

April 2020



Farm Service Agency **Electronic News Service**

NEWSLETTER

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[2020 Annual Notification to
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Message from the SED

I hope this newsletter finds you and your families safe and healthy. As you may know, USDA Farm Service Agency county offices are open in Montana by phone appointment only until further notice. As precautionary health measures are put in effect nationwide to reduce the spread of coronavirus, USDA continues to take steps to ensure the safety of its employees and customers. FSA staff are working with producers through phone, email, fax, mail and online services to help Montana farmers and ranchers with program signups, loan servicing and other important actions.

While working with FSA may temporarily be different than what you're accustomed to, you can be assured that USDA and our employees are committed to providing you with the delivery of federal agricultural programs. Despite some operational challenges, FSA's goal is to continue to provide Montana's farmers and ranchers with high quality and timely service.

In this issue, you can learn about current operations, newly announced program signups and important dates and deadlines. FSA offices across Montana look forward to serving you.

Sincerely,
Mike Foster

Montana USDA Service Centers Open for Business by Phone Appointment Only

FSA Makes Changes to Farm Loan, Disaster, Conservation and Safety Net Programs to Make it Easier for Customers to Conduct Business

USDA Farm Service Agency Centers are open for business by phone appointment only. While our program delivery staff will continue to come into to the office, they will be working with you by phone, email, fax, mail and online tools whenever possible.

FSA is delivering programs and services, including:

- Farm loans;
- Commodity loans;
- Farm Storage Facility Loan program;
- Disaster assistance programs, including signup for the Wildfire and Hurricane Indemnity Program Plus (this includes producers now eligible because of losses due to drought and excess moisture in 2018 and 2019);
- Safety net programs, including 2020 signup for the Agriculture Risk Coverage and Price Loss Coverage programs;

- Conservation programs; and
- Acreage reports.

Relaxing the Farm Loan-Making Process

FSA is relaxing the loan-making process, including:

- Extending the deadline for applicants to complete farm loan applications;
- Preparing Direct Loans documents even if FSA is unable to complete lien and record searches because of closed government buildings. Once those searches are complete, FSA would close the loan; and
- Closing loans if the required lien position on the primary security is perfected, even for loans that require additional security and those lien searches, filings and recordings cannot be obtained because of closed government buildings.

Servicing Direct Loans

FSA is extending deadlines for producers to respond to loan servicing actions, including loan deferral consideration for financially distressed and delinquent borrowers.

FSA will temporarily suspend loan accelerations, non-judicial foreclosures, and referring foreclosures to the Department of Justice. The U.S. Attorney's Office will make the determination whether to stop foreclosures and evictions on accounts under its jurisdiction.

Servicing Guaranteed Loans

Guarantee lenders can self-certify, providing their borrowers with:

- Subsequent-year operating loan advances on lines of credit;
- Emergency advances on lines of credit.

FSA will consider guaranteed lender requests for:

- Temporary payment deferral consideration when borrowers do not have a feasible plan reflecting that family living expenses, operating expenses and debt can be repaid; and
- Temporary forbearance consideration for borrowers on loan liquidation and foreclosure actions.

Contacting FSA

FSA will be accepting additional forms and applications by facsimile or electronic signature. Some services are also available online to customers with an eAuth account, which provides access to the farmers.gov portal where producers can view USDA farm loan information and payments and view and track certain USDA program applications and payments. Customers can track payments, report completed practices, request conservation assistance and electronically sign documents. Customers who do not already have an eAuth account can enroll at farmers.gov/sign-in. FSA encourages producers to contact their county office to discuss these programs and temporary changes to farm loan deadlines and the loan servicing options available. For Service Center contact information, visit farmers.gov/coronavirus.

USDA Announces Loan Maturity for Marketing Assistance Loans Now Extended to 12 Months

Provides Producers with Marketing Flexibilities Amid COVID-19 Uncertainties

Agricultural producers now have more time to repay Marketing Assistance Loans (MAL) as part of the U.S. Department of Agriculture's implementation of the Coronavirus Aid, Relief, and Economic Security (CARES) Act of 2020. The loans now mature at 12 months rather than nine, and this flexibility is available for most commodities.

Effective immediately, producers of eligible commodities now have up to 12 months to repay their commodity loans. The maturity extension applies to nonrecourse loans for crop years 2018, 2019 and 2020. Eligible open loans must be in good standing with a maturity date of March 31, 2020, or later or new crop year (2019 or 2020) loans requested by September 30, 2020. All new loans requested by September 30, 2020, will have a maturity date 12 months following the date of approval.

The maturity extension for current, active loans will be automatically extended an additional 3 months. Loans that matured March 31 have already been automatically extended by USDA's Farm Service Agency. Producers who prefer a nine-month loan will need to contact their local FSA county office. Loans requested after September 30, 2020, will have a term of nine months.

Eligible commodities include barley, chickpeas (small and large), corn, cotton (upland and extra-long staple), dry peas, grain sorghum, honey, lentils, mohair, oats, peanuts, rice (long and medium grain), soybeans, unshorn pelts, wheat, wool (graded and nongraded); and other oilseeds, including canola, crambe, flaxseed, mustard seed, rapeseed, safflower, sunflower seed, and sesame seed. Seed cotton and sugar are not eligible.

