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NAP Coverage – Consider Protecting 2022 Crops Now

For crops that are not insurable with catastrophic level coverage (CAT) through your crop insurance agent, Non-insured Crop Disaster Assistance Program (NAP) coverage is an available tool to help mitigate financial risk. NAP covers non-insurable crops damaged, lost or prevented from being planted due to a natural weather-related disaster condition.

There are several coverage level options through this program. NAP provides a catastrophic level (CAT) of coverage for losses that exceed 50 percent of the expected yield at 55 percent of the approved NAP price for the crop. Higher levels of coverage are available to cover 50 to 65 percent of expected crop year, set in 5 percent increments, based on 100 percent of the approved NAP price. Producers who elect a higher level of coverage must “buy-up” and pay a premium in addition to the service fee. Producers with an organic certification can select the organic option when requesting NAP coverage at either CAT or buy-up levels of coverage at 100 percent of the approved organic NAP price. Buy-up coverage is not available for crops intended for grazing.

Premium costs for buy-up coverage on yield-based crops will be calculated based on the lesser of either of the following:

- The applicable payment limitation (\$300,000 for buy-up) X 5.25% premium fee = \$15,750 maximum premium per individual or legal entity, or
- The sum of acres X APH yield X share X coverage level X NAP price X 5.25% premium fee for each NAP crop with buy-up coverage selected.

NAP payment limitation for basic coverage remains at \$125,000 per individual or legal entity. Beginning, limited resource, and targeted underserved farmers or ranchers remain eligible for a NAP premium reduction.

NAP service fee is \$325 per crop per county, up to \$825 per county, not to exceed \$1,950 per producer with NAP covered crops in multiple counties. A waiver of the NAP service fee is available to beginning, limited resource, and traditionally underserved farmers and ranchers.

NAP coverage for eligible 2022 crops should be purchased at least 1 day before the crop is planted, but no later than the established NAP application for coverage closing date for the crop or crops listed as follows:

November 22, 2021 – 2022 asparagus, berries, grapes, hops, tree fruits, nuts, and other perennial crops not listed under the 9/30 category.

January 3, 2022 – 2022 honey.

March 15, 2022 – 2022 artichokes, beets (for seed or fresh), buckwheat, camelina, carrots (for fresh or processing), hemp, mustard, radish (for seed or fresh), small grain forage (wheat, barley, oats, peas), and any other spring planted crops not mentioned in other closing dates.

NAP application for coverage deadlines are also posted on the Washington State FSA website located [here](#). Contact your local county FSA office if you are interested in applying for NAP coverage, or if you have any questions regarding NAP availability or application closing dates.

2021 NAP Crop Production Reporting Deadline Approaching

Reporting of actual harvested production from the 2021 crop year is a requirement for producers who obtained Non-Insured Crop Disaster Assistance Program (NAP) coverage. To retain program eligibility for NAP covered crops, participating producers must annually report actual production to keep NAP program benefits and ensure the NAP actual production history (APH) reflects accurate yield data.

Producers of 2021 NAP covered fall-seeded crops, such as fall canola, fall mint, fall peas, fall lentils, and fall seeded small grains, must report actual harvested production by no later than **December 15, 2021**. **By this deadline, producers must also sign a CCC-452 APH form and file a CCC-576 NAP Application for Payment form** for those crops that

have an approved NAP Notice of Loss on file. As seed producers may not have their harvested seed cleaned yet, we encourage you to report your total dirt weight immediately in order to meet the deadlines for reporting production, filing your actual production history, and filing any application for payment forms on your 2021 crop. Once the seed has been cleaned, please provide the final cleaned seed pounds to your county office for use in your APH and to calculate your NAP benefit. Remember, a NAP benefit will only be calculated if an approved notice of loss was filed.

Producers of 2021 NAP covered honey must provide total harvested production by January 3, 2022 for all honey produced during the 2021 calendar year. 2021 NAP covered tree fruits (apples, apricots, cherries, nectarines, peaches, pears, plums) and nuts, blueberries, cranberries and grapes must report actual harvested production by January 18, 2022 along with signing the CCC-452 APH form and the application for payment. An application for payment will only be processed if an approved notice of loss was filed for the NAP covered crops.

If actual harvested production for NAP covered crops is not timely submitted to your local county FSA office, NAP benefits for crop losses will not be earned and the NAP yield will begin to drop significantly, affecting your future NAP coverage levels. If you have any questions about production reporting or NAP payment requirements, contact your county FSA office.

