

## In This Issue:

- [Dates To Remember](#)
- [Wisconsin FSA Announces Upcoming Spring Webinar Series](#)
- [Is the Noninsured Crop Disaster Assistance Program Right for You?](#)
- [March 15 Last Day to Complete Enrollment for 2021 Agriculture Risk Coverage, Price Loss Coverage Programs](#)
- [Current FSA Loan Interest Rates](#)
- [FSA Outlines MAL and LDP Policy](#)
- [USDA Announces Streamlined Guaranteed Loans and Additional Lender Category for Small-Scale Operators](#)
- [USDA Announces March 26, 2021, Application Deadline for Conservation Stewardship Program](#)

## Dates To Remember

**March 4, 2021:** WI [Spring Webinar Series](#) - Session 1 on Safety Net Programs and Risk Management

**March 5, 2021:** Final Deadline to Submit Application for Payment for 2018 and 2019 losses under the [QLA](#) Program

**March 15, 2021:** [ARC/PLC](#) Program Signup Deadline

**March 15, 2021:** Final Deadline for all Spring-seeded annual crops for [Noninsured Crop Disaster Assistance Program](#)

**March 18, 2021:** WI [Spring Webinar Series](#) - Session 2 on resources for New and Beginning Farmers

**March 31, 2021:** Marketing Assistance Loan deadline for prior year harvested wheat, barley, canola, crambe, flaxseed, honey, oats, rapeseed, and sesame

**April 1, 2021:** WI [Spring Webinar Series](#) - Session 3 on Funding Opportunities with FSA

**April 15, 2021:** WI [Spring Webinar Series](#) - Session 4 on Conservation Programs and Benefits

**April 23, 2021:** [CRP Grasslands](#) Sign Up Deadline

**May 31, 2021:** [NAP](#) Deadline for ornamental nurseries

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## **Wisconsin FSA Announces Upcoming Spring Webinar Series**

Join Wisconsin FSA for a four-part webinar series providing information about tools and resources available to producers. Each session will target a specific subset of resources, and producers and industry members are encouraged to attend all that apply to their operation. All events are free to participate in and will include a Question & Answer Session following program presentations.

Pre-registration is not needed. Utilize the virtual meeting links or call in numbers listed below to join each session. Please email [katie.demrow@usda.gov](mailto:katie.demrow@usda.gov) or call 608-662-4422 with any questions.

### **Session 1: Volatile Agriculture Markets and Risk Management – March 4, 2021, 12:00-1:00PM**

Ag markets can be surprising, frustrating, and hard to predict. Join us to discuss the different Safety Net Programs available within FSA. As deadlines for some programs are approaching quickly, this session will specifically cover [ARC/PLC](#) and [NAP](#).

Join on your computer or mobile app

[Click here to join the meeting](#)

Or call in (audio only)

+1 202-650-0123,315034918#

Phone Conference ID: 315 034 918#

### **Session 2: New to Farming and looking for resources? – March 18, 2021, 12:00 – 1:00PM**

This session will target [Beginning Farmers and Ranchers](#), as well as those new to working with FSA. We will discuss online tools, how to find your local office contact information, what information you'll need for your first appointment, as well as an overview of program and loan opportunities.

Join on your computer or mobile app

[Click here to join the meeting](#)

Or call in (audio only)

+1 202-650-0123,78311468#

Phone Conference ID: 783 114 68#

### **Session 3: Need Funding? – April 1, 2021, 12:00-1:00PM**

Need funding on your operation, but not sure where to get started? Join us to discuss [Loan Opportunities with FSA](#), as well as an introduction to the application process. FSA loan staff will be on hand to answer questions.

Join on your computer or mobile app

[Click here to join the meeting](#)

Or call in (audio only)

+1 202-650-0123,588548090#

Phone Conference ID: 588 548 090#

### **Session 4: Thinking about Conservation on your Operation? – April 15, 2021, 12:00-1:00PM**

Join experts from WI FSA and NRCS to discuss the benefits of available [conservation programs](#) to improve conservation efforts on your operation.

