

February 2021



Farm Service Agency **Electronic News Service**

NEWSLETTER

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Illinois FSA Newsletter

Illinois Farm Service Agency

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Illinois FSA and Farmers

As we turn the page on 2020 and undertake a new journey in 2021, I want to personally take this time to thank a dedicated Illinois FSA workforce that has embraced several new challenges, and our Illinois farmers who have accepted and adapted to our new way of doing business. Without the cooperation, understanding and willingness to change, we never would have accomplished all we have throughout the last several months.

It's often said that farmers are some of the most resilient individuals because of the challenges they constantly face. With

Acting State Executive Director: Dan Puccetti

State Committee:

James Reed-Chairperson
Melanie DeSutter-Member
Kirk Liefer-Member
George Obernagel III-Member
Troy Uphoff-Member

Administrative Officer:

Dan Puccetti

Division Chiefs:

Vicki Donaldson
John Gehrke
Wendy Mueller
Randy Tillman

To find contact information for your local office go to www.fsa.usda.gov/il

Check out

<https://www.farmers.gov/> for information about ALL the programs available through your local USDA Service Center FSA and NRCS offices, including county office locations, agriculture statistics, loan interest rates and much more!

Learn about Risk Management Agency's crop insurance programs at <https://cropinsurance101.org/>

little to no control over the weather, market prices, and input costs, I think everyone in the IL FSA family understands the struggles our farmers face. I just want to acknowledge the commitment and perseverance the IL FSA workforce has shown while dealing with our own uncontrollable and unprecedented challenges. Together, IL FSA and our Farmers, have created an amazing team and continue to work together to embrace change and collaborate to find new ways to conduct business while still completing the necessary program requirements and meeting our deadlines.

I'm sure the recent weather has us all clamoring for an early Spring or at least some decent weather that allows us the opportunity to get back outdoors. Before we rush out and start preparing for spring planting, I want to personally request your cooperation in planning ahead and completing your 2021 ARC/PLC enrollment. Enrollment for the 2021 crop year closes on March 15, 2021. This deadline coincides with the crop insurance closing date for most spring-planted crops.

Our Service Centers are still accepting offers for the General and Continuous CRP signups, producers have until March 5, 2021 to apply for the Quality Loss Adjustment Program and we are still committed to addressing your lending needs with our Farm Storage Facility Loan or our Guaranteed and Direct Loan Programs. IL FSA is always here to assist all our farmers!

In closing, all USDA Service Centers are open for business, even though we are currently restricting in-person visits. All Service Center visitors wishing to conduct business with FSA should call ahead. Our program delivery staff will continue to work with our farmers by phone, email and using online tools.

Dan Puccetti
Acting State Executive Director/
Administrative Officer

March 15 is Deadline to Make Elections and Complete Enrollment in 2021 Agriculture Risk Coverage (ARC) and Price Loss Coverage (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.

Sales Closing Dates Near for Most Spring Crops

To prepare for this year, the U.S. Department of Agriculture's (USDA) Risk Management Agency (RMA) urges farmers to sign up for crop insurance before the sales closing dates for eligible 2021 spring crops.

The sales closing dates for most spring-planted crops in Illinois is March 15, 2021.

Federal crop insurance helps producers recover after severe weather and manage other business risks.

Coverage is available for nearly every commodity, including fruit, vegetable, and organic, with crop specific plans or the Whole Farm Revenue Protection policy.

Sales closing dates vary by crop, state, and county. More information about deadlines are available in the [RMA Actuarial Browser](#).

To discuss dates and options, producers should [contact their local agent](#). Learn more at www.rma.usda.gov.

Applying for Beginning Farmer Loans

The Farm Service Agency (FSA) assists beginning farmers to finance agricultural enterprises. Under these designated farm loan programs, FSA can provide financing to eligible applicants through either direct or guaranteed loans. FSA defines a beginning farmer as a person who:

- Has operated a farm for not more than 10 years
- Will materially and substantially participate in the operation of the farm
- Agrees to participate in a loan assessment, borrower training and financial management program sponsored by FSA
- Does not own a farm in excess of 30 percent of the county's average size farm.

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

USDA Offers Secure New Options for Signing and Sharing Documents Online

Farmers and ranchers working with USDA's Farm Service Agency or Natural Resources Conservation Service can now 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 farmers.gov/service-locator 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 farmers.gov/mydocs 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 farmers.gov/coronavirus.

FSA is Accepting CRP Continuous Enrollment Offers

The Farm Service Agency (FSA) is accepting offers for specific conservation practices under the [Conservation Reserve Program \(CRP\) Continuous Signup](#).

In exchange for a yearly rental payment, farmers enrolled in the program agree to remove environmentally sensitive land from agricultural production and to plant species that will improve environmental health and quality. The program's long-term goal is to re-establish valuable land cover to improve water quality, prevent soil erosion, and reduce loss of wildlife habitat. Contracts for land enrolled in CRP are 10-15 years in length.

