

ND FSA eNews-March 2021

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NEWSLETTER

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North Dakota FSA eNews

USDA Service Centers in North Dakota are currently closed to visitors because of the pandemic, but Farm Service Agency (FSA) and Natural Resources Conservation Service (NRCS) staff continue to work with agricultural producers via phone, email, and other digital tools. Call your Service Center to schedule an appointment. You can find contact information at <u>farmers.gov/service-locator.</u>

North Dakota Farm Service Agency

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Explore the new USDA <u>Farmers.gov</u> portal for county office locations, program info, and much more!

March 15 Deadline to Complete Election & Enrollment for 2021 Agriculture Risk Coverage, Price Loss Coverage Programs

Call Your County Office Today About 2021 Crop Year Eligibility

Agricultural producers who have not yet elected and enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs for 2021 have until March 15. Producers who have not signed a contract or who want to make an election change should contact their local U.S. Department of Agriculture (USDA) Service Center to make an appointment. Right now, about 1.4 million farms have enrolled, about 81% of expected participation.

"In times like these, from winter storms to a pandemic, we're reminded of the importance of managing risk," said Zach Ducheneaux, Administrator of USDA's Farm Service Agency (FSA). "The Agriculture Risk Coverage and Price Loss Coverage programs provide critical support to farmers to protect them from substantial drops in crop prices or revenues. If you have not enrolled or made elections, please do so by the March 15 deadline."

Producers who enrolled for the 2019 crop year received more than \$5 billion in payments last fall. If an ARC or PLC payment triggers for a particular crop for the 2021 crop year and there is no signed 2021 contract on file, then the producer is ineligible for that program payment.

Producers are eligible to enroll farms with base acres for the following commodities: barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium- and shortgrain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat.

Decision Tools

To help producers make elections, FSA makes program data available to help producers make ARC and PLC decisions.

Additionally, USDA partnered with universities to offer web-based decision tools:

- <u>Newly updated ARC and PLC Decision Tools</u> offered by North Dakota State University on their Farm Management, Farm Bill page.
- <u>Gardner-farmdoc Payment Calculator</u>, the University of Illinois tool that offers farmers the ability to run payment estimates modeling for their farms and counties for ARC-County and PLC.

 <u>ARC and PLC Decision Tool</u>, the Texas A&M tool that allows producers to analyze payment yield updates and expected payments for 2019 and 2020.

Crop Insurance Considerations

Producers are reminded that enrolling in ARC or PLC programs can impact eligibility for some crop insurance products offered by USDA's Risk Management Agency (RMA). Producers who elect and enroll in PLC also have the option of purchasing Supplemental Coverage Option (SCO) through their Approved Insurance Provider, but producers of covered commodities who elect ARC are ineligible for SCO on their planted acres.

Unlike SCO, RMA's Enhanced Coverage Option (ECO) is unaffected by participating in ARC for the same crop, on the same acres. You may elect ECO regardless of your farm program election.

Upland cotton farmers who choose to enroll seed cotton base acres in ARC or PLC are ineligible for the stacked income protection plan, or STAX, on their planted cotton acres.

More Information

For more information on ARC and PLC, visit farmers.gov/arc-plc.

While USDA offices are closed to visitors because of the pandemic, Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. To conduct business, please contact your local <u>USDA Service Center</u>. Additionally, more information related to USDA's response and relief for producers can be found at <u>farmers.gov/coronavirus</u>.

USDA Extends Application Deadline for the Quality Loss Adjustment Program

Signup extended to April 9, 2021

The U.S. Department of Agriculture is extending the deadline from March 5 to April 9 for agricultural producers to apply for the Quality Loss Adjustment (QLA) Program because of recent winter storms and some clarifications to program rules. This program assists producers who suffered crop quality losses due to qualifying 2018 and 2019 natural disasters.

Eligible Crops

Eligible crops include those for which <u>federal crop insurance</u> or <u>Noninsured Crop Disaster</u> <u>Assistance Program</u> (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 <u>here</u>. For drought, producers are eligible for QLA if the loss occurred in an area within a county rated by the <u>U.S.</u> <u>Drought Monitor</u> 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

Producers now have access to a worksheet to assist in summarizing affected production from multiple settlement/assembly sheets to be entered on the FSA-898 QLA application. The worksheet, 'QLA Calculator Worksheet,' can be found at <u>www.farmers.gov/guality-loss</u> under 'Submit Application to USDA Service Center'.

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. County FSA Committees have limited authority to accept grading and nutrient analysis completed after 30 days.

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 <u>farmers.gov/quality-loss</u>.

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 <u>Whole-Farm Revenue Protection</u> coverage offered through USDA's Risk Management Agency.

More Information

FSA began accepting applications on January 6 and has received more than 8,100 applications so far.

