



Farm Service Agency

U.S. DEPARTMENT OF AGRICULTURE

Ohio FSA State Newsletter - August 8, 2024

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A Message from the Ohio FSA State Office

We understand how busy everyone is these days and, in an effort, to further accommodate your business needs, our FSA offices now have new customer kiosks to allow you access to online tools that can streamline your visit through self-service options. These kiosks can be safely and securely used during your visit to help you with business needs such as signing FSA documents, utilizing the Loan Assistance Tool, accessing necessary personal information such as email, bank accounts or farm records, and signing up for a Login.gov account - which will provide access to farmers.gov level-two features and other USDA and U.S. Government web resources. Your data is protected when using the kiosks through customer specific sessions that will either timeout after use or can be manually ended to delete all your personal information from the device and log you out of all accounts. For more information on the new

customer kiosks and how they can add another avenue of assistance at your next visit, contact your [County FSA office](#).

USDA recently announced an **August 14 application deadline** for the [Emergency Relief Program \(ERP\) 2022](#). FSA began taking applications for this disaster assistance program in October 2023. ERP 2022 covers losses to crops, trees, bushes and vines due to qualifying calendar year 2022 natural disasters including wildfires, floods, excessive heat, tornadoes, freeze, and drought, among others. An article included in this newsletter provides additional details.

Also, as a reminder, FSA continues to accept applications for the [Transition Incentive Program \(TIP\)](#) program until **August 15**. The application process can take some time, so if you are interested in this program, please contact your [County FSA office](#) as soon as possible for more information and to schedule an appointment to submit an offer.

FSA provides organic producers and handlers with financial assistance to reduce the cost of organic certification. FSA will cover up to 75% of the costs associated with organic certification, up to \$750 per category, through the [Organic Certification Cost Share Program \(OCCSP\)](#). FSA encourages organic agricultural producers and handlers to apply for OCCSP **by Oct. 31, 2024**, for expenses incurred from Oct. 1, 2023, through Sept. 30, 2024. To apply, Ohio producers and handlers should contact their [County FSA office](#). As part of completing the OCCSP application, producers and handlers will need to provide documentation of their organic certification and eligible expenses. Organic producers and handlers may also apply for OCCSP through participating state departments of agriculture.

Additional program details and more in-depth information is provided in our newsletter. Please don't hesitate to contact your [FSA County office](#) for questions about our programs, loans and information that is included in this newsletter edition.

USDA Updates Farm Loan Programs to Increase Financial Freedom, Resilience and Profitability for Agricultural Producers

The USDA recently announced changes to the FSA Farm Loan Programs, effective Sept. 25, 2024 — changes that are intended to increase opportunities for farmers and ranchers to be financially viable. These improvements, part of the [Enhancing Program Access and Delivery for Farm Loans rule](#), demonstrate USDA's commitment to improving farm profitability through farm loans designed to provide important financing options used by producers to cover operating expenses and purchase land and equipment.

Farm loan policy changes outlined in the [Enhancing Program Access and Delivery for Farm Loans rule](#), are designed to better assist borrowers to make strategic investments in the enhancement or expansion of their agricultural operations.

The three most notable policy changes include:

- Establishing a new low-interest installment set-aside program for financially distressed borrowers. Eligible financially distressed borrowers can defer up to one annual loan

installment per qualified loan at a reduced interest rate, providing a simpler and expedited option to resolve financial distress in addition to FSA's existing loan servicing programs.

- Providing all eligible loan applicants access to flexible repayment terms that can increase profitability and help build working capital reserves and savings. By creating upfront positive cash flow, borrowers can find opportunities in their farm operating plan budgets to include a reasonable margin for increased working capital reserves and savings, including for retirement and education.
- Reducing additional loan security requirements to enable borrowers to leverage equity. This reduces the amount of additional security required for direct farm loans, including reducing the frequency borrowers must use their personal residence as additional collateral for a farm loan.

Additional Farm Loan Program Improvements

Under the Biden-Harris Administration, USDA's FSA has embarked on a comprehensive and systemic effort to ensure equitable delivery of Farm Loan Programs and improve access to credit for small and mid-size family farms. FSA has also included additional data in its [annual report to Congress](#) to provide information that Congress, stakeholders, and the general public need to hold USDA accountable on the progress that has been made in improving services to underserved producers. This year's report shows FSA direct and guaranteed loans were made to a greater percentage of young and beginning farmers and ranchers, as well as improvements in the participation rates of minority borrowers. The report also highlights FSA's microloan program's new focus on urban agriculture operations and niche market lending, as well as increased support for producers seeking direct loans for farm ownership in the face of increasing land values across the country.

