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Farm Service Agency Electronic News Service

NEWSLETTER

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Iowa FSA Newsletter

Iowa Farm Service Agency

10500 Buena Vista Court
Des Moines, IA 50322

Phone: 515-254-1540
Fax: 855-218-8672

www.fsa.usda.gov/ia

State Executive Director:
Amanda De Jong

State Committee:
James Stillman, Chair
Laura Cunningham
Jerry Mohr
Ralph Morales
Patricia Swanson

To find contact information for
your local office go to
www.fsa.usda.gov/ia

FSA Makes Changes to Farm Loan, Disaster, Conservation and Safety Net Programs to Make It Easier for Customers to Conduct Business

USDA's Farm Service Agency (FSA) county offices are open in Iowa by phone appointment only until further notice, and FSA staff are available to continue helping agricultural producers with program signups, loan servicing and other important actions. Additionally, FSA is relaxing the loan-making process and adding flexibilities for servicing direct and guaranteed loans to provide credit to producers in need.

FSA Service Centers are open for business by phone appointment only. While our program delivery staff will continue to come into to the office, they will be working with our agricultural producers by phone and using email and online tools whenever possible.

FSA is delivering programs and services, including:

- Farm loans;
- Commodity loans;
- Farm Storage Facility Loan program;
- Disaster assistance programs, including signup for the Wildfire and Hurricane Indemnity Program Plus (this includes producers now eligible because of losses due to drought and excess moisture in 2018 and 2019);
- Safety net programs, including 2020 signup for the Agriculture Risk Coverage and Price Loss Coverage programs;
- Conservation programs; and
- Acreage reports.

Relaxing the Farm Loan-Making Process

FSA is relaxing the loan-making process, including:

- Extending the deadline for applicants to complete farm loan applications;
- Preparing Direct Loans documents even if FSA is unable to complete lien and record searches because of closed government buildings. Once those searches are complete, FSA would close the loan; and
- Closing loans if the required lien position on the primary security is perfected, even for loans that require additional security and those lien searches, filings and recordings cannot be obtained because of closed government buildings.

Servicing Direct Loans

FSA is extending deadlines for producers to respond to loan servicing actions, including loan deferral consideration for financially distressed and delinquent borrowers.

FSA will temporarily suspend loan accelerations, non-judicial foreclosures, and referring foreclosures to the Department of Justice. The U.S. Attorney's Office will make the determination whether to stop foreclosures and evictions on accounts under its jurisdiction.

Servicing Guaranteed Loans

Guarantee lenders can self-certify, providing their borrowers with:

- Subsequent-year operating loan advances on lines of credit;
- Emergency advances on lines of credit.

FSA will consider guaranteed lender requests for:

- Temporary payment deferral consideration when borrowers do not have a feasible plan reflecting that family living expenses, operating expenses and debt can be repaid; and
- Temporary forbearance consideration for borrowers on loan liquidation and foreclosure actions.

Contacting FSA

FSA will be accepting additional forms and applications by facsimile or electronic signature. Some services are also available online to customers with an eAuth account, which provides access to the farmers.gov portal where producers can view USDA farm loan information and payments and view and track certain USDA program applications and payments. Customers can track payments, report completed practices, request conservation assistance and electronically sign documents. Customers who do not already have an eAuth account can enroll at farmers.gov/sign-in.

FSA encourages producers to contact their county office to discuss these programs and temporary changes to farm loan deadlines and the loan servicing options available. For Service Center contact information, visit farmers.gov/coronavirus.

USDA Announces More Than 3.4 Million Acres Selected for General Signup Conservation Reserve Program

USDA announced the acceptance of more than 3.4 million acres in the general Conservation Reserve Program (CRP) signup recently completed, the first general signup enrollments since 2016. County offices will begin notifying producers with accepted offers no later than April 3.

Through CRP, farmers and ranchers receive an annual rental payment for establishing long-term, resource-conserving plant species, such as approved grasses or trees, to control soil erosion, improve water quality and enhance wildlife habitat on cropland. Farmers and ranchers who participate in CRP help provide numerous benefits to the nation's environment and economy. Over these 35 years, CRP has addressed multiple concerns while ensuring the most competitive offers are selected by protecting fragile and environmentally sensitive lands, improving water quality, enhancing wildlife populations, providing pollinator forage habitat, sequestering carbon in soil and enhancing soil productivity. Seventy percent of the nation's land is owned and tended privately, and America's farmers, ranchers and landowners have willingly stepped up to protect the environment and natural resources.

