

## In This Issue:

- [Message From the State Executive Director](#)
- [FSA Encourages Farmers and Ranchers to Vote in County Committee Elections](#)
- [USDA to Provide More Than \\$3 Billion to Commodity and Specialty Crop Producers Impacted by 2022 Natural Disasters](#)
- [Tax Resources for USDA Program Participants](#)
- [Farmers.gov - Your Online Hub for Conducting Business with USDA](#)
- [USDA To Provide Additional Financial Assistance to Qualifying Guaranteed Farm Loan Borrowers Facing Financial Risk](#)
- [RMA Offers Insurance Resources](#)
- [USDA Develops Simplified Direct Loan Application to Improve Customer Service](#)
- [Crop Insurance for Specialty and Organic Crops Grow as Options Improve and Expand](#)
- [Reporting Organic Crops](#)

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## Message From the State Executive Director



Thanksgiving is upon us – so I want to share some of the many things I am thankful for this year including the hardworking and persevering farmers of Connecticut; our Farm Service Agency staff here in the state; the many partner organizations that help to lift up and support agriculture and farmers; and our friends and neighbors who have purchased farm fresh local produce and meats to serve at their own Thanksgiving holiday. I hope you all take a moment to reflect on how your Thanksgiving would be impacted, if we did not have our local farmers working day in and day out to offer such amazing local foods to place upon our tables. I look forward to cooking many local vegetables (especially the sweet potatoes) and our farm fresh turkey this week.

I'm also thankful to the FSA staff, friends, family, neighbors, and producers in the Nutmeg State who serve or have served in the military. USDA has different Veteran Resources across the Department, including some provisions in FSA programs and loans. Thank you for your

service and thank you to CT RC&D and the US Small Business Administration for launching the new [Connecticut Veteran Grown](#) program designed to give the state's Farmer Veterans marketing assistance and resources to help them succeed.

Additionally, I am thankful for the many producers across the state who offer to serve on our State and County Committees. Just as the State Committee plays a vital role in oversight of FSA programs across Connecticut – your County Committee plays that role at the local level. “County committees provide an opportunity for producers to play a meaningful role in delivering farm programs. In order for county committees to be effective, they must truly represent all who are producing,” said FSA Administrator Zach Ducheneaux. “Voting in these elections is your opportunity to help ensure our county committees reflect the diversity of the communities they serve. If you receive a ballot in the mail, I hope you’ll take a few minutes to cast your vote, drop it in the mail or return it to your local office. Your voice and vote matter.” The 2023 Farm Service Agency [County Committee Elections](#) are open now. If you reside in an LAA with a committee seat up for election, please take the time to vote and mail back your ballot! The deadline to return ballots to local FSA offices, or to be postmarked, is Dec. 4, 2023. If you are not sure, please reach out to your local county office or [find your LAA online](#).

While I have your attention, there are a few important programs that I would like to highlight:

**Emergency Relief Program 2022** – On Dec. 29, 2022, President Biden signed into law the Disaster Relief Supplemental Appropriations Act, 2023 (P.L. 117-328) that provides about \$3.7 billion in financial assistance for agricultural producers impacted by eligible natural disasters that occurred in calendar year 2022. Eligible impacted producers can apply for financial assistance through the [Emergency Relief Program \(ERP\) 2022](#). The program will help offset the financial impacts of crop yield and value losses from qualifying disasters occurring in 2022.

- Track 1 leverages existing federal crop insurance or Noninsured Crop Disaster Assistance Program (NAP) data as the basis for calculating payments for eligible crop producers who received indemnities through these risk management programs. Although FSA is sending pre-filled ERP 2022 Track 1 application forms to producers who have crop insurance and NAP data already on file with USDA, producers indemnified for losses resulting from 2022 natural disasters do not have to wait to receive the application before requesting ERP 2022 assistance.
- Track 2 is a revenue-based certification program designed to assist eligible producers who suffered an eligible decrease in revenue resulting from 2022 calendar year disaster events when compared with revenue in a benchmark year using revenue information that is readily available from most tax records. In cases where revenue does not reasonably reflect a normal year's revenue, Track 2 provides an alternative method for establishing revenue. Producers interested in applying for ERP 2022 Track 2, should contact their local FSA county office.