Marketing Assistance Loans, Loan Deficiency Payments, and Certificates Available

FSA Marketing Assistance Loans are available for harvested commodities. A loan can provide you with interim financing to meet cash flow needs without selling your harvested crop at a time when market prices are at harvest-time lows. Your 2021 harvested farm-stored or warehouse-stored commodity is used as collateral for the loan. Marketing Assistance Loans mature 9 months after the month loan funds are disbursed to you, with repayment due at loan maturity. Before moving farm-stored loan collateral, you must contact the county FSA office and obtain an authorization to move the collateral. Producers who have a commodity pledged as collateral for a marketing assistance loan can purchase a commodity certificate that can be immediately exchanged for the outstanding loan collateral in situations when the loan rate exceeds the exchange rate. Producers who are eligible for marketing assistance loans can obtain a loan deficiency payment (LDP) in lieu of a loan. LDP's are available when the posted county price for a crop falls below the county loan rate. You can check the daily LDP rates online at <https://www.fsa.usda.gov/programs-and-services/price-support/Index> .

For a commodity to be eligible for a loan, loan deficiency payment, or certificate, you must have beneficial interest in the commodity which is defined as having title, possession, and control of the commodity. The quality of stored collateral must be maintained, and you are responsible for loss or damage to the commodity through the term of the loan. To retain eligibility for an LDP when beneficial interest in your harvested crop will be lost upon delivery, **you must file form CCC-633 EZ Page 1 with your local FSA office prior to loss of beneficial interest.**

Marketing assistance loans or loan deficiency payments are available for wheat, barley, oats, corn, dry peas, lentils, small chickpeas, large chickpeas, grain sorghum, soybeans, sunflower seed, rapeseed, canola, safflower seed, flaxseed, mustard seed, crambe, sesame seed, graded and non-graded wool, mohair, and honey. Unshorn pelts are available for an LDP only. If you are interested, please contact [your local FSA county office](#) to learn more about Marketing Assistance Loans.

Annual Acreage Reporting Deadline Approaching

Producers are reminded that all programs administered by the Farm Service Agency have a component which requires producers to annually report their planted acreages and similar land uses. Several years ago, FSA and the Risk Management Agency (RMA) combined efforts to share acreage reporting data. This initiative also changed acreage reporting dates significantly. The first of 5 acreage reporting dates is quickly approaching.

Producers of fall planted small grains, fall planted canola and onions or dry peas must report their planted acres before December 15th each year. Failing to timely report planted acres can make growers ineligible for certain program benefits.

Yes, you can regain program eligibility by filing a late filed acreage report, but this action comes with a penalty. Producers filing late must make a request for the County Committee to accept the late filed acreages and pay the costs for an FSA representative to visit your farm and verify your reported acreages. This is a per farm fee and depending on the size of your farm operation could be on the expensive side.

Growers of fruit crops have a reporting date of January 15th. This includes apples, apricots, blueberries, cherries, cranberries, nectarines, peaches, pears and plums.

Recent changes to reporting date for grapes moved your reporting date in January to May 15 each year.

There are several options including virtual meeting appointments that can be utilized to fulfill the acreage reporting requirements. We encourage you to report your acres as soon as planting is completed in the fall, and again in the spring. This provides FSA with the necessary information to provide additional assistance if conditions through the winter or after planting cause failure or loss of your crops. Waiting to last minute to file your report could adversely affect program benefits. Producers are encouraged to contact their County Office and request an appointment to fulfill your reporting requirements.

If you have not reported your crop acreages previously, you will want to work with the county office to ensure our records properly identify your farm and field boundaries.

Improving how USDA Interacts with Producers

USDA has been working hard to provide producers with direct access to their records through an on-line intuitive. Producers with farmers.gov accounts can now access farm

records and maps online, the latest self-service feature added to the U.S. Department of Agriculture (USDA) website.

You can quickly and easily access your land information in real time by desktop computer, tablet, or phone. Capabilities include:

- View, print and export detailed farm records such as cropland, base acres, yields, CRP acres, land ownership details, and much more.
- View, print and export farm/tract maps that can be provided to lenders, chemical or fertilizer providers, and FSA for reporting acreage and crop insurance agents; and
- Export common land unit (field) boundaries as ESRI shapefiles.

The ability to access these records on demand without a visit to the service center saves you time and money.

[Farmers.gov](#) now includes the most popular functionalities from FSAFarm+, the FSA portal for producers, while providing enhanced functionality and an improved user experience. A new enhancement expands the scope of accessibility to include farmers and ranchers who are members of an entity, as well as people with a power of attorney form (FSA-211) on file with FSA.

Using [farmers.gov](#), producers, entities and those acting on their behalf can also view farm loan and interest information as well as complete the following actions related to NRCS conservation programs:

- View, upload, download, and e-sign conservation documents.
- Request financial assistance, including submitting a program application.
- View and submit conservation requests.
- View technical references and submit questions.
- Access information on current and past conservation practices, plans and contracts.
- Report practice completion and request practice certification.

Future plans include adding the ability to import and view other shapefiles, such as precision agriculture planting boundaries.

