

Ohio FSA State Newsletter - September 24, 2024

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A Message from the Ohio FSA State Office

With this year's drought impacting so many farmers throughout Ohio, FSA is sharing our program and loan information as well as resources from our agricultural partners.

Dry conditions started back in mid-June and have intensified all summer. The drought has expanded into large sections of northwest, north central, and western Ohio. The <u>U.S. Drought</u> <u>Monitor</u> (USDM) is a map released every Thursday, showing parts of the U.S. that are in drought. The map uses five classifications: abnormally dry (D0), showing areas that may be going into or are coming out of drought, and four levels of drought: moderate (D1), severe (D2), extreme (D3) and exceptional (D4). It is produced jointly by the National Drought Mitigation Center at the University of Nebraska-Lincoln, the National Oceanic and Atmospheric Administration, and the USDA. The USDA uses the USDM map as a trigger for programs that help agricultural producers recover from drought and other natural disasters. You can help us by reporting drought conditions for the U.S. Drought Monitor (USDM). See the article below for more information and a link to report drought conditions.

The USDA Ohio FSA has issued several drought related natural disaster designations. As of September 23, 2024, there are 28 Ohio counties declared primary disaster counties, with additional contiguous counties. View Ohio FSA's Secretarial disaster designations on Aug. 30, Sept. 3, Sept. 18, Sept. 23, for additional details on each. As future drought designations occur, visit the Ohio FSA website for additional designation information.

FSA offers multiple programs and loan options for producers to consider while working through this drought. <u>View the factsheet</u>, to learn more about the US Drought Monitor and USDA drought programs. An additional FSA drought related article is provided below.

Additionally, FSA's has online tools that producers can use to help them identify what FSA programs they may be eligible for. Visit <u>https://www.farmers.gov/protection-recovery/disaster-tool</u> to learn more about USDA disaster assistance programs by completing five simple steps.

If you have grazing livestock and are experiencing the impacts of this drought, visit the <u>https://droughtmonitor.unl.edu/FSA/Home.aspx</u> as it can help you find out whether you qualify for assistance. Qualifying for assistance is based on the U.S. Drought Monitor and on your county's designated grazing periods. To use this tool, you will need to know your county's grazing period and for Ohio the 2024 LFP Grazing period starts on April 1, 2024 and ends October 31, 2024.

Many farmers are in need of forage for their livestock, and the Ohio Department of Agriculture (ODA) developed an <u>Ohio Hay Directory</u> for those who are looking to purchase or sale hay. ODA has additional drought related information available at: <u>https://agri.ohio.gov/divisions/administration/resources/2024-Ohio-Drought</u>. The Ohio State University (OSU) Extension Service has several drought resources available at: <u>https://kx.osu.edu/page/early-drought-response</u>. As we continue to see extremely dry conditions, the Ohio State Fire Marshall <u>issued on Sept. 20, 2024</u>, an extended and expanded Ban on Open Burning.

Please consider joining NOAA's National Integrated Drought Information System (NIDIS), the Northeast Regional Climate Center (NRCC), and NOAA's National Centers for Environmental Information (NCEI) on September 27, 2024, for a special drought webinar to deliver timely and relevant drought information and resources for West Virginia and Ohio. To register, visit: https://register.gotowebinar.com/register/372819545958245472

Additional program details and more in-depth information is provided in our newsletter. Please don't hesitate to contact your <u>FSA County office</u> for questions about our programs, loans and information that is included in this newsletter edition.

FSA Has Disaster Assistance Programs for Farmers Impacted by this Drought

USDA's Farm Service Agency (FSA) offers multiple programs and loan options for producers to consider will working through this drought.

Livestock producers who suffered grazing losses for covered livestock due to drought on privately owned or cash leased land may be eligible for the 2024 <u>Livestock Forage Disaster</u> <u>Program (LFP)</u>. To participate in LFP producers must own, cash or share lease, or contract grow eligible livestock, provide pasture or grazing land to eligible livestock on the beginning date of the qualifying drought, certify that they suffered a grazing loss due to drought, and submit an acreage report to the Farm Service Agency (FSA) for all grazing land for which a grazing loss is being claimed. FSA maintains a list of <u>counties eligible for LFP</u> and makes updates each Thursday.

The Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP) provides eligible producers with compensation for above normal costs of hauling water and feed to livestock as well as transporting livestock to forage or other grazing acres. For ELAP, producers are required to complete a notice of loss and a payment application to their local FSA office no later than the annual program application deadline, Jan. 30, 2025, for 2024 calendar year losses. ELAP also assists commercial apiarists who experience a loss of feed due to drought conditions that may need to purchase short-term feed to sustain the honeybees until additional natural feedstock becomes available.

Additionally, eligible orchardists and nursery tree growers may be eligible for cost-share assistance through the <u>Tree Assistance Program</u> (TAP) to replant or rehabilitate eligible trees, bushes or vines. TAP complements the <u>Noninsured Crop Disaster Assistance Program</u> (NAP) or crop insurance coverage, which covers the crop but not the plants or trees in all cases. For TAP, a program application must be filed within 90 days of the disaster event or the date when the loss of the trees, bushes or vines is apparent.

FSA also offers a variety of direct and guaranteed <u>farm loans</u>, including operating and emergency farm loans, to producers unable to secure commercial financing. Producers in counties with a primary or contiguous disaster designation may be eligible for low interest <u>emergency loans</u> to help them recover from production and physical losses. Loans can help producers replace essential property, purchase inputs like livestock, equipment, feed and seed, cover family living expenses or refinance farm-related debts and other needs. Additionally, FSA offers several loan servicing options available for borrowers who are unable to make scheduled payments on their farm loan programs debt to the agency because of reasons beyond their control.

Producers who have risk protection through <u>Federal Crop Insurance</u> or FSA's <u>NAP</u> should report crop damage to their crop insurance agent or FSA office. If they have crop insurance, producers should provide a notice of loss to their agent within 72 hours of initial discovery of damage and follow up in writing within 15 days.

For NAP covered crops, a <u>Notice of Loss (CCC-576)</u> must be filed within 15 days of the loss becoming apparent, except for hand-harvested crops, which should be reported within 72 hours.

FSA's <u>Emergency Conservation Program</u> (ECP) can assist landowners with financial and technical assistance to implement emergency water conservation measures. Emergency haying and grazing of CRP acres may be authorized to provide relief to livestock producers in

areas affected by a severe drought. Requests for emergency haying and grazing must be approved by FSA before the activity commences.

FSA has developed an on-line disaster assistance discover tool which allows producers to learn the USDA assistance programs which might fit their operation due to this year's drought. This easy-to-use tool can be accessed at: <u>https://www.farmers.gov/protection-recovery/disaster-tool</u>

USDA's Natural Resources Conservation Service (NRCS) can help farmers make their operation more resilient in the face of drought in future years. Through conservation planning and practices that will improve soil health and water conservation, farmers can reduce future crop loss due to drought and enhance resiliency to changing climatic conditions. Financial help for implementing conservation practices may be available through the <u>Environmental</u> <u>Quality Incentives Program</u>.

For those agricultural producers that have not worked with the USDA FSA office before, make an appointment as the initial meeting with FSA and understand that this will take longer than a typical appointment with FSA. That's because FSA will need to establish a customer record and a farm record. FSA must also determine program eligibility.

Producers need to evaluate the impact on their operation and contact their local <u>FSA County</u> <u>office</u> to schedule an appointment to timely report all crop, livestock and farm infrastructure damages and losses. To expedite FSA disaster assistance, producers will likely need to provide documents, such as farm records, herd inventory, receipts and pictures of damages or losses. For assistance with a crop insurance claim, producers and landowners should contact their <u>crop insurance agent</u>.

Ohio Hay Directory

The Ohio Department of Agriculture (ODA) has established a shared resource for those impacted by the extreme drought.

