

New Mexico FSA State Newsletter - January 2022

In This Issue:

- Message from the State Executive Director
- Higher Loan Limit Now Available for USDA Guaranteed Farm Loans
- <u>Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their</u>
 Operation
- USDA Expands Farmers.gov to Include Farm Records
- USDA Reminds New Mexico Producers to File Crop Acreage Reports
- Double-Cropping
- Report Banking Changes to FSA
- Loans for Targeted Underserved Producers

Message from the State Executive Director

Happy New Year! I hope you had a safe and joyful New Year! Here at New Mexico FSA, we are off to a busy start. There are a variety of programs available now and more will be added throughout the year. If you haven't already, please take time to schedule an appointment with your local FSA office and visit with them about the programs that may fit your operation. At the moment most of our NM Service Centers are currently operating at 25% office staffing and no visitors. This is due to the increased number of COVID infections throughout the state. Please keep this in-mind when contacting your local service center. Office statuses will be updated weekly. To learn about alternative methods of conducting business with FSA and Service Center status visit Farmers.gov.

Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) enrollment period for crop year 2022 is open. Please make an appointment with your local USDA Service Centers to make or change elections and to enroll for 2022, providing future protections against market fluctuations. The election and enrollment period opened on Oct. 18, 2021 and runs through March 15, 2022.

Signup is also open for 2022 enrollment in the Dairy Margin Coverage (DMC) Program. The program has been expanded to allow dairy producers to enroll in supplemental DMC to better protect their operation. An additional \$580 million in supplemental DMC will be available to help small and mid-sized dairy operations that have increased production over the years but were not able to enroll the additional production. The signup period for both DMC 2022 and Supplemental DMC will run from Dec. 13 to Feb. 18.

Every new year, is a good time to verify records; ensure information is properly updated. The same is true for FSA farm and customer records. Be sure to contact your local FSA office to

review your records. Updated customer and farm records will help ensure accuracy of program applications, acreage reports, and ultimately program payments.

Lastly, I would like to congratulate and welcome the newly elected COC members. Myself and the entire New Mexico USDA team look forward to working with you throughout your term.

Sincerely, Jonas Moya State Executive Director New Mexico Farm Service Agency

Important Dates			
Program	Announcement	Date	
Conservation Reserve Program	Signup 58 begins	January 31	
ELAP	Application for Benefits - Last day to file a Notice of Loss and Application for Payment for 2021 losses	January 31	
Livestock Forage Program (LFP)	Last day to complete CCC-853 and submit required supporting documentation for 2021 losses	January 31	
Loan Deficiency Payments (Wool/Mohair)	Final day to request LDP for 2021	January 31	
Noninsured Crop Assistance Program (NAP)	Application Closing Date for Alfalfa, Cucumbers, Mixed Forage, Pecans, Peppers	January 31	
Noninsured Crop Assistance Program (NAP)	Application Closing Date for Cabbage, Carrots, Spinach/Greens	February 1	
Supplemental Dairy Margin Coverage (SDMC) Special Enrollment and 2022 Dairy Margin Coverage Election Period	Signup Ends	February 18	
Spot Market Hog Pandemic Program (SMHPP)	Signup Ends	February 25	

OFFICE CLOSURES

Presidents Day	February 18
Memorial Day	May 27
Independence Day	July 4
Labor Day	September 3
Columbus Day	October 8
Veteran's Day	November 12
Thanksgiving Day	November 22
Christmas Day	December 25

Higher Loan Limit Now Available for USDA Guaranteed Farm Loans

The U.S. Department of Agriculture (USDA) announced a higher loan limit will be available for borrowers seeking a guaranteed farm loan starting Oct. 1, 2021, from \$1.776 million to \$1.825 million.

FSA farm loans offer access to funding for a wide range of producer needs, from securing land to financing the purchase of equipment. Guaranteed loans are financed and serviced by commercial lenders. FSA provides up to a 95% guarantee against possible financial loss of principal and interest. Guaranteed loans can be used for both farm ownership and operating purposes.

In fiscal year 2021, FSA saw continued strong demand for guaranteed loans. FSA obligated more than \$3.4 billion in guaranteed farm ownership and operating loans. This includes nearly \$1.2 billion for beginning farmers. The number of guaranteed borrowers has grown by 10% to more than 38,750 farmers and ranchers over the last decade. FSA expects the increasing demand for farm loans to continue into fiscal year 2022.

Disaster Set-Aside Extension

USDA has additional support available to producers given the recent outbreaks of the COVID-19 Delta variant and has extended the availability of COVID-19 Disaster Set-Aside (DSA) for installments due through Jan. 31, 2022. In addition, FSA will permit a second DSA for COVID-19 and a second DSA for natural disasters for those who had an initial COVID-19 DSA. Requests for a COVID-19 DSA or a second DSA must be received no later than May 1, 2022.

