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American the Beautiful

One moment it's sunny and 60 degrees ... and the next moment it's 20 degrees with 50 MPH winds. Yes, we are in the month of February in Indiana and the weather changes so rapidly. However, there are few things that remain steadfast and that is our collective love for the United States of America and the great State of Indiana.

Another thing that remains constant in the Hoosier (or Boilermaker) state is the passion and dedication of the men and women of the Indiana Farm Service Agency (FSA), who work every day to serve the needs of American agriculture. They are unwavering in their commitment to public service and getting you the answers needed for your operations. I am truly blessed to serve with the best.



Later this month, you will be receiving a newsletter in the U.S. Mail. In this electronic age, every month you receive a newsletter delivered to your personal email box. The mailed newsletter will be lengthy but is comprehensive in its content and is something you can post in the farm shop or keep in your vehicles to stay up to date on FSA programs and deadlines. We are excited to bring this to your mailboxes!

As always, if our team can be of assistance to you, please reach out, and I am always available, as well.

Proudly Serving Indiana and American Agriculture,



State Executive Director

USDA Rolling Out Revenue Based Disaster and Pandemic Assistance Programs



Sign up began January 23, 2023, for two new important programs for revenue losses, from 2020 and 2021 natural disasters or the COVID-19 pandemic. Both programs equitably fill gaps in earlier assistance.

First, you may be eligible for assistance through the [Emergency Relief Program \(ERP\)](#) Phase Two if you experienced revenue losses from eligible natural disasters in 2020 and 2021. ERP Phase Two is for producers who didn't receive assistance from ERP Phase One.

You may also be eligible for the [Pandemic Assistance Revenue Program \(PARP\)](#) if you experienced revenue losses in calendar year 2020. PARP is addressing gaps in previous pandemic assistance, which was targeted at price loss or lack of market access, rather than overall revenue losses.

Applications for both new programs are due June 2, 2023, and you can apply for both programs during your same appointment with USDA's Farm Service Agency (FSA).

Historically, FSA programs have been designed to make direct payments to producers based on a single disaster event or for a single commodity loss. For many of you, this may be the first revenue-based program that you've applied for with FSA.

Why revenue-based programs?

ERP Phase Two and PARP take a much more holistic approach to disaster assistance, ensuring that producers not just make it through a single growing season but have the financial stability to invest in the long-term well-being of their operations and employees.

In general, ERP Phase Two payments are based on the difference in allowable gross revenue between a benchmark year, representing a typical year of revenue for the producer and the disaster year – designed to target the remaining needs of producers impacted by qualifying natural disasters and avoid duplicative payments. ERP Phase Two revenue loss is based on tax years.

For PARP, an agricultural producer must have been in the business of farming during at least part of the 2020 calendar year and had a decrease in revenue for the 2020 calendar year, as compared to a typical year. PARP revenue loss is based on calendar years.

How to Apply

In preparation for enrollment, producers should gather supporting documentation including:

- Schedule F (Form 1040); and
- *Profit or Loss from Farming* or similar tax documents for tax years 2018, 2019, 2020, 2021 and 2022 for ERP and for calendar years 2018, 2019 and 2020 for PARP.

Producers should also have, or be prepared to have, the following forms on file for both ERP and PARP program participation:

- Form AD-2047, *Customer Data Worksheet* (as applicable to the program participant);
- Form CCC-902, *Farm Operating Plan* for an individual or legal entity;
- Form CCC-901, *Member Information for Legal Entities* (if applicable); and
- Form AD-1026 *Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification*.
- Form CCC-860, *Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification*, as certain existing permanent and ad-hoc disaster programs provide increased benefits or reduced fees and premiums.

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 should contact FSA at their local [USDA Service Center](#).

Please visit your local USDA Service Center for more information on ERP Phase Two, PARP and our full portfolio of conservation, prices support, safety-net, credit and disaster assistance programs.

2023 Agriculture Risk Coverage and Price Loss Coverage Program Deadline Approaching

Agricultural producers have until March 15, 2023, to enroll in the [Agriculture Risk Coverage \(ARC\) and Price Loss Coverage](#) programs for the 2023 crop year. These are two key safety net programs offered by the U.S. Department of Agriculture (USDA).

2023 Elections and Enrollment

Producers can elect coverage and enroll in ARC-County (ARC-CO) or PLC, which provide crop-by-crop protection, or ARC-Individual (ARC-IC), which protects the entire farm. Although election changes for 2023 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 2023, they must sign a new contract.

If producers do not submit their election by the March 15, 2023, deadline, their election remains the same as their 2022 election for crops on the farm. Farm owners cannot enroll in either program unless they have a share interest in the farm.

Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium and short grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat.

Web-Based Decision Tools

In partnership with USDA, the University of Illinois and Texas A&M University offer web-based decision tools to assist producers in making informed, educated decisions using crop data specific to their respective farming operations. Tools include:

- [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 obtain basic information regarding the decision and factors that should be taken into consideration such as future commodity prices and historic yields to estimate payments for 2022.

Crop Insurance Considerations

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.

More Information

For more information on ARC and PLC, visit the [ARC and PLC webpage](#) or contact your local [USDA Service Center](#).