FSA has a significant initiative underway to streamline and automate the Farm Loan Program customer-facing business process. For the over 26,000 producers who submit a direct loan application annually, FSA has made several impactful improvements including:

- The Loan Assistance Tool that provides customers with an interactive online, step-by-step guide to identifying the direct loan products that may be a fit for their business needs and to understanding the application process.
- The Online Loan Application, an interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet, and build a farm operating plan.
- An online direct loan repayment feature that relieves borrowers from the necessity of calling, mailing, or visiting a local USDA Service Center to pay a loan installment.
- A simplified direct loan paper application, reduced from 29 pages to 13 pages.

USDA encourages producers to reach out to their local FSA farm loan staff to ensure they fully understand the wide range of loan and servicing options available to assist with starting,

expanding, or maintaining their agricultural operation. To conduct business with FSA, please contact your local [USDA FSA Service Center](#).

FSA helps America's farmers, ranchers and forest landowners invest in, improve, protect and expand their agricultural operations through the delivery of agricultural programs for all Americans. FSA implements agricultural policy, administers credit and loan programs, and manages conservation, commodity, disaster recovery and marketing programs through a national network of state and county offices and locally elected county committees. For more information, visit, www.fsa.usda.gov

USDA Announces August 14 Application Deadline for Emergency Relief Program Assistance for Commodity and Specialty Crop Producers Impacted by 2022 Natural Disasters

If natural disasters impacted your farm or ranch in 2022, there's still time to submit your application for ERP assistance before the Aug. 14 deadline.

The U.S. Department of Agriculture (USDA) recently announced the deadline for commodity and specialty crop producers to apply for the Emergency Relief Program (ERP) for 2022 natural disaster losses is Aug. 14, 2024. USDA's Farm Service Agency (FSA) began accepting ERP 2022 applications in October 2023.

Through the *Disaster Relief Supplemental Appropriations Act, 2023* (P.L. 117-328) Congress allocated \$3.2 billion in funding to cover an estimated \$10 billion in uncovered crop losses.

ERP 2022 covers losses to crops, trees, bushes and vines due to qualifying calendar year 2022 natural disaster events including wildfires, hurricanes, floods, derechos, excessive heat, tornadoes, winter storms, freeze (including a polar vortex), smoke exposure, excessive moisture, qualifying drought and related conditions.

ERP 2022 Application Process – Track 1

ERP 2022 Track 1 leverages existing federal crop insurance or Noninsured Crop Disaster Assistance Program (NAP) data as the basis for calculating payments for eligible crop producers who received indemnities through these risk management programs.

In fall 2023, FSA began issuing pre-filled ERP 2022 Track 1 application forms to producers who had crop insurance and NAP data already on file with USDA. Receipt of a pre-filled application is not confirmation that a producer is eligible to receive an ERP 2022 Track 1 payment.

ERP 2022 Application Process – Track 2

Track 2 is a revenue-based certification program designed to assist producers who suffered an eligible decrease in revenue resulting from 2022 calendar year disaster events when compared with revenue in a benchmark year using revenue information that is readily available from most tax records.

In cases where revenue does not reasonably reflect a normal year's revenue, Track 2 provides an alternative method for establishing revenue. Likewise, Track 2 affords producers of crops that are used within an operation and do not generate revenue from the sale of the crop a method for establishing revenue for the purpose of applying for ERP 2022 benefits. Producers are not required to submit tax records to FSA unless requested by the County Committee if required for an FSA compliance spot check.

Although not required when applying for ERP 2022 Track 2, applicants might find the following documents useful to the process:

- Schedule F (Form 1040)
- Profit or Loss from Farming or similar tax documents for tax years 2018, 2019, 2022 and 2023.

Track 2 targets gaps in emergency relief assistance for eligible producers whose eligible losses were not covered by crop insurance or NAP, including revenue losses too small (shallow loss) to be covered by crop insurance.

It's important to note that disaster-impacted producers may be eligible for ERP 2022 assistance under one or both tracks (ERP 2022 Track 1 and Track 2). To avoid duplicative benefits, if a producer applies for both tracks, the Track 2 payment calculation will take into account any payments received through Track 1.