Last year, FSA broadened the use of the DSA. Normally used in the wake of natural disasters, the DSA can now allow farmers with USDA farm loans who are affected by COVID-19 and determined to be eligible, to have their next payment set aside. The set-aside payment's due date is moved to the final maturity date of the loan or extended up to twelve months in the case of an annual operating loan. Any principal set-aside will continue to accrue interest until it is repaid. This will improve the borrower's cashflow in the current production cycle.

More Information

Producers can explore available options on all FSA loan options at <u>fsa.usda.gov</u> or by contacting their <u>local USDA Service Center</u>. Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. Because of the pandemic, some <u>USDA Service Centers</u> are open to limited visitors. Contact your Service Center to set up an in-person or phone appointment. Additionally, more information related to USDA's response and relief for producers can be found at <u>farmers.gov/coronavirus</u>.

Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation

Farmers and ranchers can use the *Farm Loan Discovery Tool* on farmers.gov to find information on USDA farm loans that may best fit their operations.

USDA's Farm Service Agency (FSA) offers a variety of loan options to help farmers finance their operations. From buying land to financing the purchase of equipment, FSA loans can help.

USDA conducted field research in eight states, gathering input from farmers and FSA farm loan staff to better understand their needs and challenges.

How the Tool Works

Farmers who are looking for financing options to operate a farm or buy land can answer a few simple questions about what they are looking to fund and how much money they need to borrow. After submitting their answers, farmers will receive information on farm loans that best fit their specific needs. The loan application and additional resources also will be provided.

Farmers can download application quick guides that outline what to expect from preparing an application to receiving a loan decision. There are four guides that cover loans to individuals, entities, and youth, as well as information on microloans. The guides include general eligibility requirements and a list of required forms and documentation for each type of loan. These guides can help farmers prepare before their first USDA service center visit with a loan officer.

Farmers can access the Farm Loan Discovery Tool by visiting farmers.gov/fund and clicking the "Start" button. Follow the prompts and answer five simple questions to receive loan information that is applicable to your agricultural operation. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser, and is fully functional on mobile devices. It does not work in Internet Explorer.

About Farmers.gov

In 2018, USDA unveiled farmers.gov, a dynamic, mobile-friendly public website combined with an authenticated portal where farmers will be able to apply for programs, process transactions, and manage accounts.

The Farm Loan Discovery Tool is one of many resources on farmers.gov to help connect farmers to information that can help their operations. Earlier this year, USDA launched the My Financial Information feature, which enables farmers to view their loan information, history, payments, and alerts by logging into the website.

USDA is building farmers.gov for farmers, by farmers. In addition to the interactive farm loan features, the site also offers a Disaster Assistance Discovery Tool. Farmers can visit farmers.gov/recover/disaster-assistance-tool#step-1 to find disaster assistance programs that can help their operation recover from natural disasters.

USDA Expands Farmers.gov to Include Farm Records

Producers with farmers.gov accounts can now access farm records and maps online, the latest self-service feature added to the U.S. Department of Agriculture (USDA) website.

You can quickly and easily access your land information in real time by desktop computer, tablet or phone. Capabilities include:

- View, print and export detailed farm records such as cropland, base acres, yields, CRP acres, land ownership details, and much more;
- View, print and export farm/tract maps that can be provided to lenders, chemical or fertilizer providers, and FSA for reporting acreage and crop insurance agents; and
- Export common land unit (field) boundaries as ESRI shapefiles.

The ability to access these records on demand without a visit to the service center saves you time and money.

<u>Farmers.gov</u> now includes the most popular functionalities from FSAFarm+, the FSA portal for producers, while providing enhanced functionality and an improved user experience. A new enhancement expands the scope of accessibility to include farmers and ranchers who are members of an entity, as well as people with a power of attorney form (FSA-211) on file with FSA.

Managing USDA Business Online

Using farmers.gov, producers, entities and those acting on their behalf can also:

- View, upload, download, and e-sign conservation documents.
- Request financial assistance, including submitting a program application.
- View and submit conservation requests.
- View technical references and submit questions.
- Access information on current and past conservation practices, plans and contracts.
- Report practice completion and request practice certification.
- View farm loan and interest information (producers only).

Future plans include adding the ability to import and view other shapefiles, such as precision agriculture planting boundaries.

To access your information, you'll will need a <u>USDA eAuth account</u> to login to farmers.gov. After obtaining an eAuth account, producers should visit <u>farmers.gov</u> and sign into the site's authenticated portal via the <u>Sign In/Sign Up link</u> at the top right of the website. Google Chrome, Mozilla Firefox or Microsoft Edge are the recommended browsers to access the feature.

