

In This Issue:

- [NAP Coverage for 2022 Spring-Planted Crops](#)
- [Report Damage or Loss of NAP Covered Crops Immediately](#)
- [2022 DMC and Supplemental DMC Deadline Approaching](#)
- [2021 Marketing Assistance Loans Still Available](#)
- [Spot Market Hog Pandemic Program Deadline Extended](#)
- [March 15th Deadline- Don't Miss Out on ARCPLC](#)
- [Crop Insurance Considerations and Decision Deadline](#)
- [CRP Signup in the Homestretch](#)
- [Disaster Assistance Availability through FSA](#)
- [Farm Storage Facility Loans](#)
- [Important Dates and Deadlines](#)

NAP Coverage for 2022 Spring-Planted Crops

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:

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.

Report Damage or Loss of NAP Covered Crops Immediately

If winter weather causes damage to or loss of your 2022 NAP covered perennial and/or fall planted crops, you must report this to your local FSA county office.

NAP notices of loss can be initiated by phone, email, or fax, but must be submitted in writing, to your local FSA county office for weather related events or adverse natural occurrences that cause damage to or loss of the NAP covered crop. To report crop damage or loss you must complete, sign, and file the loss portion of form CCC-576 with your FSA office by the earlier of either of the following:

- **15 calendar days** after the disaster occurrence or date of loss or damage to the crop or commodity first becomes apparent or
- **15 calendar days** after the normal harvest date.

Please note, producers of hand-harvested crops and certain perishable crops must notify FSA **within 72 hours** of when a loss becomes apparent.

While some FSA county offices are closed to the public as a health and safety precaution, offices will take initial NAP notice of loss notifications via phone, email, or fax. Offices will

assist producers in completing the official CCC-576 Notice of Loss Form as best as possible, sending the form to producers via email, fax, or mail for final review and signature. The completed and signed CCC-576 should then be returned to the county office as soon as possible via email, fax, or mail. **A CCC-576 is not considered filed until it has been signed and returned to FSA.**

As the 2022 crop year progresses, it is imperative that a notice of loss is filed (for all affected NAP covered crops) within the timeframe noted above for each weather-related event or adverse natural occurrence. This will ensure FSA is notified that your NAP covered crop or crops have been damaged or lost. If the loss event is approved, remember to provide your crop production to your local FSA county office within 60 days after harvest or request an appraisal within 60 days of the normal harvest date so that the payment portion of form CCC-576 can be filed timely.

When a covered crop is lost or damage is significant, replanting is required if feasible and the final planting date has not passed. When you determine that the crop will be destroyed, abandoned, or not taken to harvest as intended, you must report this to your local FSA office so a field visit can be conducted by a certified loss adjuster. Once the crop appraisal has been completed, the loss adjuster will release the field and you can destroy the covered crop acres and replant to a different crop or harvest the acres for a different use.

Remember, failure to timely notify your FSA county office of NAP covered crop damage or loss will result in denial of NAP payment benefits. Destroying NAP covered crop acres or harvesting for a different use without a loss adjuster appraisal will result in those acres being determined ineligible for NAP payment benefits.

If you have any questions about NAP policy requirements, contact your local [county FSA office](#) for more information.

2022 DMC and Supplemental DMC Deadline Approaching

USDA extended the deadline to enroll in Dairy Margin Coverage (DMC) and Supplemental Dairy Margin Coverage (SDMC) for program year 2022. The deadline to apply for 2022 coverage is now **March 25, 2022**. As part of the Biden-Harris Administration's ongoing efforts to support dairy farmers and rural communities, USDA's Farm Service Agency (FSA) opened DMC and SDMC sign-up in December 2021 to help producers manage economic risk brought on by milk price and feed cost disparities.

The DMC program, created by the 2018 Farm Bill, offers reasonably priced protection to dairy producers when the difference between the all-milk price and the average feed cost (the margin) falls below a certain dollar amount selected by the producer.

Supplemental DMC will provide \$580 million to better help small- and mid-sized dairy operations that have increased production over the years but were not able to enroll the additional production. Now, they will be able to retroactively receive payments for that supplemental production.

