



U.S. DEPARTMENT OF AGRICULTURE

[Farm Service Agency](#) | [Natural Resources Conservation Service](#) | [Risk Management Agency](#)

## Nebraska FSA and NRCS State Office Electronic Newsletter - Sept. 27, 2024

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## **A Message from the Acting State Executive Director**

Fall is certainly a busy time for our Farm Service Agency (FSA) customers. Whether you are combining, planting fall-seeded crops, or weaning livestock, please remember to be safe as you go about your activities.

For those of you who are planting, your FSA office will be ready to take your acreage certification information as you finish getting your fall-seeded crops in the ground. You can help us out with this process now by keeping a good record of what you plant, where you plant it and when you plant it. This information is critical for completing your certification. Some offices may already have given you maps to aid with this process. Please note you also can certify any newly-planted cover crop acres at the same time.

In this column I often call attention to the dedication and hard work of our county office employees. This month I also want to offer a salute to those who serve as members of our County FSA Committees (COCs) across the state. COCs are comprised of elected farmer/rancher members and can be found in every county that has a USDA FSA office. They provide you, our farmer and rancher FSA customers, with local representation. They assist FSA staff with implementation of programs according to statutory and regulatory requirements and can provide local input on things like yields, weather, program appeals and other producer concerns.

These COC members, who are also producers themselves, provide their time and attention often while managing their own operations. If you see them around your community, please take a moment to thank them for their work.

COCs are elected for you, by you, with ballots coming each year from your FSA County Office. FSA will be releasing the 2024 election ballots in early November. Please keep an eye out for more information on this election in this newsletter as well as through your county newsletter and local media.

That's all for this month. Best wishes for a successful harvest.

--Tim Divis

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## **Deadline Approaching for Producers to Consider NAP Risk Protection Coverage for Some Crops in 2025**

Farm Service Agency (FSA) reminds producers to examine available USDA crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the applicable crop sales deadline.

NAP application deadlines can vary by county and by crop. In Nebraska NAP application deadlines for coverage in the 2025 production season are approaching and include:

- Rye, triticale, wheat: Sept. 30, 2024
- Alfalfa, mixed forages and grass: Nov. 15, 2024
- Apples, aronia berries and grapes: Nov. 20, 2024

Producers interested in NAP are encouraged to contact their county FSA office for more information ahead of the deadline.

Producers are reminded that crops not covered by federal crop insurance may be eligible for NAP. NAP covers losses from natural disasters on crops for which no permanent federal crop insurance program is available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops. NAP can protect against losses associated with lower yields, destroyed crops or prevented planting.

NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production. Buy-up levels of NAP coverage are available if the producer can show at least one year of previously successfully growing the crop for which coverage is being requested. The buy-up coverage can be from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Buy-up coverage is not available for crops intended for grazing.

For all coverage levels, the NAP service fee is the lesser of \$325 per crop or \$825 per producer per county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties. Producers qualifying as beginning, underserved, or limited resource farmers or those who can meet eligibility requirements as a

military veteran are eligible for free catastrophic (basic) level of NAP coverage, as well as the potential for reduction in buy-up premiums.

To learn more about NAP, visit [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap).

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## **Marketing Assistance Loan Provisions**

Marketing Assistance Loans (MALs) and Loan Deficiency Payments (LDPs) provide financing and marketing assistance for wheat, feed grains, soybeans, and other oilseeds, pulse crops, rice, peanuts, cotton, wool and honey. MALs provide you with interim financing after harvest to help you meet cash flow needs without having to sell your commodities when market prices are typically at harvest-time lows. A producer who is eligible to obtain a loan, but agrees to forgo the loan, may obtain an LDP if such a payment is available. Marketing loan provisions and LDPs are not available for sugar and extra-long staple cotton.

FSA is now accepting requests for 2024 MALs and LDPs for all eligible commodities after harvest. Requests for loans and LDPs shall be made on or before the final availability date for the respective commodities.

Commodity certificates are available to loan holders who have outstanding nonrecourse loans for wheat, upland cotton, rice, feed grains, pulse crops (dry peas, lentils, large and small chickpeas), peanuts, wool, soybeans and designated minor oilseeds. These certificates can be purchased at the posted county price (or adjusted world price or national posted price) for the quantity of commodity under loan, and must be immediately exchanged for the collateral, satisfying the loan. MALs redeemed with commodity certificates are not subject to Adjusted Gross Income provisions.

