

August 2020



Farm Service Agency **Electronic News Service**

NEWSLETTER

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New York State FSA Newsletter

New York State Farm Service Agency

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From the State Executive Director

Farmers feed our state, our nation, and in fact, our world. You work long hours to provide essential resources for us all, and in these challenging times, I want you to know that USDA is here to support you and your operation through our Coronavirus Food Assistance Program, or CFAP. Whether you farm one acre or many more, grow food for local markets or big supply chains, CFAP can help. **It was announced yesterday the application deadline has been extended to September 11th, and the remaining 20% of payments will be distributed.**

In New York, we have already approved 4,381 applications and disbursed nearly \$162 million as of Monday. I know many of you have applied for CFAP already, but the numbers indicate that some who are eligible have not. If you're still unsure about CFAP and your operation, I encourage you to take five minutes today to visit farmers.gov/cfap or call your local office to learn about eligibility and options to apply. Whether you've worked with FSA for years or this will be a first, we're here to help you every step of the way. I also encourage you to mention the program to your neighbors who may be unaware of it.

Farm Loan Chief:

John Liddington

[To find contact information for your local New York office click here.](#)

August Interest Rates:**Farm Storage Facility Loans:**

3 year: 0.25%

5 year: 0.25%

7 year: 0.50%

10 year: 0.625%

12 year: 0.75%

Commodity Loans: 1.125%

Farm Loan Programs:

Farm Operating: 1.375%

Farm Ownership: 2.375%

Conservation Loans: 2.375%

Direct Down Payment: 1.5%

Joint Financing: 2.5%

CFAP provides direct relief to producers who faced price declines and additional marketing costs due to COVID-19. A range of commodities are eligible for CFAP, including milk, corn, beef, greens, cabbage, onions and apples. You can access the full list of eligible non-specialty, specialty, livestock, dairy, and wool commodities by visiting farmers.gov/cfap.

We know you're busy, so we've outlined options to apply at the top of farmers.gov/cfap. Here you will find the CFAP Application Generator and Payment Calculator that allows you to input information specific to your operation to determine estimated payments and populate the application form.

You can apply now for the commodities that are currently eligible, and if any other commodities you produce are added to the program, we will happily amend your application. If you have questions, please let us know. The [FSA office at your local USDA Service Center](#) is there to help you prepare your application.

Farmers continue to be the backbone of our nation. I know New York's agricultural producers are facing unprecedented challenges with the coronavirus pandemic, and I want to make sure we at USDA are doing all we can to provide critical support. We thank our farmers and ranchers, and we encourage you to apply for CFAP today.

All the best,
Clark Putman

New USDA Survey to Measure Areas for Improvement

The U.S. Department of Agriculture (USDA) today announced a new annual survey of farmers, ranchers and private forestland owners. The survey will help USDA understand what it is doing well and where improvements are needed, specifically at the Farm Service Agency (FSA), Natural Resources Conservation Service (NRCS) and Risk Management Agency (RMA).

A selection of 28,000 producers will receive the survey over the next few weeks, but all farmers are encouraged to take the survey at farmers.gov/survey.

This survey is part of the President's Management Agenda. It requires High Impact Service Provider agencies across the federal government, including FSA and NRCS, to conduct annual surveys to measure and respond to areas needing improvement.

The survey consists of 20 questions and takes approximately 10 minutes to complete. Responses are confidential, and individual responses will be aggregated. The survey will be open for at least six weeks and will be closed once USDA receives a 30% response rate.

Learn more and take the survey at www.farmers.gov/survey.

USDA Offers Annual Installment Deferral Option for Farm Storage Facility Loan Borrowers

To assist Farm Storage Facility Loan (FSFL) borrowers experiencing financial hardship from the pandemic and other challenges in production agriculture, USDA's Farm Service Agency (FSA) is

offering a one-time annual installment payment deferral option. No fees or prepayment penalties apply for borrowers who choose this FSFL loan flexibility option.

Eligible borrowers can request a one-time only annual installment payment deferral for loans having terms of three, five, seven or ten years. The installment deferral option is not available for 12-year term loans.

The FSFL installment payments will remain the same, except for the last year. The original loan interest rate and annual payment due date will remain the same. However, because the installment payment deferral is a one-year loan term extension, the final payment will be higher due to additional accrued interest.

Borrowers interested in exercising the one-time annual installment deferral option should contact FSA to make the request and to obtain, complete and sign required forms.

