

November 2020



Farm Service Agency **Electronic News Service**

# NEWSLETTER

**GovDelivery**

Having trouble viewing this email? [View it as a Web page.](#)

- [FSA in New York to Host Meetings on Coronavirus Food Assistance Program 2](#)
- [Dates to Remember](#)
- [New to Farming Because of the Pandemic? USDA Can Help](#)
- [USDA Accepting Applications to Help Cover Costs for Organic Certification](#)
- [Update Your Records](#)
- [Marketing Assistance Loans \(MALs\) and Loan Deficiency Payments \(LDPs\)](#)
- [Producers Urged to Consider NAP Risk Protection Coverage Before Crop Sales Deadlines](#)
- [FSA Offers Joint Financing Option on Farm Ownership Loans](#)
- [Every Season is Scam Season](#)
- [Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation](#)

## New York State FSA Newsletter

### New York State Farm Service Agency

441 S. Salina St.  
Suite #536  
Syracuse, NY 13202

[www.fsa.usda.gov/ny](http://www.fsa.usda.gov/ny)

**State Executive Director:**  
Clark Putman

**State Committee:**  
Judi Whittaker, Chair  
Michael Bittel  
Lawrence Eckhardt  
Theodore Furber  
Barbara Hanselman

**Executive Officer:**

### FSA in New York to Host Meetings on Coronavirus Food Assistance Program 2

The U.S. Department of Agriculture's (USDA) Farm Service Agency (FSA) in New York is hosting two meetings about the [Coronavirus Food Assistance Program 2](#) (CFAP 2). **The first meeting will be Tuesday, November 17<sup>th</sup> at noon, and the second, which will focus on the specialty crops portion of CFAP 2, will be Wednesday, November 18<sup>th</sup> at noon.**

The [Coronavirus Food Assistance Program 2](#) is available to farmers and ranchers whose operations have been directly impacted by the coronavirus pandemic. CFAP 2 provides direct relief to producers who continue to face price declines and additional marketing costs due to COVID-19. The meetings will highlight program information and discuss the application process.

#### Eligible Commodities

CFAP 2 supports eligible producers of row crops, livestock, specialty crops, dairy, aquaculture, and many other commodities,

Mark Dennis

**Farm Loan Chief:**  
John Liddington

[To find contact information for your local New York office click here.](#)

**November Interest Rates:**

**Farm Storage Facility Loans:**

3 year: 0.125%  
5 year: 0.25%  
7 year: 0.50%  
10 year: 0.75%  
12 year: 0.875%

**Commodity Loans:** 1.125%

**Farm Loan Programs:**

Farm Operating: 1.250%  
Farm Ownership: 2.375%  
Conservation Loans: 2.375%  
Direct Down Payment: 1.5%  
Joint Financing: 2.5%

including many that were ineligible for CFAP 1. FSA's [CFAP 2 Eligible Commodities Finder](#) makes finding eligible commodities and payment rates simple. Access this tool and other resources at [farmers.gov/cfap](#).

The meetings will be available to attend online or with a conference call phone number. Please email [Lynnette.wright@usda.gov](mailto:Lynnette.wright@usda.gov) to receive a calendar invite to the webinars, or follows these links at the appropriate times:

**Tuesday, November 17<sup>th</sup> at noon or call: [347-690-4420](tel:347-690-4420);**  
Conference ID: 180 987 070#

**Wednesday, November 18<sup>th</sup> at noon or call: [347-690-4420](tel:347-690-4420);**  
Conference ID: 213 096 577#

**FSA is accepting applications for CFAP 2 through December 11, 2020.** To find the latest information on CFAP 2, eligible crops, payment rates, and the application and payment calculator, visit [farmers.gov/cfap](#).

Persons with disabilities who require accommodations to participate in this meeting should contact Lynnette Wright at (315) 477-6309 or Federal Relay Service at 1-800-877-8339, by November 16, 2020.

## Dates to Remember

Nov. 16	Acreage Reporting Deadline for Fall Planted Small Grains
Nov. 20	Deadline for Noninsured Crop Assistance Disaster Program (NAP) - Fruit Trees, Nut Trees & Perennial Crops such as: Apples, Asparagus, Blueberries, Grapes, Peaches, Pears, Rhubarb, and Strawberries
Nov. 26	Offices Closed for Thanksgiving Day
Dec. 7	Last Day to Vote for County Committee Elections
Dec. 11	Deadline to Apply for CFAP 2
Dec. 11	Deadline to Apply for Dairy Margin Coverage

## New to Farming Because of the Pandemic? USDA Can Help

Are you new to farming because of the pandemic? USDA can help you get started – everything from helping you register your farm to getting financial assistance and advice. Our team members, based at USDA Service Centers across the country, are hearing from people who are interested in more space and working the land, and we want to let you know we can help.