About MALs

Placing commodities under loan provides producers interim financing to meet cash flow needs without having to sell their commodities when market prices are low and allows producers to store production for more orderly marketing of commodities throughout the year.

These loans are considered nonrecourse because the commodity is pledged as loan collateral, and producers have the option of delivering the pledged collateral to the Commodity Credit Corporation (CCC) for repayment of the outstanding loan at maturity.

MAL Repayment

Under the new maturity provisions, producers can still repay the loan as they would have before the extension:

- repay the MAL on or before the maturity date;
- upon maturity by delivering or forfeiting the commodity to CCC as loan repayment; or
- after maturity and before CCC acquires the farm-stored commodity by repaying the outstanding MAL principle and interest.

Marketing Loan Gains

A Marketing Loan Gain occurs when a MAL is repaid at less than the loan principal. If market gain is applicable during the now-extended loan period, producers can receive a gain on the repayment made before the loan matures.

For more information on MALs, contact the nearest FSA county office. USDA Service Centers, including FSA county offices, are open for business by phone appointment only, and field work will continue with appropriate social distancing. While program delivery staff will continue to come into the office, they will be working with producers by phone and using online tools whenever possible. All Service Center visitors wishing to conduct business with the FSA, Natural Resources Conservation Service, or any other Service Center agency are required to call their Service Center to schedule a phone appointment. More information can be found at farmers.gov/coronavirus.

Important Montana FSA Dates and Deadlines

USDA Farm Service Agency reminds agricultural producers of the [upcoming program dates in Montana](#). Contact your local FSA office to sign up and with any questions.

March 1: First day of 2020 Conservation Reserve (CRP) Spring Non-Emergency Grazing Period (*prior approval required*)

March 16: First day of CRP Grasslands Signup

March 23: First day of signup for Excess Moisture and Drought (D-3 & Above) Losses Under WHIP+ [Wildfire and Hurricane Indemnity Program Plus](#)

March 30: First day of CRP [Soil Health and Income Protection Program](#) (SHIPP) Pilot Signup Period

April 15: Noninsured Crop Disaster Assistance Program (NAP) producers with 2020 Perennial Forage intended for mechanical harvest or grazing are required to report their crop acreage 15 calendar days before the onset of harvest or grazing of the specific crop acreage. NAP producers are encouraged to report perennial forage acreage by April 15.

May 14: Last day of 2020 CRP Spring Non-Emergency Grazing Period (*prior approval required*)

May 15: Last day of CRP Grasslands Signup

June 1: Last day to apply for a 2019 crop marketing assistance loan or LDP for harvested Corn, Dry Peas, Grain Sorghum, Lentils, Mustard Seed, Rice, Safflower Seed, Chickpeas, Soybeans and Sunflower Seed.

June 15: Nomination Period Opens for 2020 FSA County Committee Elections across Montana

June 30: Last day of 2020 Agricultural Risk Coverage Price Loss Coverage Enrollment Period

July 15: 2020 Acreage Reporting Deadline for Spring Seeded Alfalfa Seed, Forage Seeding, CRP, Perennial Forage not covered under NAP, Annually Seeded Spring Crops, and all other crops not required to be reported by a previous reporting date. *Please note that this is the final date that FSA can accept late-filed 2019 reports for these crops.*

FSA Disaster Programs Notice of Loss Requirements

It's important for agricultural producers to report losses immediately as all disaster programs are dependent on the timely reporting of the loss. A notice of loss can be filed with USDA Farm Service Agency via phone, email or fax.

- **ELAP – Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program:** Starting in 2020, producers will have **15 days** from when the loss is first apparent, instead of 30 days, to file a **honeybee** notice of loss. This change provides consistency between ELAP and the Noninsured Crop Disaster Assistance Program, which also has a 15-day notice of loss period for honey. **For other covered losses**, including livestock feed, grazing and farm-raised fish losses, the notice of loss deadline for ELAP will remain **30 days** from when the loss is first apparent to the producer.
- **LIP - Livestock Indemnity Program:** Submit Notice of Loss within **30** calendar days of when the loss is first apparent.
- **NAP – Noninsured Crop Disaster Assistance Program:** Submit Notice of Loss within **15** calendar days of the earlier of a natural disaster occurrence, the final planting date if planting is prevented by a natural disaster, the date that damage to the crop or loss of production becomes apparent; or the normal harvest date. **Note:** A producer's signature is required on form CCC-576 when a Notice of Loss is submitted.
- **TAP - Tree Assistance Program:** Final Date to Submit an Application and Supporting Documentation within 90 calendar days of: the disaster event or the date when the loss is apparent to the producer.

Visit FSA online at www.fsa.usda.gov/mt and/or www.farmers.gov.

USDA Announces More Than 3.4 Million Acres Selected for General Signup Conservation Reserve Program

USDA announced the acceptance of more than 3.4 million acres in the general Conservation Reserve Program signup recently completed, the first general signup enrollments since 2016. County offices began notifying producers with accepted offers in early April.

Through CRP, farmers and ranchers receive an annual rental payment for establishing long-term, resource-conserving plant species, such as approved grasses or trees, to control soil erosion, improve water quality and enhance wildlife habitat on cropland. Farmers and ranchers who participate in CRP help provide numerous benefits to the nation's environment and economy. Over these 35 years, CRP has addressed multiple concerns while ensuring the most competitive offers are selected by protecting fragile and environmentally sensitive lands, improving water quality, enhancing wildlife populations, providing pollinator forage habitat, sequestering carbon in soil and enhancing soil productivity. Seventy percent of the nation's land is owned and tended privately, and America's farmers, ranchers and landowners have willingly stepped up to protect the environment and natural resources.