**Enhancing Support of the US Specialty Crop Industry** – On November 9<sup>th</sup>, Agriculture Deputy Secretary Torres Small announced that the USDA is initiating a new effort to further support the U.S. specialty crops sector and increase the competitiveness of its products as part of the Biden-Harris Administration's efforts to build new, more and better markets that catalyze opportunity for American farmers. For more information, please see press release here: [USDA Launches Initiative to Enhance Competitiveness of the U.S. Specialty Crops Industry](#)

**Discrimination Financial Assistance Program (DFAP)** – As a reminder, the Discrimination Financial Assistance Program (DFAP) is authorized by Section 22007(e) of the Inflation

Reduction Act, which provides financial assistance to farmers, ranchers and forest landowners who experienced discrimination in USDA farm lending programs prior to 2021. Details about the program, including an application and e-filing portal, are available at <https://22007apply.gov/>. Applicants can also call the free call center at 1-800-721-0970. Filing an application is FREE and does not require a lawyer. **The application period is open and runs through January 13, 2024.** For additional information, links to the weekly “lunch and learn” webinars can be found here: [Local Events Inflation Reduction Act Section 22007 Program \(22007apply.gov\)](#)

I continue to be both honored and thankful to serve the great producers across the state and I wish you all a happy and healthy Thanksgiving.

Stay safe,



Emily J. Cole, PhD  
State Executive Director

**Important Upcoming Dates to Remember:**

**November 28** - Deadline to apply to the [Farm Labor Stabilization and Protection Pilot Program](#) (FLSP).

**December 31** - Deadline to apply for the Farm Loan [Extraordinary Measures Assistance](#) Program.

**January 2** - Deadline to apply for [NAP Coverage](#) for maple sap and honey.

**January 13** - Deadline to apply to the [Discrimination Financial Assistance Program](#).

**January 30** - Deadline to submit a 2023 application for payment for the [Emergency Livestock Assistance Program \(ELAP\)](#).

**January 31** - Deadline to submit application for the [Food Safety Certification for Specialty Crops Program \(FSCSC\)](#)

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## **FSA Encourages Farmers and Ranchers to Vote in County Committee Elections**

The 2023 Farm Service Agency County Committee Elections began on Nov. 6, 2023, when ballots were mailed to eligible voters. The deadline to return ballots to local FSA offices, or to be postmarked, is Dec. 4, 2023.

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:

- Be of legal voting age or, if not of legal voting age, supervise and conduct the farming operation of an entire farm.
- Have an interest in a farm or ranch as either:
  - An individual who meets one or more of the following:
    - Is eligible and capable to vote in one's own right.
    - Is a partner of a general partnership.
    - Is a member of a joint venture.
- Participates or cooperates in any FSA program that is provided by law. A cooperating producer is someone who has provided information to FSA about their farming or ranching operation(s) but may not have applied or received program benefits.

Eligible voters in Local Administrative Areas who have not received a ballot can obtain one from their local FSA county office. Customers can identify which LAA they or their farming operation is in by using our new GIS locator tool available at [fsa.usda.gov/elections](https://fsa.usda.gov/elections).

Newly elected committee members will take office Jan. 1, 2024.

**The candidates in this year's election are:**

- **Windham County:**
  - Virginia Champagne is nominated for LAA 3
- **Litchfield/Fairfield County:**
  - Katelyn Kinsella is nominated for LAA 3
- **New London County:**
  - Scott Cheetham is nominated for LAA 2
  - Gary Alligood is nominated for LAA 2
- **Hartford/Tolland County:**
  - Susan Hastings is nominated for LAA 1
  - Stewart W. Beckett III is nominated for LAA 5
- **New Haven/Middlesex County:**
  - William Dellacamera is nominated for LAA 2

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## **USDA to Provide More Than \$3 Billion to Commodity and Specialty Crop Producers Impacted by 2022 Natural Disasters**

### **Emergency Relief Program (ERP) 2022**

The U. S Department of Agriculture (USDA) will provide more than \$3 billion to commodity and specialty crop producers impacted by natural disaster events in 2022. Eligible impacted

producers can apply for financial assistance through the [Emergency Relief Program \(ERP\) 2022](#). The program will help offset the financial impacts of crop yield and value losses from qualifying disasters occurring in 2022.

