

February 2021



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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Notes From the State Office

Reminder for producers who use crop insurance.

This winter we have had a few incidents where a producer is registered with FSA with their social security number, and their crop insurance account is under an EIN number, or vice versa. Please ensure that you are registered with both agencies the same way, either with a social at both, or an EIN number at both. When these don't match it can cause eligibility issues for current and future FSA programs.

FSA Fridays in February Webinar Series

A series of free webinars will be presented by the U.S. Department of Agriculture's (USDA) Farm Service Agency (FSA) in New York State. FSA Fridays in February will cover a variety of programs and services FSA offers agricultural producers in New York. Topics

Farm Loan Chief:
John Liddington

include an overview of available programs and loans, conservation buffers, crop risk management programs, and loan programs.

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

The hour-long webinars will be held every Friday in February at noon. The webinars are free however pre-registration is required to get a link to each webinar. Please register at: <https://www.eventbrite.com/e/fsa-fridays-tickets-135329545313> or by emailing lynette.wright@usda.gov.

February Interest Rates:

Farm Storage Facility Loans:

3 yr - 0.250%
5 yr - 0.375%
7 yr - 0.750%
10 yr - 1.000%
12 yr - 1.125%

Commodity Loans: 1.125%

Farm Loan Programs:

Farm Operating: 1.375%
Farm Ownership: 2.625%
Conservation Loans: 2.625%
Direct Down Payment: 1.5%
Joint Financing: 2.5%

Summary of each FSA Friday in February:

Friday, February 12 at 12:00 p.m.: Conservation Reserve Program Buffers – a presentation on the environmental and economic benefits of installing buffers along waterways.

Friday, February 19 at 12:00 p.m.: Risk Management Programs – learn about federal crop insurance and FSA's Noninsured Crop Assistance Disaster Program for row crops, forages, fruits, and vegetables.

Friday, February 26 at 12:00 p.m.: FSA Farm Loans – an overview of the funding opportunities available from FSA, including Farm Loan Programs, Farm Storage Facility Loans, and Marketing Assistance Loans.

If you need an accommodation to participate in one of these webinars, please contact Lynnette Wright at (315) 477-6309, or by e-mail at lynette.wright@usda.gov, at least one day prior to the event. You may also contact Federal Relay Service at 1-800-877-8339.

Dates to Remember

Feb. 12 Ongoing	CRP-General & SAFE Sign-Up Deadline
Feb. 12	FSA Fridays in February (noon): Conservation Reserve Program Buffers – a presentation on the environmental and economic benefits of installing buffers along waterways.
Feb. 15	All Offices Closed for Washington's Birthday
Feb. 19	FSA Fridays in February (noon): Risk Management Programs – learn about federal crop insurance and FSA's Noninsured Crop Assistance Disaster Program for row crops, forages, fruits, and vegetables.
Feb. 26	FSA Fridays in February (noon): FSA Farm Loans – an overview of the funding opportunities available from FSA, including Farm Loan Programs, Farm Storage Facility Loans, and Marketing Assistance Loans.
Mar. 4	USDA Resources for Beginning Farmers in New York State Webinar (noon-2) - Learn about the programs and loans offered by Farm Service Agency (FSA), Natural Resources Conservation Service (NRCS), Risk Management Agency (RMA), and Rural Development (RD).

Mar. 5	Quality Loss Adjustment Program Deadline
Mar. 15	ARC/PLC Annual Enrollment Deadline
Mar. 15	Deadline for Noninsured Crop Assistance Disaster Program (NAP) - for most spring planted fruits and vegetables
Mar. 24	Understanding Eligibility Requirements for NRCS & FSA Programs Webinar (noon-1:30) - Understanding and navigating the eligibility requirements and paperwork involved with applying for FSA and NRCS programs and loans
Mar. 31	Marketing Assistance Loans and Loan Deficiency Payments Deadline for prior year harvested wheat, barley and oats

March 15 is Deadline to Make Elections and Complete Enrollment in 2021 ARC and PLC Programs

Agricultural producers can now make elections and enroll in the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) programs for the 2021 crop year.

Enrollment for the 2021 crop year closes March 15, 2021.

ARC provides income support payments on historical base acres when actual crop revenue declines below a specified guaranteed level. PLC provides income support payments on historical base acres when the effective price for a covered commodity falls below its reference price.

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.

2021 Elections and Enrollment

Producers can elect coverage and enroll in crop-by-crop ARC-County or PLC, or ARC-Individual for the entire farm, for the 2021 crop year. Although election changes for 2021 are optional, enrollment (signed contract) is required for each year of the program. If a producer has a multi-year contract on the farm and makes an election change for 2021, it will be necessary to sign a new contract.

If an election is not submitted by the deadline of March 15, 2021, the election defaults to the current election for crops on the farm from the prior crop year.

For crop years 2022 and 2023, producers will have an opportunity to make new elections during those signups. Farm owners cannot enroll in either program unless they have a share interest in the farm.

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](#), the University of Illinois tool that offers farmers the ability to run payment estimate modeling for their farms and counties for ARC-County and PLC.
- [ARC and PLC Decision Tool](#), the Texas A&M tool allows producers to analyze payment yield updates and expected payments for 2021. Producers who have used the tool in the past should see their username and much of their farm data already available in the system.

