

In This Issue:

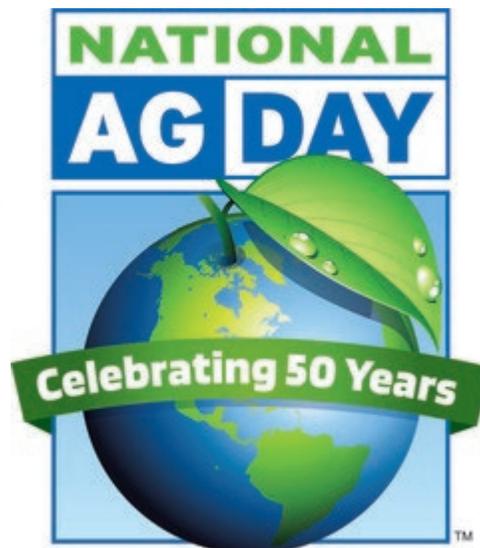
- [Celebrating National Ag Day](#)
- [March 15 Deadline to Enroll in the ARCPLC Programs](#)
- [Unable to Visit Your Local USDA Service Center? USDA Offers Options for Signing and Sharing Documents Online](#)
- [Is the Noninsured Crop Disaster Assistance Program Right for You? Producers Are Urged to Consider NAP Risk Protection Coverage Before the March 15th Sales Closing Date](#)
- [Ask the Expert: A Q&A on Farm Storage Facility Loans](#)
- [Implementing Fire Management on CRP Acres](#)
- [Reporting Organic Crops](#)
- [USDA Reminds Producers of Continuous Certification Option for Perennial Forage](#)
- [2023 Black Loam Conference Dates Announced](#)
- [Preauthorized Debit Available for Farm Loan Borrowers](#)
- [Maintaining Good Credit History](#)
- [March 2023 Lending Rates](#)
- [Dates to Remember](#)

Celebrating National Ag Day

Every year, on one day in March – we take the time to pause, reflect and showcase America’s first industry – Agriculture! March 21, 2023 is National Ag Day! This year’s theme is Agriculture: Growing a Climate for Tomorrow.

Every day, every season, the American farmer thinks about the climate and how it will impact the growing season and, ultimately, the crop which is harvested. There are many considerations when one thinks about climate and agriculture, but we know that research plays a role in this important topic. We also know that technology and the need to increase how food is produced and processed impacts the global consumer. These are all important contributions to the climate discussion.

2023 marks the 50th anniversary of National Ag Day. The issue of ‘climate’ is a part of our everyday vocabulary as it relates to agriculture. Farmers are the original conservationists and stewards of the land. No one is more committed to protecting the land than you – the American farmer. Our country’s soil, air and water are our most precious resources, and farmers use each of these resources every season to plant, grow and harvest a crop that feeds billions of people, and animals, across this globe. Ag Day is the day to honor and celebrate the abundance provided by agriculture and the people behind it – farmers, agribusiness, researchers – and many more. Each American farmer feeds more than 165 people, up from just 25 people in the



1960s. With innovation, research, technology, and passion, the various sectors of agriculture are working together to meet the needs of the ever-changing consumer.

The National Ag Day program encourages every American to understand how food and fiber products are produced. It also shares the value of appreciating the role agriculture plays in providing safe, abundant and affordable products, and the role they have on the national economy. I am a proud agriculturalist and want to say thank you to the millions of farmers who will be celebrated on March 21st. Your work, commitment and dedication from 'gate-to-plate' does not go unnoticed. Our Indiana FSA offices are your partners on your farms. We have an abundance of programs to fit your operation. Come see us and learn more about the voluntary programs we have to offer.

Happy National Ag Day!

Sincerely In Agriculture,



State Executive Director

March 15 Deadline to Enroll in the ARCPLC Programs

Indiana producers who have not yet enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs for the 2023 crop year have until March 15, 2023, to elect and enroll a contract. USDA offers these two safety net programs to provide vital income support to farmers experiencing substantial declines in crop prices or revenues.

Producers can elect coverage and enroll in ARC-County or PLC, which are both commodity-by-commodity, or ARC-Individual, which covers the entire farm. Although election changes for 2023 are optional, producers must enroll through a signed contract each year. Additionally, if a producer has a multi-year contract on their farm and makes an election change for 2023, they will need to sign a new contract.

If producers do not submit an election by the March 15, 2023, deadline, the election remains the same as the 2022 election for commodities on the farm. Farm owners cannot enroll in either program unless they have a share interest in the commodity.