Under continuous CRP signup, environmentally sensitive land devoted to certain conservation practices can be enrolled in CRP at any time. Offers for continuous enrollment are not subject to competitive bidding during specific periods. Instead they are automatically accepted provided the land and producer meet certain eligibility requirements and the enrollment levels do not exceed the statutory cap.

For more information, including a list of acceptable practices, contact your local County USDA Service Center at or visit fsa.usda.gov/crp.

Farm Storage Facility Loans

FSA's Farm Storage Facility Loan (FSFL) program provides low-interest financing to producers to build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

The low-interest funds can be used to build or upgrade permanent facilities to store commodities. Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, floriculture, hops, maple sap, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

Loans up to \$50,000 can be secured by a promissory note/security agreement and loans between \$50,000 and \$100,000 may require additional security. Loans exceeding \$100,000 require additional security.

Producers do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

To learn more about the FSA Farm Storage Facility Loan, visit www.fsa.usda.gov/pricesupport or contact your local FSA county office. To find your local FSA county office, visit <http://offices.usda.gov>.

Farm Loan Graduation Reminder for Direct Loan Borrowers

Farm Service Agency (FSA) Direct Loans are considered a temporary source of credit available to producers who do not meet normal underwriting criteria for commercial banks.

FSA periodically conducts Direct Loan graduation reviews to determine a borrower's ability to graduate to commercial credit. If the borrower's financial condition has improved to a point where they can refinance their debt with commercial credit, they will be asked to obtain other financing and partially or fully pay off their FSA debt.

By the end of a producer's operating cycle, the Agency will send a letter requesting a current balance sheet, actual financial performance and a projected farm budget. The borrower has 30 days to return the required financial documents. This information will be used to evaluate the borrower's potential for refinancing to commercial credit.

If a borrower meets local underwriting criteria, FSA will send the borrower's name, loan type, balance sheet, and projected cash flow to commercial lenders. The borrower will be notified when loan information is sent to local lenders.

If any lenders are interested in refinancing the borrower's loan, FSA will send the borrower a letter with a list of lenders interested in refinancing the loan. The borrower must contact the lenders and complete an application for commercial credit within 30 calendar days.

If a commercial lender rejects the borrower, the borrower must obtain written evidence that specifies the reasons for rejection and submit to their local FSA farm loan office.

If a borrower fails to provide the requested financial information or to graduate, FSA will notify the borrower of noncompliance, FSA's intent to accelerate the loan, and appeal rights.

Is the Noninsured Crop Disaster Assistance Program Right for You?

Farmers and ranchers rely on crop insurance to protect themselves from disasters and unforeseen events, but not all crops are insurable through the USDA's Risk Management Agency. The Farm Service Agency's (FSA) Noninsured Crop Disaster Assistance Program (NAP) provides producers another option to obtain coverage against disaster for these crops. NAP provides financial assistance to producers of non-insured crops impacted by natural disasters that result in lower yields, crop losses, or prevents crop planting.

Commercially produced crops and agricultural commodities for which crop insurance is not available are generally eligible for NAP. Eligible crops include those grown specifically for food, fiber, livestock consumption, biofuel or biobased products, or be commodities such as value loss crops like Christmas trees and ornamental nursery, honey, maple sap, and many others. Contact your FSA office to see which crops are eligible in your state and county.

Eligible causes of loss include drought, freeze, hail, excessive moisture, excessive wind or hurricanes, earthquake, flood. These events must occur during the NAP policy coverage period, before or during harvest, and the disaster must directly affect the eligible crop. For guidance on causes of loss not listed, contact your local FSA county office.

Interested producers must apply for coverage using FSA form [CCC-471](#), "Application for Coverage," and pay the applicable service fee at the FSA office where their farm records are maintained. These must be filed by the application closing date. Closing dates vary by crop, so it is important to contact your local FSA office as soon as possible to ensure you don't miss an application closing date.

At the time of application, each producer will be provided a copy of the [NAP Basic Provisions](#), which describes how NAP works and all the requirements you must follow to maintain NAP coverage. NAP participants must provide accurate annual reports of their production in non-loss years to ensure their NAP coverage is beneficial to their individual operation.

Producers are required to pay service fees which vary depending on the number of crops and number of counties your operation is located in. The NAP service fee is the lesser of \$325 per crop or \$825 per producer per administrative county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties. Premiums also apply when producers elect higher levels of coverage with a maximum premium of \$15,750 per person or legal entity depending on the maximum payment limitation that may apply to the NAP covered producer. The service fee can be

waived for beginning, qualifying veteran, and limited resource farmers and rancher. These farmers and ranchers can also receive a 50 percent reduction in the premium.

