

## In This Issue:

- [Just Around the Corner](#)
- [File Before You Tile](#)
- [Applying for NAP Payments](#)
- [Strengthening Insurance Policies Including Dry Beans, Dry Peas and Wheat](#)
- [FSA Outlines MAL and LDP Policy](#)
- [FSA Can Help with On-Farm Propane Storage](#)
- [October 2021 Lending Rates](#)

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## Just Around the Corner

### All Commodities

**Oct. 12** is the deadline to apply for the [Coronavirus Food Assistance Program 2](#) (CFAP2).

### Fall Seeded Grains

**Nov. 15** is the deadline to submit [acreage reports](#) for fall-seeded small grains, such as rye and wheat, for the 2022 crop year.

### Honey & Maple Sap

**Dec. 1** is the [Noninsured Crop Disaster Assistance Program \(NAP\)](#) deadline to enroll 2022 honey and maple sap production

### Livestock

**Oct. 12** is the deadline to apply for the [Pandemic Livestock Indemnity Program](#).

### Organic Crops

**Oct. 31** is the deadline to apply for the [Organic Certification Cost Share Program](#).

### Perennial Crops

**Nov. 15** is the deadline to submit [acreage reports](#) for mint for the 2022 crop year

**Nov. 20** is the [NAP](#) deadline to enroll perennial fruit crops, including apples, blueberries, and cane berries, as well as other crops such as asparagus, rhubarb, strawberries, and hops

### Timber

**Oct. 15** is the deadline to apply for the [Pandemic Assistance for Timber Harvesters and Haulers Program](#) (PATHH).



## File Before You Tile

Harvest season is a popular time to make plan for the next growing season and assess acreage for tiling and other improvements.

If you don't have a current determination or you plan to conduct activities that may affect [highly erodible land conservation \(HELC\)](#) or [wetland compliance \(WC\)](#) on your land, notify FSA by filing form AD-1026.

Common activities needing a [Form AD-1026](#) include:

- bringing new land into production
- removing fence rows
- conducting drainage activities
- combining fields

FSA will notify NRCS of the submitted AD-1026, and NRCS will then provide highly erodible land or wetland technical evaluations and issue determinations if needed.

It's best to receive a determination before breaking ground. Then FSA and NRCS can help you make an informed decision about what is best for your farm operation up front, before funds are spent or lost.



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## Applying for NAP Payments

The [Noninsured Crop Disaster Assistance Program \(NAP\)](#) provides financial assistance to you for crops that aren't eligible for crop insurance to protect against lower yields or crops unable to be planted due to natural disasters including freeze, hail, excessive moisture, excessive wind or hurricanes, flood, excessive heat and qualifying drought (includes native grass for grazing), among others.



In order to participate, you must obtain NAP coverage for the crop year by the applicable deadline using form [CCC-471](#) "Application for Coverage" and pay the service fee. Application closing dates vary by crop. Producers are also required to submit an acceptable crop acreage report. Additionally, NAP participants must provide:

- The quantity of all harvested production of the crop in which the producer held an interest during the crop year
- The disposition of the harvested crop, such as whether it is marketable, unmarketable, salvaged or used differently than intended
- Acceptable crop production records (when requested by FSA)

Producers who fail to report acreage and production information for NAP-covered crops could see reduced or zero NAP assistance. These reports are used to calculate the approved yield.

If your NAP-covered crops are affected by a natural disaster, notify your FSA office by completing Part B of form [CCC-576](#) "Notice of Loss and Application for Payment." This must be completed within 15 calendar days of the occurrence of the disaster or when losses become apparent or 15 days of the final harvest date. For hand-harvested crops and certain perishable crops, you must notify FSA within 72 hours of when a loss becomes apparent.

To receive benefits, you must also complete Parts D, E, F and G of the CCC-576 "Notice of Loss and Application for Payment" within 60 days of the last day of coverage for the crop year for any NAP covered

crops. The CCC-576 requires acceptable appraisal information. Producers must provide evidence of production and note whether the crop was marketable, unmarketable, salvaged or used differently than intended.

Eligible crops must be commercially produced agricultural commodities for which crop insurance is not available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.

For more information on NAP, contact your [local USDA Service Center](#) or visit [fsa.usda.gov/nap](https://fsa.usda.gov/nap).

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## Strengthening Insurance Policies Including Dry Beans, Dry Peas and Wheat

USDA is making improvements to crop insurance to better enable agricultural producers to manage risk on their operations. Specifically, USDA's Risk Management Agency (RMA) is adding new options for producers of dry beans, dry peas, and small grains, such as wheat, as well as making other adjustments that make crop insurance more accessible for organic producers and veteran farm families.



### Dry Beans and Dry Peas

Beginning in 2022, the [Dry Beans and Dry Peas regulation](#) will:

- Allow enterprise and optional units by type for dry beans and dry peas, preventing a gain on one type of crop from impacting an indemnity for a loss on another type. Enterprise units by type allow a producer to insure all acres of a type in a county as one unit, as opposed to basic and optional units which may base insurance on a portion of the acreage. Enterprise units are attractive to producers due to additional premium discounts provided given risk is diversified across the county.
- Also, allow enterprise and optional units for dry beans to be insured by written agreement, which is consistent with current provisions for dry peas.
- Clarify that if no insurable fall planted acreage exists, the later spring sales closing date would apply in counties that have offers for both the fall and spring-planted types.