Producers who do not complete enrollment by the deadline will not be enrolled in ARC or PLC for the 2023 year and will not receive a payment if one is triggered.

For more information on ARC and PLC, producers can visit the [ARC and PLC webpage](#) or contact their [local USDA Service Center](#).

Unable to Visit Your Local USDA Service Center? USDA Offers Options for Signing and Sharing Documents Online

Farmers 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 and 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 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.

Is the Noninsured Crop Disaster Assistance Program Right for You? Producers Are Urged to Consider NAP Risk Protection Coverage Before the March 15th Sales Closing Date

Farmers 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. FSA's 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-insurable 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 value loss crops such as aquaculture, Christmas trees, ornamental nursery, and others. Contact your local 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 and 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 apply for NAP 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, which varies by crop. Contact your local FSA office to verify application closing dates and ensure coverage for eligible NAP crops.

At the time of application, each producer acknowledges they have received the [NAP Basic Provisions](#), which describes NAP requirements for coverage. NAP participants must report crop acreage shortly after planting and provide verifiable or reliable crop production records when required by FSA.

NAP offers higher levels of coverage, from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Producers of organics and crops marketed directly to consumers also may exercise the "buy-up" option to obtain NAP coverage of 100 percent of the average market price at the coverage levels of between 50 and 65 percent of expected production. NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production.

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.

A producer's certification on Form CCC-860 *Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification* may serve as an application for basic NAP coverage for all eligible crops beginning with crop year 2022. These producers will have all NAP-related service fees for basic coverage waived, in addition to a 50 percent premium reduction if higher levels of coverage are elected.

March 15th is the NAP Sales Closing Date for annual spring/summer planted crops not limited to: beans, beets, broccoli, brussel sprouts, cabbage, canola, cantaloupes, carrots, cauliflower, corn, cucumbers, eggplant, greens, herbs, honeydew, lettuce, oats, okra, onions, peas, peppers, potatoes, pumpkins, radishes, sorghum, squash, tomatillos, tomatoes and watermelon.

May 31st is the NAP Sales Closing Date for Nursery (Ornamental Nursery & Nonornamental Propagation Nursery) for Crop year June 1 - May 31.

You can determine if crops are eligible for federal crop insurance or NAP by [visiting the RMA website](#).

Federal crop insurance coverage is sold and delivered solely through private insurance agents. Agent lists are available at all USDA Service Centers or at [USDA's online Agent Locator](#). You can use the [USDA Cost Estimator](#) to predict insurance premium costs.

For more detailed information on NAP, service fees or sales closing dates, contact your [local USDA Service Center](#), download the [NAP Fact Sheet](#) or visit [fsa.usda.gov](#).

Ask the Expert: A Q&A on Farm Storage Facility Loans



In this *Ask the Expert*, Toni Williams answers questions about how Farm Storage Facility Loans (FSFLs) provide low-interest financing to help producers build or upgrade commodity storage facilities. Toni is the Agricultural Program manager for FSFLs at FSA.

Toni has worked for FSA for more than 32 years and is responsible for

providing national policy and guidance for Farm Storage Facility Loans.

FSFLs provide low-interest financing for eligible producers to build or upgrade facilities to store commodities.

The FSFL program was created in May 2000 to address an existing grain shortage. Historically, FSFLs benefitted grain farmers, but a change in the 2008 Farm Bill extended the program to fruit and vegetable producers for cold storage. An additional change extended the program to washing and packing sheds, where fresh produce is washed, sorted, graded, labeled, boxed up, and stored before it heads to market. Since May 2000, FSA has made more than 40,000 loans for on-farm storage.

Eligible facility types include grain bins, hay barns, bulk tanks, and facilities for cold storage. Drying and handling and storage equipment including storage and handling trucks are also eligible. Eligible facilities and equipment may be new or used, permanently affixed or portable.

To read the full blog visit farmers.gov/blog/ask-the-expert-qa-on-farm-storage-facility-loans-with-toni-williams.

Implementing Fire Management on CRP Acres

FSA encourages you to be proactive in preventing the spread of wildfire. If you participate in the Conservation Reserve Program (CRP), you are responsible for fire management on your CRP acreage. The goal is to suppress the amount of fuel in the event of a wildfire while still promoting the diversity of the conservation cover.

One fire management practice includes installing firebreaks, which should be included in the contract support document and installed according to NRCS firebreak standards. Barren firebreaks will only be allowed in high-risk areas, such as transportation corridors, rural communities, and adjacent farmsteads. A conservationist must certify that there will not be an erosion hazard from the barren firebreak. If erosion becomes a problem, remedial action will be taken.

