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Farm Service Agency Electronic News Service

NEWSLETTER

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- [Breached Levees in Southwest Iowa Impact Crop Insurance Rates](#)
- [USDA Accepting Applications to Help Cover Producers' Costs for Organic Certification](#)
- [USDA Opens Signup for Market Facilitation Program](#)
- [Changes to Whole-Farm Revenue Protection for 2020](#)
- [Tree Assistance Program \(TAP\) Sign-up](#)
- [New Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation](#)

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

Breached Levees in Southwest Iowa Impact Crop Insurance Rates

Flooding in 2019 resulted in numerous levee breaches along the Missouri River and its tributaries in Southwest Iowa. USDA's Risk Management Agency (RMA) has adjusted crop insurance rates for fall planted crops, such as wheat and forage production, in Fremont, Mills, and Pottawattamie counties for acreage affected by the breached levees.

See RMA's [Informational Memorandum](#) for details of the policy provision, a list of affected levees, and a link to frequently asked questions. Your crop insurance agent can help you identify if your land is affected by this rate change.

Emergency Flood Relief – Deferral of Interest Charges on Crop Insurance Premiums

Farmers and ranchers are struggling through widespread severe flooding and excess moisture conditions in many parts of the nation, causing catastrophic damage to crops. Concerns have been expressed about the requirement to pay crop insurance premiums timely to avoid accrual of interest because some farmers and ranchers will not yet have received their crop insurance indemnity following this year's widespread, significant crop losses.

For the 2019 crop year only, accrual of any interest on unpaid crop insurance premium is deferred to the earliest of the applicable termination date or until November 30, for all policies with a premium billing date of August 15, 2019. For any premium that is not paid by the earliest of the applicable termination date or November 30, interest will accrue consistent with the terms of the policy. For example, without this change, policies with an August 15 premium billing date would have interest attach starting October 1 if premium was not paid by September 30. However, under this change, policies that do not have the premium paid by November 30 will have interest attach on December 1, calculated from the date of the premium billing notice. More information can be found on RMA's [Manager Bulletin](#).

There are many programs and special assistance to help you recover from a natural disaster. Contact your local [USDA Service Center](#) for information on available programs or visit USDA's [farmers.gov](#) [Prevented or Delayed Planting](#) and [Disaster Recovery](#) webpages for additional information.

USDA Accepting Applications to Help Cover Producers' Costs for Organic Certification

USDA's Farm Service Agency (FSA) announced that organic producers and handlers can apply for federal funds to assist with the cost of receiving and maintaining organic certification through the [Organic Certification Cost Share Program](#) (OCCSP). Applications for fiscal 2019 funding are due Oct. 31, 2019.

OCCSP received continued support through the 2018 Farm Bill. It provides cost-share assistance to producers and handlers of agricultural products for the costs of obtaining or maintaining organic certification under the USDA's National Organic Program. Eligible producers include any certified producers or handlers who have paid organic certification fees to a USDA-accredited certifying agent. Eligible expenses for cost-share reimbursement include application fees, inspection costs, fees related to equivalency agreement and arrangement requirements, travel expenses for inspectors, user fees, sales assessments and postage.

Certified producers and handlers are eligible to receive reimbursement for up to 75 percent of certification costs each year, up to a maximum of \$750 per certification scope, including crops, livestock, wild crops, handling and state organic program fees.

More Information

To learn more about organic certification cost share, please visit the [OCCSP webpage](#), view the [notice of funds availability on the Federal Register](#), or contact your [FSA county office](#). To learn more about USDA support for organic agriculture, visit usda.gov/organic.

USDA Opens Signup for Market Facilitation Program

Signup is ongoing for the Market Facilitation Program (MFP), a U.S. Department of Agriculture (USDA) program to assist farmers who continue to suffer from damages because of unjustified trade retaliation from foreign nations. Through MFP, USDA will provide up to \$14.5 billion in direct payments to impacted producers, part of a broader trade relief package announced in late July. The sign-up period runs through Dec. 6, 2019.

MFP payments will be made to producers of certain non-specialty and specialty crops as well as dairy and hog producers.

Non-Specialty Crops

MFP payments will be made to producers of alfalfa hay, barley, canola, corn, crambe, dried beans, dry peas, extra-long staple cotton, flaxseed, lentils, long grain and medium grain rice, millet, mustard seed, oats, peanuts, rapeseed, rye, safflower, sesame seed, small and large chickpeas, sorghum, soybeans, sunflower seed, temperate japonica rice, triticale, upland cotton, and wheat.

MFP assistance for 2019 crops is based on a single county payment rate multiplied by a farm's total plantings to the MFP-eligible crops in aggregate in 2019. Those per acre payments are not dependent on which of those crops are planted in 2019. A producer's total payment-eligible plantings cannot exceed total 2018 plantings. [View payment rates by county](#).

Dairy and Hogs

Dairy producers who were in business as of June 1, 2019, will receive a per hundredweight payment on production history, and hog producers will receive a payment based on the number of live hogs owned on a day selected by the producer between April 1 and May 15, 2019.

Specialty Crops

MFP payments will also be made to producers of almonds, cranberries, cultivated ginseng, fresh grapes, fresh sweet cherries, hazelnuts, macadamia nuts, pecans, pistachios, and walnuts. Each specialty crop will receive a payment based on 2019 acres of fruit or nut bearing plants, or in the case of ginseng, based on harvested acres in 2019.

