

For more information on FSA farm loan programs, contact your local USDA Service Center. To find a USDA Service Center visit USDA Service Center Locator.

USDA Introduces New Insurance Policy for Farmers Who Sell Locally

USDA is rolling out a new insurance option specifically for agricultural producers with small farms who sell locally. The new Micro Farm policy simplifies record keeping and covers post-production costs like washing and value-added products.

USDA's Risk Management Agency (RMA) created this new policy based on research directed by the 2018 Farm Bill, and it includes feedback from producers who grow for their local communities. The policy will be available beginning with the 2022 crop year.



The new policy is offered through Whole-Farm Revenue Protection (WFRP) and it has distinct provisions that can provide more access to the program, including:

- No expense or individual commodity reporting needed, simplifying the recordkeeping requirements for producers;
- Revenue from post-production costs, such as washing and packaging commodities and value-added products, are considered allowable revenue;

The Micro Farm policy is available to producers who have a farm operation that earns an average allowable revenue of \$100,000 or less, or for carryover insureds, an average allowable revenue of \$125,000 or less. RMA's research showed that 85% of producers who sell locally reported they made less than \$75,000 in gross sales.

The Micro Farm policy builds on other RMA efforts to better serve specialty and organic crop growers. This includes WFRP, which provides coverage for producers with larger operations that may not be eligible for Micro Farm. RMA recently made improvements to WFRP as part of a broader set of new policies and expanded policies to assist specialty crop and organic producers.

The Federal Crop Insurance Corporation approved the Micro Farm policy in late September, and additional details will be provided later this fall.

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the RMA Agent Locator. Learn more about crop insurance and the modern farm safety net at rma.usda.gov.

Maintaining Good Credit History

Farm Service Agency (FSA) loans require applicants to have a satisfactory credit history. A credit report is requested for all FSA direct farm loan applicants. These reports are

reviewed to verify outstanding debts, see if bills are paid timely and to determine the impact on cash flow.

Information on your credit report is strictly confidential and is used only as an aid in conducting FSA business.

Our farm loan staff will discuss options with you if you have an unfavorable credit report and will provide a copy of your report. If you dispute the accuracy of the information on the credit report, it is up to you to contact the issuing credit report company to resolve any errors or inaccuracies.

There are multiple ways to remedy an unfavorable credit score:

- Make sure to pay bills on time
 - Setting up automatic payments or automated reminders can be an effective way to remember payment due dates.
- Pay down existing debt
- Keep your credit card balances low
- Avoid suddenly opening or closing existing credit accounts

FSA's farm loan staff will guide you through the process, which may require you to reapply for a loan after improving or correcting your credit report.

For more information on FSA farm loan programs, contact your local USDA Service Center. To find a USDA Service Center visit USDA Service Center Locator.



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How can we help you? Submit questions or requests for further information to <u>ASK.USDA.GOV</u> or 1-833-ONE-USDA

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