You must complete the necessary management activities outside of the Primary Nesting Season. **In Indiana, the Primary Nesting Season is April 1 through August 1.** Remember that fireguard technical practices should be outlined in your Conservation Plan of Operations (CPO).

Reporting Organic Crops

If you want to use the Noninsured Crop Disaster Assistance Program (NAP) organic price and you select the "organic" option on your NAP application, you must report your crops as organic.

When certifying organic acres, the buffer zone acreage must be included in the organic acreage.

You must also provide a current organic plan, organic certificate or documentation from a certifying agent indicating an organic plan is in effect. Documentation must include:

- name of certified individuals
- address
- telephone number
- effective date of certification
- certificate number
- list of commodities certified
- name and address of certifying agent
- a map showing the specific location of each field of certified organic, including the buffer zone acreage

Certification exemptions are available for producers whose annual gross agricultural income from organic sales totals \$5,000 or less. Although exempt growers are not required to provide a written certificate, they are still required to provide a map showing the specific location of each field of certified organic, transitional and buffer zone acreage.

For questions about reporting organic crops, contact your local [USDA Service Center](#).



USDA Reminds Producers of Continuous Certification Option for Perennial Forage

USDA reminds agricultural producers with perennial forage crops of an option to report their acreage once, without having to report that acreage in subsequent years, as long as there are no applicable changes on the farm. Interested producers can select the continuous certification option after FSA certifies their acreage report.

An acreage report documents a crop grown on a farm or ranch and its intended uses, including perennial crops like mixed forage, birdsfoot trefoil, chicory/radicchio, kochia (prostrata), lespedeza, perennial peanuts and perennial grass varieties. To access many USDA programs, producers must file an accurate and timely acreage report for all crops and land uses, including failed acreage and prevented planting acreage.

The perennial crop continuous certification process requires a producer to initially complete an acreage report certifying the perennial crop acreage. The producer may select the continuous certification option any time after the crop is certified. Once the continuous certification option is selected, the certified acreage will roll forward annually and does not require additional action on the producer's part in subsequent years unless the acreage report changes.

Once a producer selects continuous certification, then continuous certification is applicable to all fields on the farm for the specific crop, crop type and intended use. If continuous certification is selected by any producers sharing in the crop, then the continuous certification is applicable to fields in which the producer has a share for the specific crop, crop type and intended use.

Producers can opt out of continuous certification at any time. The continuous certification will terminate automatically if a change in the farming operation occurs.

How to File a Report

To file a crop acreage report, producers need to provide:

- Crop and crop type or variety
- Intended use of the crop
- Number of acres of the crop
- Map with approximate boundaries for the crop
- Planting date(s)
- Planting pattern, when applicable
- Producer shares
- Irrigation practice(s)
- Acreage prevented from planting, when applicable
- Other information as required.

More Information

Producers can contact their local FSA office to see if their crops are eligible for continuous certification or to make an appointment. Producers can make an appointment to report acres by contacting their local [USDA Service Center](#).

2023 Black Loam Conference Dates Announced



Legacy Taste of the Garden and Connecting Kids Inside Out are partnering with USDA's Natural Resources Conservation Service (NRCS) in Indiana to host this year's Indiana Black Loam Conference. The conference is part of a five-year cooperative agreement with NRCS to support and advance equity goals by providing critical outreach and technical assistance to Black, Indigenous and People of Color (BIPOC) farmers and producers throughout the State of Indiana.

Legacy Taste of the Garden hosted the first Black Loam Conference in 2022 and they will

be hosting five events throughout Indiana in 2023 to reach BIPOC farmers.

- March 18 in Evansville
- March 25 in Bloomington
- April 15 in Gary
- May 6 in Fort Wayne
- May 20 in Indianapolis

The events are free to attend, but seating is limited so pre-registration is required. The Black Loam Conference will provide information on USDA programs and resources available to BIPOC and socially disadvantaged producers in rural and urban communities. You can register at www.legacytasteofthegarden.com/events.

Preauthorized Debit Available for Farm Loan Borrowers

FSA has implemented pre-authorized debit (PAD) for Farm Loan Program (FLP) borrowers. PAD is a voluntary and alternative method for making weekly, bi-weekly, monthly, quarterly, semi-annual or annual payments on loans.

PAD payments are pre-authorized transactions that allow the National Financial and Accounting Operations Center (NFAOC) to electronically collect loan payments from a customer's account at a financial institution.