### Small Grains

Beginning in 2022, the [Small Grains regulation](#) will:

- Allow enterprise units by type for wheat. Similar to dry beans and dry peas, this change will prevent a gain on one type of crop from impacting an indemnity for a loss on another type.
- Allow optional units for Khorasan type wheat. Currently, optional units by type are available for all types insured, except for Khorasan.

### Other Amendments

RMA gathered feedback on the Area Risk Protection Insurance (ARPI) Regulations and Common Crop Insurance Policy (CCIP) Basic Provisions in 2020. Based on input, RMA issued a [regulation](#) to update the ARPI Regulations and CCIP Basic Provisions, beginning in 2022, that will:

- Revise the definition of “veteran farmer or rancher” to allow a married couple to be considered a veteran farmer or rancher, even if one spouse is not a veteran. (ARPI Regulations and CCIP Basic Provisions)
- Allow a producer to report acreage as certified organic, or as acreage in transition to organic, when the producer certifies that they have requested, in writing, a written certification or other written

documentation from a certifying agent on or before the acreage reporting date. RMA allowed this flexibility during the pandemic, but certification is a challenge in normal years. Adding relief to the policy provides permanent flexibility. (CCIP Basic Provisions)

## Public Comments

RMA is accepting comments for 60 days each on these changes on all three rules: Dry Beans and Dry Peas, Small Grains, and ARPI Regulations and CCIP Basic Provisions. Additionally, on the Small Grains Regulation, RMA is inviting comments on whether to allow replanting payments in situations where damage occurs prior to the fall final planting date in counties where winter and spring small grains coverage is available. Comments can be made through [regulations.gov](https://www.regulations.gov) or by mail.

## More Information

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](https://www.rma.usda.gov/agentlocator). Learn more about crop insurance and the modern farm safety net at [rma.usda.gov](https://www.rma.usda.gov).

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## 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.



FSA is now accepting requests for 2021 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, contact your [local USDA Service Center](#) or visit [fsa.usda.gov/nap](https://fsa.usda.gov/nap).

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# FSA Can Help with On-Farm Propane Storage

Winter in Michigan can be long and cold, and for several years, farmers have faced propane storage shortages. FSA's [Farm Storage Facility Loan \(FSFL\) program](#) provides funding for on-farm liquified petroleum tanks.

FSFL low-interest financing can be used to build or upgrade storage facilities and to purchase portable (new or used) structures, equipment, storage and handling trucks. Liquified petroleum tanks are covered for eligible commodities for the use of fuel for grain dryer equipment.

Loans up to \$50,000 can be secured by a promissory note/security agreement, while loans exceeding \$100,000 require additional security.

You do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including conventional operations, small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

For more information, contact your [local USDA Service Center](#) or visit [fsa.usda.gov/nap](https://fsa.usda.gov/nap).



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## October 2021 Lending Rates

FSA loans provide important access to capital to help agricultural producers start or expand their farming operation, purchase equipment and storage structures or meet cash flow needs.

### Operating, Ownership and Emergency Loans

FSA offers farm ownership and operating loans with favorable interest rates and terms to help eligible agricultural producers, whether multi-generational, long-time or new to the industry, obtain financing needed to start, expand or maintain a family agricultural operation. FSA also offers emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters or quarantine. For many loan options, FSA sets aside funding for historically underserved producers, including veterans, beginning, women, American Indian or Alaskan Native, Asian, Black or African American, Native Hawaiian or Pacific Islander, and Hispanic farmers and ranchers



Interest rates for Operating and Ownership loans for Oct. 2021 are as follows:

- [Farm Operating Loans](#) (Direct): 1.750%
- [Farm Ownership Loans](#) (Direct): 2.875%
- [Farm Ownership Loans](#) (Direct, Joint Financing): 2.500%
- [Farm Ownership Loans](#) (Down Payment): 1.500%
- [Emergency Loan](#) (Amount of Actual Loss): 2.750%

FSA also offers guaranteed loans through commercial lenders at rates set by those lenders.

Producers can find out which of these loans may be right for them by using the [Farm Loan Discovery Tool](#).

### Commodity and Storage Facility Loans

Additionally, FSA provides low-interest financing to producers to build or upgrade on-farm storage facilities and purchase handling equipment and loans that provide interim financing to help producers meet cash flow needs without having to sell their commodities when market prices are low. Funds for these loans are provided through the Commodity Credit Corporation (CCC) and are administered by FSA.



- [Commodity Loans](#) (less than one year disbursed): 1.125%
- [Farm Storage Facility Loans](#):
  - Three-year loan terms: 0.375%
  - Five-year loan terms: 0.750%
  - Seven-year loan terms: 1.125%
  - Ten-year loan terms: 1.375%
  - Twelve-year loan terms: 1.500%
- [Sugar Storage Facility Loans](#) (15 years): 1.625%

### **Pandemic and Disaster Support**

Due to recent outbreaks of the COVID-19 Delta variant, USDA has extended the deadline for producers to apply for the COVID-19 Disaster Set-Aside (DSA) loan provision to Jan. 31, 2022. FSA will permit a second DSA for COVID-19 and a second DSA for natural disaster for those who had an initial COVID-19 DSA. Requests for a second DSA must be received no later than May 1, 2022.

### **More Information**

Producers can explore available options on all FSA loan options at [fsa.usda.gov](https://fsa.usda.gov) or by contacting your [local USDA Service Center](#).

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