## **Background**

On Dec. 29, 2022, President Biden signed into law the *Disaster Relief Supplemental Appropriations Act, 2023 (P.L. 117-328)* that provides about \$3.7 billion in financial assistance for agricultural producers impacted by eligible natural disasters that occurred in calendar year 2022.

ERP 2022 covers losses to crops, trees, bushes and vines due to qualifying, calendar year 2022 natural disaster events including wildfires, hurricanes, floods, derechos, excessive heat, tornadoes, winter storms, freeze (including a polar vortex), smoke exposure, excessive moisture, qualifying drought and related conditions.

ERP 2022 program benefits will be delivered to eligible producers through a two-track process. FSA intends to make both tracks available to producers at the same time. This two-track approach enables USDA to:

- Streamline the application process.
- Reduce the paperwork burden on producers.
- Proactively include provisions for underserved producers who have not been well served by past emergency relief efforts.
- Encourage producer participation in existing risk management programs to mitigate the impacts of future severe weather events.

It's important to note that disaster-impacted producers may be eligible for ERP 2022 assistance under one or both tracks. To avoid duplicative benefits, if a producer applies for both tracks, the Track 2 payment calculation will take into account any payments received through Track 1.

## **ERP 2022 Application Process – Track 1**

ERP 2022 Track 1 leverages existing federal crop insurance or Noninsured Crop Disaster Assistance Program (NAP) data as the basis for calculating payments for eligible crop producers who received indemnities through these risk management programs. Although FSA is sending pre-filled ERP 2022 Track 1 application forms to producers who have crop insurance and NAP data already on file with USDA, producers indemnified for losses resulting from 2022 natural disasters do not have to wait to receive the application before requesting ERP 2022 assistance. Effective Oct. 31, 2023, producers can apply for ERP 2022 benefits whether they have received the pre-filled application or not. Receipt of a pre-filled application is not confirmation that a producer is eligible to receive an ERP 2022 Track 1 payment.

USDA estimates that ERP Track 1 benefits will reach more than 206,000 producers who received indemnities for losses covered by federal crop insurance and more than 4,500 producers who obtained NAP coverage for the 2022 crop year.

## **ERP 2022 Application Process – Track 2**

Track 2 is a revenue-based certification program designed to assist eligible producers who suffered an eligible decrease in revenue resulting from 2022 calendar year disaster events when compared with revenue in a benchmark year using revenue information that is readily available from most tax records. In cases where revenue does not reasonably reflect a normal year's revenue, Track 2 provides an alternative method for establishing revenue. Likewise, Track 2 affords producers of crops that are used within an operation and do not generate revenue from the sale of the crop a method for establishing revenue for the purpose of applying for ERP 2022 benefits. Producers are not required to submit tax records to FSA unless requested by the County Committee if required for an FSA compliance spot check.

Although not required when applying for ERP 2022 Track 2, applicants might find the following documents useful to the process:

- Schedule F (Form 1040)
- *Profit or Loss from Farming* or similar tax documents for tax years 2018, 2019, 2022 and 2023.

Track 2 targets gaps in emergency relief assistance for eligible producers whose eligible losses were not covered by crop insurance or NAP including revenue losses too small (shallow loss) to be covered by crop insurance.

Producers interested in applying for ERP 2022 Track 2, should contact their local FSA county office. Additional reference resources can be found on FSA's [emergency relief website](#).

### **Additional Required Forms**

For both ERP 2022 tracks, all producers must have certain required forms on file with FSA within 60 days of the ERP 2022 deadline. Producers can apply for ERP 2022 starting Oct. 31, 2023. The application deadline has not yet been determined and will be announced at a later date. If not already on file, producers can update, complete and submit required forms to FSA at any time.