PAD may be useful if you use nonfarm income from regular wages or salary to make payments on loans or adjustment offers or for payments from seasonal produce stands. PAD can only be established for future payments.

To request PAD, customers, along with their financial institution, must fill out form RD 3550-28. This form has no expiration date, but a separate form RD 3550-28 must be completed for each loan to which payments are to be applied. A fillable form can be accessed on the USDA Rural Development (RD) website at rd.usda.gov/publications/regulations-guidelines. Click forms and search for "Form 3550-28."

If you have a "filter" on the account at your financial institution, you will need to provide the financial institution with the following information: Origination ID: 1220040804, Agency Name: USDA RD DCFO.

PAD is offered by FSA at no cost. Check with your financial institution to discuss any potential cost. Preauthorized debit has no expiration date, but you can cancel at any time by submitting a written request to your local FSA office. If a preauthorized debit agreement receives three payment rejections within a three-month period, the preauthorized debit agreement will be cancelled by FSA. The payment amount and due date of your loan is not affected by a cancellation of preauthorized debit. You are responsible to ensure your full payment is made by the due date.

For more information about PAD, contact your local [USDA Service Center](https://www.usda.gov/service-center) or visit fsa.usda.gov.

Maintaining Good Credit History

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 local [USDA Service Center](#) or visit fsa.usda.gov.

March 2023 Lending Rates

USDA announced loan interest rates for March 2023, which are effective March 1, 2023. 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.

 Farm Loan Programs		 Farm Programs		
Farm Operating - Direct	4.750%	Farm Storage Facility Loans	3 Year	4.000%
Farm Ownership - Direct	4.875%		5 Year	3.750%
Farm Ownership - Joint Financing	2.875%		7 Year	3.750%
Farm Ownership Loans - Direct FO Down Payment	1.500%		10 Year	3.625%
Limited Resource Loans	5.000%		12 Year	3.625%
Emergency Loans	3.750%		Commodity Loans	
		CCC Borrowing Rate		4.750%

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

Check your eligibility for FSA loans by utilizing the [Farm Loan Assistance Tool](#). Find out which of these loans may be right for you by using our [Farm Loan Discovery Tool](#).

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

Dates to Remember

March 15 - 2023 [ARC-PLC](#) Election and Enrollment Deadline

March 15 - [NAP](#) Sales Closing Date for annual spring/summer planted crops not limited to: beans, beets, broccoli, brussel sprouts, cabbage, canola, cantaloupes, carrots, cauliflower, corn, cucumbers, eggplant, greens, herbs, honeydew, lettuce, oats, okra, onions, peas, peppers, potatoes, pumpkins, radishes, sorghum, squash, tomatillos, tomatoes, and watermelon

March 27 - Application Deadline for [Urban Agriculture and Innovation Production Grants](#)

March 31 - Final Date to Obtain [Loans](#) or [Loan Deficiency Payments \(LDP's\)](#) on 2022 Harvested Small Grain

April 1 – Nesting Season begins for all Conservation Reserve Program practices. All Mid-Contract Management must cease until after the nesting season.

April 7 – Final Date to Submit an Offer for [General Conservation Reserve \(CRP\) Signup](#)

Ongoing - Signup for [Continuous CRP](#)

Ongoing – Submit an Application for a [Farm Storage Facility Loan](#)

Continuous - Submit an Application for [FSA Farm Loans](#)

Continuous - Signup for Local County Office FSA Text Alerts - Text Your [Service Center Keyword](#) to FSANOW (372-669)

Continuous – Sign up for GovDelivery Newsletters, Bulletins and Indiana Press Releases ([Subscribe to USDA Emails for Farmers | Farmers.gov](#))

Indiana Farm Service Agency

5981 Lakeside Blvd
Indianapolis IN 46278

Phone: 317-290-3315
Fax: 855-374-4066

[USDA Service Center Locator](#)

Julia A Wickard
State Executive Director
julia.wickard@usda.gov

Joshua Oren
Administrative Officer
joshua.oren@usda.gov

Kala Nicholson-Cline
Farm Loan
Program Chief
kala.nicholson-cline@usda.gov

Susan Houston
Price Support/Disaster
Program Chief
susan.houston@usda.gov

Jared Thomas
Conservation/Compliance
Program Chief
jared.thomas@usda.gov

Kaitlin Myers
Production Adjustment
Program Chief
kaitlin.myers@usda.gov

Indiana FSA State Committee

Travis Nolcox, Gibson County - Chairman
Amanda Berenda, Newton County
Joe Pearson, Grant County
Beth Tharp, Putnam County
Emily Wilson, Decatur County

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).