After making any revisions to 2021 DMC contracts for Supplemental DMC, producers can sign up for 2022 coverage. DMC provides eligible dairy producers with risk management coverage that pays producers when the difference between the price of milk and the cost of feed falls below a certain level. So far in 2021, DMC payments have triggered for January through November for more than \$1 billion.

For DMC enrollment, producers must certify with FSA that the operation is commercially marketing milk, sign all required forms and pay the \$100 administrative fee. The fee is waived for farmers who are considered limited resource, beginning, socially disadvantaged, or a military veteran. To determine the appropriate level of DMC coverage for a specific dairy operation, producers can use the [online dairy decision tool](#).

To learn more or to participate in dairy programs available through USDA, contact your local [USDA Service Center](#). Due to the pandemic, some are open to limited visitors. Service Center staff continue to work with agricultural producers via phone, email and other digital tools. Please contact your local Service Center to set up an appointment.

2021 Marketing Assistance Loans Still Available

FSA Marketing Assistance Loans are still 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> .

FSA is still accepting requests for 2021 MALs for all eligible harvested commodities. The final date to request a MAL for 2021 wheat, barley, oats, honey, canola, crambe, flaxseed, rapeseed, and sesame seed is **March 31, 2022**. The final date to request a MAL for 2021 corn, dry peas, grain sorghum, lentils, mustard seed, rice, safflower seed, chickpeas, soybeans, and sunflower seeds is **May 31, 2022**.

For a commodity to be eligible for a loan 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.

If you are interested, please contact [your local FSA county office](#) to learn more about Marketing Assistance Loans.

Spot Market Hog Pandemic Program Deadline Extended

Hog producers who sold hogs through a spot market sale during the COVID-19 pandemic now have **until April 15, 2022**, to submit their applications for the U.S. Department of Agriculture's (USDA) Spot Market Hog Pandemic Program (SMHPP). SMHPP, which is part of USDA's [Pandemic Assistance for Producers](#) initiative, originally had a deadline to submit applications by Feb. 25, 2022.

SMHPP assists hog producers who sold hogs through a spot market sale from April 16, 2020, through Sept. 1, 2020, the period during which these producers faced the greatest reduction in market prices due to the pandemic. USDA is offering SMHPP in response to a reduction in packer production and supply chain issues due to the COVID-19 pandemic, which resulted in fewer negotiated hogs being procured and subsequent lower market prices. USDA's Farm Service Agency (FSA) began accepting applications for SMHPP on Dec. 15, 2021.

In response to stakeholder feedback and our analysis of the program to date, USDA will be making adjustments to clarify the definition of a spot market sale and to hog eligibility, while including documentation requirements to prevent erroneous payments. USDA will also be announcing those updates soon and wants to assure hog producers that there will be ample time to submit their applications for assistance.

Applying for Assistance

Eligible hog producers can apply for SMHPP by completing the FSA-940, Spot Market Hog Pandemic Program application. Visit farmers.gov/smhpp to learn more.

Applications can be submitted to the FSA office at any USDA Service Center nationwide by mail, fax, hand delivery or via electronic means. To find their local FSA office, producers can visit farmers.gov/service-locator. Hog producers can also call 877-508-8364 to speak directly with a USDA employee ready to offer assistance. Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. Because of the pandemic, some [USDA Service Centers](#) are open to limited visitors. Contact your Service Center to set up an in-person or phone appointment. Additionally, more information related to USDA's response and relief for producers can be found at farmers.gov/coronavirus.

March 15th Deadline- Don't Miss Out on ARCPLC

ARC/PLC signup is quickly coming to a close. Failure to enroll for the 2022 program year by March 15, 2022 will result in ineligibility for the 2022 crop year payment(s). To complete election and enrollment, **all signatures must be submitted by the March 15 deadline**. Producers can elect coverage and enroll in ARC-County or PLC, which are both crop-by-crop, or ARC-Individual, which is for the entire farm. Although election changes for 2022 are optional, producers must enroll through a signed contract each year. Also, if a

producer has a multi-year contract on the farm and makes an election change for 2022, it will be necessary to sign a new contract.