To be considered eligible for an LDP, you must have form CCC-633EZ, Page 1 on file at your local FSA Office before losing beneficial interest in the crop. Pages 2, 3 or 4 of the form must be submitted when payment is requested.

Marketing loan gains (MLGs) and loan deficiency payments (LDPs) are no longer subject to payment limitations, actively engaged in farming and cash-rent tenant rules.

Adjusted Gross Income (AGI) provisions state that if your total applicable three-year average AGI exceeds \$900,000, then you're not eligible to receive an MLG or

LDP. You must have a valid CCC-941 on file to earn a market gain of LDP. The AGI does not apply to MALs redeemed with commodity certificate exchange.

For more information and additional eligibility requirements, contact FSA at your [USDA Service Center](#) or visit [fsa.usda.gov](https://fsa.usda.gov).

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## **Deadline Approaching for Organic Certification Cost Share Assistance**

Through the [Organic Certification Cost Share Program](#) (OCCSP), USDA's Farm Service Agency (FSA) will cover up to 75% of organic certification costs at a maximum of \$750 per certification category. FSA is now accepting applications, and organic producers and handlers should apply for OCCSP by the Oct. 31, 2024, deadline for eligible expenses incurred from Oct. 1, 2023, to Sept. 30, 2024. FSA will issue payments as applications are received and approved.

OCCSP was part of a [broader organic announcement](#) made by Agriculture Secretary Tom Vilsack on May 15, 2024, which also included the Organic Market Development Grant program and Organic Transition Initiative.

## **Eligible Applicants, Expenses and Categories**

OCCSP provides cost-share assistance to producers and handlers of organic agricultural commodities for expenses incurred obtaining or maintaining organic certification under USDA's [National Organic Program](#). Eligible OCCSP applicants include any certified organic producers or handlers who have paid organic certification fees to a USDA-accredited certifying agent.

Cost share assistance covers expenses including application fees, inspection costs, fees related to equivalency agreement and arrangement requirements, inspector travel expenses, user fees, sales assessments and postage. OCCSP pays a maximum of \$750 per certification category for crops, wild crops, livestock, processing/handling, and state organic program fees (California only).

## **How to Apply**

To apply, producers and handlers should contact FSA at their local [USDA Service Center](#) and be prepared to provide documentation of organic certification and eligible expenses. OCCSP applications can also be submitted through participating state departments of agriculture. For more information, visit the [OCCSP](#) webpage.

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## **USDA Launches Online Debt Consolidation Tool to Increase Farmer, Rancher Financial Viability**

The U.S. Department of Agriculture (USDA) has announced the launch of the Debt Consolidation Tool, an innovative online tool available through [farmers.gov](https://farmers.gov) that allows agricultural producers to enter their farm operating debt and evaluate the potential savings that might be provided by obtaining a debt consolidation loan with USDA's Farm Service Agency (FSA) or a local lender.

A debt consolidation loan is a new loan used to pay off other existing operating loans or lines of credit that might have unreasonable rates and terms. By combining multiple eligible debts into a single, larger loan, borrowers may obtain more favorable payment terms such as a lower interest rate or lower payments. Consolidating debt may also provide farmers and ranchers additional cash flow flexibilities.

The Debt Consolidation Tool is a significant addition to FSA's suite of improvements designed to modernize its Farm Loan Programs. The tool enhances customer service and increases opportunities for farmers and ranchers to achieve financial viability by helping them identify potential savings that could be reinvested in their farming and ranching operation, retirement accounts, or college savings accounts.

Producers can access the Debt Consolidation Tool by visiting [farmers.gov/debt-consolidation-tool](https://farmers.gov/debt-consolidation-tool). The tool is built to run on modern browsers including Chrome, Edge, Firefox, or the Safari browser. Producers do not need to create a farmers.gov account or access the authenticated customer portal to use the tool.

### **Additional Farm Loan Programs Improvements**

FSA recently announced significant changes to Farm Loan Programs through the [Enhancing Program Access and Delivery for Farm Loans rule](#). These policy changes, which took effect September 25, 2024, are designed to better assist borrowers to make strategic investments in the enhancement or expansion of their agricultural operations.