### Get Started with USDA

First, you want to make sure your farm is registered. If you purchased land, it might already be

established with USDA's Farm Service Agency (FSA) with a farm number on file. If not, FSA can help you register your farm.

To obtain a farm number, you'll bring an official tax ID (Social Security number or an employer ID) and a property deed. If you do not own the land, bring a lease agreement to show you have control of the property to your FSA representative. If your operation is incorporated or an entity, you may also need to provide proof that you have signature authority and the legal ability to enter contracts with USDA.

### **Access to Capital**

USDA can provide access to capital through its farm loans, which is a great resource when producers aren't able to get a loan from a traditional lender. Loans can help with purchasing land or equipment or with operating costs, and FSA even offers microloans, which are especially popular among producers with smaller farms. For more information, [check out our Farm Loan Discovery Tool](#).

### **Conservation Practices**

We can help you make conservation improvements to your farm, which are good for your bottom line and your operation. We'll help you develop a conservation plan as well as apply for financial assistance that'll cover the bulk of the costs for implementing. To learn more about some of the conservation practices that we help producers with, [check out our Conservation at Work Video Series](#).

If you purchase land, and you don't want to farm all of it, you can look at either a conservation easement or managing for native shrubs and grasses through either the Agricultural Conservation Easement Program or Conservation Reserve Program (CRP). Easements are long-term, while a CRP contract is 10-15 years. These are good options for lands with land that is not optimal for production or sensitive lands like wetlands and grasslands.

### **Additional Resources**

Depending on your farm, you may want to look at crop insurance. The USDA's Risk Management Agency provides crop insurance to help you manage risks on your farm. There are [many types of insurance products available](#) for a wide variety of production practices, including organic and sustainable agriculture.

Your local communities also have great resources for farmers including conservation districts, Rural Development, cooperative extensions, and different farming groups. To get started with USDA, contact your local USDA service center.

---

## **USDA Accepting Applications to Help Cover Costs for Organic Certification**

USDA's Farm Service Agency (FSA) announced that organic producers and handlers can apply for federal funds to assist with the cost of receiving and maintaining organic certification through the [Organic Certification Cost Share Program](#) (OCCSP). Applications for eligible certification expenses paid between Oct. 1, 2019, and Sept. 30, 2020, **can be filed until December 31, 2020, and no later.**

OCCSP provides cost-share assistance to producers and handlers of agricultural products for the costs of obtaining or maintaining organic certification under the USDA's National Organic Program. Eligible producers include any certified producers or handlers who have paid organic certification fees to a USDA-accredited certifying agent. Eligible expenses for cost-share reimbursement include application fees, inspection costs, fees related to equivalency agreement and arrangement

requirements, travel expenses for inspectors, user fees, sales assessments and postage.

### **Changes in Reimbursement**

Due to expected participation levels for fiscal year 2020, FSA revised the reimbursement amount through fiscal year 2023. Certified producers and handlers are now eligible to receive reimbursement for up to 50 percent of the certified organic operation's eligible expenses, up to a maximum of \$500 per scope.

This change is due to the limited amount of funding available and will allow a larger number of certified organic operations to receive assistance. If additional funding is authorized later, FSA may provide additional assistance to certified operations that have applied for OCCSP, not to exceed 75 percent of their eligible costs, up to \$750 per scope.

The changes to the payment calculation and maximum payment amount are applicable to all certified organic operations, regardless of whether they apply through an FSA county office or a participating state agency. State agencies that are interested in overseeing reimbursements to producers and handlers in their states must establish new agreements with FSA for fiscal 2020.

### **More Information**

To learn more about organic certification cost share, please visit the [OCCSP web page](#), view the [notice of funds availability on the Federal Register](#), or contact the [FSA county office](#) at your local USDA Service Center.

To learn more about USDA support for organic agriculture, visit [usda.gov/organic](https://usda.gov/organic).

---

## **Update Your Records**

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

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

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

---

## **Marketing Assistance Loans (MALs) and Loan Deficiency Payments (LDPs)**

The 2018 Farm Bill extends loan authority through 2023 for Marketing Assistance Loans (MALs) and Loan Deficiency Payments (LDPs).