Please contact your local FSA office to schedule an appointment today. It is important to ensure all previously scheduled appointments are kept as resources and staff are limited at this time.

Decision Tools

In partnership with USDA, two web-based decision tools are available to assist producers in making informed, educated decisions using crop data specific to their respective farming operations:

- [Gardner-farmdoc Payment Calculator](#), a tool available through the University of Illinois allows producers to estimate payments for farms and counties for ARC-CO and PLC.
- [ARC and PLC Decision Tool](#), a tool available through Texas A&M that allows producers to estimate payments and yield updates and expected payments for 2022.

Crop Insurance Considerations and Decision Deadline

ARC and PLC are part of a broader safety net provided by USDA, which also includes crop insurance and marketing assistance loans. Producers are reminded that ARC and PLC elections and enrollments can impact eligibility for some crop insurance products.

Producers on farms with a PLC election have the option of purchasing Supplemental Coverage Option (SCO) through their Approved Insurance Provider; however, producers on farms where ARC is the election are ineligible for SCO on their planted acres for that crop on that farm.

Unlike SCO, the Enhanced Coverage Option (ECO) is unaffected by an ARC election. Producers may add ECO regardless of the farm program election.

Producers should contact their crop insurance agent to make certain that the election and enrollment made at FSA follows their intention to participate in SCO coverage. Producers have until March 15, 2022, to make the appropriate changes or cancel their ARC or PLC contract.

CRP Signup in the Homestretch

The signup for general CRP that started January 31st will end on March 11th, 2022. Producers interested in offering new land for CRP or to re-enroll land that is scheduled to expire this fall, may submit an offer in this signup. By March 11th, at least one eligible producer on the farm must sign the worksheet and contract for the offer to be considered.

After signup ends, a final cost score, as determined by the Secretary, will be established and applied to offers to determine their final Environmental Benefits Index (EBI) score. All general CRP offers will be ranked in a national competition. The Secretary will then determine the total number of acres to be accepted, and the EBI cutoff score will be set to accept that many acres. Producers will be notified if their EBI is above the cutoff, and their offer is accepted, or if it is too low and their offer is not accepted. Producers with accepted offers must contact FSA within 30 days of this notification to confirm they want to proceed with the offer. NRCS will then work with the producers to analyze the existing stand and develop a conservation plan for the contract period.

FSA is also accepting offers to enroll in the continuous CRP and the Conservation Reserve Enhancement Program (CREP). Offers to enroll new land can be submitted throughout the year. Offers to re-enroll expired or expiring offers cannot be submitted until after April 1st, 2022. All offers must be submitted in time for NRCS to determine basic eligibility.

If you want to make a CRP offer and do not currently have an appointment, please contact the county office immediately. FSA staff schedules are filling up and resources are limited at this time.

Disaster Assistance Availability through FSA

FSA can provide assistance to producer who have suffered losses endured from adverse weather events. This assistance can be provided through FSA's Emergency Loan Program or one of its many disaster programs such as Emergency Conservation Program (ECP), Emergency Forest Restoration Program (EFRP), Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP), Livestock Forage Program (LFP), Livestock Indemnity Program (LIP), Non-insured Crop Disaster Assistance Program (NAP) or the Tree Assistance Program (TAP).

All producers wishing to obtain federal assistance through FSA should contact their local FSA office as soon as possible as it is important to note that Notice of Losses (NOL) for programs such as ELAP, LIP, NAP, and TAP are required to be filed timely and may be filed by phone, email, or by appointment. NOL deadlines by program are as follows:

- ELAP – 15 days for honeybee losses and 30 days for all livestock losses
- LIP – 30 days for all livestock losses
- NAP – 15 days for all covered crops
- TAP – 90 days for tree losses

****Please note that some programs such as ECP, EFRP, Emergency Loans (EM), and TAP require that environmental reviews are complete prior to actions being taken that are associated with the application. It is critical that **no work begins** prior to receiving notice of approval from FSA on the required environmental review. Failure to allow the necessary environmental review to be complete prior to actions being taken, may result in disapproval of the application.**

Farm Storage Facility Loans

Farm Storage Facility Loans (FSFLs) provide low-interest financing for producers to store, handle and/or transport eligible commodities they produce. This includes the following:

- Acquire, construct or upgrade new or used, portable or permanently affixed, on-farm storage and handling facilities;
- Acquire new or used storage and handling trucks; and
- Acquire portable or permanently affixed storage and handling equipment.

