



U.S. DEPARTMENT OF AGRICULTURE

## Oregon FSA Newsletter - March 2022

[Farm Service Agency](#) | [Natural Resources Conservation Service](#) | [Risk Management Agency](#)

### In This Issue:

- [Acting State Executive Director's Message](#)
- [Interest Rates-March 2022](#)
- [Important Dates](#)
- [New Online Tool Allows Farmers, Ranchers to Easily Report Anticompetitive Practice](#)
- [Producers with Crop Insurance to Receive Premium Benefit for Cover Crops](#)
- [Making Your Land More Resilient to Drought](#)
- [Farm Loans Q&A's](#)

## Acting State Executive Director's Message

March is Women's History Month. The vital role that women's accomplishments and hard work play in our lives can be seen and felt in countless ways. It is also important to specifically celebrate women in agriculture, and we thank you all for your achievements and contributions to Oregon's agriculture.



I hope March finds you all healthy, happy and preparing for spring work! Sarah Hanlon, our Farm Programs Chief will share a little bit about herself and her experiences working for FSA. *Josh Hanning, Acting SED.*

Hello everyone,

My name is Sarah Hanlon, and I am the Farm Program Chief for Oregon FSA. I will be completing my first year with Oregon FSA at the end of this month. Just prior to joining the Oregon FSA State Office, I worked in the Crook FSA County Office in Sundance, Wyoming where I served as the County Executive Director for 3 years. We worked with a

lot of cattle producers as well as several sheep operations. Crop production consisted mostly of small grains, grain hays, grass hay, and grazing. So, there has been a lot of new things to see since coming to Oregon!

I have greatly enjoyed everything that has come with working for FSA in a new state, including learning about Oregon's diverse agriculture operations along with the wide variety of crops that are produced in Oregon.

We have several upcoming March deadlines that we want you to be aware of. Please contact your local [USDA Service Center](#) to complete any outstanding transactions.

- The [General Conservation Reserve Program \(CRP\)](#) signup deadline is **March 11**. The Grassland CRP signup deadline is May 13.
- The [ARC/PLC 2022 Crop Year Election/Enrollment](#) signup deadline is **March 15**.
- Enrollment for the [Dairy Margin Coverage \(DMC\) and Supplemental Dairy Margin Coverage \(SDMC\)](#) ends **March 25**.

**Photo below:** Oregon FSA Umatilla County Office staff: EmmaLee Demianew, Karie Walker, Nichole Andrews, Kendall Walker, Brittney Doescher, Melia Insko, Donella Smith, Adrianna Salutregui (new staff member not shown, Tegan Jackson).



## Interest Rates-March 2022

**Farm Operating Loans – Direct, 2.375%**  
**Farm Operating – Microloans, 2.375%**  
**Farm Ownership Loans – Direct, 3.000%**  
**Farm Ownership – Microloan, 3.000%**  
**Farm Ownership-Direct, Joint Financing, 2.500%**  
**Farm Ownership-Down Payment, 1.500%**  
**Emergency Loans Actual Loss, 3.375%**  
**Farm Storage Facility Loans - 3 Years, 1.500%**  
**Farm Storage Facility Loans - 5 Years, 1.750%**  
**Farm Storage Facility Loans - 7 Years, 1.875%**  
**Farm Storage Facility Loans - 10 Years, 1.875%**

FSA will permit a second Disaster Set-Aside (DSA) for COVID-19 and a second DSA for natural disaster for direct loan borrowers who had an initial COVID-19 DSA. Requests for a COVID-19 DSA or a second DSA **must be received no later than May 1, 2022**. [Click here](#) for further information.

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

- **March 11, 2022:** [General CRP](#) signup ends.
  - **March 15, 2022:** [ARC/PLC Election and Enrollments ends](#).
  - **March 15, 2022:** Report cover crop acreage for RMA's Pandemic Cover Crop Program
  - **March 25, 2022:** [Dairy Margin Coverage \(DMC\) Program](#) and [Supplemental Dairy Margin Coverage \(SDMC\)](#) signups end.
  - **April 15, 2022:** [Spot Market Hog Pandemic Program \(SMHPP\)](#)
  - **May 1, 2022:** Deadline for [Second Farm Loan Disaster Set-Aside \(DSA\)](#) requests.
  - **May 13, 2022:** [Grassland CRP](#) signup ends.
  - **May 30, 2022:** Offices Closed for Memorial Day, Federal Holiday.
  - Further guidance is pending on the phased disaster assistance program that may apply to Oregon producers affected by 2020 and 2021 extreme weather and drought events (*Extending Government Funding and Delivering Emergency Assistance Act* (P.L. 117-43)). Please [click here](#) to read the USDA press release.
- [Click here to learn more about local deadlines and ongoing programs.](#)

## New Online Tool Allows Farmers, Ranchers to Easily Report Anticompetitive Practice

Farmers, ranchers, and other producers and growers now have a one-stop shop to help ensure they are treated fairly. The new [farmerfairness.gov](#) portal developed jointly by the U.S. Department of Agriculture (USDA) and Department of Justice (DOJ) allows you to report potential violations of livestock and poultry antitrust laws, including the Packers and Stockyards Act.