USDA Provides Local Support for Beginning Farmers

The first 10 years of a farming operation are tough. USDA recognizes you need dedicated support to help make sense of all the information coming your way. Each state has a Beginning Farmer team headed up by a state coordinator. The coordinator helps producers who have operated a farm for less than 10 years navigate USDA and partner resources.

William Fett is the Indiana Beginning Farmer Coordinator. He is the Outreach Coordinator with [Natural Resources Conservation Service](#). Will is the team lead and will answer questions from farmers. He can be reached at william.fett@usda.gov or 317-295-5833.

The other members of the team are Champions. They help Will respond to questions, provide support to county offices and plan outreach events specifically for beginning farmers. Your Indiana Champions are:

- Bridgette Wanhainen a Farm Loan Officer with the [Farm Service Agency](#).
- Mark Zukunft, Direct Single-Family Housing Programs Specialist with [Rural Development](#).
- Jessica Heyen, Risk Management Specialist with the [Risk Management Agency](#).

For more beginning farmer resources, visit the website at www.farmers.gov/newfarmers.

USDA Microloans Help Farmers Purchase Farmland and Improve Property

INDIANA FARM LOAN PROGRAM SERVICING AREAS



Farmers can use USDA farm ownership microloans to buy and improve property. These microloans are especially helpful to beginning or underserved farmers, U.S. veterans looking for a career in farming, and those who have small and mid-sized farming operations.

Microloans have helped farmers and ranchers with operating costs, such as feed, fertilizer, tools, fencing, equipment, and living expenses since 2013.

Microloans can also help with farmland and building purchases and soil and water conservation improvements. FSA designed the expanded program to simplify the application process, expand eligibility requirements and expedite smaller real estate loans to help farmers strengthen their operations. Microloans provide up to \$50,000 to qualified producers and can be issued to the applicant directly from the FSA.

To learn more about the FSA microloan program, contact your local USDA Service Center or visit fsa.usda.gov/microloans.

USDA Develops Simplified Direct Loan Application to Improve Customer Service

New form will be available starting March 1, 2023

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 will be available starting March 1, 2023.

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 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 or by contacting their [local USDA Service Center](#).

Access Your Farm Records and Maps Online

Producers with farmers.gov accounts can access farm records and maps online, in real time by desktop computer, tablet or phone. Capabilities include:

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

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

Managing USDA Business Online

Using farmers.gov, producers, entities and those acting on their behalf can also:

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

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

To access your information, you'll will need a [USDA eAuth account](#) to login to farmers.gov. After obtaining an eAuth account, producers should visit [farmers.gov](#) and sign into the site's authenticated portal via the [Sign In/Sign Up link](#) at the top right of the website. Google Chrome, Mozilla Firefox or Microsoft Edge are the recommended browsers to access the feature.

In addition to the self-service features available by logging into farmers.gov, the website also has ample information on USDA programs. Visit [farmers.gov](#) to learn more.

Register for Free Farm Tax Strategies and Schedule F Webinars for Farmers



Filing taxes for an agricultural operation can be challenging, and many producers may not have the funds to hire accountants or tax professionals to assist.

Join USDA's Farm Service Agency (FSA) for two free webinars:

Wednesday, February 22, 3:00 pm Eastern: Farm and Ranch Tax Strategies 2023.

There is a strategy to managing your taxes and now is the time to start planning. Join USDA and Bob Rhea, University of Illinois Tax School, to learn about tax management options for 2023.

[Register here for the February 22nd webinar.](#)

Wednesday, March 22, 3:00 pm Eastern: Schedule F (Profit or Loss from Farming).

The Schedule F is used to report taxable income earned from farming, ranching, and agricultural activities. Join USDA and Guido van der Hoeven, President, Land Grant University Tax Education Foundation, Inc. (LGUTEF), for a line-by-line review of this tax form.

[Register here for the March 22nd webinar.](#)

USDA Offers Options to Sign and Share Documents Online

Farmers working with USDA's Farm Service Agency or Natural Resources Conservation Service can sign and share documents online in just a few clicks. By using Box or OneSpan, producers can digitally complete business transactions without leaving their

homes or agricultural operations. Both services are free, secure, and available for multiple FSA and NRCS programs.

Box is a secure, cloud-based site where FSA or NRCS documents can be managed and shared. Producers who choose to use Box can create a username and password to access their secure Box account, where documents can be downloaded, printed, manually signed, scanned, uploaded, and shared digitally with Service Center staff. This service is available to any FSA or NRCS customer with access to a mobile device or computer with printer connectivity.

OneSpan is a secure eSignature solution for FSA and NRCS customers. Like Box, no software downloads or eAuthentication is required for OneSpan. Instead, producers interested in eSignature through OneSpan can confirm their identity through two-factor authentication using a verification code sent to their mobile device or a personalized question and answer. Once identity is confirmed, documents can be reviewed and e-signed through OneSpan via the producer's personal email address. Signed documents immediately become available to the appropriate Service Center staff.

Box and OneSpan are both optional services for customers interested in improved efficiency in signing and sharing documents with USDA, and they do not replace existing systems using eAuthentication for digital signature. Instead, these tools provide additional digital options for producers to use when conducting business with FSA or NRCS.