This general signup included offers for State Acres for Wildlife Enhancement (SAFE), which allows producers to install practices that benefit high-priority, locally developed wildlife conservation objectives using targeted restoration of vital habitat. Over 95 percent of SAFE offers submitted were accepted under this general signup representing more than 487,500 acres. This acceptance level highlights the commitment to SAFE as an important part of CRP.

The 2018 Farm Bill established a nationwide acreage limit for CRP, with the total number of acres that may be enrolled capped at 24.5 million acres in 2020 and growing to 27 million by 2023.

While the deadline for general CRP signup was February 28, 2020, signups for continuous CRP, Conservation Reserve Enhancement Program, [CRP Grasslands](#) and the [Soil Health and Income Protection Program](#) (SHIPP) are ongoing. The CRP Grasslands deadline is May 15, and the SHIPP signup begins March 30, 2020, and ends August 21, 2020.

Continuous and Grasslands enrollments are available nationwide. All counties located within the Prairie Pothole region states of Iowa, Minnesota, Montana, North Dakota and South Dakota are eligible for SHIPP. This spring, FSA will roll out a new pilot conservation program, the Clean Lakes, Estuaries, and Rivers 30 (CLEAR 30).

USDA Service Centers are open for business by phone appointment only and field work will continue with appropriate social distancing. While our program delivery staff will continue to come into the office, they will be working with our producers by phone, and using online tools whenever possible. All Service Center visitors wishing to conduct business with the FSA, Natural Resources Conservation Service, or any other Service Center agency are required to call their Service Center to schedule a phone appointment. More information can be found at farmers.gov/coronavirus.

For state-by-state information on general signup results, visit www.fsa.usda.gov/crp.

USDA Signup Underway for Added Causes of Loss Under WHIP+ and Disaster Assistance for Sugar Beet Producers

Assistance available to producers impacted by drought and excess moisture as well as sugar beet growers.

USDA announced additional disaster assistance available to agricultural producers, including producers impacted by drought and excess moisture as well as sugar beet growers. Through WHIP+, USDA is helping producers recover from losses related to 2018 and 2019 natural disasters.

USDA's Farm Service Agency opened signup on March 23 for producers to apply for eligible losses of drought (D3 or above) and excess moisture. USDA is also entering into agreements with six sugar beet processing cooperatives to distribute \$285 million to grower members of those cooperatives who experienced loss.

In June 2019, more than \$3 billion was made available through a disaster relief package passed by Congress and signed by President Trump. In December 2019, Congress passed, and President Trump signed the Further Consolidated Appropriations Act of 2020 that provides an additional \$1.5 billion for the continuation of disaster assistance program delivery.

WHIP+ New Qualifying Disaster Events

The bill added excessive moisture and D3 and D4 drought as qualifying losses for WHIP+ assistance.

Beginning March 23, producers who suffered either of these types of loss in 2018 and/or 2019 can apply for WHIP+ assistance at their local FSA office. For drought, a producer is eligible if any area of the county in which the loss occurred was rated D3 (Extreme Drought) or higher on the U.S. Drought Monitor during calendar years 2018 or 2019.

WHIP+ Sugar Beet Loss Assistance

As also directed in the bill, USDA will provide \$285 million through sugar beet processing cooperatives to compensate grower members for sugar beet crop losses in 2018 and 2019. Details will be finalized in agreements between USDA and participating sugar beet processing cooperatives. Sugar beet producers who are members of these cooperatives and experienced losses may contact their cooperative for more information about how this sugar beet crop assistance will be administered.

WHIP+ for Quality Loss

In addition, producers have reported widespread crop quality loss from eligible disaster events that results in price deductions or penalties when marketing the damaged crops. The Appropriations bill expands WHIP+ to include assistance for crop quality loss. FSA is gathering data and input from producers and stakeholders regarding the extent and types of quality loss nationwide.

Eligibility

To be eligible for WHIP+, producers must have suffered losses of certain crops, trees, bushes, or vines in counties with a Presidential Emergency Disaster Declaration or a Secretarial Disaster Designation (primary counties only) for the following named natural disaster events; hurricanes, floods, tornadoes, typhoons, volcanic activity, snowstorms, wildfires, and now excessive moisture that occurred in 2018 or 2019. Also, losses located in a county not designated by the Secretary as a primary county may be eligible if the producer provides documentation showing that the loss was due to a qualifying natural disaster event.

For drought, counties having a D3 or D4 Drought Monitor classification in any portion of the county anytime during calendar year 2018 or 2019 will also be eligible.

A list of counties that received qualifying hurricane declarations and designations is available at farmers.gov/recover/whip-plus. The U.S. Drought Monitor is available at <https://droughtmonitor.unl.edu/>.

Because livestock losses are covered by other disaster recovery programs offered through FSA, these losses are not eligible for WHIP+.

Conservation Reserve Program Grasslands Signup: March 16 to May 15

Farmers and ranchers may apply to enroll grasslands in the Conservation Reserve Program (CRP) Grasslands signup beginning March 16. The signup runs through May 15.