MALs and LDPs provide financing and marketing assistance for wheat, feed grains, soybeans, and other oilseeds, pulse crops, rice, peanuts, cotton, wool and honey. MALs provide you with interim financing after harvest to help you meet cash flow needs without having to sell your commodities when market prices are typically at harvest-time lows. A producer who is eligible to obtain a loan, but agrees to forgo the loan, may obtain an LDP if such a payment is available. Marketing loan

provisions and LDPs are not available for sugar and extra-long staple cotton.

FSA is now accepting requests for 2020 MALs and LDPs for all eligible commodities after harvest. Requests for loans and LDPs shall be made on or before the final availability date for the respective commodities.

Commodity certificates are available to loan holders who have outstanding nonrecourse loans for wheat, upland cotton, rice, feed grains, pulse crops (dry peas, lentils, large and small chickpeas), peanuts, wool, soybeans and designated minor oilseeds. These certificates can be purchased at the posted county price (or adjusted world price or national posted price) for the quantity of commodity under loan, and must be immediately exchanged for the collateral, satisfying the loan. MALs redeemed with commodity certificates are not subject to Adjusted Gross Income provisions.

To be considered eligible for an LDP, you must have form [CCC-633EZ, Page 1](#) on file at your local FSA Office before losing beneficial interest in the crop. Pages 2, 3 or 4 of the form must be submitted when payment is requested.

Marketing loan gains (MLGs) and loan deficiency payments (LDPs) are no longer subject to payment limitations, actively engaged in farming and cash-rent tenant rules.

Adjusted Gross Income (AGI) provisions state that if your total applicable three-year average AGI exceeds \$900,000, then you're not eligible to receive an MLG or LDP. You must have a valid CCC-941 on file to earn a market gain of LDP. The AGI does not apply to MALs redeemed with commodity certificate exchange.

For more information and additional eligibility requirements, contact your County USDA Service Center or visit [fsa.usda.gov](http://fsa.usda.gov).

---

## Producers Urged to Consider NAP Risk Protection Coverage Before Crop Sales Deadlines

The USDA Farm Service Agency (FSA) encourages you to review available USDA crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, **before the crop deadline of November 20**.

Federal crop insurance covers crop losses from natural adversities such as drought, hail and excessive moisture. NAP covers losses from natural disasters on crops for which no permanent federal crop insurance program is available.

**The following crops in New York have a NAP application deadline of November 20: Fruit Trees, Nut Trees & Perennial Crops such as: Apples, Asparagus, Blueberries, Grapes, Peaches, Pears, Rhubarb, and Strawberries**

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

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.

Beginning, underserved and limited resource farmers are now eligible for free catastrophic level coverage.

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 information on NAP, service fees, sales deadlines, contact your County USDA Service Center or visit [fsa.usda.gov](http://fsa.usda.gov).

---

## FSA Offers Joint Financing Option on Farm Ownership Loans

The USDA Farm Service Agency's (FSA) [Direct Farm Ownership loans](#) can 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.

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.

Joint financing allows FSA to provide more farmers and ranchers with access to capital. FSA lends up to 50 percent of the total amount financed. A commercial lender, a State program or the seller of the property being purchased, provides the balance of loan funds, with or without an FSA guarantee. The maximum loan amount for a joint financing loan is \$600,000, and the repayment period for the loan is up to 40 years.

The operation must be an eligible farm enterprise. Farm Ownership loan funds cannot be used to finance nonfarm enterprises and all applicants must be able to meet general eligibility requirements. Loan applicants are also required to have participated in the business operations of a farm or ranch for at least three years out of the 10 years prior to the date the application is submitted. The applicant must show documentation that their participation in the business operation of the farm or ranch was not solely as a laborer.

For more information about farm loans, contact your County USDA Service Center or visit [fsa.usda.gov](http://fsa.usda.gov).

---

## Every Season is Scam Season

Remember to discuss your USDA Farm Service Agency (FSA) account information only with people you recognize and trust. If you do not recognize the person calling you, ask to call them back at the number you know is your local USDA Service Center.

Additionally, USDA will not call you to confirm or obtain bank account numbers or call with offers of grants that have an application fee. If something sounds too good to be true, it probably is.

For example, if someone calls and says you can receive a large payment of money from USDA, all you must do is pay x amount of dollars first, that is a scam.

If you have questions about your FSA accounts, contact your local office.

---

# 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](http://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](http://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](http://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](http://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](http://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](http://farmers.gov/recover/disaster-assistance-tool#step-1) to find disaster assistance programs that can help their operation recover from natural disasters.

For more information, contact your County USDA Service Center or visit [farmers.gov](http://farmers.gov).

---

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).