Required forms:

- Form AD-2047, *Customer Data Worksheet*.
- Form CCC-902, *Farm Operating Plan* for an individual or legal entity.
- Form CCC-901, *Member Information for Legal Entities* (if applicable).
- Form FSA-510, *Request for an Exception to the \$125,000 Payment Limitation for Certain Programs* (if applicable).
- Form CCC-860, *Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification*, if applicable, for the 2022 program year.
- A highly erodible land conservation (sometimes referred to as HELC) and wetland conservation certification (Form AD-1026 *Highly Erodible Land Conservation (HELIC) and Wetland Conservation (WC) Certification*) for the ERP producer and applicable affiliates.

Most producers, especially those who have previously participated in FSA programs, will likely have these required forms on file. However, those who are uncertain or want to confirm the status of their forms can contact their local FSA county office.

### **Future Insurance Coverage Requirements**

All producers who receive ERP 2022 payments must purchase crop insurance, or NAP coverage where crop insurance is not available, in the next two available crop years as determined by the Secretary. Purchased coverage must be at the 60/100 coverage level or higher for insured crops or at the catastrophic coverage level or higher for NAP crops.

### **More Information**

ERP 2022 eligibility details and payment calculation factor tables are available on the [emergency relief website](#), in the [ERP Track 1](#) and [ERP Track 2](#) fact sheets and through your local [FSA county office](#).

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## **Tax Resources for USDA Program Participants**

Navigating filing taxes can be challenging, especially if you are new to running a farm business, participating in disaster programs for first time, or trying to forecast the farm's tax bill. Receiving funds from USDA through activities such as a conservation program payment or a disaster program is considered farm income that includes a tax liability for farm businesses. USDA technical assistance is free and creates no tax implications.

At the end of the tax year, USDA issues tax forms 1098 and 1099 forms for farm loans, conservation programs administered by the Farm Service Agency and Natural Resource Conservation Service including the Conservation Reserve Program and Environmental Quality Incentives Program, crop disaster payments, and the Market Facilitation Program. USDA also issues tax forms for recipients of assistance for distressed borrowers, including through Section 22006 of the Inflation Reduction Act.

If you have received tax forms related to your operation, USDA cannot and does not provide tax advice but wants you to be aware of options that may help manage your tax liability. USDA has partnered with experts to provide resources to help you make the right tax decisions for your operation. Monthly webinars are available for registration and to view on demand at <https://www.farmers.gov/working-with-us/taxes>.

The [Tax Estimator Tool](#) is an interactive spreadsheet that producers can download to estimate tax liability. It is for informational and educational purposes and should not be considered tax or legal advice. Producers may need to work with a tax professional to determine the correct information to be entered in the Tax Estimator Tool.

We encourage you to visit <https://www.farmers.gov/working-with-us/taxes> for more information on how to find and work with a tax preparer as well as instructions on how to request copies of USDA documents and links to other helpful tax resources.

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# Farmers.gov - Your Online Hub for Conducting Business with USDA

Farmers.gov gives you one place to do business with USDA's Farm Service Agency (FSA) and the Natural Resources Conservation Service (NRCS), including accessing your farm records, maps, and common land units. You can create a farmers.gov account for the farmers.gov authenticated site, where you can access self-service features through a secure login.

In addition to the self-service features farmers.gov website also has information on USDA programs, farm loans, disaster assistance, conservation programs and crop insurance.

## What can you do with your farmers.gov account?

- View FSA Farm loans including loan information, interest payments, loan advance and payment history, paid-in-full restructured loans, and account alerts.
- View NRCS Disbursements and Farm Loans financial activity from the past 180 days.
- View, print and export detailed farm records and farm/tract maps.
- Export common land unit (field) boundaries as ESRI and GeoJSON file types.
- Import precision agriculture planting boundaries, create labels containing crop information, and print both on farm tract maps.
- Use the draw tools to determine acres in an area of interest that can be printed on a map and provided to a third party or exported as a feature file for use in other geospatial applications.
- View, upload, download and e-sign NRCS documents.
- Request conservation and financial assistance, including submitting a program application.
- Access information on current and past conservation practices, report practice completion and request practice certification
- View detailed information on previous and ongoing contracts, including the amount of cost-share assistance received and request contract modifications.