Through CRP Grasslands, participants retain the right to conduct common practices, such as grazing, haying, mowing or harvesting seed from the enrolled land. Timing of some activities may be restricted by the primary nesting season of birds.

Participants will receive an annual rental payment and may receive up to 50 percent cost-share for establishing approved conservation practices. The duration of the CRP contract is either 10 or 15 years. FSA will rank applications using a number of factors including existence of expiring CRP land, threat of conversion or development, existing grassland, and predominance of native species cover, and cost.

The 2018 Farm Bill set aside 2 million acres for CRP Grassland enrollment. CRP is one of the largest conservation programs at USDA. CRP marks its 35-year anniversary in 2020 with 22 million acres currently enrolled.

For more information or to enroll in CRP Grasslands, contact your local FSA county office or visit fsa.usda.gov/crp. To locate your local FSA office, visit farmers.gov/service-locator.

USDA 2020 Enrollment Continues for Agriculture Risk Coverage and Price Loss Coverage Programs: June 30 Deadline

Agricultural producers have until **June 30** to enroll in the 2020 Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) USDA safety net programs.

Annual enrollment into ARC and PLC is required. Producers were previously provided the opportunity to make a program election and enroll in the applicable program for the 2019 crop year. 2020 enrollment is a separate process from what was completed for 2019, and may be completed even if the deadline was missed to elect and/or enroll into the 2019 program.

Producers are encouraged to contact their local FSA office to schedule an appointment to complete the paperwork required for 2020 enrollment.

Farm owners also have a one-time opportunity to update PLC payment yields beginning with crop year 2020. If the farm owner and producer visit the FSA county office together, the yield update and annual enrollment can be completed during that visit. The deadline to update PLC payment yields is **Sept. 30**.

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. The 2018 Farm Bill reauthorized and updated both programs.

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.

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](#).

Livestock Losses

Montana livestock producers are reminded to keep updated livestock inventory records. These records are necessary in the event of a natural disaster.

The [Livestock Indemnity Program](#) (LIP), administered by USDA Farm Service Agency, provides assistance to eligible producers for livestock deaths in excess of normal mortality caused by adverse weather, disease and attacks by animals reintroduced into the wild by the federal government or protected by federal law. LIP compensates livestock owners and contract growers for livestock death losses in excess of normal mortality due to adverse weather, including losses due to hurricanes, floods, blizzards, wildfires, extreme heat or extreme cold.

For disease losses, FSA county committees can accept veterinarian certifications that livestock deaths were directly related to adverse weather and unpreventable through good animal husbandry and management.

In addition, LIP provides assistance for injured livestock that are sold within 30 days of an eligible loss condition at a reduced price due to adverse weather or attacks by animals reintroduced into the wild by the federal government or protected by federal law.

For livestock death losses, eligible livestock owners must file a notice within 30 calendar days of when the loss is first apparent. Producers should document the adverse weather conditions and date(s) of weather events.

Participants must provide all supporting documentation to their local FSA office no later than 60 calendar days after the end of the calendar year in which the eligible loss condition occurred. Livestock owners and contract growers must record all pertinent information, including the number and kind of all livestock adversely impacted. Some examples of required supporting documentation include:

- **Beginning Inventory Records**
- **Proof of death loss documentation**
- **Purchase and sales records**
- **Calving records (include date of birth, date of death and cause of death)**
- **Preg test records (completed by 3rd party)**
- **Copy of growers contracts**
- **Proof of normal mortality documentation**

2020 Livestock Losses: In addition to filing a timely notice of loss, producers must submit an application for payment and all supporting documentation by **March 2, 2021**.

Additional Information about LIP is available at your local FSA office or online at: fsa.usda.gov/mt or farmers.gov.

Timely Filing a NAP Notice of Loss

Timely filing a Notice of Loss is required for all crops including grasses. For losses on crops covered by the Noninsured Crop Disaster Assistance Program (NAP), producers must timely report damage or loss to their administrative County Office. For all low yield and value-loss crop claims, a CCC-576 Part B Notice of Loss must be filed within 15 calendar days of earlier of the date disaster occurs (or becomes apparent) or the normal harvest date. However, all producers should be aware that deadlines to provide initial notice to FSA do now vary by method of harvest and crop.

Crops that are either hand-harvested or other crops determined by FSA to deteriorate quickly and therefore need prompt appraisal must notify FSA within 72 hours of the date of damage or loss first becomes apparent. This initial notice may be by the filing of the CCC-576 Part B, e-mail, FAX, or a phone call. When initial notice is by email, FAX, or phone, County Offices will provide a Receipt for Service with additional requirements. A **signed CCC-576 Notice of Loss** will still be required within 15 calendar days of earlier of date of occurrence/appearance of damage or harvest date.

Other crops, such as forages and grains, continue to have the 15 day requirement to file a required CCC-576, *Notice of Loss*, to report failed acreage and prevented planting and may be completed by any producer with an interest in the crop. This Notice of Loss must be filed within 15 calendar days of the earlier of date of occurrence/appearance of damage or harvest date.

If filing for prevented planting, an acreage report and CCC-576 Part B must be filed within 15 calendar days of the final planting date for the crop.

Further, to receive NAP assistance for claimed losses producers **must** timely file an Application for Payment on CCC-576 (Parts D through H) along with all required production records. Each producer on the unit must file their own application for payment. The deadline to apply for payment is 60 calendar days after the end of coverage for the crop year on the unit. There are no late-file provisions for NAP Applications for Payment.