More Information

For more information on ARC and PLC, including two online decision tools that assist producers in making enrollment and election decisions specific to their operations, visit the [ARC and PLC webpage](#).

For additional questions and assistance, contact your local USDA service center. To locate your local FSA office, visit farmers.gov/service-locator.

USDA Extends General Signup for Conservation Reserve Program

The USDA is extending the Conservation Reserve Program (CRP) General Signup period, which had previously been announced as ending on Feb. 12, 2021. USDA will continue to accept offers as it takes this opportunity for the incoming Administration to evaluate ways to increase enrollment. Under the previous Administration, incentives and rental payment rates were reduced resulting in an enrollment shortfall of over 4 million acres. The program, administered by USDA's Farm Service Agency (FSA), provides annual rental payments for 10 to 15 years for land devoted to conservation purposes, as well as other types of payments. Before the General CRP Signup period ends, producers will have the opportunity to adjust or resubmit their offers to take advantage of planned improvements to the program.

This signup for CRP gives producers an opportunity to enroll land for the first time or re-enroll land under existing contracts that will be expiring Sept. 30, 2021. All interested producers, including those on Indian reservations and with trust lands, are encouraged to contact their local [USDA Service Center](#) for more information.

Submit Loan Requests for Financing Early

The Farm Loan teams around New York are already working on operating loans for spring 2021 and asks potential borrowers to submit their requests early so they can be timely processed. The farm loan team can help determine which loan programs are best for applicants.

FSA offers a wide range of low-interest loans that can meet the financial needs of any farm operation for just about any purpose. The traditional **farm operating and farm ownership loans** can help large and small farm operations take advantage of early purchasing discounts for spring inputs as well expenses throughout the year.

Microloans are a simplified loan program that will provide up to \$50,000 for both Farm Ownership and Operating Microloans to eligible applicants. These loans, targeted for smaller and non-traditional operations, can be used for operating expenses, starting a new operation, purchasing equipment, and other needs associated with a farming operation. Loans to beginning farmers and members of underserved groups are a priority.

Other types of loans available include:

Marketing Assistance Loans allow producers to use eligible commodities as loan collateral and obtain a 9-month loan while the crop is in storage. These loans provide cash flow to the producer and allow them to market the crop when prices may be more advantageous.

Farm Storage Facility Loans can be used to build permanent structures used to store eligible

commodities, for storage and handling trucks, or portable or permanent handling equipment. A variety of structures are eligible under this loan, including bunker silos, grain bins, hay storage structures, and refrigerated structures for vegetables and fruit. A producer may borrow up to \$500,000 per loan.

Quality Loss Assistance Now Available for Eligible Producers Affected by 2018, 2019 Natural Disasters

The U.S. Department of Agriculture's (USDA) Farm Service Agency (FSA) announced that signup for the Quality Loss Adjustment (QLA) Program began Wednesday, Jan. 6, 2021. Funded by the Further Consolidated Appropriations Act of 2020, this new program provides assistance to producers who suffered eligible crop quality losses due to natural disasters occurring in 2018 and 2019. The deadline to apply for QLA is Friday, March 5, 2021.

Eligible Crops

Eligible crops include those for which [federal crop insurance](#) or [Noninsured Crop Disaster Assistance Program](#) (NAP) coverage is available, except for grazed crops and value loss crops, such as honey, maple sap, aquaculture, floriculture, mushrooms, ginseng root, ornamental nursery, Christmas trees, and turfgrass sod.

Additionally, crops that were sold or fed to livestock or that are in storage may be eligible; however, crops that were destroyed before harvest are not eligible. Crop quality losses occurring after harvest, due to deterioration in storage, or that could have been mitigated, are also not eligible.

Assistance is based on a producer's harvested affected production of an eligible crop, which must have had at least a 5% quality loss reflected through a quality discount; or for forage crops, a nutrient loss, such as total digestible nutrients.

Qualifying Disaster Events

Losses must have been a result of a qualifying disaster event (hurricane, excessive moisture, flood, qualifying drought, tornado, typhoon, volcanic activity, snowstorm, or wildfire) or related condition that occurred in calendar years 2018 and/or 2019.

Assistance is available for eligible producers in counties that received a qualifying Presidential Emergency Disaster Declaration or Secretarial Disaster Designation because of one or more of the qualifying disaster events or related conditions.

Lists of counties with Presidential Emergency Disaster Declarations and Secretarial Disaster Designations for all qualifying disaster events for 2018 and 2019 are available [here](#). For drought, producers are eligible for QLA if the loss occurred in an area within a county rated by the [U.S. Drought Monitor](#) as having a D3 (extreme drought) or higher intensity level during 2018 or 2019.

Producers in counties that did not receive a qualifying declaration or designation may still apply but must also provide supporting documentation to establish that the crop was directly affected by a qualifying disaster event.

To determine QLA eligibility and payments, FSA considers the total quality loss caused by all qualifying natural disasters in cases where a crop was impacted by multiple events.