Agriculture Secretary Tom Vilsack recently expressed concern that producers across the country have for too long faced a marketplace that benefits a few large companies over the farmers and ranchers who grow and raise our food.

For example, ranchers received more than 60 cents of every dollar a consumer spent on beef 50 years ago, compared to approximately 39 cents today. Hog farmers fared worse over the past 50 years, as their share of the consumer dollar fell from between 40 to 60 cents 50 years ago to approximately 19 cents today.

In order to assure economic opportunity and fairness for all, this portal makes it easy for farmers and ranchers to register a complaint or tip and provide details that would aid an investigation.

### **Who may submit a complaint or tip?**

Anyone who suspects a violation of Federal law governing fair and competitive marketing and contract growing of livestock and poultry, including the Packers and Stockyards Act.

### **What information should I provide?**

Those reporting potential violations of the Packers and Stockyards Act and other competition laws via the online portal are asked to submit the following information:

- The names of companies, individuals, or organizations that are involved,
- A description of any possible violations of the Packers and Stockyards Act or other [federal antitrust laws](#),
- Examples of the conduct that may violate one or more of these laws,
- Any other relevant details about the violation, and
- The names of companies, individuals, or organizations that may be harmed by the alleged violation and how they are harmed.

### **What is the process following submission of a complaint or tip?**

Complaints and tips will go through a preliminary review by USDA Packers and Stockyards Division staff and Department of Justice staff. If a complaint raises sufficient concern under the Packers and Stockyards Act or antitrust laws, it will be selected for further investigation by the appropriate agency. This action may lead to the opening of a formal investigation.

USDA or DOJ staff will only contact complainants if additional information is needed.

### **Will my confidentiality be protected?**

Both USDA and DOJ will protect the confidentiality of the complainants to the fullest extent possible under the law. For any information provided, DOJ and USDA will follow their respective Privacy and Confidentiality Policies found at: [DOJ Confidentiality](#) and [USDA Privacy](#). Packers and Stockyards regulations regarding confidentiality also apply: [PSD Confidentiality](#). DOJ and USDA commit to supporting relevant whistleblower protections, including newly applicable protections [for criminal antitrust complainants against unlawful retaliation](#).

To submit an anonymous complaint or tip, complainants or tippers should provide appropriate details but not enter their names or contact information. Neither USDA nor DOJ will be able to contact anonymous complainants or tips to obtain additional information that might be needed to evaluate your complaint tip, or to engage in future correspondence regarding your complaint or tip.

Farmers, ranchers, and other producers and growers deserve the benefits of fair and competitive markets for their products and services. This portal is an additional tool to support and protect these individuals who are vital to agriculture and our food supply.

---

## **Producers with Crop Insurance to Receive Premium Benefit for Cover Crops**

Agricultural producers who have coverage under most crop insurance policies are eligible for a premium benefit from the U.S. Department of Agriculture (USDA) if they planted cover crops during the 2022 crop year. To receive the benefit from this year's Pandemic Cover Crop Program (PCCP), **producers must report cover crop acreage by March 15, 2022.**



The new program comes on the heels of the recently announced [Partnerships for Climate-Smart Commodities](#) which creates market opportunities for U.S. agricultural and forestry products that use climate-smart production practices and include innovative, cost-effective ways to measure and verify greenhouse gas benefits.

PCCP, offered by USDA's Risk Management Agency (RMA), helps farmers maintain their cover crop systems, despite the financial challenges posed by the pandemic and is part of USDA's [Pandemic Assistance for Producers](#) initiative, a bundle of programs to bring financial assistance to farmers, ranchers and producers who felt the impact of COVID-19 market disruptions.

PCCP was first offered in 2021, and producers with crop insurance received \$59.5 million in premium subsidies for 12.2 million acres of cover crops.

### **About the Premium Benefit**

PCCP provides premium support to producers who insured their crop with most insurance policies and planted a qualifying cover crop during the 2022 crop year. The premium support is \$5 per acre, but no more than the full premium amount owed.