## How to create a farmers.gov account?

To create a farmers.gov account you will need:

- A USDA individual customer record - A customer record contains information you have given to USDA to do business with them, like your name, address, phone number, and any legal representative authority relationships.
  - A login.gov account – Login.gov is a sign-in service that gives people secure online access to participating government programs.
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# USDA To Provide Additional Financial Assistance to Qualifying Guaranteed Farm Loan Borrowers Facing Financial Risk

The USDA announced it will begin providing additional, automatic financial assistance for qualifying guaranteed Farm Loan Programs (FLP) borrowers who are facing financial risk. The announcement is part of the \$3.1 billion to help certain distressed farm loan borrowers that was provided through Section 22006 of the Inflation Reduction Act.

Since the Inflation Reduction Act was signed into law by President Biden in August 2022, USDA has provided approximately \$1.15 billion in assistance to more than 20,000 distressed borrowers as a part of an ongoing effort to keep borrowers farming, remove obstacles that currently prevent many borrowers from returning to their land, and improve the way that USDA approaches borrowing and loan servicing in the long-term. The financial assistance announced today will provide qualifying distressed guaranteed loan borrowers with financial assistance similar to what was already provided to distressed direct loan borrowers. Based on current analysis, the financial assistance announced today will assist an estimated approximately 3,500 eligible borrowers, subject to change as payments are finalized.

An FLP guaranteed loan borrower is distressed if they qualify under one of the options below. FLP guaranteed borrowers who qualify under multiple options will receive a payment based on the option that provides the greatest payment amount:

- Payment of any outstanding delinquency on all qualifying FLP guaranteed loans as of Oct. 18, 2022. This includes any guaranteed loan borrowers who did not receive an automatic payment in 2022 on that loan because they were not yet 60 days delinquent as of Sept. 30, 2022, as well as guaranteed borrowers that became delinquent on a qualifying FLP guaranteed loan between September 30, 2022, and Oct. 18, 2022.
- Payment on a qualifying FLP guaranteed loan for which a guaranteed loan borrower received a loan restructure, which modified the guaranteed loan maturity date, between March 1, 2020, and Aug. 11, 2023. The payment amount will be the lesser of the post-restructure annual installment or the amount required to pay the loan in full. The guaranteed loan must not have been paid in full prior to Aug. 11, 2023.
- Payments on certain deferred amounts on qualifying FLP guaranteed loans, not to exceed \$100,000, for guaranteed borrowers who received a deferral or another type of payment extension, for at least 45 days, between March 1, 2020, and Sept. 30, 2022, from their guaranteed lender on that qualifying guaranteed loan in response to COVID-19, disasters, or other revenue shortfalls. The Inflation Reduction Act payment amount will be the lesser of the most recent deferral or extension amount on the qualifying FLP guaranteed loan, or the amount required to pay that loan in full. The guaranteed loan must not have been paid in full prior to Aug. 11, 2023.

This assistance is only available for FLP guaranteed loan borrowers who did not or will not receive an initial payment on the same FLP guaranteed loan under Inflation Reduction Act assistance announced in October 2022.

Distressed guaranteed borrowers qualifying for this assistance will receive a United States Department of the Treasury check that is jointly payable to the borrower and the lender. These borrowers will also receive a letter from FSA informing them of Inflation Reduction Act

assistance they will receive as well as instructions to make an appointment with their lender to process the payment and apply it to their qualifying guaranteed loan accounts. Guaranteed lenders will receive an email in the coming days informing them of this assistance and any next steps. Lenders will also receive letters informing them which borrowers will receive assistance and the amount of assistance they will receive.

Any distressed guaranteed borrowers who qualify for these forms of assistance and are currently in bankruptcy will be addressed using the same case-by-case review process announced in October 2022 for complex cases.