SHIPP: USDA Launches New Conservation Pilot Program for Prairie Pothole Producers to Plant Perennial Cover Crops; Montana is one of five pilot states

The Soil Health and Income Protection Program (SHIPP) is a land conservation program administered by the USDA Farm Service Agency.

USDA Farm Service Agency announced a new pilot program that enables farmers in Prairie Pothole states to receive payments for planting perennial cover crops on their land for three to five years. The new Conservation Reserve Program Soil Health and Income Protection Program (SHIPP) pilot is available to producers in Iowa, Minnesota, **Montana**, North Dakota and South Dakota. The signup for this pilot started **March 30, 2020** and ends **August 21**.

Through SHIPP, producers have the option of three-, four- or five-year CRP contracts to establish perennial cover crops on less productive cropland in exchange for payments. This pilot enables producers to plant perennial cover crops that, among other benefits, will improve soil health and water quality while having the option to harvest, hay and graze during certain times of the year. Up to 50,000 acres can be enrolled.

Perennial cover crops, whether used in a single crop rotation or over multiple years, can improve the productivity of soils and soil health on a farm for generations and increase the bottom line for the farmer. Soil health, or soil quality, by definition, is the capacity of soil to function as a vital living ecosystem that sustains plants, animals and humans.

The SHIPP pilot is the latest option in a full suite of opportunities available to producers through CRP and other conservation programs offered by USDA. Farmers and ranchers are encouraged to talk to their FSA county office soon about whether this pilot fits their operation or consider another longer-term option such as the CRP General signup that ended February 28 or CRP Continuous signup that is ongoing.

For more information, visit www.fsa.usda.gov/crp and contact your local office. To find your local USDA Service Center office, visit <https://www.farmers.gov/service-locator>.

2020 CRP Non-Emergency Harvesting and Grazing Periods

Spring Non-Emergency Grazing: Livestock must be removed from CRP by May 14, unless approved for grazing during the Primary Nesting Season of May 15 to July 15

The Conservation Reserve Program 2020 Spring Non-Emergency Grazing Period is March 1 to May 14, 2020. Livestock must be removed when the calculated AUMs have been utilized but no later than May 14th. Grazing is now available during the Primary Nesting Season, but is subject to a 50 percent reduction in stocking rate.

The CRP Summer/Fall Non-Emergency Harvesting Period begins July 16 following Montana's Primary Nesting Season and ends no later than Aug. 31. Summer/Fall Grazing Period begins July 16 and ends when the calculated AUMs have been utilized or no later than Nov. 1.

Producers are reminded to sign up at their local FSA office and complete a CRP-117 form for FSA office approval before conducting any non-emergency harvesting and/or grazing activity.

Farm Service Agency Expands Payment Options

USDA Farm Service Agency expanded its payment options to now accept debit cards and Automated Clearing House (ACH) debit. These paperless payment options enable FSA customers to pay farm loan payments, measurement service fees, farm program debt repayments and administrative service fees, as well as to purchase aerial maps.

Previously, only cash, check, money orders and wires were accepted. By using debit cards and ACH debit, transactions are securely processed from the customer's financial institution through [Pay.gov](https://www.pay.gov), the U.S. Treasury's online payment hub.

While traditional collection methods like cash and paper checks will continue, offering the new alternatives will improve effectiveness and convenience to customers while being more cost effective.

This marks the beginning of a multi-phased roll-out of new payment options for USDA customers. Ultimately, payment option flexibility will be extended to allow farmers and producers to use debit cards and ACH debit payments to make payments for all FSA programs, including farm storage facility loan repayments, farm loan facility fees, marketing assistance loan repayments, Dairy Margin Coverage (DMC) administrative fees and premiums and Noninsured Crop Disaster Assistance Program (NAP) fees.

To learn more, contact your [FSA county office](#), visit farmers.gov, or download the "[Make Your FSA Payments Instantly](#)" fact sheet.

FSA Emergency Loan Program

FSA's Emergency Loan Program is available for agricultural producers in counties designated as primary or contiguous natural disaster areas. See map below of current Disaster Designations in Montana. Contact your local FSA office for specific designations in your area and time frames to apply. Eligible producers have **eight months** from the date of the disaster designation to apply for low-interest emergency loans to 1.) restore or replace essential property; 2.) pay all or part of production costs associated with the disaster year; 3.) pay essential family living expenses; or 4.) refinance certain debts, excluding real estate. Producers interested in applying for an emergency loan, or other FLP loans, should contact their local FSA office to set up an appointment with the Farm Loan Program staff serving your area.

[Current Disaster Designations in Montana - \(by county\) Emergency Loan Factsheet \(pdf\)](#)

Higher Loan Limits Available on USDA Farm Loans

2018 Farm Bill Increases Limits, Makes Other Changes to Farm Loans

Higher limits are available for borrowers interested in USDA's farm loans, which help agricultural producers purchase farms or cover operating expenses. The 2018 Farm Bill increased the amount that producers can borrow through direct and guaranteed loans available through USDA's Farm Service Agency (FSA) and made changes to other loans, such as microloans and emergency loans.