Join on your computer or mobile app

[Click here to join the meeting](#)

Or call in (audio only)

+1 202-650-0123,357177826#

Phone Conference ID: 357 177 826#

## **Is the Noninsured Crop Disaster Assistance Program Right for You?**

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

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

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

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

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

Producers are required to pay service fees which vary depending on the number of crops and number of counties your operation is located in. The NAP service fee is the lesser of \$325 per crop or \$825 per producer per administrative county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties. Premiums also apply when producers elect higher levels of coverage with a maximum premium of \$15,750 per person or legal entity depending on the maximum payment limitation that may apply to the NAP covered producer. The service fee can be waived for beginning, qualifying veteran, and limited resource farmers and rancher., These farmers and ranchers can also receive a 50 percent reduction in the premium.

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

## **March 15 Last Day to Complete Enrollment for 2021 Agriculture Risk Coverage, Price Loss Coverage Programs**

Agricultural producers who have not yet enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs for 2021 must do so by March 15. Producers who have not yet signed a 2021 enrollment contract or who want to make an election change should contact their local USDA Farm Service Agency (FSA) office to make an appointment. Program enrollment for 2021 is required in order to participate in the programs, but elections for the 2021 crop year are optional and otherwise remain the same as elections made for 2020.

ARC and PLC provide income support to farmers from substantial drops in crop prices or revenues and are vital economic safety nets for most American farms.

Although 1,033,310 contracts have been completed to date, this represents less than 59% of the more than 1.7 million contracts anticipated by the Agency. By enrolling soon, producers can beat the rush as the deadline nears.

Producers who do not complete enrollment by close of business local time on Monday, March 15 will not be enrolled in ARC or PLC for the 2021 crop year and will be ineligible to receive a payment should one trigger for an eligible crop.

ARC and PLC contracts can be emailed, faxed or physically signed and mailed back to FSA. Producers with level 2 eauthentication access can electronically sign contracts. Service Center staff can also work with producers to sign and securely transmit contracts electronically through two commercially available tools: Box and OneSpan. You can learn more about these solutions at [farmers.gov/mydocs](https://farmers.gov/mydocs). Producers may also make arrangements to drop off signed contracts at the FSA county office. Please call ahead for local mailing or drop off information and options for submitting signed contracts electronically.

Producers are eligible to enroll on farms with base acres for the following commodities: 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.

### **Yield Data and Web-Based Decision Tools Available**

FSA recently updated the [annual and benchmark yields](#) for ARC/PLC program years 2019, 2020 and 2021. This data is useful to producer in choosing to participate in either ARC or PLC.

For added assistance with ARC and PLC decisions, USDA partnered with the University of Illinois and Texas A&M University to offer web-based decision tools to assist producers in making informed, educated decisions using crop data specific to their respective farming operations. Tools include:

- [Gardner-farmdoc Payment Calculator](#), the University of Illinois tool that offers farmers the ability to run payment estimate modeling for their farms and counties for ARC-County and PLC.
- [ARC and PLC Decision Tool](#), the Texas A&M tool that allow producers to analyze payment yield updates and expected payments for 2019 and 2020. Producers who have used the tool in the past should see their username and much of their farm data will already be available in the system.

### **Crop Insurance Considerations**

Producers are reminded that enrolling in ARC or PLC programs can impact eligibility for some crop insurance products. Producers who elect and enroll in PLC also have the option of purchasing Supplemental Coverage Option (SCO) through their Approved Insurance Provider. Producers of covered commodities who elect ARC are ineligible for SCO on their planted acres.

Unlike SCO, RMA's Enhanced Coverage Option (ECO) is unaffected by participating in ARC for the same crop, on the same acres. You may elect ECO regardless of your farm program election.

Upland cotton farmers who choose to enroll seed cotton base acres in ARC or PLC are ineligible for the stacked income protection plan (STAX) on their planted cotton acres.

### More Information

For more information on ARC and PLC including web-based decision tools, visit [farmers.gov/arc-plc](https://farmers.gov/arc-plc).