You can add your information to the Ohio Hay Directory using this <u>link</u>. You can view the Ohio Hay Directory using this <u>link</u>.

The directory will be housed on ODA's Drought Resources webpage.

ODA will continue to assess the ongoing impacts of this extreme drought and connect farmers to the appropriate resources and assistance.

Ohio Department of Agriculture Hosts "Grazing Management Lunch and Learn" Series – September 26 Webinar

Grazing Management Strategies and Mud Management

September 26, 2024 12:15 pm – 1:00 pm Microsoft Teams Live Event

Speaker: Kevin Swope, Heritage Lane Farm Resource Conservationist, USDA NRCS

With every operation it is important to have a plan! Determine what you want to achieve and have a strategy in place to get you there. In this lunch and learn we'll look at the grazing management strategies that Kevin implements on his Columbiana County Bison farm. From spring grazing to winter management, we'll take a walk through his operation as he shows us the decisions that were made on his farm and how they can work for you.

Questions? Contact Jarrod Hittle at Jarrod.hittle@agri.ohio.gov.

<u>Click Here to Join</u>

Special Drought Webinar for West Virginia and Ohio

Friday, September 27, 2024 at 11 a.m. - 1 p.m. ET

Please join NOAA's National Integrated Drought Information System (NIDIS), the Northeast Regional Climate Center (NRCC), and NOAA's National Centers for Environmental Information (NCEI) for a special drought webinar to deliver timely and relevant drought information and resources for West Virginia and Ohio, as well as surrounding states in the Midwest and Mid-Atlantic. There will be time for questions throughout the webinar, which will be recorded and available <u>here</u>.

Topics include the history and evolution of the ongoing drought; current conditions and outlooks for Fall 2024; wildfire risk updates; and ecological impacts as well as impacts across sectors from agriculture to water supply to public health.

For additional information, please contact Sylvia Reeves or Elizabeth Ossowski.

Click Here to Register

Surviving the Drought of 2024 and Beyond – Sept. 30th Webinar

If you are a livestock producer, you need to see this! Extreme to exceptional drought is something we don't experience on a regular basis and most of us don't plan for it. Jim Gerrish, grazing consultant, from Mackay, Idaho will join us Monday September 30, 2024, at 7:00 PM EST for a Live Zoom meeting. Jim will be sharing management information that will help us deal with the drought now and into the future.

Jim's extensive experience with grazing management and drought conditions will give us a variety of ideas to be able to manage through this drought and the future impacts. He is concerned about the sustainability of family farms and speaks at producer-oriented workshops, seminars and field days He consults on grazing across the United States and Canada.

Jim spent 22 years at the University of Missouri Forage Systems Research Center. He helped write the *Missouri Grazing Manual*. He has written a monthly column in *The Stockman Grass-Farmer* and has authored three books. The titles of the books are *Management-Intensive Grazing: The Grassroots of Grass Farming, Kick the Hay Habit: A Practical Guide to Year-Around Grazing,* and most recently *Keeping It Green, A Handbook for Creating & Managing Irrigated Pasture.*

There are two ways to attend the event – virtually by Zoom or join SWCD for a watch party/dinner and discussion. This program is sponsored by the Muskingum SWCD and the Southern Ohio Grazing Council. You can register for this Zoom meeting at: https://us02web.zoom.us/meeting/register/tZwodemqpz0jE912WwDxqvTNOyfai6SrncS0#/register/tzwodemqpz0jE912WwDxqv

The Muskingum SWCD and the Southern Ohio Grazing Council is hosting a "Surviving the Drought of 2024 and Beyond" watch party, dinner and virtual meeting with Jim Gerrish. It will be held at the Rolling Plains Global Methodist Church located at 3350 Moxahala Park Rd., Zanesville, Ohio 43701 on Monday, September 30, 2024. The event will start a 6:00 PM with a light supper and discussion with the Zoom meeting with Jim Gerrish beginning at 7:00 PM EST. To attend in person, please register by submitting the online form at: https://www.muskingumswcd.org/Resources/Drought-Resources/

Reporting Drought Conditions

The National Drought Mitigation Center, the National Integrated Drought Information System and the U.S. Department of Agriculture's Climate Hubs work with states, tribes, and agricultural producers across the country to collect Condition Monitoring Observer Reports on Drought (CMOR-Drought), including photos.