FSA also has a significant initiative underway to streamline and automate the Farm Loan Program customer-facing business process. For the over 26,000 producers

who submit a direct loan application annually, FSA has made several impactful improvements including:

- The [Loan Assistance Tool](#) that provides customers with an interactive online, step-by-step guide to identifying the direct loan products that may be a fit for their business needs and to understanding the application process.
- The [Online Loan Application](#), an interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet, and build a farm operating plan.
- An [online direct loan repayment feature](#) that relieves borrowers from the necessity of calling, mailing, or visiting a local USDA Service Center to pay a loan installment.
- A [simplified direct loan paper application](#), reduced from 29 pages to 13 pages.
- A new [educational hub](#) with farm loan resources and videos.

USDA encourages producers to reach out to their local FSA farm loan staff to ensure they fully understand the wide range of loan and servicing options available to assist with starting, expanding, or maintaining their agricultural operation. To conduct business with FSA, please contact your local [USDA Service Center](#).

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### **Ask the Expert: A Q&A on Farm Storage Facility Loans**

In this *Ask the Expert*, Toni Williams answers questions about how Farm Storage Facility Loans (FSFLs) provide low-interest financing to help producers build or upgrade commodity storage facilities. Toni is the Agricultural Program Manager for FSFLs at the Farm Service Agency (FSA).

Toni has worked for FSA for more than 32 years and is responsible for providing national policy and guidance for Farm Storage Facility Loans.

#### **What are Farm Storage Facility Loans?**

Farm Storage Facility Loans provide low-interest financing for eligible producers to build or upgrade facilities to store commodities.

The FSFL program was created in May 2000 to address an existing grain shortage. Historically, FSFLs benefitted grain farmers, but a change in the 2008 Farm Bill extended the program to fruit and vegetable producers for cold storage. An additional change extended the program to washing and packing sheds, where fresh produce is washed, sorted, graded, labeled, boxed up, and stored before it heads to market. Since May 2000, FSA has made more than 40,000 loans for on-farm storage.

Eligible facility types include grain bins, hay barns, bulk tanks, and facilities for cold storage. Drying and handling and storage equipment including storage and handling trucks are also eligible. Eligible facilities and equipment may be new or used, permanently affixed or portable.

To read the full blog visit [farmers.gov/blog/ask-the-expert-qa-on-farm-storage-facility-loans-with-toni-williams](http://farmers.gov/blog/ask-the-expert-qa-on-farm-storage-facility-loans-with-toni-williams).

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## **FSA Interest Rates**

### **OPERATING/OWNERSHIP**

Farm Operating: 5.25%

Farm Operating – Limited Resource: 5%

Farm Ownership: 5.5%

Farm Ownership – Limited Resource: 5%

Farm Ownership - Joint Financing: 3.5%

Farm Ownership - Down Payment: 1.5%

Emergency - Actual Loss: 3.75%

### **FARM STORAGE FACILITY LOAN**

3-year term: 4%

5-year term: 3.875%

7-year term: 3.875%

10-year term: 4%

12-year term: 4.125%

### **MARKETING ASSISTANCE**

Commodity Loan: 5.625%



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## FSA Dates to Remember

**Sept. 30, 2024** – Noninsured Crop Disaster Assistance Program (NAP) application closing deadline for coverage for rye, triticale, wheat in the 2025 production season

**Sept. 30, 2024** – Deadline to submit 2024 ARC/PLC contract revisions

**Oct. 14, 2024** – USDA Service Center closed for federal holiday

**Oct. 31, 2024** – Deadline to submit applications for the Organic Certification Cost Share Program

**Nov. 15, 2024** – Acreage reporting deadline for fall-seeded crops for 2025 program eligibility (including NAP)

**Nov. 15, 2024** – NAP application closing deadline for coverage for alfalfa, grass and mixed forages in the 2025 production season

*\*\*\*Please note any above NAP calendar reference may not be inclusive for all NAP-covered crops; NAP participants should contact their County FSA Office to confirm important program deadlines.*

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## USDA Announces Inflation Reduction Act Funding for Its Agricultural Conservation Easement Program for Fiscal Year 2025



USDA has announced funding provided by the Inflation Reduction Act for the [Agricultural Conservation Easement Program](#) (ACEP) for fiscal year 2025.