Key changes include:

- The Direct Operating Loan limit increased from \$300,000 to \$400,000, and the Guaranteed Operating Loan limit increased from \$1.429 million to \$1.75 million. Operating loans help producers pay for normal operating expenses, including machinery and equipment, seed, livestock feed, and more.
- The Direct Farm Ownership Loan limit increased from \$300,000 to \$600,000, and the Guaranteed Farm Ownership Loan limit increased from \$1.429 million to \$1.75 million. Farm ownership loans help producers become owner-operators of family farms as well as improve and expand current operations.
- Producers can now receive both a \$50,000 Farm Ownership Microloan and a \$50,000 Operating Microloan. Previously, microloans were limited to a combined \$50,000. Microloans provide flexible access to credit for small, beginning, niche, and non-traditional farm operations.
- Producers who previously received debt forgiveness as part of an approved FSA restructuring plan are now eligible to apply for emergency loans. Previously, these producers were ineligible.
- Lenders making loans to beginning and socially disadvantaged producers with FSA guarantees can now receive up to a 95 percent guarantee against the loss of principal and interest on a loan, up from 90 percent.

About Farm Loans

Direct farm loans, which include microloans and emergency loans, are financed and serviced by FSA, while guaranteed farm loans are financed and serviced by commercial lenders. For guaranteed loans, FSA provides a guarantee against possible financial loss of principal and interest.

For more information on FSA farm loans, visit www.fsa.usda.gov or contact your [local USDA service center](#).

Using FSA Direct Farm Ownership Loans for Construction

The USDA Farm Service Agency's [Direct Farm Ownership loans](#) are a resource to help farmers and ranchers become owner-operators of family farms, improve and expand current operations, increase agricultural productivity, and assist with land tenure to save farmland for future generations.

Depending on the applicant's needs, there are three types of Direct Farm Ownership Loans: regular, down payment and joint financing. FSA also offers a [Direct Farm Ownership Microloan](#) option for smaller financial needs up to \$50,000.

Amongst other purposes, Direct Farm Ownership Loans can be used to construct, purchase or improve farm dwellings, service buildings or other facilities and improvements essential to an operation.

To do this, applicants must provide FSA with an estimate of the total cost of all planned development that completely describe the work, prior to loan approval and must show proof of sufficient funds to pay for the total cost of all planned development at or before loan closing. In some instances, applicants may be asked to provide certified plans, specifications or contract documents. The applicant cannot incur any debts for materials or labor or make any expenditures for development purposes prior to loan closing with the expectation of being reimbursed from FSA funds.

Construction and development work may be performed either by the contract method or the borrower method. Under the contract method, construction and development contractors perform work according to a written contract with the applicant or borrower. An applicant for a direct loan to finance a construction project must obtain a surety bond that guarantees both payment and performance in the amount of the construction contract from a construction contractor.

A surety bond is required when a contract exceeds \$100,000, an authorized agency official determines that a surety bond appears advisable to protect the borrower against default of the contractor or a contract provides for partial payments in excess of the amount of 60 percent of the value of the work in place.

Under the borrower method, the applicant or borrower will perform the construction and development work. The borrower method may only be used when the authorized agency official determines, based on information from the applicant, that the applicant possesses or arranges to obtain the necessary skill and managerial ability to complete the work satisfactorily and that such work will not interfere with the applicant's farming operation or work schedule.

Potential applicants should visit with FSA early in the initial project planning process to ensure environmental compliance.

For more eligibility requirements and information about FSA Loan programs, contact your local FSA office or visit www.fsa.usda.gov. To find your local FSA office, visit <http://offices.usda.gov>.

Reminder to FSA Direct and Guaranteed Borrowers with Real Estate Security

Farm Service Agency would like to remind farm loan borrowers who have pledged real estate as security for their loans, of key items for maintaining loan collateral. It is required that borrowers must obtain prior consent, or approval, by either FSA, for direct loans, or by a guaranteed lender, for any transaction affecting real estate security. Examples of these transactions include, but are not limited to:

- Leases of any kind;
- Easements of any kind;
- Subordinations;
- Partial releases, and
- Sales

Failure to meet or follow the requirements set forth in the loan agreement, promissory note, and other security instruments could lead to nonmonetary default which could jeopardize your current and future loans.

It is critical that borrowers keep an open line of communication with their FSA loan staff or guaranteed lender when it comes to changes in their operation. For more information on borrower responsibilities, read [Your FSA Farm Loan Compass](#).

Guaranteed Conservation Loans

Guaranteed Conservation Loans are available for applicants to install a conservation practice. These funds may be used for any conservation activities included in a conservation plan or Forest Stewardship Management plan. A copy of the conservation plan is required to complete the application. These loans are not limited to just family farmers. In some cases, applicants can operate non-eligible enterprises. Loan funds are issued by a participating commercial lender and guaranteed up to 80 percent by FSA or up to 90 percent for beginning and historically underserved producers.