A producer may borrow up to \$500,000 per loan, with a minimum down payment of 15 percent. Loan terms are up to 12 years, depending on the amount of the loan. Producers must demonstrate storage needs based on three years of production history. FSA also provides a microloan option that, while available to all eligible farmers and ranchers, also should be of particular interest to new or small producers where there is a need for financing options for loans up to \$50,000 at a lower down payment with reduced documentation.

An eligible borrower is any person who is a landowner, landlord, leaseholder, tenant or sharecropper. Eligible borrowers must be able to show repayment ability and meet other requirements to qualify for a loan. Contact an FSA office for more details. Applicants for all loans will be charged a nonrefundable \$100 application fee.

The following types of new/used facilities and upgrades are eligible and must have a useful life for at least the term of the loan:

- Conventional cribs or bins;
- Bulk tanks for storing milk or maple sap;
- Oxygen-limiting structures and remanufactured oxygen-limiting structures;
- Flat-type storage structures;
- Electrical equipment, excluding the installation of electrical service to the electrical meter;
- Handling equipment,
- Safety equipment, such as interior and exterior ladders and lighting;
- Equipment to improve, maintain or monitor the quality of stored grain;
- Concrete foundations, aprons, pits and pads, including site preparation, off-farm labor and material, essential to the proper operation of the grain storage and handling equipment;
- Renovation of existing farm storage facilities, under certain circumstances, if the renovation is for maintaining or replacing items;
- Grain handling and grain drying equipment determined by the Commodity Credit Corporation to be needed and essential to the proper operation of a grain storage system (with or without a loan for the storage facility);

- Structures that are bunker-type, horizontal or open silo structures, with at least two concrete walls and a concrete floor;
- Structures suitable for storing hay built according to acceptable design guidelines;
- Structures suitable for storing renewable biomass;
- Cold storage buildings, including prefabricated buildings that are suitable for eligible commodities. Also may include cooling, circulating and monitoring equipment and electrical equipment, including labor and materials for installation of lights, motors and wiring integral to the proper operation of a cold storage facility; and
- Storage and handling trucks, including refrigerated trucks.

You can locate more information on the FSFL program on the web at www.fsa.usda.gov/pricesupport, or contact your local FSA office.

Important Dates and Deadlines

March 1, 2022 – Deadline to file a 2021 LIP Application for Payment and provide supporting documentation.

March 11, 2022 – Deadline to sign up for General CRP.

March 15, 2022 – Deadline to elect a program and enroll in 2022 ARC/PLC.

March 15, 2022 – Deadline to obtain 2022 crop year NAP coverage for 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 (full list of Washington State NAP dates posted [here](#)).

March 25, 2022 – Deadline to sign up for Supplemental DMC and 2022 DMC.

March 31, 2022 – Final date to request a MAL for 2021 wheat, barley, oats, honey, canola, crambe, flaxseed, rapeseed, and sesame seed.

April 1, 2022 – Beginning of the Primary Nesting Season for CRP. Activities on established CRP stands are prohibited April 1 through July 1 unless specifically authorized by FSA on a contract-by-contract basis. This restriction does not apply to contracts where the cover is being established at this time.

April 4, 2022 – CRP Grassland signup period opens. Signup ends May 13, 2022.

April 15, 2022 – Deadline for hog producers to apply for SMHPP for negotiated sales which occurred from April 16, 2020 through Sept. 1, 2020.

May 30, 2022 – Memorial Day. USDA service centers will be closed.

May 31, 2022 – Deadline to obtain 2023 crop year NAP coverage for nursery crops and to file a 2023 acreage report on nursery crops.

July 15, 2022 – Final Acreage Reporting Date (ARD) for 2022 planted crops

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