Visit [farmers.gov/service-center-locator](https://farmers.gov/service-center-locator) to find location and contact information for the nearest FSA county office.

## Current FSA Loan Interest Rates

Current program interest rates as of March 1, 2021.

### Farm Loan Interest Rates:

Farm Operating - Direct	1.375%
Farm Operating - Microloan	1.375%
Farm Ownership - Direct	2.750%
Farm Ownership - Microloan	2.750%
Farm Ownership - Direct, Joint Financing	2.500%
Farm Ownership - Down Payment	1.500%
Emergency - Amount of Actual Loss	2.375%

### Farm Storage Facility Loans (FSFL):

3-year FSFL	0.250%
5-year FSFL	0.500%
7-year FSFL	0.875%
10-year FSFL	1.125%
12-year FSFL	1.375%

Please visit the [Farm Loan Program](#) webpage for more information.

## FSA Outlines MAL and LDP Policy

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. Current loan and LDP rates may be found at [fsa.usda.gov/programs-and-services/price-support/Index](https://fsa.usda.gov/programs-and-services/price-support/Index)

FSA is now accepting requests for 2020 MALs and 2021 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.

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 local County USDA Service Center or visit [fsa.usda.gov](https://fsa.usda.gov).

## **USDA Announces Streamlined Guaranteed Loans and Additional Lender Category for Small-Scale Operators**

Producers can apply for a streamlined version of USDA guaranteed loans, which are tailored for smaller scale farms and urban producers. EZ Guarantee Loans use a simplified application process to help beginning, small, underserved, and family farmers and ranchers apply for loans of up to \$100,000 from USDA-approved lenders to purchase farmland or finance agricultural operations.

A new category of lenders will join traditional lenders, such as banks and credit unions, in offering USDA EZ Guarantee Loans. Microlenders, which include Community Development Financial Institutions and Rural Rehabilitation Corporations, will be able to offer their customers up to \$50,000 of EZ Guaranteed Loans, helping to reach urban areas and underserved producers. Banks, credit unions and other traditional USDA-approved lenders, can offer customers up to \$100,000 to help with agricultural operation costs.

EZ Guarantee Loans offer low interest rates and terms up to seven years for financing operating expenses and 40 years for financing the purchase of farm real estate. USDA-

approved lenders can issue these loans with the Farm Service Agency (FSA) guaranteeing the loan up to 95 percent.

For more information about the available types of FSA farm loans, contact your local County USDA Service Center or visit [fsa.usda.gov/farmloans](https://fsa.usda.gov/farmloans).

## USDA Announces March 26, 2021, Application Deadline for Conservation Stewardship Program

The next deadline for Conservation Stewardship Program (CSP) applications to be considered for funding this year is March 26, 2021. Through CSP, the U.S. Department of Agriculture's Natural Resources Conservation Service (NRCS) helps farmers, ranchers and forest landowners earn payments for expanding conservation activities while maintaining agricultural production on their land. CSP also encourages adoption of new technologies and management techniques.

Changes in the 2018 Farm Bill authorize NRCS to accept new CSP enrollments from 2020–2023 and makes additional improvements to the program. Some highlights include the following.

- NRCS now enrolls eligible, high-ranking applications based on dollars rather than acres.
- Higher payment rates are now available under the 2018 Farm Bill for certain conservation activities, including cover crops and resource conserving crop rotations.
- NRCS now provides specific support for organic and for transitioning to organic production activities through CSP.

While applications are accepted throughout the year, interested producers should submit applications to their local NRCS office by the deadline to ensure their applications are considered for 2021 funding.

### About the Program

CSP is offered in Wisconsin through continuous signups. The program provides many benefits including increased crop yields, decreased inputs, wildlife habitat improvements and increased resilience to weather extremes. CSP is for working lands including cropland, pastureland, rangeland, nonindustrial private forest land and agricultural land under the jurisdiction of a tribe.

For additional information about CSP, contact your [local service center](#). USDA Service Centers 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.

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