How does reporting local drought conditions benefit you?

Your reports help us understand how drought is affecting local conditions, which appear on a map. U.S. Drought Monitor (USDM) authors consult the CMOR map to help identify areas that need more attention. The USDM triggers drought responses, including the Farm Service Agency's Livestock Forage Disaster Program, Emergency Conservation Program, Emergency Loans and certain recovery provisions under the Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program as well as Internal Revenue Service tax provisions. State agencies, including emergency management and public safety, may also make use of USDM maps to know where to direct assistance.

How often should you report local drought conditions?

We recommend that you submit a photo each month or each season, to provide an ongoing comparison of wet, dry and normal conditions. Of course, we also welcome more frequent submissions. For more information or to submit a report, visit: https://droughtimpacts.unl.edu/Tools/ConditionMonitoringObservations.aspx. The U.S. Department of Agriculture (USDA) announced policy enhancements to the grapevine insurance program, starting for the 2025 crop year. USDA's Risk Management Agency (RMA) is expanding coverage to vines grafted between six and 12 months, by reducing the grafting period from 12 months to six months. RMA is also expanding coverage to 29 additional counties in California.

The program is also available in select counties in Idaho, Michigan, New York, Ohio, Oregon, Pennsylvania, Texas and Washington. The sales closing date for the 2025 crop year is Nov. 1, 2024.

Grapevine crop insurance pays losses when the vine is dead or so badly damaged it will not recover in the following 12 months. It covers freeze, fire, hail, flood, and failure of the irrigation water supply caused by an unavoidable, naturally occurring event. The program is designed to complement the grape crop insurance program that covers the fruit growing on the vine.

RMA collaborated with stakeholders to expand this program. In crop year 2024, producers insured \$129 million in covered liabilities on 12 million grapevines.

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the <u>RMA Agent</u> <u>Locator</u>. Producers can learn more about crop insurance and the modern farm safety net at <u>rma.usda.gov</u> or by contacting their <u>RMA Regional Office</u>.

USDA Launches Assistance Network to Support Financially Distressed Farmers and Ranchers

The U.S. Department of Agriculture (USDA) is announcing the launch of the Distressed Borrowers Assistance Network, an initiative designed to provide personalized support to financially distressed farmers and ranchers across the nation. Through a series of Cooperative Agreements, this national network will connect distressed borrowers with individualized assistance to help them stabilize and regain financial footing. USDA's Farm Service Agency (FSA) made this announcement today at the Farm Aid Festival in Saratoga Springs, N.Y.

Network partners include Farm Aid, Rural Advancement Foundation International, the University of Arkansas, the Socially Disadvantaged Farmers and Ranchers Policy Center at Alcorn State University, and the University of Minnesota. Through this initiative, we are collaborating with community-based organizations to better serve financially distressed producers. Network partners will provide farm loan policy training to the community-based organizations so the organizations can work alongside FSA to help producers understand financing available through FSA, ensuring that when they visit an FSA office, the partner organization representative and FSA staff can better assist.

FSA, in collaboration with farm support organizations and land-grant institutions, will facilitate this network, which will provide the technical resources and guidance of USDA partners to experts from distressed and underserved communities. The network's approach includes integrating knowledgeable service providers to deliver one-on-one support to borrowers so they can best make plans and understand options to overcome their financial challenges.

The Distressed Borrowers Assistance Network will address the immediate needs of distressed borrowers and provide comprehensive, wraparound services aimed at addressing the unique challenges faced by financially distressed producers. Once stabilized financially, these borrowers will be better positioned to access new opportunities and continue contributing to the agricultural economy. These investments will also build a system of service providers that can better support agricultural communities for years to come. Investing in a network of agricultural financing service providers to help bridge access to FSA loans is a benefit for rural and agricultural communities.