To apply, contact your local <u>USDA Service Center</u>. Additional information is also available at <u>farmers.gov/guality-loss</u>. Producers can also obtain one-on-one support with applications by calling 877-508-8364.

To watch the educational QLA webinar conducted by NDSU and ND FSA visit: <u>https://www.ag.ndsu.edu/farmmanagement/gla-webinar</u>

While USDA offices are currently closed to visitors because of the pandemic, Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. To conduct business, please contact your local <u>USDA Service Center</u>. Additionally, more information related to USDA's response and relief for producers can be found at <u>farmers.gov/coronavirus</u>.

2020 Crop Year Commodity Loan Deadline

Producers planning to use the commodity loan program for their 2020 crops are reminded that March 31, 2021, is the deadline for filing applications for the following 2020 crops: wheat, barley, oats, canola, crambe, flaxseed, rapeseed, sesame seed and honey.

These loans can be repaid with cash at disbursement up until loan maturity. All new loans requested by September 30, 2021, will have a maturity date 12 months following the date of approval. To be eligible, producers must have produced an eligible loan commodity during the applicable crop year, complied with annual program requirements, maintain beneficial interest (have title to the commodity and retain control of the commodity), request a marketing assistance loan (MAL) on or before the final loan availability date for a specific commodity, and, if required, submit lien waivers for any liens existing on the crop for which MAL is being requested.

Producers interested in a commodity loan on the above listed commodities should contact their local county FSA office staff prior to the March 31 deadline. The 2020 crop commodity loan rates are available at any county FSA office, or online at:

http://www.fsa.usda.gov/FSA and clicking on the "Price Support" link.

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 <u>USDA</u> <u>Service Center</u>

Emergency Assistance for Livestock, Honeybee, and Farm-Raised Fish Program (ELAP)

ELAP provides emergency assistance to eligible livestock, honeybee, and farm-raised fish producers who have losses due to disease, adverse weather or other conditions, such as blizzards and wildfires, not covered by other agricultural disaster assistance programs.

Eligible losses include:

- Livestock grazing losses not covered under the Livestock Forage Disaster Program (LFP), loss of purchased feed and/or mechanically harvested feed due to an eligible adverse weather event, additional cost of transporting water because of an eligible drought and additional cost associated with gathering livestock to treat for cattle tick fever.
- **Honeybee** loss of purchased feed due to an eligible adverse weather event, cost of additional feed purchased above normal quantities due to an eligible adverse weather condition, colony losses in excess of normal mortality due to an eligible weather event or loss condition, including CCD, and hive losses due to eligible adverse weather.
- Farm-Raised Fish death losses in excess of normal mortality and/or loss of purchased feed due to an eligible adverse weather event.

If you've suffered eligible livestock, honeybee, or farm-raised fish losses during calendar year 2021, you must file:

- A notice of loss within 30 calendar days after the loss is apparent (15 days for honeybee losses)
- An application for payment by Jan. 30, 2022

The following ELAP Fact Sheets (by topic) are available online:

- ELAP for Farm-Raised Fish Fact Sheet
- ELAP for Livestock Fact Sheet
- ELAP for Honeybees Fact Sheet

Keeping Livestock Inventory Records

Livestock inventory records are necessary in the event of a natural disaster, so remember to keep them updated.

When disasters strike, the USDA Farm Service Agency (FSA) can help you if you've suffered excessive livestock death losses and grazing or feed losses due to eligible natural disasters.

To participate in livestock disaster assistance programs, you'll be required to provide verifiable documentation of death losses resulting from an eligible adverse weather event and must submit a notice of loss to you local FSA office within 30 calendar days of when the loss of livestock is apparent. For grazing or feed losses, you must submit a notice of loss to your local FSA office within 30 calendar days of when the loss of store within 30 calendar days of when the loss to your local FSA office within 30 calendar days of loss to your local FSA office within 30 calendar days of when the loss is apparent and should maintain documentation and receipts.

You should record all pertinent information regarding livestock inventory records including:

• Documentation of the number, kind, type, and weight range of livestock

Beginning inventory supported by birth recordings or purchase receipts.

FSA Guaranteed Loan Program

FSA guaranteed loans allow lenders to provide agricultural credit to farmers who do not meet the lender's normal underwriting criteria. Farmers and ranchers apply for a guaranteed loan through a lender, and the lender arranges for the guarantee. FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. Guaranteed loans can be used for both farm ownership and operating purposes.

Guaranteed farm ownership loans can be used to purchase farmland, construct or repair buildings, develop farmland to promote soil and water conservation or to refinance debt.

Guaranteed operating loans can be used to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance and other operating expenses.