Additional Required Forms

For both ERP 2022 tracks, all producers must have certain required forms on file with FSA within 60 days of the Aug. 14 application deadline. If not already on file, producers can update, complete and submit required forms to FSA by Tuesday, Oct. 15, 2024.

Required forms:

- Form AD-2047, Customer Data Worksheet.
- Form CCC-902, Farm Operating Plan for an individual or legal entity.
- Form CCC-901, Member Information for Legal Entities (if applicable).
- Form FSA-510, Request for an Exception to the \$125,000 Payment Limitation for Certain Programs (if applicable).
- Form CCC-860, Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification, if applicable, for the 2022 program year.

Note: Currently, there is a Federal court injunction that prohibits USDA from "making or increasing payments, or providing any additional relief, based on its 'socially disadvantaged farmer or rancher' designation" under ERP 2022. This may impact certain payments.

- A highly erodible land conservation (sometimes referred to as HELC) and wetland conservation certification (Form AD-1026 Highly Erodible Land Conservation (HELC))

and Wetland Conservation (WC) Certification) for the ERP producer and applicable affiliates.

Most producers, especially those who have previously participated in FSA programs, will likely have these required forms on file. However, those who are uncertain or want to confirm the status of their forms can contact their local FSA county office.

Future Insurance Coverage Requirements

All producers who receive ERP 2022 payments must purchase crop insurance, or NAP coverage where crop insurance is not available, in the next two available crop years as determined by the Secretary. Purchased coverage must be at the 60/100 coverage level or higher for insured crops or at the catastrophic coverage level or higher for NAP crops.

More Information

ERP 2022 eligibility details and payment calculation factor tables are available on FSA's [Emergency Relief webpage](#), in the [ERP Track 1](#) and [ERP Track 2](#) fact sheets and visit your local [USDA FSA Service Center](#).

Landowners with Expiring CRP Contracts Should Consider Transition Incentive Program

CRP contract holders are encouraged to transition their Conservation Reserve Program (CRP) acres to beginning, veteran or socially disadvantaged farmers or ranchers through the Transition Incentives Program (TIP). TIP provides annual rental payments to the landowner or operator for up to two additional years after the CRP contract expires.

CRP contract holders no longer need to be a retired or retiring owner or operator to transition their land. TIP participants must agree to sell, have a contract to sell, or agree to lease long term (at least five years) land enrolled in an expiring CRP contract to a beginning, veteran, or socially disadvantaged farmer or rancher who is not a family member.

To be considered eligible, veteran, beginning, or SDA farmers and CRP participants may enroll in TIP beginning two years before the expiration date of the CRP contract. The TIP application must be submitted prior to completing the lease or sale of the affected lands. New landowners or renters that return the land to production must use sustainable grazing or farming methods.

FSA continues to accept applications for the [Transition Incentive Program \(TIP\)](#) program until **August 15**. For more information on TIP, contact your [USDA FSA County office](#).

USDA Now Accepting Applications for Available Funds to Help Cover Organic Certification Costs

Through the [Organic Certification Cost Share Program \(OCCSP\)](#), FSA will cover up to 75% of organic certification costs at a maximum of \$750 per certification category. FSA is now accepting applications, and organic producers and handlers should apply for OCCSP by the

Oct. 31, 2024, deadline for eligible expenses incurred from Oct. 1, 2023, to Sept. 30, 2024. FSA will issue payments as applications are received and approved.

OCCSP was part of a [broader organic announcement](#) made by Agriculture Secretary Tom Vilsack on May 15, 2024, which also included the Organic Market Development Grant program and Organic Transition Initiative.

Eligible Applicants, Expenses and Categories

OCCSP provides cost-share assistance to producers and handlers of organic agricultural commodities for expenses incurred obtaining or maintaining organic certification under USDA's [National Organic Program](#). Eligible OCCSP applicants include any certified organic producers or handlers who have paid organic certification fees to a USDA-accredited certifying agent.

Cost share assistance covers expenses including application fees, inspection costs, fees related to equivalency agreement and arrangement requirements, inspector travel expenses, user fees, sales assessments and postage. OCCSP pays a maximum of \$750 per certification category for crops, wild crops, livestock, processing/handling, and state organic program fees (California only).