Illinois, Indiana, and Iowa have existing programs for producers to receive a premium benefit for planting cover crops. In these states, participating producers will receive an additional benefit.

All cover crops reportable to FSA are eligible and include cereals and other grasses, legumes, brassicas and other non-legume broadleaves, and mixtures of two or more cover crop species planted at the same time.

To receive the benefit for this program, producers must file a **Report of Acreage form (FSA-578)** for cover crops with USDA's Farm Service Agency (FSA) by **March 15, 2022**. The cover crop fields reported on the Report of Acreage form must match what the producer reported to their insurance company for crop insurance policies. To file the form, producers must contact and make an appointment with their local [USDA Service Center](#).

### **Additional PCCP Details**

Certain policies are not eligible because they have underlying coverage, which would already receive the benefit or are not designed to be reported in a manner consistent with the Report of Acreage form (FSA-578). PCCP is not available for Enhanced Coverage Option, Hurricane Insurance Protection – Wind Index, Post-Application Coverage Endorsement and Supplemental Coverage Option. Stacked Income Protection (STAX) and Margin Protection (MP) policies are only eligible for PCCP when insured as a standalone policy. STAX and MP endorsements to underlying policies are not eligible for PCCP.

PCCP does not change acreage reporting dates, reporting requirements, or any other terms of the crop insurance policy.

The Rule can now be viewed in the [Federal Register](#). More information, including [frequently asked questions](#), can be found at [farmers.gov/pandemic-assistance/cover-crops](#).

# Making Your Land More Resilient to Drought

Now that the 2021 crop year has ended, it's time to start planning for 2022 and beyond. Many farmers and ranchers west of the Mississippi River have had a very difficult year in 2021 due to drought. Those in other areas of the country were spared from the worst of the drought this time but may not be as lucky in future years. So, as you're planning for 2022 production, you may want to consider some conservation practices that can help make your land and livestock more resilient to drought and help your bottom line.



[USDA's Natural Resources Conservation Service](#) can help you conserve water and build resilience to drought, through conservation practices that improve irrigation efficiency, boost soil health, and manage grazing lands.

## Irrigation Efficiency

USDA helps you improve your irrigation efficiency to ensure each drop of water is used wisely. Saving water on your farm can help during drought and can offset rising water costs; reduce expenditures for energy, chemicals, and labor; and enhance revenues through higher crop yields and improved crop quality. Funded conservation practices include conversion to more efficient irrigation systems, such as micro-irrigation or subsurface drip irrigation, installation of irrigation pipeline, irrigation water management, structures for water control, and flow meters. Tools like drip irrigation, which provides water precisely where and when it's needed, can achieve greater precision with flow meters and soil moisture sensors.

## Soil Health

In addition, soil health conservation practices, such as reduced- or no-till, cover crops, mulching and residue management can help to make your soil, and the plants you grow or animals you raise, healthier. Healthier soil can absorb and retain more water for longer periods of time, making your farm or ranch more resilient to drought. Using soil health practices, you can conserve water by increasing your soil's water-holding capacity and use conservation tillage to keep the ground covered, reducing water loss through transpiration and evaporation.

And soil health practices increase organic matter, and each pound of organic matter can hold up to 20 pounds of water. Every 1% increase in organic matter results in as much as 25,000 gallons of soil water per acre. Each 1% increase in organic matter can also provide up to 30 pounds of more available nitrogen per acre. That means less money and time spent on inputs like water and fertilizer, which make your operation more profitable.

## Rotational/Prescribed Grazing, Water Sources for Livestock

Drought also impacts grazing lands, and NRCS works with you to increase the resilience of your livestock operation. Ranchers can adapt to dry conditions in two main ways: increasing the availability and suitability of forage and ensuring that cattle have an adequate and reliable source of water. For forage, rotational or prescribed grazing (rotating cattle among pastures) can relieve pressure on stressed vegetation and ensure a more consistent supply of forage for animals. NRCS conservationists can also work with you to plant more drought-tolerant forage species, plants best suited to local soils and conditions. For reliable sources of water, NRCS can help you with installing watering

facilities, water wells, or water pipeline for livestock. Having available forage and water for livestock can make a big difference in difficult drought conditions.

USDA and NRCS are here for you, helping you recover from drought and prepare for the next one. For more information on drought recovery assistance at <https://www.farmers.gov/protection-recovery/drought#recovery>. For more information on conservation practices to make your operation more resilient to drought in future years, go to [www.nrcs.usda.gov](http://www.nrcs.usda.gov).