To access your information, you'll need a [USDA eAuth account](#) to login to [farmers.gov](#). After obtaining an eAuth account, producers should 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. Google Chrome, Mozilla Firefox or Microsoft Edge are the recommended browsers to access the feature.

Download the [fact sheet](#) or watch the [tutorial videos](#) for more information on how to access your land information on [farmers.gov](#).

In addition to the self-service features available by logging into [farmers.gov](#), the website also has ample information on USDA programs, including pandemic assistance, farm loans, disaster assistance, conservation programs and crop insurance. Recently, USDA

updated the navigation and organization of the site as well as added some new webpages, including [“Get Involved,”](#) [“Common Forms,”](#) and [“Translations.”](#) [Learn more about these changes.](#)

FSA is Accepting CRP Continuous Enrollment Offers

The Farm Service Agency (FSA) is accepting offers for specific conservation practices under the [Conservation Reserve Program \(CRP\) Continuous Signup.](#)

In exchange for a yearly rental payment, farmers enrolled in the program agree to remove environmentally sensitive land from agricultural production and to plant species that will improve environmental health and quality. The program’s long-term goal is to re-establish valuable land cover to improve water quality, prevent soil erosion, and reduce loss of wildlife habitat. Contracts for land enrolled in CRP are 10-15 years in length.

Under continuous CRP signup, environmentally sensitive land devoted to certain conservation practices can be enrolled in CRP at any time. Offers for continuous enrollment are not subject to competitive bidding during specific periods. Instead they are automatically accepted provided the land and producer meet certain eligibility requirements and the enrollment levels do not exceed the statutory cap.

For more information, including a list of acceptable practices, contact your County USDA Service Center or visit fsa.usda.gov/crp.

Election and Enrollment for 2022 ARC/PLC Program

The 2018 Farm Bill reauthorized the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) program. Elections and enrollment for 2021 ARC/PLC began on **October 18, 2021 and will run through March 15, 2022.**

The 2018 Farm Bill allows for changes to the farm election for 2022. Any producers wishing to make changes to the farm election must obtain signatures from all producers on the farm with an interest in the farm’s cropland acres (excluding CRP) for the new election to be considered valid. Producers may elect to enroll in PLC, ARC-CO, or ARC-IC programs for 2022. Elections to PLC or ARC-CO are made on a covered commodity by covered commodity basis and all covered commodity base acres are elected into ARC-IC if that program is chosen for a farm.

Failure to agree to an election change for 2022 by **March 15, 2022** will result in the farm defaulting to the election made in the 2021 program year.

The 2018 Farm Bill provides that for farms on which all cropland was planted to grass or pasture, including cropland that was idle or fallow, from January 1, 2009 through December 31, 2017 will have all base acres and payment yields maintained, but with no

payment for those base acres during the years 2019 through 2023. Farms that reported all grass, idle, or fallow during that entire period may be eligible for an NRCS program.

USDA Offers Farm Loans for Underserved and Beginning Farmers

The U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) reminds producers that FSA offers farm ownership and farm operating loans to underserved applicants as well as beginning farmers and ranchers. Underserved or beginning farmers and ranchers who cannot obtain commercial credit from a bank can apply for FSA direct or guaranteed loans.

“Farming and ranching is a capital-intensive business and FSA is committed to helping producers start and maintain their agricultural operations,” said Mike Mandere, FSA Acting State Executive Director in Washington State. “FSA loans are designed to make sure that everyone has access to credit including underserved and beginning farmers and ranchers. Last year, FSA in Washington obligated \$35.7 million in loans to underserved borrowers and beginning farmers and ranchers.”

USDA defines underserved applicants as a group whose members have been subjected to racial, ethnic or gender prejudice because of their identity as members of the group without regard to their individual qualities. For farm loan program purposes, underserved groups are American Indians or Alaskan Natives, Asians, Blacks or African Americans, Native Hawaiians or other Pacific Islanders, Hispanics, and women.

In order to qualify as a beginning farmer, the individual or entity must meet the eligibility requirements outlined for direct or guaranteed loans. Additionally, individuals and all entity members must have operated a farm for less than 10 years. Applicants must materially or substantially participate in the operation. For farm ownership purposes, the applicant must not own a farm greater than 30 percent of the average size farm in the county at the time of application. All direct farm ownership applicants must have participated in the business operations of a farm for at least three years out of the last 10 years prior to the date the application is submitted to FSA. Substitutions for as much as the full three years of experience may be made based on education, business management experience, military experience, participation with a [qualified](#) mentor, and farm management experience as a hired laborer. Your local FSA office will be able to provide more details on acceptable substitutions.

If the applicant is an entity, all members must be related by blood or marriage and all entity members must be eligible beginning farmers. At least one of the members must have three years or more experience in the business operations of a farm prior to the date the application is submitted.