FSFLs provide low-interest financing for producers to store, handle and transport eligible commodities.

More Information

In addition to offering flexibilities for FSFLs, FSA has also made other flexibilities to help producers impacted by the pandemic, including relaxing the loan-making process for farm operating and ownership loans and implementing the Disaster Set-Aside provision that enables an upcoming installment on a direct loan to be set aside for the year. More information on these flexibilities can be found at farmers.gov/coronavirus.

All USDA Service Centers are open for business, including some that are open to visitors to conduct business in person by appointment only. All Service Center visitors wishing to conduct business with the FSA, Natural Resources Conservation Service or any other Service Center agency should call ahead and schedule an appointment. Service Centers that are open for appointments will pre-screen visitors based on health concerns or recent travel, and visitors must adhere to social distancing guidelines. Visitors may also be required to wear a face covering during their appointment. Field work will continue with appropriate social distancing. Our program delivery staff will be in the office, and they will be working with our producers in office, by phone and using online tools. More information can be found at farmers.gov/coronavirus.

For more information, contact your local USDA Service Center. To locate your local FSA office, visit farmers.gov/service-center-locator.

Producers Urged to Consider NAP Risk Protection Coverage Before Crop Sales Deadlines

The USDA Farm Service Agency (FSA) encourages you to review available USDA crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the upcoming crop deadlines.

Federal crop insurance covers crop losses from natural adversities such as drought, hail and excessive moisture. NAP covers losses from natural disasters on crops for which no permanent federal crop insurance program is available.

The following crops in New York have a NAP application deadlines approaching:

September 1: Garlic, Value Loss Crops (ex. aquaculture, Christmas trees, mushrooms)

September 30: All fall & spring small grains (ex. wheat, barley, oats & rye)

You can determine if crops are eligible for federal crop insurance or NAP by [visiting the RMA website](#).

NAP offers higher levels of coverage, from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Producers of organics and crops marketed directly to consumers also may exercise the “buy-up” option to obtain NAP coverage of 100 percent of the average market price at the coverage levels of between 50 and 65 percent of expected production. NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production.

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.

Beginning, underserved and limited resource farmers are now eligible for free catastrophic level coverage.

Federal crop insurance coverage is sold and delivered solely through private insurance agents. Agent lists are available at all USDA Service Centers or at [USDA's online Agent Locator](#). You can use the [USDA Cost Estimator](#) to predict insurance premium costs.

For more information on NAP, service fees, sales deadlines, contact your local USDA Service Center or visit fsa.usda.gov.

FSA is Accepting CRP Continuous Enrollment Offers

The Farm Service Agency (FSA) is accepting offers for specific conservation practices under the [Conservation Reserve Program \(CRP\) Continuous Signup](#).

In exchange for a yearly rental payment, farmers enrolled in the program agree to remove environmentally sensitive land from agricultural production and to plant species that will improve environmental health and quality. The program's long-term goal is to re-establish valuable land cover to improve water quality, prevent soil erosion, and reduce loss of wildlife habitat. Contracts for land enrolled in CRP are 10-15 years in length.

Under continuous CRP signup, environmentally sensitive land devoted to certain conservation practices can be enrolled in CRP at any time. Offers for continuous enrollment are not subject to competitive bidding during specific periods. Instead they are automatically accepted provided the land and producer meet certain eligibility requirements and the enrollment levels do not exceed the statutory cap.

For more information, including a list of acceptable practices, contact your County USDA Service Center or visit fsa.usda.gov/crp.

USDA Accepting Applications to Help Cover 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 eligible certification expenses paid between Oct. 1, 2019, and Sept. 30, 2020, are due Oct. 31, 2020.**

OCCSP 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.

Changes in Reimbursement

Due to expected participation levels for fiscal year 2020, FSA revised the reimbursement amount through fiscal year 2023. Certified producers and handlers are now eligible to receive reimbursement for up to 50 percent of the certified organic operation's eligible expenses, up to a maximum of \$500 per scope.

This change is due to the limited amount of funding available and will allow a larger number of certified organic operations to receive assistance. If additional funding is authorized later, FSA may provide additional assistance to certified operations that have applied for OCCSP, not to exceed 75 percent of their eligible costs, up to \$750 per scope.

The changes to the payment calculation and maximum payment amount are applicable to all certified organic operations, regardless of whether they apply through an FSA county office or a participating state agency. State agencies that are interested in overseeing reimbursements to producers and handlers in their states must establish new agreements with FSA for fiscal 2020.