More Information

Payments will be made in up to three tranches, with the second and third tranches evaluated as market conditions and trade opportunities dictate. If conditions warrant, the second and third tranches will be made in November and early January.

MFP payments are limited to a combined \$250,000 for non-specialty crops per person or legal entity. MFP payments are also limited to a combined \$250,000 for dairy and hog producers and a combined \$250,000 for specialty crop producers. However, no applicant can receive more than \$500,000. Eligible applicants must also have an average adjusted gross income (AGI) for tax years 2015, 2016, and 2017 of less than \$900,000, or 75 percent of the person's or legal entity's average AGI for those tax years must have been derived from farming and ranching. Applicants must also comply with the provisions of the Highly Erodible Land and Wetland Conservation regulations.

More information can be found on farmers.gov/mfp, including payment information and a program application.

Changes to Whole-Farm Revenue Protection for 2020

USDA's Risk Management Agency (RMA) made several updates to the Whole-Farm Revenue Protection (WFRP) policy for the 2020 policy year that expand safety net options and flexibility for agricultural producers. The 2018 Farm Bill triggered updates to WFRP, a popular insurance policy among specialty crop and organic growers.

Livestock and Nursery Revenue

Increase expected revenue limits for animals, animal products, and nursery commodities from \$1 million to \$2 million.

NAP and Federal Disaster Payments Previously, producers who carried Noninsured Crop Disaster Assistance Program (NAP) and WFRP coverage had to choose which indemnity they would receive in the case of a loss. Beginning with the 2020 policy, producers with NAP and WFRP may receive indemnity payments under both policies. This means, an indemnity paid under NAP will not be counted as revenue-to-count under the WFRP program up to the deductible of the WFRP policy.

Changes also include:

- Producers carrying NAP cannot receive a premium discount under the WFRP program.
- As of 2020, state and federal disaster program payments will be excluded from revenue-to-count and allowable revenue determinations.

Industrial Hemp Coverage

For 2020, RMA is also adding coverage for hemp producers through WFRP. Requirements include:

- Must comply with applicable state, tribal, and/or federal regulations.
- Coverage eligibility includes that produced under the research pilot requirements of Section 7606 of the Agricultural Act of 2014.
- Must be grown under a marketing contract with a processor.
- Will not offer replant coverage at this time.
- "Hot" hemp will not be considered an insurable cause of loss.

For more information on hemp coverage, visit the [Hemp and Farm Bill Programs webpage](#) on farmers.gov.

To learn more about other changes to WFRP for 2020, visit RMA's [WFRP Coverage webpage](#).

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.

New Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation

A new online tool can help farmers and ranchers find information on U.S. Department of Agriculture (USDA) farm loans that may best fit their operations. USDA has launched the new *Farm Loan Discovery Tool* as the newest feature on farmers.gov, the Department's self-service website for farmers.

USDA's Farm Service Agency (FSA) offers a variety of loan options to help farmers finance their operations. From buying land to financing the purchase of equipment, FSA loans can help. Compared to this time last year, FSA has seen an 18 percent increase in the amount it has obligated for direct farm ownership loans, and through the 2018 Farm Bill, has [increased the limits](#) for several loan products.

USDA conducted field research in eight states, gathering input from farmers and FSA farm loan staff to better understand their needs and challenges.

How the Tool Works

Farmers who are looking for financing options to operate a farm or buy land can answer a few simple questions about what they are looking to fund and how much money they need to borrow. After submitting their answers, farmers will be provided information on farm loans that best fit their specific needs. The loan application and additional resources also will be provided.

Farmers can download application quick guides that outline what to expect from preparing an application to receiving a loan decision. There are four guides that cover loans to individuals, entities, and youth, as well as information on microloans. The guides include general eligibility requirements and a list of required forms and documentation for each type of loan. These guides can help farmers prepare before their first USDA service center visit with a loan officer.

Farmers can access the *Farm Loan Discovery Tool* by visiting farmers.gov/fund and clicking the "Start" button. Follow the prompts and answer five simple questions to receive loan information that is applicable to your agricultural operation. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser, and is fully functional on mobile devices. It does not work in Internet Explorer.

About Farmers.gov

In 2018, USDA unveiled farmers.gov, a dynamic, mobile-friendly public website combined with an authenticated portal where farmers will be able to apply for programs, process transactions, and manage accounts.

The *Farm Loan Discovery Tool* is one of many resources on farmers.gov to help connect farmers to information that can help their operations. Earlier this year, USDA launched the *My Financial Information* feature, which enables farmers to view their loan information, history, payments, and alerts by logging into the website.

USDA is building farmers.gov for farmers, by farmers. In addition to the interactive farm loan features, the site also offers a Disaster Assistance Discovery Tool. Farmers can visit farmers.gov/recover/disaster-assistance-tool#step-1 to find disaster assistance programs that can help their operation recover from natural disasters.

With feedback from customers and field employees who serve those customers, farmers.gov delivers farmer-focused features through an agile, iterative process to deliver the greatest immediate value to America's agricultural producers – helping farmers and ranchers do right, and feed everyone.

For more information or to locate your USDA Service Center, visit farmers.gov

Selected Interest Rates for September 2019	
Farm Storage Facility Loans	
3 years	1.625%
5 years	1.625%
7 years	1.75%
10 years	1.875%
12 years	1.875%

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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