Storage and Handling Trucks Eligible for Farm Storage Facility Loans

Farm Storage Facility Loans (FSFL) provide low-interest financing so producers can build or upgrade facilities to store commodities. Some storage and handling trucks are eligible for the FSFL. These include:

- **Cold Storage Trucks:** A van or truck designed to carry perishable freight at specific temperatures. Cold storage trucks can be ice-cooled or equipped with any variety of mechanical refrigeration systems.
- **Flatbed Trucks:** Truck with an open body in the form of a platform with no side walls for easy loading and unloading. These trucks can be categorized into different sizes which range from light, medium, or heavy duty, compact or full-size, or short and expandable beds.
- **Grain Trucks:** A piece of farm equipment specially made to accommodate grain products and are traditionally truck chassis units with a mounted grain “dump” body where grain commodities are transported from a field to either a grain elevator or a storage bin.
- **Storage Trucks with a Chassis Unit:** Commonly referred to as a box truck, box van or straight truck, is a truck with a cargo body mounted on the same chassis with the engine and cab.
- **Semi-Trucks or Truck Tractors:** Any vehicle configuration consisting of a power-unit designed in combination to draw or pull a semi-trailer or farm machinery.

To be eligible for FSFL, the storage and handling truck must be less than 15 years old and have a maximum of four axles with a gross weight rating of 60,000 pounds or less. Pick-up trucks, semi-trucks, dump trucks, and simple insulated and ventilated vans are ineligible for FSFL.

FSFL for storage and handling trucks must be \$100,000 or less. FSFL-financed storage and handling trucks must be used for the purpose for which they were acquired for the entire FSFL term.

Eligible commodities include grains, oilseeds, pulse crops, hay, honey, renewable biomass commodities, fruits and vegetables, floriculture, hops, maple sap, milk, cheese, yogurt, butter, eggs, meat/poultry (unprocessed), rye and aquaculture.

For more information or to apply for a FSFL, contact your local [FSA Service Center](#).

Breaking New Ground

Agricultural producers are reminded to consult with FSA and NRCS before breaking out new ground for production purposes. Breaking new ground and seeding an agriculture commodity without prior authorization may jeopardize your eligibility to receive USDA benefits. This is especially true for land that must meet Highly Erodible Land (HEL) and Wetland Conservation (WC) provisions.

Producers with HEL determined soils are required to apply tillage, crop residue and rotational requirements as specified in their conservation plan or an approved conservation system.

Producers should notify FSA prior to conducting land leveling, filling, dredging, land clearing such as clearing trees to create new cropland, or drainage type projects to ensure the proposed activities meet compliance criteria. These areas will be reviewed by the Natural Resources Conservation Service (NRCS) to ensure such work will not risk your eligibility for benefits.

Landowners, operators, and other tenants requesting benefits are required to complete form AD-1026 - Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification and identify the proposed activities to allow FSA to determine whether a referral to NRCS for further review is necessary.

News from USDA NRCS

USDA Continues Conservation Planning and Programs for Montana's Farmers and Ranchers - NRCS Services Available by Phone Appointment Only

USDA's Natural Resources Conservation Service (NRCS) field offices are open by phone appointment only until further notice, and NRCS staff are available to continue to provide one-on-one, customer-specific advice to producers to help them meet their unique conservation and business goals.

All USDA Service Centers, including those NRCS field offices, are not currently accessible to customers in person.

NRCS staff are working with customers through phone, mail and online communications, and field work continues with appropriate social distancing to help producers with conservation planning and financial assistance through Farm Bill programs.

NRCS offers year-round continuous signup for its Farm Bill programs such as the Environmental Quality Incentives Program, Conservation Stewardship Program and the Agricultural Conservation Easement Program. Call respective NRCS field offices about sign up and application submission options.

Additionally, NRCS continues projects with partners, including universities, local and state governments, tribes, nonprofits, and others. NRCS will continue to award projects and to call for proposals for the Regional Conservation Partnership Program, Conservation Innovation Grants and the Voluntary Public Access and Habitat Incentive Program.

Online services are available to customers with an eAuth account, which provides access to the farmers.gov portal where producers can view USDA farm loan information and payments and view and track certain USDA program applications and payments. Customers who do not already have an eAuth account can enroll at farmers.gov/sign-in. Online NRCS services are available to customers through the [Conservation Client Gateway link](#) which can be found at www.nrcs.usda.gov. Customers can track payments, report completed practices, request conservation assistance and electronically sign documents.

For the most current updates on available services and Service Center contact information, visit farmers.gov/coronavirus.

USDA Seeks Public Comment on More Revised Conservation Practice Standards

The U.S. Department of Agriculture's Natural Resources Conservation Service is seeking public comment on proposed revisions to 49 national conservation practice standards through a posting in the Federal Register. The proposed revisions posted this week with the public comment period closing **April 23, 2020**.

The 49 updated national [conservation practice standards](#) include:

- 12 agronomic practices for water quality and erosion control
- Two aquaculture practices
- Three forestry practices
- Six practices affecting waterways
- Five drainage-related practices
- Seven livestock-related practices
- Three energy and air quality practices
- Eight water conservation practices
- Three farm traffic-related practices

The 2018 Farm Bill required NRCS to review all 169 existing national conservation practices to seek opportunities to increase flexibility and incorporate new technologies to help the nation's farmers, ranchers, and private forest landowners better protect natural resources on their working lands.

As part of its review, NRCS wanted to ensure, as much as possible, that the standards used to carry out the conservation practices are relevant to local agricultural, forestry and natural resource needs, including specialty crops, native and managed pollinators, bioenergy crop production and forestry. NRCS plans to seek public comment on additional conservation practice standards through the Federal Register process throughout 2020.

Improvements to the 49 revised conservation practice standards include expanding and updating their scope to incorporate new technology and increase flexibility, enhancing water conservation practices such as irrigation, and addressing wildlife issues.