## Farm Loans Q&A's

### Who can apply for FSA Farm Loans?

Anyone can apply for FSA's loan programs. Applications will be considered on basic eligibility requirements. To apply for a loan, you must meet the following general eligibility requirements including:



- Be a U.S. citizen or qualified alien.
- Operator of a family farm or ranch.
- Have a satisfactory credit history.
- Unable to obtain credit elsewhere at reasonable rates and terms to meet actual needs.
- Not be delinquent on any federal debts.

### What can I purchase with operating loans?

[Farm Operating Loans](#) are traditionally used for purchasing capital items such as farm machinery, equipment, or livestock. Loan funds can also be used to help pay typical operating expenses for farming and ranching operations. For example, a rancher may use an operating loan to purchase forage for his cattle to feed them through the winter or a row crop producer may use an operating loan for paying for inputs like seed or fertilizer.

### What is the maximum loan amount and terms?

The maximum loan amount for a Direct Farm Operating Loan is \$400,000. Direct loans are made and serviced by FSA.

Producers can also apply for [Guaranteed Operating Loans](#) that are made by your commercial lender, and guaranteed against loss by FSA. The maximum loan amount for a Guaranteed Farm Operating Loan is \$1,825,000. Loan terms for operating loans range from one to seven years.

### How do I apply?

If you're interested in applying for a farm loan, you can pick up an application by visiting your local FSA office. Visit [farmers.gov](http://farmers.gov) to find the USDA Service Center nearest you.

When applying for a loan, you will need a business plan, which must include:

- Your mission, vision, and goals for your farm or ranch.
- Your current assets and liabilities.
- Marketing Plan (what your operation will produce and where you will market and sell your products.)

- Whether the amount of income your operation generates will be enough to pay your business and family living expenses.

### **When should I apply for an operating loan?**

I would recommend beginning the application process a few months in advance of needing the funds to allow time for the request to be processed, and for any necessary security checks and searches to be completed. That allows time for the funds to be available for your use when most needed.

### **Where can I find more information?**

[Click here](#) to find information on How to Start a Farm: Beginning Farmers and Ranchers. To learn more about FSA loans visit [farmers.gov/loans](http://farmers.gov/loans) or [fsa.usda.gov/farmloans](http://fsa.usda.gov/farmloans). Fact sheets and application packages are also available at your local [USDA Service Center](#). To learn more about other types of FSA loans or to find the right loan for your operation, use the Farm Loan Discovery Tool by visiting [farmers.gov/loans/farm-loan-discovery-tool](http://farmers.gov/loans/farm-loan-discovery-tool).



### **Get your copy of the 2022 USDA in Oregon calendar!**

The calendar provides how to sign up for USDA's GovDelivery service for electronic newsletters and/or text messages, [Farmers.gov](http://Farmers.gov) resources, program and deadline reminders, and great photos from Oregon producers and FSA staff.

Stop by or call your local [USDA Service Center](#). If you would like to submit a photo for use in the 2023 USDA in Oregon calendar, please e-mail it to [susan.riffel@usda.gov](mailto:susan.riffel@usda.gov).



## **Oregon FSA State Office**

7620 SW Mohawk St.  
Tualatin, Oregon 97062  
Phone: 503-692-3688  
Fax: 855-824-6185

**Acting State Executive Director**  
**JOSH HANNING, 503-404-1111**  
[josh.hanning@usda.gov](mailto:josh.hanning@usda.gov)

**Administrative Officer**  
**MARTIN NGUYEN, 503-404-1127**  
[martin.nguyen@usda.gov](mailto:martin.nguyen@usda.gov)

**Farm Programs Chief**  
**SARAH HANLON, 503-404-1116**  
[sarah.hanlon@usda.gov](mailto:sarah.hanlon@usda.gov)

**Farm Loan Programs Chief**  
**KATHEY BRUCKER, 503-404-1117**  
[kathey.brucker@usda.gov](mailto:kathey.brucker@usda.gov)

**Oregon FSA State Committee:**  
Katherine Minthorn, STC Member  
**STC Meeting:** March 30

How can we help you? Submit questions or requests for further information to [ASK.USDA.GOV](https://www.asks.usda.gov) or 1-833-ONE-USDA

Sign up for important text message alerts from your local county FSA office! To subscribe, text FSNOW (372-669).



**CONTACT US:**  
[Farm Service Agency](#)  
[Natural Resources Conservation Service](#)  
[Risk Management Agency](#)  
[Service Center Locator](#)



**SUBSCRIBER SERVICES:**  
[Manage Subscriptions](#) | [Help](#)

 **Farmers.gov**  
U.S. DEPARTMENT OF AGRICULTURE

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).