FSA can guarantee farm ownership and operating loans up to \$1,776,000. 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 lender or local FSA farm loan office for more information on guaranteed loans.

Facility Loans

The FSFL program provides low-interest financing to build or upgrade storage facilities and to purchase portable (new or used) structures, equipment including on-farm liquified petroleum tanks for eligible commodities for use as fuel storage for grain dryer equipment.

Loans up to \$100,000 can be secured by a promissory note/security agreement. Loans or aggregate loan totals exceeding \$100,000 require additional security in the form of real estate or an irrevocable letter of credit. Participants are required to provide a down payment of 15 percent, with CCC providing a loan for the remaining 85 percent of the eligible net cost of the storage facility and permanent drying and handling equipment. Loan terms of 3, 5, 7, 10 or 12 years are available depending on the amount of the loan and loan type. Interest rates for each term rate may be different and are based on the rate which CCC borrows from the Treasury Department.

Sign-up for the FSFL program is continuous throughout the year. All requests for FSFL prior to loan approval require a site inspection for an environmental assessment in accordance to National Environmental Protection Agency (NEPA) requirements showing no adverse impacts. FSFL policy requires the following actions cannot occur at the proposed FSFL location prior to the environmental assessment being completed:

- accepting delivery of equipment and/or materials in previously undisturbed areas
- site preparation or foundation construction in previously undisturbed areas
- no alteration to any structures that are 50 years old or older or within a historic district

If any of the above are completed prior to FSA completing the on-site assessment, the approval of the FSFL may be delayed and/or ineligible.

Producers considering an FSFL loan for the 2021 harvest season are encouraged to contact their local FSA office early to learn more concerning the application processing requirements.

USDA Fruit, Vegetable and Wild Rice Planting Rules Unchanged in 2018 Farm Bill

Fruit, vegetable and wild rice producers will continue to follow the same rules for certain Farm Service Agency (FSA) programs.

If you intend to participate in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs, you are subject to an acre-for-acre payment reduction when fruits and nuts, vegetables or wild rice are planted on payment acres of a farm. Payment reductions do not apply to mung beans, dry peas, lentils or chickpeas. Planting fruits, vegetables or wild rice on acres not considered payment acres will not result in a payment reduction. Farms that are eligible to participate in ARC/PLC but are not enrolled for a particular year may plant unlimited fruits, vegetables and wild rice for that year but will not receive ARC/PLC payments. Eligibility for succeeding years is not affected.

Planting and harvesting fruits, vegetables and wild rice on ARC/PLC acreage is subject to the acrefor-acre payment reduction when those crops are planted on more than 15 percent of the base acres of an ARC enrolled farm using the county coverage or PLC, or more than 35 percent of the base acres of an ARC enrolled farm using the individual coverage.

Fruits, vegetables and wild rice that are planted in a double-cropping practice will not cause a payment reduction if the farm is in a double-cropping region as designated by the USDA's Commodity Credit Corporation.

Be on the Lookout: New Form Required for Some NRCS Customers

If you are a producer or landowner who participates in USDA's Natural Resources Conservation Service (NRCS) conservation programs, the Farm Service Agency (FSA) may be reaching out by mail with information about a form you'll need to fill out.

Starting this year, all producers and landowners participating or applying to participate in certain NRCS conservation programs must complete form CCC-902, Farm Operating Plan. Historically, to participate in these programs, legal entities could file either the CCC-901, Member Information or the CCC-902, while individuals were not specifically required to file the CCC-902 with FSA. Now, to ensure FSA and NRCS are properly determining payment eligibility and maximum payment limitations, all customers must have a CCC-902 on file to establish eligibility.

These changes will not affect participants who already have a Form CCC-902 with a "determined" status recorded with FSA. Customers that do not have a CCC-902 on file with FSA will be sent a letter in the mail in the coming weeks with detailed information on what is needed and how to file the form. The letter requests that the form be completed within 30 days of receiving the letter.

For added convenience, USDA is offering options for remote or in-person submission of the CCC-902. Fiscal year 2021 is considered a transition year to ensure all NRCS program participants can meet this updated filing requirement. Beginning in FY 2022, if form CCC-902 is not on file your payments may be impacted.

We can help: NRCS and FSA staff are available at <u>USDA Service Centers</u> nationwide to provide information and assistance to walk you through meeting this filing requirement. For more information, see the <u>NRCS National Bulletin 300-21-7</u> or <u>FSA Notice PL-293</u>.

The Importance of Responding to NASS Surveys

USDA's National Agricultural Statistics Service (NASS) conducts hundreds of surveys every year and prepares reports covering virtually every aspect of U.S. agriculture.

If you receive a survey questionnaire, please respond quickly and online if possible.