NRCS accepts applications year-round for ACEP Agricultural Land Easements (ACEP-ALE) and Wetland Reserve Easements (ACEP-WRE). Interested producers, landowners, and partners should apply by the next two ranking dates, **Oct. 4, 2024**, or **Dec. 20, 2024**, at their local NRCS office, to be considered for these two state-led funding cycles. In addition, any application submitted to NRCS that was unfunded in fiscal year 2024 will be automatically reconsidered during the October 4 funding cycle.

In fiscal year 2025, states will receive Inflation Reduction Act funding and all eligible applications within a state will compete. The current ACEP priorities for the Inflation Reduction Act funding are unchanged from last fiscal year and are available in all states. Depending on location, NRCS may also have a state-specific

priority. The Inflation Reduction Act funding is in addition to the funding authorized and available under the Farm Bill.

Nebraska news release:

<https://www.nrcs.usda.gov/conservation-basics/conservation-by-state/nebraska/news/usda-providing-funds-to-protect-and-0>

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## **Amplifying Tribal Voices in USDA Farm Service Agency County Committee Elections**

Nationwide, more than 7,700 dedicated members of the agricultural community serve on USDA Farm Service Agency (FSA) county committees. The committees are made up of three to 11 members who serve three-year terms. Committee members are vital to how FSA administers disaster assistance, conservation, commodity and price support programs, advises county office employment and addresses other agricultural issues.

To hold office or vote in FSA county committee elections, there are specific provisions for American Indian and Alaska Native (AI/AN) citizens. [Watch this video](#) to hear from agricultural producers, current and retired USDA staff and tribal government officials about the importance of tribal participation in FSA county committee elections.

### **Nominations**

Tribal nation leaders and farm and ranch organizations can nominate agricultural producers for County Committees serving tribal lands. Agricultural producers may be nominated for candidacy for the county committee if they:

- Participate or cooperate in a USDA program; and
- Reside in the [Local Administrative Area](#) that is up for election this year.

A cooperating producer is someone who has provided information about their farming or ranching operation to FSA, even if they have not applied or received program benefits. Individuals may nominate themselves or others and qualifying organizations may also nominate candidates.

### **Voting**

Since the 1990s, every member of an American Indian tribe is considered an agricultural landowner if the land on which the tribal member's voting eligibility is based is tribally owned or held in trust by the United States for the tribe, even if the individual does not personally produce an agricultural commodity on that land. Members of American Indian tribes holding agricultural land are eligible to vote in an FSA county committee election if the tribal member meets the age requirement of 18 years and older. Tribal agricultural landowner voting eligibility applies only to members of federally recognized Tribes.

### **How to Vote**

Tribal agricultural landowners 18 years and older can contact their USDA Service Center to register to vote with FSA. After providing FSA with contact information, including a current mailing address, tribal landowners will be updated as an [eligible voter in the FSA county committee election database](#).

### **Tribal Engagement**

Additionally, FSA can collaborate directly with Tribal Nations to obtain names and addresses of tribal members 18 years and older to get tribal membership registered in the FSA election system. [View FSA's 2024 call for tribal nominations](#).

### **Additional Information**

USDA Farm Service Agency (FSA) and the USDA Office of Communications collaborated with the Blackfeet Tribal Business Council in Montana to highlight FSA opportunities for federally recognized tribal nations to expand USDA service, outreach and education in tribal communities nationwide.

The national outreach and education project includes aerial footage of the 1.5 million-acre Blackfeet Indian Reservation in northwestern Montana and video interviews with agricultural producers, current and retired USDA staff and tribal government officials. This is part one of a two-part video series – part two will be released later in the year.

For more information, including a USDA Tribal Agricultural Landowner Voting Eligibility [poster](#), visit your local [USDA Service Centers](#), [fsa.usda.gov/elections](https://fsa.usda.gov/elections) and [farmers.gov/tribal](https://farmers.gov/tribal).

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### FSA State Committee

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Bill Armbrust, *Elkhorn*  
Aaron LaPointe, *Winnebago*  
Becky Potmesil, *Alliance*  
Paula Sue Steffen, *Humboldt*

Visit the Nebraska FSA website at [www.fsa.usda.gov/ne](http://www.fsa.usda.gov/ne).

Visit the Nebraska NRCS website at [www.nrcs.usda.gov/ne](http://www.nrcs.usda.gov/ne).