



Producers with crop insurance to receive premium benefit for cover crops

Agricultural producers who have coverage under most crop insurance policies are eligible for a premium benefit from the USDA if they planted cover crops during this crop year. The Pandemic Cover Crop Program (PCCP), offered by USDA's Risk Management Agency (RMA), helps farmers maintain their cover crop systems, despite the financial challenges posed by the pandemic.



The PCCP is part of USDA's [Pandemic Assistance for Producers](#) initiative, a bundle of programs to bring financial assistance to farmers, ranchers and producers who felt the impact of COVID-19 market disruptions.

About the Premium Benefit

PCCP provides premium support to producers who insured their spring crop with most insurance policies and planted a qualifying cover crop during the 2021 crop year. The premium support is \$5 per acre, but no more than the full premium owed.

Illinois, Indiana and Iowa have existing programs for producers to receive a premium benefit for planting cover crops. In these states, participating producers will receive an additional benefit.

All cover crops reportable to FSA are eligible and include cereals and other grasses, legumes, brassicas and other non-legume broadleaves, and mixtures of two or more cover crop species planted at the same time.

To receive the benefit for this program, producers must file a [Report of Acreage form \(FSA-578\)](#) for cover crops with USDA's Farm Service Agency (FSA) by **June 15, 2021**, which is distinct from the normal acreage reporting date. The normal acreage reporting deadline with FSA has not changed, but to receive the premium benefit, producers must file by June 15. The cover crop fields reported on the Report of Acreage form must match what the producer reported to their insurance company for crop insurance policies. To file the form, producers must contact and make an appointment with their local [USDA Service Center](#).

Program Details

Certain policies are not eligible because they have underlying coverage, which would already receive the benefit or are not designed to be reported in a manner consistent with the Report of Acreage form (FSA-578). PCCP is not available for Whole-Farm Revenue Protection, Enhanced Coverage Option, Hurricane Insurance Protection – Wind Index, and Supplemental

Coverage Option. Stacked Income Protection (STAX) and Margin Protection (MP) policies are only eligible for PCCP when insured as a standalone policy. STAX and MP endorsements to underlying policies are not eligible for PCCP.

PCCP does not change acreage reporting dates, reporting requirements, or any other terms of the crop insurance policy.

Cover Crop Conservation Practice Standard

Meanwhile, USDA's Natural Resources Conservation Service (NRCS) has made the determination not to update its conservation practice standard for cover crops. NRCS originally proposed restricting mechanical harvest of cover crops, but after reviewing input from agricultural producers and groups, NRCS recognizes this could present challenges for producers who use this important conservation practice. The latest version of the conservation practice standard can be found in the [Field Office Technical Guide](#) under Section IV, Conservation Practices and Supporting Documents, by State.

A [Notice of Funding Availability](#) was posted on the *Federal Register*. Additional information on PCCP, including [frequently asked questions](#), can be found at farmers.gov/pandemic-assistance/cover-crops.

RMA is authorizing additional flexibilities due to coronavirus. More information can be found at farmers.gov/coronavirus.

USDA announces updates for honeybee producers

The Farm Service Agency (FSA) announced updates to the Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) specific to honeybee producers. For honeybees, ELAP covers colony losses, honeybee hive losses (the physical structure) and honeybee feed losses in instances where the colony, hive or feed has been destroyed by a natural disaster or, in the case of colony losses, because of Colony Collapse Disorder. Colony losses must be in excess of normal mortality.

Updates include:

- Starting in 2020, you have 15 days from when the loss is first apparent, instead of 30 days, to file a honeybee notice of loss, which provides consistency between ELAP and the Noninsured Crop Disaster Assistance Program, which also has a 15-day notice of loss period for honey.
- ELAP will now run according to the calendar year. Since you are still required to apply for payment within 30 calendar days of the end of the program year, the new signup deadline for calendar year 2021 losses is January 30, 2022.
- If you were paid for the loss of a honeybee colony or hive in either or both of the previous two years, you will be required to provide additional documentation to substantiate how your current year inventory was acquired.
- If the honeybee colony loss was caused by Colony Collapse Disorder, you must provide a producer certification that the loss was a direct result of at least three of the five symptoms of Colony Collapse Disorder, which include:
 - the loss of live queen and/or drone bee populations inside the hives;

- rapid decline of adult worker bee population outside the hives, leaving brood poorly or completely unattended;
- absence of dead adult bees inside the hive and outside the entrance of the hive;
- absence of robbing collapsed colonies; and
- at the time of collapse, varroa mite and Nosema populations are not at levels known to cause economic injury or population decline.

For more information contact the Rhode Island County USDA Service Center at 401-828-3120 Option 2 or visit farmers.gov/recover.

USDA announces June 2021 lending rates for agricultural producers

USDA announced loan interest rates for June 2021, which are effective June 1. 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.