NRCS's conservation practices offer guidelines for planning, installing, operating, and maintaining conservation practices used by farmers, ranchers, and private forest landowners nationwide.

NRCS helps the nation's farmers, ranchers, and forest landowners plan and carry out conservation practices to protect natural resources on their operations. Farm Bill conservation programs such as the Environmental Quality Incentives Program, Conservation Stewardship Program and the Agricultural Conservation Easement Program help producers cover the costs to plan and implement these conservation practices.

Submitting Comments

NRCS is encouraging agricultural producers, landowners, organizations, tribes, and others that use its conservation practices to comment on these revised conservation practice standards. NRCS will use public comments to further enhance its conservation practice standards. NRCS sought the public's input for [13 other conservation practice standards](#) in October 2019. This followed the [March 11, 2019, announcement](#) that the agency was commencing review of the practice standards in the National Handbook of Conservation Practices.

Copies of the proposed revisions to the 49 conservation practice standards are available through <http://regulations.gov> by accessing docket number NRCS-2020-0001. The proposed revised standards can also be downloaded or printed [here](#).

When submitting comments, please include the volume, date and page number of this issue of the Federal Register. Comments can be submitted using several methods:

- **Federal eRulemaking Portal:** Go to <https://www.regulations.gov> and search for docket number NRCS-2020-0001. Follow instructions for submitting comments.
- **Mail or Hand Delivery:** Mr. Bill Reck, National Environmental Engineer, Conservation Engineering Division, U.S. Department of Agriculture, NRCS, 1400 Independence Ave., South Building, Room 6136, Washington, D.C. 20250.

For more information on how NRCS is implementing the 2018 Farm Bill, visit [NRCS's Federal Register Notices webpage](#) or farmers.gov/farmbill.

USDA Awards Funds to Encourage Public Access to Private Lands

USDA announced it is awarding almost \$49 million to help state and tribal governments encourage private landowners to allow public access to their land for hunting, fishing and other wildlife-dependent recreation. This year, 27 recipients in 27 states will receive awards through the Natural Resources Conservation Service's [Voluntary Public Access and Habitat Incentive Program](#) (VPA-HIP).

VPA-HIP is open to state and tribal governments to establish or expand public access programs. Projects last up to three years, and the maximum amount for a single award is \$3 million.

A majority of the funded projects expand public access programs, increasing the number of private land acres available to the public for recreation. Awardees may use up to 25 percent of their award funding to create, restore or enhance wildlife habitat on private lands opened for public access.

Recipients include:

- [Montana Department of Fish, Wildlife and Parks](#)

[Read more about the VPA-HIP](#) program and this year's recipients.

News from USDA Risk Management Agency

USDA Adds Flexibilities for Crop Insurance to Support Montana's Farmers and Ranchers

USDA's Risk Management Agency is authorizing additional flexibilities due to coronavirus while continuing to support producers, working through Approved Insurance Providers (AIPs) to deliver services, including processing policies, claims and agreements. These flexibilities include: enabling producers to send notifications and reports electronically, extending the date for production reports and providing additional time and deferring interest on premium and other payments.

Electronic Notifications Allowed for Required Reports

Producers may send notifications and reports electronically for written agreement issues, acreage and production reporting and upcoming sales closing dates (deadlines to buy crop insurance). Notice of the policyholder's election may be provided over the phone with appropriate documentation of the call or using electronic methods followed by their confirmation of such election in writing (a signed, or e-signed, form) no later than July 15, 2020.

Production Reporting Date Extended

For the 2020 crop year, AIPs may accept production reports through the earlier of the acreage reporting date (ARD) or 30 days after the production reporting date (PRD) for crops insured under the Common Crop Insurance Policy Basic Provisions with a PRD of March 15, 2020, or later. Generally, the PRD for crops insured under the Common Crop Insurance Policy Basic Provisions is the earlier of the ARD or 45 days after the cancellation date.

Additional Time Given and Interest Deferred on Premium Payments, Written Payment Agreements

AIPs are authorized to provide additional time for policyholders to make payment of premium and administrative fees. Interest accrual on premium payments and administrative fees will be waived to the earliest of an additional 60 days from the scheduled payment due date or the termination date on policies with premium billing dates between March 1, 2020, and April 30, 2020. AIPs are also authorized to provide additional time for policyholders to make payment for Written Payment Agreements due between March 1, 2020, and April 30, 2020. Payments may be extended up to 60 days from the scheduled payment due date and considered a timely payment.

RMA staff are working with AIPs and other customers by phone, mail and electronically to continue supporting crop insurance coverage for producers. Farmers with crop insurance questions or needs should continue to contact their insurance agents about conducting business remotely (by telephone or email).

For the most current updates on available services, visit farmers.gov/coronavirus.

USDA Rural Development

USDA Implements Immediate Measures to Help Rural Montana Residents, Businesses and Communities Affected by COVID-19

USDA Rural Development has taken a number of immediate actions to help rural residents, businesses and communities affected by the COVID-19 outbreak. Rural Development will keep our customers, partners, and stakeholders continuously updated as more actions are taken to better serve rural America.

[Read the full announcement](#) to learn more about the opportunities USDA Rural Development is implementing to provide immediate relief to our customers, partners, and stakeholders. Visit <https://www.rd.usda.gov/coronavirus>.

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).