This general signup included offers for State Acres for Wildlife Enhancement (SAFE), which allows producers to install practices that benefit high-priority, locally developed wildlife conservation objectives using targeted restoration of vital habitat. Over 95 percent of SAFE offers submitted were accepted under this general signup representing more than 487,500 acres. This acceptance level highlights the commitment to SAFE as an important part of CRP.

The 2018 Farm Bill established a nationwide acreage limit for CRP, with the total number of acres that may be enrolled capped at 24.5 million acres in 2020 and growing to 27 million by 2023.

While the deadline for general CRP signup was February 28, 2020, signups for continuous CRP, Conservation Reserve Enhancement Program, [CRP Grasslands](#) and the [Soil Health and Income Protection Program](#) (SHIPP) are ongoing. The CRP Grasslands deadline is May 15, and the SHIPP signup begins March 30, 2020, and ends August 21, 2020.

Continuous and Grasslands enrollments are available nationwide. All counties located within the Prairie Pothole region states of Iowa, Minnesota, Montana, North Dakota and South Dakota are eligible for SHIPP. This spring, FSA will roll out a new pilot conservation program, the Clean Lakes, Estuaries, and Rivers 30 (CLEAR 30).

USDA Service Centers are open for business by phone appointment only and field work will continue with appropriate social distancing. While our program delivery staff will continue to come into the office, they will be working with our producers by phone, and using online tools whenever possible. All Service Center visitors wishing to conduct business with the FSA, Natural Resources Conservation Service, or any other Service Center agency are required to call their Service Center to schedule a phone appointment. More information can be found at farmers.gov/coronavirus.

For state-by-state information on general signup results, visit www.fsa.usda.gov/crp.

USDA Signup Open for Added Causes of Loss Under WHIP+ and Announces Disaster Assistance for Sugar Beet Producers

USDA announced additional disaster assistance available to agricultural producers, including producers impacted by drought and excess moisture as well as sugar beet growers. Through WHIP+, USDA is helping producers recover from losses related to 2018 and 2019 natural disasters.

USDA's Farm Service Agency (FSA) opened signup on March 23 for producers to apply for eligible losses of drought (D3 or above) and excess moisture. USDA is also entering into agreements with six sugar beet processing cooperatives to distribute \$285 million to grower members of those cooperatives who experienced loss.

In June 2019, more than \$3 billion was made available through a disaster relief package passed by Congress and signed by President Trump. In December 2019, Congress passed, and President Trump signed the Further Consolidated Appropriations Act of 2020 that provides an additional \$1.5 billion for the continuation of disaster assistance program delivery.

WHIP+ New Qualifying Disaster Events

The bill added excessive moisture and D3 and D4 drought as qualifying losses for WHIP+ assistance.

Beginning March 23, producers who suffered either of these types of loss in 2018 and/or 2019 can apply for WHIP+ assistance at their local FSA office. For drought, a producer is eligible if any area of the county in which the loss occurred was rated D3 (Extreme Drought) or higher on the U.S. Drought Monitor during calendar years 2018 or 2019.

WHIP+ Sugar Beet Loss Assistance

As also directed in the bill, USDA will provide \$285 million through sugar beet processing cooperatives to compensate grower members for sugar beet crop losses in 2018 and 2019. Details will be finalized in agreements between USDA and participating sugar beet processing cooperatives. Sugar beet producers who are members of these cooperatives and experienced losses may contact their cooperative for more information about how this sugar beet crop assistance will be administered.

WHIP+ for Quality Loss

In addition, producers have reported widespread crop quality loss from eligible disaster events that results in price deductions or penalties when marketing the damaged crops. The Appropriations bill expands WHIP+ to include assistance for crop quality loss. FSA is gathering data and input from producers and stakeholders regarding the extent and types of quality loss nationwide.

Eligibility

To be eligible for WHIP+, producers must have suffered losses of certain crops, trees, bushes, or vines in counties with a Presidential Emergency Disaster Declaration or a Secretarial Disaster Designation (primary counties only) for the following named natural disaster events; hurricanes, floods, tornadoes, typhoons, volcanic activity, snowstorms, wildfires, and now excessive moisture that occurred in 2018 or 2019. Also, losses located in a county not designated by the Secretary as a primary county may be eligible if the producer provides documentation showing that the loss was due to a qualifying natural disaster event.

For drought, counties having a D3 or D4 Drought Monitor classification in any portion of the county anytime during calendar year 2018 or 2019 will also be eligible.

A list of counties that received qualifying hurricane declarations and designations is available at farmers.gov/recover/whip-plus. The U.S. Drought Monitor is available at <https://droughtmonitor.unl.edu/>.

Because livestock losses are covered by other disaster recovery programs offered through FSA, these losses are not eligible for WHIP+.