The results of the surveys help determine the structure of USDA farm programs, such as soil rental rates for the Conservation Reserve Program and prices and yields used for the Agriculture Risk Coverage and Price Loss Coverage programs. This county-level data is critical for USDA farm payment determinations. Survey responses also help associations, businesses and policymakers advocate for their industry and help educate others on the importance of agriculture.

NASS safeguards the privacy of all respondents and publishes only aggregate data, ensuring that no individual operation or producer can be identified.

NASS data is available online at <u>nass.usda.gov/Publications</u> and through the searchable <u>Quick</u> <u>Stats database</u>. Watch a video on how NASS data is used at <u>youtube.com/watch?v=m-</u> <u>4zjnh26io&feature=youtu.be</u>.

USDA Offers Secure Options for Signing and Sharing Documents Online

Farmers and ranchers working with USDA's Farm Service Agency or Natural Resources Conservation Service can sign and share documents online in just a few clicks. By using Box or OneSpan, producers can digitally complete business transactions without leaving their homes or agricultural operations. Both services are free, secure, and available for multiple FSA and NRCS programs.

Box is a secure, cloud-based site where FSA or NRCS documents can be managed and shared. Producers who choose to use Box can create a username and password to access their secure Box account, where documents can be downloaded, printed, manually signed, scanned, uploaded, and shared digitally with Service Center staff. This service is available to any FSA or NRCS customer with access to a mobile device or computer with printer connectivity.

OneSpan is a secure eSignature solution for FSA and NRCS customers. Like Box, no software downloads or eAuthentication is required for OneSpan. Instead, producers interested in eSignature through OneSpan can confirm their identity through two-factor authentication using a verification code sent to their mobile device or a personalized question and answer. Once identity is confirmed, documents can be reviewed and e-signed through OneSpan via the producer's personal email address. Signed documents immediately become available to the appropriate Service Center staff.

Box and OneSpan are both optional services for customers interested in improved efficiency in signing and sharing documents with USDA, and they do not replace existing systems using eAuthentication for digital signature. Instead, these tools provide additional digital options for producers to use when conducting business with FSA or NRCS.

USDA Service Center staff are available to help producers get started with Box and OneSpan through a few simple steps. Please visit <u>farmers.gov/service-locator</u> to find your local office and let Service Center staff know you're interested in signing and sharing documents through these new features. In most cases, one quick phone call will be all that is needed to initiate the process.

Visit <u>farmers.gov/mydocs</u> to learn more about Box and OneSpan, steps for getting started, and additional resources for conducting business with USDA online.

To learn more about program flexibilities and Service Center status during the coronavirus pandemic, visit <u>farmers.gov/coronavirus</u>

Update Your Records

FSA is cleaning up our producer record database and needs your help. Please report any changes of address, zip code, phone number, email address or an incorrect name or business name on file to our office. You should also report changes in your farm operation, like the addition of a farm by lease or purchase. You should also report any changes to your operation in which you reorganize to form a Trust, LLC or other legal entity.

FSA and NRCS program participants are required to promptly report changes in their farming operation to the County Committee in writing and to update their *Farm Operating Plan* on form CCC-902.

To update your records, contact your local USDA Service Center.

Feeling Overwhelmed? FirstLink Offers Resources to Help

Help is available if you, or someone you know, is in need of emotional support as a result of farm stress. You are not alone, and help is as easy as dialing 2 -1 -1. The FirstLink Helpline provides confidential listening and support on a variety of topics, including financial assistance and mental health support. For help, or to connect to available resources, dial the 24-hour helpline at 2-1-1 or 701-235-7335 (SEEK). The 24-Hour Suicide Lifeline is 800-273-8255 (TALK). Find FirstLink online at http://myfirstlink.org/.

March 2021 Loan and Interest Rates

Commodity Loans: **1.125%** Direct Operating Loans: **1.375%** Farm Ownership Down Payment: **1.500%** Farm Ownership Joint Financing: **2.750%** Direct Farm Ownership Loans: **2.300%** Emergency Loans Actual Loss: **2.375%** Farm Storage Facility Loan 3 Year: **0.250%** Farm Storage Facility Loan 5 Year: **0.500%** Farm Storage Facility Loan 7 Year: **0.875%** Farm Storage Facility Loan 10 Year: **1.125%** Farm Storage Facility Loan 12 Year: **1.375%**

Calendar Deadlines

March 15, 2021: ARC/PLC Election and Enrollment Deadline March 15, 2021: 2021 NAP Coverage - Spring Planted Crops March 15, 2021: 2021 NAP Coverage - Perennial and Other Forage April 9, 2021: Deadline to apply for the Quality Loss Adjustment Program (*Recently Extended) Underway: Conservation Reserve Program (<u>CRP</u>) General Signup (Deadline TBD) 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).