Applying for QLA

When applying, producers are asked to provide verifiable documentation to support claims of quality loss or nutrient loss in the case of forage crops. For crops that have been sold, grading must have been completed within 30 days of harvest, and for forage crops, a laboratory analysis must have been completed within 30 days of harvest.

Some acceptable forms of documentation include sales receipts from buyers, settlement sheets, truck or warehouse scale tickets, written sales contracts, similar records that represent actual and specific quality loss information, and forage tests for nutritional values.

Payments Calculations and Limitations

QLA payments are based on formulas for the type of crop (forage or non-forage) and loss documentation submitted. Based on this documentation FSA is calculating payments based on the producer's own individual loss or based on the county average loss. More information on payments can be found on farmers.gov/quality-loss.

FSA will issue payments once the application period ends. If the total amount of calculated QLA payments exceeds available program funding, payments will be prorated.

For each crop year, 2018, 2019 and 2020, the maximum amount that a person or legal entity may receive, directly or indirectly, is \$125,000. Payments made to a joint operation (including a general partnership or joint venture) will not exceed \$125,000, multiplied by the number of persons and legal entities that comprise the ownership of the joint operation. A person or legal entity is ineligible for QLA payment if the person's or legal entity's average Adjusted Gross Income exceeds \$900,000, unless at least 75% is derived from farming, ranching or forestry-related activities.

Future Insurance Coverage Requirements

All producers receiving QLA Program payments are required to purchase crop insurance or NAP coverage for the next two available crop years at the 60% coverage level or higher. Wildlife and Hurricane Indemnity Program Plus (WHIP+) participants who already met the WHIP+ requirement to purchase crop insurance or NAP coverage are considered to have thereby met the requirement to purchase crop insurance or NAP coverage for QLA. If eligible, QLA participants may meet the insurance purchase requirement by purchasing [Whole-Farm Revenue Protection](#) coverage offered through USDA's Risk Management Agency.

More Information For more information, visit farmers.gov/quality-loss, or contact your local [USDA Service Center](#). Producers can also obtain one-on-one support with applications by calling 877-508-8364.

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 crop deadline of March 15**.

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 deadline of March 15:

Artichokes, Beans, Broccoflower, Broccoli, Brussel Sprouts, Buckwheat, Cabbage, Calaloo, Canary Melon, Cantaloupe, Carrots, Cauliflower, Celeriac, Celery, Corn, Crenshaw Melons, Cucumbers, Eggplant, Gourds, Honeydew, Hops, Jerusalem Artichokes, Kohlrabi, Korean Golden Melon, Millet, Okra, Parsnips, Peas, Peppers, Potatoes, Pumpkins, Rutabaga, Safflower, Sesame, Sorghum – FG, Soybeans, Squash, Sunflowers, Sweet Potatoes, Tomatoes, Tomatillos, Watermelon, and Yams

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, veterans 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.

Qualified veteran farmers or ranchers are eligible for a service fee waiver and premium reduction, if the NAP applicant meets certain eligibility criteria.

FSA Offers Joint Financing Option on Direct Farm Ownership Loans

The USDA Farm Service Agency's (FSA) [Direct Farm Ownership loans](#) can help farmers and ranchers become owner-operators of family farms, improve and expand current operations, increase agricultural productivity, and assist with land tenure to save farmland for future generations.

There are three types of Direct Farm Ownership Loans: regular, down payment and joint financing. FSA also offers a [Direct Farm Ownership Microloan](#) option for smaller financial needs up to \$50,000.

Joint financing allows FSA to provide more farmers and ranchers with access to capital. FSA lends up to 50 percent of the total amount financed. A commercial lender, a State program or the seller of the property being purchased, provides the balance of loan funds, with or without an FSA guarantee. The maximum loan amount for a joint financing loan is \$600,000, and the repayment period for the loan is up to 40 years.

The operation must be an eligible farm enterprise. Farm Ownership loan funds cannot be used to finance nonfarm enterprises and all applicants must be able to meet general eligibility requirements. Loan applicants are also required to have participated in the business operations of a farm or ranch for at least three years out of the 10 years prior to the date the application is submitted. The applicant must show documentation that their participation in the business operation of the farm or ranch was not solely as a laborer.

For more information about farm loans, contact your local USDA Service Center or visit fsa.usda.gov.

USDA Grants Available to Spur Innovation Technologies in New York

Eligible individuals, local and state governments, non-governmental organizations and tribes interested in a [Conservation Innovation Grant](#) should submit an application **by April 2, 2021**.

Conservation Innovation Grants are critical for developing science, technology and innovative tools to address natural resource concerns on New York's private working lands. CIG Projects must be carried out entirely within New York and may be statewide in scope or focus on a smaller region or watershed.

Applicants submitting proposals may request up to \$200,000 of matching federal funds. Applicants must match the Federal award at least 1:1. Matching funds can be cash, in-kind or a combination of both.

The CIG priorities for FY21 in New York are: Soil Health, Water Quality, and Urban Ag.

To learn more about Conservation Innovations Grants, [visit the CIG webpage](#), or contact [Emily Armstrong](#) (315-477-6535).

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).