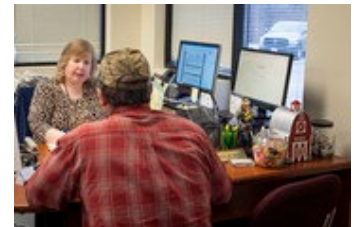




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From Brenda's Desk

Happy Harvest season to Big Horn County! I'd like to extend a Congratulations to Big Horn County Program Technician, Mikayla Zimmerman on the birth of her son, McCoy Lee who joined us September 6.



The phones for all of the FSA offices in the state, and even many nationwide, have been having technical issues. If you try to call the office and are unable to get through, just keep trying, or leave a message if able to and we will get back to you. We are also experiencing long delays on our end- we pick up the receiver and it can take up to 30 seconds for the call to come through to us. We are sorry for the inconvenience this has caused and appreciate your patience while our IT department researches this issue.

With harvest underway I wanted to remind you about the Marketing Assistance Loan (MAL) program that is available through this office. This is a great management tool for your stored commodities. Eligible commodities include Barley, Oats, Wheat, Corn, and Wool. If you have any of these commodities in storage and are needing cash flow, see the article in this newsletter or contact this office to learn more about the MAL program.

We will also begin taking application for the 2024 Noninsured Crop Disaster Assistance Program (NAP) forage crops and grazing. The deadline for these applications is December 1, 2023. If you have had coverage in the past, you can complete a continuous coverage application. If you are interested in this coverage, please stop by this office prior to the December 1 deadline.

Wishing you a safe and productive harvest season.

Important Dates:

September 30-End of Fiscal Year
October 9-Columbus Day-Office Closed
November 10- Veterans Day Observed-Office Closed
November 23-Thanksgiving-Office Closed
December 1- NAP Deadline for Perennial forage and grazing.

USDA Reminds Producers of Fall Application Deadlines for Noninsured Crop Disaster Assistance Program (NAP)

USDA Big Horn County Farm Service Agency (FSA) reminds producers of approaching application deadlines for purchasing risk coverage for some crops through the Noninsured Crop Disaster Assistance Program (NAP). NAP provides financial assistance to producers of non-insurable crops impacted by natural disasters that result in lower yields, crop losses, or prevented crop planting.



NAP covers losses from natural disasters on crops for which no permanent federal crop insurance program is available, including forage and grazing crops.

Upcoming application deadlines for NAP coverage in Big Horn County for the 2024 production season include:

- December 1, 2023, for Biennial and Perennial Forage Crops and Honey.

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

If a producer has a Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification (form CCC-860) on file with FSA, it may serve as an application for basic coverage for all eligible crops beginning with crop year 2022. These producers will have all NAP-related service fees for basic coverage waived. These producers may also receive a 50% premium reduction if higher levels of coverage are elected on form CCC-471, prior to the application closing date for each crop.

To learn more about NAP visit fsa.usda.gov/nap or contact your local USDA Service Center at (307)765-2689 Ext 2.

FSA Outlines MAL and LDP Policy

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 2023 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, feed grains, and wool. 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 your Big Horn County USDA Service Center at (307)765-2689 Ext 2 or visit fsa.usda.gov.

Maintaining Good Credit History

Farm Service Agency (FSA) loans require applicants to have a satisfactory credit history. A credit report is requested for all FSA direct farm loan applicants. These reports are reviewed to verify outstanding debts, see if bills are paid timely and to determine the impact on cash flow.

Information on your credit report is strictly confidential and is used only as an aid in conducting FSA business.

Our farm loan staff will discuss options with you if you have an unfavorable credit report and will provide a copy of your report. If you dispute the accuracy of the information on the credit report, it is up to you to contact the issuing credit report company to resolve any errors or inaccuracies.

There are multiple ways to remedy an unfavorable credit score:

- Make sure to pay bills on time
 - Setting up automatic payments or automated reminders can be an effective way to remember payment due dates.
- Pay down existing debt
- Keep your credit card balances low
- Avoid suddenly opening or closing existing credit accounts

FSA's farm loan staff will guide you through the process, which may require you to reapply for a loan after improving or correcting your credit report.

For more information on FSA farm loan programs, contact your Big Horn County USDA Service Center at (307)765-2689 Ext 2 or visit fsa.usda.gov.



Farmers Harness Benefits from Cover Crops

Cover crops are planted because of their excellent benefits, including improving the health and function of soil. This leads to better nutrient cycling, improved water infiltration and more consistent yields over time. Cover crops also suppress weeds, prevent erosion, control diseases and pests as well as help pollinators.

Farmers not familiar with how mixtures of cover crops work together might ask, "Why would I want to plant a cover crop that uses up all my water?" But using diverse annual cropping rotations and cover crop



combinations increases soil organic matter. And for each 1 percent in organic matter, there is a 25 percent increase in water holding capacity and up to 30 pounds an acre more of available nitrogen.

While cover crops use some water in the soil profile to grow, they simultaneously improve the soil structure by building soil aggregates, providing armor for the soil surface, and recharging the water in the soil profile through increased infiltration.

Common cover crops in Wyoming include a variety of Legumes, Grasses, Brassicas and Broadleaf plants.

For more information, contact your Big Horn County USDA Service Center at 307-765-2483 or visit nracs.usda.gov. You can also watch this [NRCS video on cover crops](#).



**Big Horn County
USDA Service Center**

408 Greybull Ave
Greybull WY 82426

Phone: (307)765-2689
Fax: (855)415-3432

Farm Service Agency

Brenda Miller
County Executive Director

307-765-2689 Ext 2. brenda.miller@usda.gov

Mikayla Zimmerman
Program Technician
mikayla.zimmerman@usda.gov

Ashley Anglen
County Executive Director Trainee
ashley.anglen@usda.gov

Natural Resources Conservation Service

Laura Galloway
District Conservationist

307-765-2483 Ext 3 laura.galloway@usda.gov

Curtis Johnson
Rangeland Management Specialist
curtis.johnson2@usda.gov

Alyssa Green
Soil Conservationist
alyssa.green@usda.gov

Brianne Patrick
Program Assistant
brianne.patrick@usda.gov

Chad Foster
Civil Engineering Technician
chad.foster@usda.gov

County Committee:

South Big Horn Conservation District

Martin Mercer-Chairman
Spencer Ellis-Vice Chairman
Justine Paxton-Member

Ashley Coenen
District Manager
307-765-2483 Ext 4

COC Meeting: Tentatively Oct 18, 2023

sbhcd1@gmail.com