FSA offers farm ownership and operating loans with favorable interest rates and terms to help eligible agricultural producers, whether multi-generational, long-time or new to the industry, obtain financing needed to start, expand or maintain a family agricultural operation. For many loan options, FSA sets aside funding for historically disadvantaged producers, including beginning, women, American Indian or Alaskan Native, Asian, Black or African American, Native Hawaiian or Pacific Islander, and Hispanic farmers and ranchers.

Interest rates for Operating and Ownership loans for June 2021 are as follows:

- [Farm Operating Loans](#) (Direct): 1.875%
- [Farm Ownership Loans](#) (Direct): 3.250%
- [Farm Ownership Loans](#) (Direct, Joint Financing): 2.500%
- [Farm Ownership Loans](#) (Down Payment): 1.500%
- [Emergency Loan](#) (Amount of Actual Loss): 2.875%

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

You can find out which of these loans may be right for you by using our [Farm Loan Discovery Tool](#).

Commodity and Storage Facility Loans

Additionally, FSA provides low-interest financing to producers to build or upgrade on-farm storage facilities and purchase handling equipment and loans that provide interim financing to help producers meet cash flow needs without having to sell their commodities when market prices are low. Funds for these loans are provided through the Commodity Credit Corporation (CCC) and are administered by FSA.

- [Commodity Loans](#) (less than one year disbursed): 1.125%
- [Farm Storage Facility Loans](#):
- Three-year loan terms: 0.375%
- Five-year loan terms: 0.875%
- Seven-year loan terms: 1.250%
- Ten-year loan terms: 1.625%
- Twelve-year loan terms: 1.750%
- [Sugar Storage Facility Loans](#) (15 years): 2.000%

Disaster Support

FSA also reminds rural communities, farmers and ranchers, families and small businesses affected by the year's winter storms, drought, and other natural disasters that USDA has programs that provide assistance. USDA staff in the regional, state and county offices are prepared with a variety of program flexibilities and other assistance to residents, agricultural producers and impacted communities. Many programs are available without an official disaster designation, including several risk management and disaster assistance options.

Pandemic Support

Through September 1, 2021, FSA's Disaster Set-Aside provision is available to direct loan borrowers who have been impacted by the pandemic. This enables an upcoming annual installment to be set aside for the year and added to the final installment. For annual operating loans, the loan maturity date may be extended up to twelve months in order to set aside the installment. This provision is normally used in the wake of natural disasters, and a second Disaster Set-Aside may be available for direct loan borrowers who already have a DSA in place on a loan due to another designated natural disaster.

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

Maps for acreage reporting are available

Maps are now available at the Rhode Island County FSA Office for acreage reporting purposes. If you wish to receive your maps by e-mail, please call the Rhode Island FSA County Office at 401-828-3120 Option 2. Please see the following acreage reporting deadlines for Rhode Island:

- **July 15th**, Annual, Grass, Mixed Forage, Alfalfa, Fruit and Nut Trees and Perennial Crops and Perennial Forage(except Apples, Cranberries and Peaches)
- **September 30th**, Value Loss Crops such as Aquaculture, Floriculture, Turfgrass sod, Christmas Trees, Floriculture (except Chrysanthemums) Mushrooms, Ginseng
- **January 2nd**, Honey (beehive colonies)and Maple Sap
- **January 15th**, Apples Cranberries and Peaches

In order to maintain program eligibility and benefits, you must file timely acreage reports. Failure to file an acreage report by the crop acreage reporting deadline may cause ineligibility for future program benefits. FSA will not accept acreage reports provided more than a year after the acreage reporting deadline.

Producers are encouraged to file their acreage reports as soon as planting is completed.

USDA extends flexibilities amid continuing COVID-19 pandemic

USDA's Risk Management Agency is extending crop insurance flexibilities for you amid the COVID-19 pandemic. Specifically, relief provided for electronic notifications and signatures is extended through July 15, 2021; organic certification, replant self-certification and assignment of indemnity are extended through June 30, 2021.

RMA is also allowing Approved Insurance Providers (AIPs) further flexibilities for production reporting, submitting written agreement requests and obtaining producer signatures for written agreement offers. Producer signatures for written agreement offers, issued by RMA on or before June 30, 2021, with an expiration date on or before July 30, 2021, will allow producer signatures to be accepted after the expiration date with proper self-certification or documentation. However, all documentation and signatures for these offers must be completed no later than August 2, 2021. AIPs also have 30 business days to submit written agreement requests and applicable documentation for requests with submission deadlines prior to July 1, 2021.

For more information about these and other flexibilities, please refer to [Manager's Bulletin MGR 20-030](#), RMA's Frequently Asked Questions, contact your crop insurance agent or visit farmers.gov/coronavirus.

**Rhode Island USDA
60 Quaker Lane
Warwick RI 02886**

RI NRCS:	401-828-1300
RI FSA State Office:	401-828-3120 Option 1
RI FSA County Office:	401-828-3120 Option 2
RI FSA Farm Loan Team:	401-828-3120 Option 3
Risk Management Agency:	919-875-4880

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).