FSA will also provide relief to qualifying FLP guaranteed loan borrowers determined to be distressed borrowers based on liability for remaining federal debt subject to debt collection and garnishment after the liquidation of their guaranteed loan account as of July 31, 2023. This will allow some borrowers to potentially return to farming. Guaranteed borrowers who qualify for this assistance will have their federal debt paid automatically by FSA and will receive a letter informing them of the payment made on their federal debt.

All letters to qualifying guaranteed loan borrowers will contain instructions for opting out of assistance if a borrower chooses to do so.

### **Important Tax Information**

Similar to other USDA Inflation Reduction Act assistance, payments provided to borrowers and payments to be applied to FSA farm loan accounts will be reported to the Internal Revenue Service (IRS). Borrowers receiving this assistance will receive a 1099 form from FSA. Please note that payments over \$600 are subject to Federal and State Income Taxes and will be reflected on your annual 1099 form. Borrowers are encouraged to consult a tax professional with all tax-related questions regarding any Inflation Reduction Act assistance received. USDA also has tax-related resources at [farmers.gov/taxes](https://farmers.gov/taxes).

### **Individual Requests for Farmers Seeking Assistance**

In addition to the automatic payments announced today for distressed guaranteed loan borrowers, FSA continues to accept and review individual distressed borrower assistance requests from direct loan borrowers who missed a recent installment or are unable to make their next scheduled installment on a qualifying direct FLP loan. All FSA direct borrowers should have received a letter detailing the eligibility criteria and process for seeking this type of assistance, which is available even before they become delinquent. As the letter details, borrowers who are within two months of their next installment may seek a cash flow analysis from FSA using a recent balance sheet and operating plan to determine their eligibility.

FSA direct borrowers also received a letter detailing an opportunity to receive assistance if they took certain extraordinary measures to avoid delinquency on their qualifying direct FLP loans, such as taking on or refinancing more debt, selling property, or cashing out retirement or college savings accounts.

Borrowers can submit requests for extraordinary measures or cash flow-based assistance in person at their local FSA office or by sending in a direct request using the [farmers.gov](https://farmers.gov) 22006 assistance request portals at [farmers.gov/loans/inflation-reduction-investments/assistance](https://farmers.gov/loans/inflation-reduction-investments/assistance). All requests for assistance must be received by Dec. 31, 2023.

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## RMA Offers Insurance Resources

The Risk Management Agency (RMA) serves America's agricultural producers through effective, market-based risk management tools to strengthen the economic stability of agricultural producers and rural communities. RMA is committed to increasing the availability and effectiveness of Federal crop insurance as a risk management tool.

RMA manages the Federal Crop Insurance Corporation (FCIC) to provide innovative crop insurance products to America's farmers and ranchers. Approved Insurance Providers (AIP) sell and service Federal crop insurance policies in every state and in Puerto Rico through a public-private partnership with RMA. RMA backs the AIPs who share the risks associated with catastrophic losses due to major weather events. [Learn more by visiting RMA's website.](#)

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## USDA Develops Simplified Direct Loan Application to Improve Customer Service

The U.S. Department of Agriculture (USDA) has developed a simplified direct loan application to provide improved customer experience for producers applying for loans from the Farm Service Agency (FSA). The simplified direct loan application enables producers to complete a more streamlined application, reduced from 29 to 13 pages. Producers will also have the option to complete an electronic fillable form or prepare a traditional, paper application for submission to their local FSA farm loan office. The paper and electronic versions of the form are now available.

Approximately 26,000 producers submit a direct loan application to the FSA annually, but there is a high rate of incomplete or withdrawn applications, due in part to a challenging and lengthy paper-based application process. Coupled with the Loan Assistance Tool released in October 2022, the simplified application will provide all loan applicants access to information regarding the application process and assist them with gathering the correct documents before they begin the process. This new application will help farmers and ranchers submit complete loan applications and reduce the number of incomplete, rejected, or withdrawn applications.