Additional Farm Loan Programs Improvements

FSA recently announced significant changes to Farm Loan Programs through the <u>Enhancing</u> <u>Program Access and Delivery for Farm Loans rule.</u> These policy changes, to take effect Sept. 25, 2024, are designed to expand opportunities for borrowers to increase profitability and be better prepared to make strategic investments in enhancing or expanding their agricultural operations.

USDA encourages producers to reach out to their local FSA farm loan staff to ensure they fully understand the wide range of loan making and servicing options available to assist with starting, expanding, or maintaining their agricultural operation. To conduct business with FSA, producers should contact their local <u>USDA Service Center</u>.

USDA Launches Online Debt Consolidation Tool to Increase Farmer And Rancher Financial Viability

The U.S. Department of Agriculture (USDA) is announcing the launch of the Debt Consolidation Tool, an innovative online tool available through <u>farmers.gov</u> 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 <u>farmers.gov/debt-consolidation-tool</u>. 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.

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 <u>USDA Service Center</u>.

Alert FSA to Bank Account Changes for Timely Payments

FSA program payments are issued electronically into your bank account. In order to make timely payments, you need to notify your FSA servicing office if you close your account or if your bank information is changed for whatever reason (such as your financial institution merging or being purchased). Payments can be delayed if FSA is not notified of changes to account and bank routing numbers.

For some programs, payments are not made until the following year. For example, payments for crop year 2023 through the Agriculture Risk Coverage and Price Loss Coverage program are scheduled to be paid in the coming months.

If the bank account was closed due to the death of an individual or dissolution of an entity or partnership before the payment was issued, please notify your local FSA office as soon as possible to claim your payment.

September Loan and Interest Rates

Farm Operating Loans, Direct	5.250%
Farm Ownership Loans, Direct	5.500%
Limited Resource Loans	5.000%
Farm Ownership Loans, Down Payment	1.500%
Farm Ownership – Joint Financing	3.500%
Emergency Loans	3.750%
Farm Storage Facility Loan, 3 year	4.000%
Farm Storage Facility Loan, 5 year	3.875%
Farm Storage Facility Loan, 7 year	3.875%
Farm Storage Facility Loan, 10 year	4.000%
Farm Storage Facility Loan, 12 year	4.125%
Sugar Storage Facility Loans, 15 year	4.250%
Commodity Loans	5.625%

Dates to Remember

September 30 --- **Deadline** to obtain 2025 NAP coverage for Aquaculture, Christmas trees, Floriculture, Ginseng, Mushrooms, Turf grass Sod and Watercress.

October 14 ------ Columbus Day Holiday. USDA Service Center is Closed.

October 15 ------ Final Date to Submit Required Producer Eligibility Forms for 2022 Emergency Relief Program Track 1 and Track 2 Losses.

October 31 ------ Final Date to Apply for Reimbursement through the Organic Certification Cost Share Program (OCCSP) for expenses incurred from 10-01-2023 through 09-30-2024.

November 4 ----- County committee ballots mailed to voters.

November 11 ---- Veterans Day Holiday. USDA Service Center is Closed.

November 20 ---- Last day to apply for coverage for asparagus, blueberries, caneberries, cherries, chestnuts, forage for hay and pasture, grapes, nectarines, peaches, pears, plums, strawberries, honey, hops and maple syrup.

November 28 --- Thanksgiving Day Holiday. USDA Service Center is Closed.

December 2 ----- Last day to return voted Ballots in county committee election.

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Ohio FSA State Office

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Visit the Ohio FSA website at: www.fsa.usda.gov/oh

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Price Support Chief: Trevor Kerr **Production Adjustment / Compliance and Risk Management Chief**: Matt Kleski

Ohio FSA State Committee Members

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