USDA Service Center staff are available to help producers get started with Box and OneSpan through a few simple steps. Please visit farmers.gov/service-locator to find your local office and let Service Center staff know you're interested in signing and sharing documents through these new features. In most cases, one quick phone call will be all that is needed to initiate the process.

Visit farmers.gov/mydocs to learn more about Box and OneSpan, steps for getting started, and additional resources for conducting business with USDA online.

February 2023 Lending Rates

USDA announced loan interest rates for February 2023, which are effective February 1, 2023. USDA's FSA loans provide important access to capital to help agricultural producers start or expand their farming operation, purchase equipment and storage structures, or meet cash flow needs.



Farm Loan Programs



Farm Programs

Farm Operating - Direct	4.750%	Farm Storage Facility Loans	3 Year	4.000%
Farm Ownership - Direct	4.750%		5 Year	3.750%
Farm Ownership - Joint Financing	2.750%		7 Year	3.750%
Farm Ownership Loans - Direct FO Down Payment	1.500%		10 Year	3.625%
Limited Resource Loans	5.000%		12 Year	3.750%
Emergency Loans	3.750%	Commodity Loans		5.750%
		CCC Borrowing Rate		4.750%

FSA also offers guaranteed loans through commercial lenders at rates set by those lenders.

Check your eligibility for FSA loans by utilizing the [Farm Loan Assistance Tool](#). Find out which of these loans may be right for you by using our [Farm Loan Discovery Tool](#).

Producers can explore available options on all FSA loan options at fsa.usda.gov or by contacting your [local USDA Service Center](#).

Dates to Remember

[2023 Indiana FSA Important Deadline Dates](#)

February 20 - Offices Closed in Observance of George Washington's Birthday

March 1 – Final Date to Submit Application for 2022 Losses under the [Livestock Indemnity Program \(LIP\)](#)

March 1 – Final Date to Supporting Documents (zero-share signatures, cash leases, payment eligibility, etc..) for 2019, 2020 and 2021 ARC/ PLC Purposes

March 15 - 2023 [ARC-PLC](#) Election and Enrollment Deadline

March 15 - [NAP](#) Sales Closing Date for annual spring/summer planted crops not limited to: beans, beets, broccoli, brussel sprouts, cabbage, canola, cantaloupes, carrots, cauliflower, corn, cucumbers, eggplant, greens, herbs, honeydew, lettuce, oats, okra, onions, peas, peppers, potatoes, pumpkins, radishes, sorghum, squash, tomatillos, tomatoes, and watermelon

March 31 - Final Date to Obtain [Loans](#) or [Loan Deficiency Payments \(LDP's\)](#) on 2022 Harvested Small Grain

Ongoing - Signup for [Continuous CRP](#)

Ongoing – Submit an Application for a [Farm Storage Facility Loan](#)

Continuous - Submit an Application for [FSA Farm Loans](#)

Continuous - Signup for Local County Office FSA Text Alerts - Text Your [Service Center Keyword](#) to FSANOW (372-669)

Continuous – Sign up for GovDelivery Newsletters, Bulletins and Indiana Press Releases ([Subscribe to USDA Emails for Farmers | Farmers.gov](#))

2023 Indiana Small Farm Conference



Don't miss Purdue Extension's 11th Annual Indiana Small Farm Conference, the annual educational networking event for the Indiana small and diversified farming community.

For more information and registration, visit <https://purdue.ag/sfc>.

Scholarship Opportunities

The USDA/1890 National Scholars Program is currently open to high school seniors entering their freshman year of college, and rising college sophomores and juniors **from January 15, 2023 to March 15, 2023.**

Please consult the [USDA 1890 National Scholars Application Applicant Guide](#) for detailed instructions on how to create an account and apply.

To create your account, visit www.eauth.usda.gov/eauth/b/usda/home

To view the **new** 2023 E-application, please open the following link: [2023 E-application for the 1890 National Scholars Program](#)

For any questions regarding the USDA/1890 National Scholars Program, please contact:

Office of Partnerships and Public Engagement
Telephone Number: (202) 720-6350
Email: 1890init@usda.gov

Indiana Farm Service Agency

5981 Lakeside Blvd
Indianapolis IN 46278

Phone: 317-290-3315
Fax: 855-374-4066

USDA Service Center Locator

Julia A Wickard
State Executive Director
julia.wickard@usda.gov

Joshua Oren
Administrative Officer
joshua.oren@usda.gov

Kala Nicholson-Cline
Farm Loan
Program Chief
kala.nicholson-cline@usda.gov

Susan Houston
Price Support/Disaster
Program Chief
susan.houston@usda.gov

Jared Thomas
Conservation/Compliance
Program Chief
jared.thomas@usda.gov

Kaitlin Myers
Production Adjustment
Program Chief
kaitlin.myers@usda.gov

Indiana FSA State Committee

Travis Nolcox, Gibson County - Chairman
Amanda Berenda, Newton County
Joe Pearson, Grant County
Beth Tharp, Putnam County
Emily Wilson, Decatur County

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