For more detailed information on NAP, download the [NAP Fact Sheet](#). To get started with NAP, we recommend you contact your [local USDA service center](#).

Environmental Review Required Before Project Implementation

The National Environmental Policy Act (NEPA) requires Federal agencies to consider all potential environmental impacts for federally-funded projects before the project is approved.

For all Farm Service Agency (FSA) programs, an environmental review must be completed before actions are approved, such as site preparation or ground disturbance. These programs include, **but are not limited to**, the Emergency Conservation Program (ECP), Farm Storage Facility Loan (FSFL) program and farm loans. If project implementation begins before FSA has completed an environmental review, the request will be denied. Although there are exceptions regarding the Stafford Act and emergencies, it's important to wait until you receive written approval of your project proposal before starting any actions.

Applications cannot be approved until FSA has copies of all permits and plans. Contact your local FSA office early in your planning process to determine what level of environmental review is required for your program application so that it can be completed timely.

Transitioning Expiring CRP Land to Beginning, Veteran or Underserved Farmers and Ranchers

CRP contract holders are encouraged to transition their Conservation Reserve Program (CRP) acres to beginning, veteran or socially disadvantaged farmers or ranchers through the Transition Incentives Program (TIP). TIP provides annual rental payments to the landowner or operator for up to two additional years after the CRP contract expires.

CRP contract holders no longer need to be a retired or retiring owner or operator to transition their land. TIP participants must agree to sell, have a contract to sell, or agree to lease long term (at least five years) land enrolled in an expiring CRP contract to a beginning, veteran, or socially disadvantaged farmer or rancher who is not a family member.

Beginning, veteran or social disadvantaged farmers and ranchers and CRP participants may enroll in TIP beginning two years before the expiration date of the CRP contract. The TIP application must be submitted prior to completing the lease or sale of the affected lands. New landowners or renters that return the land to production must use sustainable grazing or farming methods.

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

Filing CCC-941 Adjusted Gross Income (AGI) Certifications

If you have experienced delays in receiving Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) payments, Loan Deficiency Payments (LDPs) and Market Gains on Marketing Assistance Loans (MALs), it may be because you have not filed form CCC-941, *Adjusted Gross Income Certification*.

If you don't have a valid CCC-941 on file for the applicable crop year you will not receive payments. All farm operator/tenants/owners who have not filed a CCC-941 and have pending

payments should IMMEDIATELY file the form with their recording county FSA office. Farm operators and tenants are encouraged to ensure that their landowners have filed the form.

FSA can accept the CCC-941 for 2018, 2019, 2020 and 2021. Unlike the past, you must have the CCC-941 certifying your AGI compliance before any payments can be issued.

Maintaining the Quality of Farm-Stored Loan Grain

Bins are ideally designed to hold a level volume of grain. When bins are overfilled and grain is heaped up, airflow is hindered and the chance of spoilage increases.

Producers who take out marketing assistance loans and use the farm-stored grain as collateral should remember that they are responsible for maintaining the quality of the grain through the term of the loan.

Unauthorized Disposition of Grain

If loan grain has been disposed of through feeding, selling or any other form of disposal without prior written authorization from the county office staff, it is considered unauthorized disposition. The financial penalties for unauthorized dispositions are severe and a producer's name will be placed on a loan violation list for a two-year period. Always call before you haul any grain under loan.

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USDA Introduces Enhanced Coverage Option Crop Insurance Product

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The USDA's Risk Management Agency (RMA) announced that a new Federal Crop Insurance product, the Enhanced Coverage Option (ECO), will be available for 31 spring-planted crops for the 2021 crop year and is expected to be available for additional crops starting in the 2022 crop year.

ECO allows policyholders to purchase additional area-based coverage for a portion of the deductible for their underlying yield- or revenue-based crop insurance policy. ECO must be purchased as an endorsement to the Yield Protection, Revenue Protection, Revenue Protection with the Harvest Price Exclusion, Actual Production History or Yield-Based Dollar Amount of Insurance policy.

ECO provides coverage in bands from 86% to a choice of either 90 or 95% of expected yield or revenue. ECO pays a loss on an area basis, and an indemnity triggers when the county level yield or revenue drops below 90 or 95% of its expected level. There is an additional premium associated with ECO

coverage, and premium subsidies are offered to make the policy more affordable. Unlike the Supplemental Coverage Option, ECO coverage is unaffected by Agriculture Risk Coverage participation for the same crop, on the same acres. You may select ECO regardless of your farm program election.

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

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Exclusion, Actual Production History or Yield-Based Dollar Amount of Insurance policy.