How to Apply

To apply, producers and handlers should contact FSA at their local [USDA Service Center](#) and be prepared to provide documentation of organic certification and eligible expenses. OCCSP applications can also be submitted through participating state departments of agriculture. For more information, visit the [OCCSP](#) webpage.

More Information

USDA offers other assistance for organic producers, including the [Organic Transition Initiative \(OTI\)](#), which includes direct farmer assistance for organic production and processing and conservation. For more information on organic agriculture, visit farmers.gov/organic. To learn more about FSA programs, producers can contact their local [USDA Service Center](#).

Ask The Expert: A Q&A with Dr. Julie Gauthier about Avian Influenza, Dairy Cows, and the Importance of Testing

The USDA's Animal and Plant Health Inspection Service (APHIS) has confirmed the detection of Highly Pathogenic Avian Influenza, subtype H5N1, in dairy cattle in 12 states. To protect our livestock industry from the threat posed by H5N1, USDA is taking a number of actions with our federal partners—one of them being a significant update to the [Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish Program \(ELAP\)](#).

Those of you who incur milk losses in their dairy herds due to H5N1 can now apply for financial assistance through ELAP. USDA's Farm Service Agency (FSA) expanded ELAP policy through the rule-making process; this expansion assists with financial losses resulting from reduced

milk production when cows are removed from commercial milking in dairy herds with a confirmed positive H5N1 test. Positive tests must be confirmed through APHIS's National Veterinary Services Laboratories (NVSL).

So, in this Ask the Expert, Dr. Julie Gauthier – Executive Director of Veterinary Services' Field Operations and Policy Liaison for the dairy cattle HPAI response, answers questions about H5N1 in the United States, its current effects in our dairy industry, and the process and importance of testing your cows to help protect them, your operation, and the dairy industry as a whole.

[Read Full Interview Here](#)

FSA's Customer Kiosks now available



New Customer Kiosks will make your county office visits quicker and easier

The new customer kiosks from USDA's FSA are now available at every county office nationwide. These kiosks help to streamline your visit to your local county office and easily access a variety of features such as signing FSA documents, utilizing the Loan Assistance Tool, browsing USDA programs, accessing the internet, accessing necessary personal information, and signing up for a Login.gov account, which provides access to farmers.gov level two features and other USDA and U.S. Government web resources. Future kiosk functionality enhancements include a customer check-in application, self-service option for FSA program applications and documents, financial inquiries and more.

Learn more about how FSA is modernizing our customer experience.

[Link to Blog Post](#)

August Loan and Interest Rates

| | |
|---------------------------------------|-----------|
| Farm Operating Loans, Direct | -- 5.375% |
| Farm Ownership Loans, Direct | -- 5.625% |
| Limited Resource Loans | -- 5.000% |
| Farm Ownership Loans, Down Payment | -- 1.625% |
| Farm Ownership – Joint Financing | -- 3.625% |
| Emergency Loans | -- 3.750% |
| Farm Storage Facility Loan, 3 year | -- 4.375% |
| Farm Storage Facility Loan, 5 year | -- 4.250% |
| Farm Storage Facility Loan, 7 year | -- 4.250% |
| Farm Storage Facility Loan, 10 year | -- 4.250% |
| Farm Storage Facility Loan, 12 year | -- 4.375% |
| Sugar Storage Facility Loans, 15 year | -- 4.500% |
| Commodity Loans | -- 6.000% |

Dates to Remember

August 1 ---- Last day to file County Committee Nomination forms.

August 1 ---- Deadline to Request farm reconstitutions and transfers for 2024.

August 14 -- The deadline to submit application for 2022 the Emergency Relief Program (ERP) Track 1 and Track 2 losses.

August 15 -- Deadline for producers to request enrollment into **Transition Incentives Program (TIP)**.

September 2 --- Labor Day Holiday. USDA Service Center is Closed.

September 30 - Deadline to obtain 2025 NAP coverage for Aquaculture, Christmas trees, Floriculture, Ginseng, Mushrooms, Turf grass Sod and Watercress.

October 14 ----- Columbus Day Holiday. USDA Service Center is Closed.

October 15 ----- Final Date to Submit Required Producer Eligibility Forms for 2022 Emergency Relief Program Track 1 and Track 2 Losses.

October 31 ----- Final Date to Apply for Reimbursement through the Organic Certification Cost Share Program (OCCSP) for expenses incurred from 10-01-2023 through 09-30-2024.

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