Opportunities for State Agencies

Today's announcement also includes the opportunity for state agencies to apply for grant agreements to administer the OCCSP program in fiscal 2020. State agencies that establish agreements for fiscal 2020 may be able to extend their agreements and receive additional funds to administer the program in future years.

FSA has not yet determined whether an additional application period will be announced for later years for state agencies that choose not to participate in fiscal 2020. States that would like to administer OCCSP for future years are encouraged to establish an agreement for 2020 to ensure that they will be able to continue to participate.

FSA will accept applications from state agencies for fiscal year 2020 funding for cost-share assistance from Aug. 10, 2020 through Sept. 9, 2020.

State Agencies must submit the Application for Federal Assistance (Standard Form 424 and 424B) electronically via Grants.gov, the Federal grants website, at <http://www.grants.gov>.

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 the [FSA county office](#) at your local USDA Service Center. All USDA Service Centers are open for business, including some that are open to visitors to conduct business in person by appointment only. All Service Center visitors wishing to conduct business with FSA, Natural Resources Conservation Service or any other Service Center agency should call ahead and schedule an appointment. Service Centers that are open for appointments will pre-screen visitors based on health concerns or recent travel, and visitors must adhere to social distancing guidelines. Visitors may also be required to wear a face covering during their appointment.

To learn more about USDA support for organic agriculture, visit usda.gov/organic.

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

Farmers and ranchers can use the *Farm Loan Discovery Tool* on farmers.gov to find information on USDA farm loans that may best fit their operations.

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.

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 receive 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.

For more information visit farmers.gov.

Every Season is Scam Season

Remember to discuss your USDA Farm Service Agency (FSA) account information only with people you recognize and trust. If you do not recognize the person calling you, ask to call them back at the number you know is your local USDA Service Center.

Additionally, USDA will not call you to confirm or obtain bank account numbers or call with offers of grants that have an application fee. If something sounds too good to be true, it probably is.

For example, if someone calls and says you can receive a large payment of money from USDA, all you must do is pay x amount of dollars first, that is a scam.

If you have questions about your FSA accounts, contact your local office.

Applying for FSA Direct Loans

FSA offers direct farm ownership and direct farm operating loans to producers who want to establish, maintain, or strengthen their farm or ranch. Direct loans are processed, approved and serviced by FSA loan officers.

Direct farm operating loans can be used to purchase livestock and feed, farm equipment, fuel, farm chemicals, insurance, and other costs including family living expenses. Operating loans can also be used to finance minor improvements or repairs to buildings and to refinance some farm-related debts, excluding real estate.

Direct farm ownership loans can be used to purchase farmland, enlarge an existing farm, construct and repair buildings, and to make farm improvements.

The maximum loan amount for direct farm ownership loans is \$600,000 and the maximum loan amount for direct operating loans is \$400,000 and a down payment is not required. Repayment terms vary depending on the type of loan, collateral and the producer's ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.

Please contact your local FSA office for more information or to apply for a direct farm ownership or operating loan.

USDA Launches New Farmers.gov Features to Help Farmers Hire Workers

U.S. Department of Agriculture (USDA) announced new features on the [farmers.gov](https://www.farmers.gov) website designed to help facilitate the employment of H-2A workers.

USDA's goal is to help farmers navigate the complex H-2A program that is administered by Department of Labor, Department of Homeland Security, and the State Department so hiring a farm worker is an easier process.

The primary new H-2A features on Farmers.gov include:

- A real-time dashboard that enables farmers to track the status of their eligible employer application and visa applications for temporary nonimmigrant workers;
- Streamlining the login information so if a farmer has an existing login.gov account they can save multiple applications tracking numbers for quick look-up at any time;
- Enables easy access to the Department of Labor's (DOL) Foreign Labor Application Gateway (FLAG);
- Allows farmers to track time-sensitive actions taken in the course of Office of Foreign Labor Certification's (OFLC) adjudication of temporary labor certification applications;
- Allowing for farmers to access all application forms on-line.

All information can be found at www.farmers.gov/manage/h2a.

In 2018, [Secretary Perdue unveiled farmers.gov](https://www.farmers.gov), a dynamic, mobile-friendly public website combined with an authenticated portal where customers can apply for programs, process

transactions and manage accounts. 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.

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).