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Updates to Conservation Easements Strengthens Protection for Farmland, Grassland & Wetlands

The U.S. Department of Agriculture (USDA) recently released the [final rule](#) for its [Agricultural Conservation Easement Program](#) (ACEP), which enables agricultural producers and private landowners to protect farmlands, grasslands, and wetlands with conservation easements. The rule updates ACEP as directed by the 2018 Farm Bill and incorporates public comments made on an interim rule.

Ivan Dozier, State Conservationist for USDA's Natural Resources Conservation Service (NRCS) confirms that conservation easements are a critical conservation tool helping landowners sustain Illinois' vital working landscapes and wetland ecosystems. The minor updates to the ACEP final rule are intended to improve processes that will help strengthen the impacts of our investments and continue to elevate protection of ecologically important lands in Illinois through voluntary conservation.

ACEP is USDA's premier conservation easement program, offering financial and technical assistance to help protect productive farm and ranch lands from conversion to other uses and to restore and protect the nation's critical wetlands. It uses innovative conservation systems to support the restoration of wetland ecosystems and to protect working lands, helping to sequester carbon, trap sediment, and filter pollutants for clean water.

ACEP's Agricultural Land Easements (ALE) component assists state and local governments and non-governmental organizations that have farmland or grassland protection programs purchase conservation easements from eligible landowners. This helps protect the long-term viability of the nation's food supply by preventing conversion of productive working farmland and grassland to non-agricultural uses or non-grassland uses.

The Wetland Reserve Easements (WRE) component helps landowners restore and protect wetlands in agricultural landscapes that provide benefits, including increased wildlife habitat,

improved water quality, reduced impacts from flooding, groundwater recharge, and more outdoor recreation and educational opportunities. NRCS provides technical and financial assistance directly to private landowners to restore, protect, and enhance wetlands through the purchase of these easements.

NRCS received more than 570 comments on the ACEP interim rule, which was published January 6, 2020. Overall, comments expressed support for changes made in the interim rule but requested some clarifications and additional changes. View the final rule on the Federal Register. The final rule responds to these comments and adopts the interim rule with minor changes, including:

Updates to ACEP:

- Revised definitions for beginning farmer or rancher, eligible land, farm or ranch succession plan, future viability and maintenance to provide additional clarity, especially around succession planning.

Updates to ACEP Agricultural Land Easements:

- Incorporated priority into ACEP-ALE ranking criteria for lands enrolled in the Transition Incentives Program under the Conservation Reserve Program (CRP-TIP).
- Clarified non-federal match requirements and added new types of costs that may be used to satisfy non-federal match requirements.
- Modified one of the regulatory deed requirements to clarify types of changes to the easement deed or easement area that must be approved in advance by NRCS.
- Updated regulatory language describing the United States' inspection authority to reflect the existing right of enforcement language used in ACEP-ALE conservation easements, wherein NRCS provides agricultural land easement holders and landowners notice and a reasonable opportunity to participate in an inspection of the easement area.
- Revised regulatory language to specify minimum and maximum durations for ACEP-ALE agreements based on an eligible entity's certification status under ACEP-ALE.

Updates to ACEP Wetland Reserve Easements:

- Incorporated priority into the ACEP-WRE ranking criteria for lands enrolled in the CRP-TIP that are farmed wetland and adjoining land that has the highest wetland functions and values and is likely to return to production after the land leaves CRP.

NRCS accepts ACEP applications year-round, but applications are ranked and funded during enrollment periods set locally. [View the final rule on the Federal Register](#). For more information on how to sign up for ACEP in Illinois, visit il.nrcs.usda.gov or contact your local [NRCS field office](#). Find more information about ACEP and other NRCS conservation programs in Illinois online at <https://www.nrcs.usda.gov/wps/portal/nrcs/il/programs/>.

February Interest Rates and Important Dates

Selected Interest Rates for February 2021	
Farm Operating Loans — Direct	1.375%
Farm Ownership-Direct	2.625%
Farm Ownership Loans — Direct, Joint Financing	2.500%
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.500%
Emergency Loans	2.375%
Farm Storage Facility Loans (3 years)	0.250%
Farm Storage Facility Loans (5 years)	0.375%
Farm Storage Facility Loans (7 years)	0.750%
Farm Storage Facility Loans (10 years)	1.000%
Farm Storage Facility Loans (12 years)	0.125%
Commodity Loans	1.125%

Dates to Remember	
February 12	General CRP Enrollment Ends
February 15	Presidents Day Holiday – FSA Offices Closed
March 15	Last day to change ARC/PLC Election and/or Enroll farms for 2021
March 31	Final date to request 2020 crop wheat MAL
May 31	Final date to request crop corn, soybean and sorghum MAL
Ongoing	Sign-up for FSA text messages from your local county office
Ongoing	Farm Storage Facility Loans sign-up
Ongoing	Marketing Assistance Loans Sign Up
Ongoing	Continuous CRP Sign Up
Ongoing	Update Your Farm Records

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).