In addition to the self-service features available by logging into farmers.gov, the website also has ample information on USDA programs, including pandemic assistance, farm loans, disaster assistance, conservation programs and crop insurance. Recently, USDA updated the navigation and organization of the site as well as added some new webpages, including "Get Involved," "Common Forms," and "Translations." Learn more about these changes.

USDA Reminds New Mexico Producers to File Crop Acreage Reports

Agricultural producers in New Mexico who have not yet completed their <u>crop acreage reports</u> after planting should make an appointment with their Farm Service Agency (FSA) office before the applicable deadline.

An acreage report documents a crop grown on a farm or ranch and its intended uses. Filing an accurate and timely acreage report for all crops and land uses, including failed acreage and prevented planted acreage, can prevent the loss of benefits.

How to File a Report

The following acreage reporting dates are applicable in New Mexico:

January 15, 2022 Apples

March 15 Pistachios, Pecans (crop)

 May 15 Spring Barley, Onions, Pecans (trees), Potatoes (Curry, Lea, and Roosevelt Counties only), Spring Wheat

• July 15 All other crops, Perennial Forage, Potatoes (all counties except Curry, Lea, and Roosevelt

• August 15 Beans

Acreage reporting dates vary by crop and by county. Contact your local FSA office for a list of acreage reporting deadlines by crop.

Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. Because of the pandemic, some <u>USDA Service Centers</u> are open to limited visitors. Contact your Service Center to set up an in-person or phone appointment.

To file a crop acreage report, you will 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.

Acreage Reporting Details

The following exceptions apply to acreage reporting dates:

- If the crop has not been planted by the acreage reporting date, then the acreage must be reported no later than 15 calendar days after planting is completed.
- If a producer acquires additional acreage after the acreage reporting date, then the acreage must be reported no later than 30 calendar days after purchase or acquiring the lease. Appropriate documentation must be provided to the county office.

Producers should also report crop acreage they intended to plant, but due to natural disaster, were unable to plant. Prevented planting acreage must be reported on form CCC-576, Notice of Loss, no later than 15 calendar days after the final planting date as established by FSA and USDA's Risk Management Agency.

Noninsured Crop Disaster Assistance Program (NAP) policy holders should note that the acreage reporting date for NAP-covered crops is the earlier of the dates listed above or 15 calendar days before grazing or harvesting of the crop begins.

More Information

For questions, please contact your local FSA office. To locate your local FSA office visit <u>farmers.gov/service-center-locator</u>.

Double-Cropping

Each year, state committees review and approve or disapprove county committee recommended changes or additions to specific combinations of crops.

Double-cropping is approved when two specific crops have the capability to be planted and carried to maturity for the intended use, as reported by the producer, on the same acreage within a crop year under normal growing conditions. The specific combination of crops recommended by the county committee must be approved by the state committee.

Double-cropping is approved in New Mexico on a county-by-county basis. Contact your local FSA Office for a list of approved double-cropping combinations for your county.

A crop following a cover crop terminated according to termination guidelines is approved double cropping and these combinations do not have to be approved by the state committee.

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

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

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

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

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

Report Banking Changes to FSA

Farm Service Agency (FSA) program payments are issued electronically into your bank account. In order to receive timely payments, you need to notify your FSA servicing office if you close your account or if your bank information is changed for any reason (such as your financial institution merging or being purchased). Payments can be delayed if FSA is not notified of changes to account and bank routing numbers.

For some programs, payments are not made until the following year. For example, payments for crop year 2019 through the Agriculture Risk Coverage and Price Loss Coverage program aren't paid until 2020. If the bank account was closed due to the death of an individual or dissolution of an entity or partnership before the payment was issued, please notify your local FSA office as soon as possible to claim your payment.

Loans for Targeted Underserved Producers

The Farm Service Agency (FSA) has several loan programs to help you start or continue an agriculture production. Farm ownership and operating loans are available.

While all qualified producers are eligible to apply for these loan programs, FSA has provided priority funding for members of targeted underserved applicants.

A targeted underserved applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities.

For purposes of this program, targeted underserved groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

New Mexico Farm Service Agency

100 Sun Ave. NE Suite 200 Albuquerque, NM 87109 Phone: 505-761-4900 Fax: 877-450-0860

State Executive Director: <u>Jonas Moya</u>

Executive Officer:

Brenda Archuleta

Farm Loan Chief: LeAnn Gibbs

Farm Program Chief: Joilynn Gray District Directors:

<u>Andrew Flores</u>
<u>Oscar Rivera</u>

<u>Rhonda Mitchell</u>

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