USDA Announces CRP-Grasslands Signup Dates

Farmers and ranchers may apply to enroll grasslands in the Conservation Reserve Program (CRP) Grasslands signup which began on March 16. The signup runs through May 15.

Through CRP Grasslands, participants retain the right to conduct common grazing practices, such as haying, mowing or harvesting seed from the enrolled land. Timing of some activities may be restricted by the primary nesting season of birds.

Participants will receive an annual rental payment and may receive up to 50 percent cost-share for establishing approved conservation practices. The duration of the CRP contract is either 10 or 15 years. FSA will rank applications using a number of factors including existence of expiring CRP land, threat of conversion or development, existing grassland, and predominance of native species cover, and cost.

The 2018 Farm Bill set aside 2 million acres for CRP Grassland enrollment. CRP is one of the largest conservation programs at USDA. CRP marks its 35-year anniversary in 2020 with 22 million acres currently enrolled.

For more information or to enroll in CRP Grasslands, contact your local FSA county office or visit fsa.usda.gov/crp. To locate your local FSA office, visit farmers.gov/service-locator.

Submit Loan Requests for Financing Early

The Farm Loan team in Iowa is already working on operating loans for spring 2020 so it is important that potential borrowers 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 operations and non-traditional operations, can be used for operating expenses, starting a new agricultural enterprise, purchasing equipment, and other needs associated with a farming operation. The staff at your local FSA office can provide more details on farm operating and microloans and provide loan applications. 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, or 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.

Please call your local office if you have questions about any of the loans available through FSA.

New Conservation Pilot Program Enables Prairie Pothole Producers to Plant Perennial Crops for Conservation Use

The U.S. Department of Agriculture's (USDA) Farm Service Agency's (FSA) new pilot program enables farmers in the Prairie Pothole region to receive payments for planting perennial crops for conservation use for three to five years. The new Conservation Reserve Program (CRP) Soil Health and Income Protection Program (SHIPP) pilot is available to producers in Iowa, Minnesota, Montana, North Dakota and South Dakota. The signup for this pilot started March 30, 2020 and ends August 21.

Through SHIPP, producers have the option of three-, four- or five-year CRP contracts to establish perennial crops for conservation use on less productive cropland in exchange for payments. This pilot enables producers to plant perennial crops that, among other benefits, will improve soil health and water quality while having the option to harvest, hay and graze during certain times of the year. Up to 50,000 acres can be enrolled.

The SHIPP pilot is the latest option in a full suite of opportunities available to producers through CRP and other conservation programs offered by USDA. Farmers and ranchers are encouraged to talk to their FSA county staff soon about whether this pilot fits their operation or consider another longer-term option such as the CRP Continuous signup that is ongoing.

For more information, see the fact sheet, visit www.fsa.usda.gov/crp. Or call your local office.

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Tree Assistance Program (TAP) Sign-up

Orchardists and nursery tree growers who experienced losses from natural disasters during calendar year 2019 must submit a TAP application either 90 calendar days after the disaster event or the date when the loss is apparent.

TAP provides financial assistance to qualifying orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes and vines damaged by natural disasters.

Eligible tree types include trees, bushes or vines that produce an annual crop for commercial purposes. Nursery trees include ornamental, fruit, nut and Christmas trees that are produced for commercial sale. Trees used for pulp or timber are ineligible.

To qualify for TAP, orchardists must suffer a qualifying tree, bush or vine loss in excess of 15 percent mortality from an eligible natural disaster, plus an adjustment for normal mortality. The eligible trees, bushes or vines must have been owned when the natural disaster occurred; however, eligible growers are not required to own the land on which the eligible trees, bushes and vines were planted.

If the TAP application is approved, the eligible trees, bushes and vines must be replaced within 12 months from the date the application is approved. The cumulative total quantity of acres planted to trees, bushes or vines, for which a producer can receive TAP payments, cannot exceed 1,000 acres annually.

Communication is Key in Lending

Farm Service Agency (FSA) is committed to providing our farm loan borrowers the tools necessary to be a success. A part of ensuring this success is providing guidance and counsel from the loan application process through the borrower's graduation to commercial lending institutions. While it is FSA's commitment to advise borrowers as they identify goals and evaluate progress, it is crucial for borrowers to communicate with their farm loan staff when changes occur. It is the borrower's responsibility to alert FSA to any of the following:

- Any proposed or significant changes in the farming operation;
- Any significant changes to family income or expenses;
- The development of problem situations;
- Any losses or proposed significant changes in security

In addition, if a farm loan borrower cannot make payments to suppliers, other creditors, or FSA on time, contact your farm loan staff immediately to discuss loan servicing options.

For more information on FSA farm loan programs, visit www.fsa.usda.gov.

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).

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