Direct loans are made to applicants by FSA. Guaranteed loans are made by lending institutions who arrange for FSA to guarantee the loan. FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. The FSA guarantee allows lenders to make agricultural credit available to producers who do not meet the lender’s normal underwriting criteria. The direct and guaranteed loan program offers two types of loans: farm ownership loans and farm operating loans.

Farm ownership loan funds may be used to purchase or enlarge a farm or ranch; purchase easements or rights of way needed in the farm's operation; build or improve buildings such as a dwelling or barn; promote soil and water conservation and development; and pay closing costs.

Farm operating loan funds may be used to purchase livestock, poultry, farm equipment, fertilizer, and other materials necessary to operate a farm. Operating loan funds can also be used for family living expenses; refinancing debts under certain conditions; paying salaries for hired farm laborers; installing or improving water systems for home, livestock or irrigation use; and other similar improvements.

Repayment terms for direct operating loans are scheduled from one to seven years. Financing for direct farm ownership loans cannot exceed 40 years. Interest rates for direct loans are set periodically according to the government's cost of borrowing. Guaranteed loan terms and interest rates are set by the lender.

For more information on FSA's farm loan programs and underserved and beginning farmer guidelines, please contact your local FSA office or visit farmers.gov.

FSA Encourages Farmers and Ranchers to Vote in County Committee Elections

The 2021 Farm Service Agency County Committee Elections will begin on Nov. 1, 2021, when ballots are 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.

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.

Eligible voters in local administrative areas, who do not receive a ballot can obtain one from their local USDA Service Center.

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

The Local Administrative Areas in this year's election can be found at: <https://www.fsa.usda.gov/state-offices/Washington/index>

More information on county committees, such as the new 2021 fact sheet, can be found on the FSA website at <https://www.fsa.usda.gov/news-room/county-committee-elections/index>

or at a local USDA Service Center.

Garfield County Committee Makeup Election

A makeup election will be conducted this fall for the Garfield County Committee for LAA 1 (northwest Garfield County). County Committee Member Jacob Gwinn resigned in January 2021 and the time remaining on his 3-year term will be filled through the makeup election.

The nomination period is now open and to be considered, a producer must sign an FSA-669A nomination form. All nomination forms for the 2021 Garfield County makeup election must be postmarked or received in the local FSA county office by December 2, 2021.

To be eligible to serve on an FSA county committee, a person must participate or cooperate in an agency administered program and reside in the LAA where the election is being held. A complete list of eligibility requirements, more information and nomination forms are available at <https://www.fsa.usda.gov/news-room/county-committee-elections/index>. Nationwide, more than 7,700 dedicated members of the agricultural community serve on FSA county committees. The committees are made of three to 11 members and typically meet once a month. Members serve three-year terms. Producers serving on FSA county committees play a critical role in the day-to-day operations of the agency.

Important Dates and Deadlines

November 1, 2021 – Deadline to apply for the Organic Certification Cost Share Program (OCCSP). Cost share funds available for organic certification expenses paid from October 1, 2020 through September 30, 2021.

November 1, 2021 – County Committee election ballots mailed to eligible voters.

November 11, 2021 – Veterans Day. USDA service centers will be closed.

November 22, 2021 – Deadline to obtain 2022 crop year NAP coverage for asparagus, berries, grapes, honey, hops, tree fruits, nuts, and other perennial crops not listed under the 9/30 category (full list of Washington State NAP dates posted [here](#)).

November 25, 2021 – Thanksgiving Day. USDA service centers will be closed.

December 6, 2021 – County Committee ballots are due to FSA county offices or postmarked by this date.

December 15, 2021 – 2022 crop acreage reporting deadline for fall-seeded crops. This includes fall-planted alfalfa, canola, lentils, mint, onions, peas, and small grains. 2021 NAP production reports due for all listed crops.

December 17, 2021 – Last day to submit all required documents for a commodity loan request or schedule an appointment so that loan funds can be disbursed in the 2021 calendar year. Commodity loan software will be shut down at noon on December 28 and

re-opened for loan disbursement on January 3, 2022. Limited staffing during the holiday season can delay loan disbursement, so plan ahead.

December 24, 2021 – Friday observance of Christmas Day. USDA service centers will be closed.

December 31, 2021 – Friday observance of New Year's Day. USDA service centers will be closed.

January 1, 2022 – Newly elected county committee members take office.

January 3, 2022 – 2022 crop acreage reporting deadline for honey. Deadline to obtain 2022 crop year NAP coverage for honey. 2021 NAP honey production due.

January 18, 2022 – 2022 crop acreage reporting deadline for apples, apricots, blueberries, cherries, cranberries, grapes, nectarines, peaches, pears, and plums. 2021 NAP production due for all listed crops.

January 30, 2022 – Deadline to file a 2021 ELAP or LFP Application for Payment and provide supporting documentation.

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