In October 2022, USDA launched the Loan Assistance Tool, an online step-by-step guide that provides materials to help an applicant prepare their farm loan application in one tool. Farmers can access the Loan Assistance Tool by visiting [farmers.gov/farm-loan-assistance-tool](https://farmers.gov/farm-loan-assistance-tool) and clicking the 'Get Started' button. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser. A version compatible with mobile devices is expected to be available by the summer. It does not work in Internet Explorer.

The simplified direct loan application and Loan Assistance Tool are the first of multiple farm loan process improvements that will be available to USDA customers on farmers.gov in the future. Other improvements that are anticipated to launch in 2023 include:

- An interactive online direct loan application that gives customers a paperless and electronic signature option, along with the ability to attach supporting documents such as tax returns.

- An online direct loan repayment feature that relieves borrowers from the necessity of calling, mailing, or visiting a local Service Center to pay a loan installment.

USDA provides access to credit to approximately 115,000 producers who cannot obtain sufficient commercial credit through direct and guaranteed farm loans. With the funds and direction Congress provided in Section 22006 of the Inflation Reduction Act, USDA took action in October 2022 to provide relief to qualifying distressed borrowers while working on making transformational changes to loan servicing so that borrowers are provided the flexibility and opportunities needed to address the inherent risks and unpredictability associated with agricultural operations.

Soon, all direct loan borrowers will receive a letter from USDA describing the circumstances under which additional payments will be made to distressed borrowers and how they can work with their FSA local office to discuss these options. Producers can explore all available options on all FSA loan options at [fsa.usda.gov](https://fsa.usda.gov) or by contacting their [local USDA Service Center](#).

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## Crop Insurance for Specialty and Organic Crops Grow as Options Improve and Expand

USDA is beefing up crop insurance options for specialty crop and organic producers, including rolling out new and expanded options based on feedback from America's agricultural producers. To achieve this, USDA's Risk Management Agency (RMA) accelerated its outreach efforts to hear directly from producers across the country by hosting in-person and virtual roadshows and making investments in risk management education. These improvements are part of a comprehensive effort to improve risk management tools and other programs for a wide variety of producers as well as expand access to organic markets.

From 1990 to 2022, liabilities for insured specialty crops rose from \$1 billion to more than \$23 billion. Over the past 20 years, the number of individual specialty crops insured under crop insurance programs increased by 27%. Currently, there are over 70 individual specialty crops insured under crop insurance programs.

### New Insurance Options:

- **Transitional and Organic Grower Assistance Program (TOGA):** For 2022, RMA offered [this new program](#) reduce a producer's overall crop insurance premium bill allowing them to continue using organic agricultural systems. Premium benefits for TOGA included: 10 percentage points of premium subsidy for all crops in transition, \$5 per acre premium benefit for certified organic grain and feed crops, and 10 percentage points of premium subsidy for all Whole-Farm Revenue Protection (WFRP) policies covering any number of crops in transition to organic or crops with the certified organic practice.
- **Tropical Storm Coverage:** For crop year 2023 and succeeding years, RMA added a new option to [Hurricane Insurance Protection – Wind Index \(HIP-WI\)](#) for named tropical storm weather events. The Tropical Storm Option covers damage caused by strong weather systems not categorized as hurricanes. Both a wind and precipitation trigger must occur for an indemnity to be paid. This new option helped many

producers recover after Hurricane Idalia this year. About 60% of eligible policies elected this option.

- **Grapevine:** Beginning in crop year 2024, producers can insure all types of grapevines in select counties in California, Idaho, Michigan, New York, Ohio, Oregon, Pennsylvania, Texas, and Washington. [This policy](#) complements the existing Grape crop insurance program that covers the fruit growing on the vine. The policy covers freeze, fire, hail, flood, failure of irrigation water supply, and other causes of loss.
- **Kiwifruit:** Beginning in crop year 2024, producers in 12 California counties can insure their kiwifruit against unforeseen weather perils and other naturally occurring perils. [The program](#) covers three varietal group types: Hayward; Reds & Golds; and Mega. The Hayward variety currently makes up 92% of the California crop followed by non-Hayward varieties, including reds and golds and one green variety marketed as Mega Kiwi.
- **Pomegranate:** Beginning in crop year 2023, pomegranate producers in select California counties can receive yield-based insurance coverage for standard weather, natural, and environmental perils as well as quality losses. Coverage is available for two varietal groups: “Early” and the ‘Wonderful’ varieties and all others. [The program](#) also recognizes the different utilization values of fresh fruit, arils, and juice.
- **Shellfish:** Beginning in crop year 2024, producers can insure their commercially cultivated oysters that are grown using containerized methods. [This program](#) offers production-based coverage on an individual producer basis. This insurance option provides coverage against four perils including: named storms, excessive heat, freeze, and low salinity and will be available in select counties in Alabama, California, Florida, Maine, Maryland, Massachusetts, Mississippi, New York, North Carolina, Rhode Island, South Carolina, and Virginia.
- **Controlled Environment:** Beginning in crop year 2024, producers can insure plants produced in a controlled environment against disease that occurs in their facility. [This program](#) will provide the following benefits: simple application and policy renewal process, like the Nursery Value Select program, and insurance for controlled environment producer-selected plant categories. In addition to specialty crop and organic producers, this policy will greatly benefit urban producers.

#### Improved Insurance Options:

- **Whole-Farm Revenue Protection Program (WFRP):** Several improvements will begin in the 2024 policy year including: allowing all eligible producers to qualify for 80% and 85% coverage levels; allowing producers to purchase catastrophic coverage level policies for individual crops with [WFRP](#); expanding yield history to a 10-year maximum (from four years) for all crops not covered by another federal crop insurance policy; making the policy more affordable for single commodity producers; and allowing producers to customize their coverage by choosing whether WFRP will consider other federal crop insurance policies as primary insurance when calculating premium and revenue to count during claim time.
- **Micro Farm:** Several updates were made to [Micro Farm](#) including: moving the sales closing date to a less busy time of year to help agents dedicate time to marketing the program, allowing producers to purchase other federal crop insurance with Micro Farm, allowing vertically integrated entities to be eligible and making the Expanding Operations feature available.

- **Pistachios:** Several revisions were made to the [Pistachio policy](#) including: allowing insurance for producers with fewer than four years of production records under the new Transitional Yields (T-Yields); clarifying simple average approved yield for APH databases containing T-Yields; clarifying variability adjustment requirements for actual production history databases; and allowing assigned yields and temporary yields if indicated in the Special Provisions.
- **Quality Loss Option (QLO):** RMA is making the QLO available to several initial specialty crops, including avocados (California only), blueberries, cranberries, grapes, peaches, stone fruit, and table grapes. RMA plans to make the option available to additional specialty crops in the upcoming months after further review.

### More Information

Specialty crop producers can learn more on [RMA's Specialty Crop Page](#) or by contacting one of RMA's specialty crop liaisons, who serve as points of contact for local specialty crop producers. Organic producers can learn more at [RMA's Organic webpage](#). Producers can receive the most up to date information about RMA insurance options for specialty crops by [subscribing to GovDelivery](#).

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## Reporting Organic Crops

If you want to use the Noninsured Crop Disaster Assistance Program (NAP) organic price and you select the "organic" option on your NAP application, you must report your crops as organic.

When certifying organic acres, the buffer zone acreage must be included in the organic acreage.

You must also provide a current organic plan, organic certificate or documentation from a certifying agent indicating an organic plan is in effect. Documentation must include:

- name of certified individuals
- address
- telephone number
- effective date of certification
- certificate number
- list of commodities certified
- name and address of certifying agent
- a map showing the specific location of each field of certified organic, including the buffer zone acreage

Certification exemptions are available for producers whose annual gross agricultural income from organic sales totals \$5,000 or less. Although exempt growers are not required to provide a written certificate, they are still required to provide a map showing the specific location of each field of certified organic, transitional and buffer zone acreage.

For questions about reporting organic crops, contact your [local USDA Service Center](#).

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