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OHIO STATE UNIVERSITY EXTENSION

COSHOCTON COUNTY AGRICULTURE & NATURAL RESOURCES

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Hello, Coshocton County! Hopefully, this week's rain showers will bring sunny and drier weather for the month of May. Although it appears that it will continue to be a rollercoaster as well.

We continue to monitor COVID-19 and I have included an article which our Farm Office team wrote this week to share the myriad of assistance which has rolled out from different agencies (the entire article is attached to this newsletter). If you plan on applying for Round II of the Paycheck Protection Program, do it as quick as possible as it is a first come, first serve program again. We also learned this week that farms are eligible for the Economic Injury Disaster Loans Program (EIDL)—check out the third article in today's newsletter for more details.

Coshocton County has a lot of graduates of the Annie's Women in Ag program. Details have been released about an Ohio Annie's virtual reunion will be held on May 6 from 9:00 to 11:00 a.m. If you need more details, please contact Emily Marrison at marrison.12@osu.edu about it.

Stay well and remember, while our office is closed to the public I can still be reached directly at 740-722-6073 or via email at marrison.2@osu.edu. Stay safe!

Sincerely,

David Marrison

Coshocton County OSU Extension ANR Educator

THE OHIO STATE UNIVERSITY
COLLEGE OF FOOD, AGRICULTURAL, AND ENVIRONMENTAL SCIENCES

Cool and Damp End of April, Warmer Start to May

By: Jim Noel
Source: https://agcrops.osu.edu/newsletter/corn-newsletter/2020-11/cool-and-damp-end-april-warmer-start-may

April will end cool and damp after some sun and a milder to start to the last week of April. For April Ohio looks to finish one to four degrees below normal and that is after a warm start to April. Rainfall should end the month of April above normal in much of the state in the zero to two inch range above normal. The northwest part of the state was up to one inch below normal but will likely end April near normal. Overall, this is a vast improvement over last year. May is likely to start the month warmer than normal as we discussed last week. However, the pattern is progressive and active so it looks to turn much cooler again for May 5-15 period before turning warmer again the last half to third of May. Rainfall looks normal to two inches above normal for May. Therefore, there will be wet and dry periods in May to allow for periods of planting but it will also not be ideal and any open windows will need to be taken advantage of.

Temperature Outlook
May will average near normal. Summer will be above normal.

Rainfall Outlook
May will average normal to above normal (0 to +2 inches). Summer will go from wet to drier.

Frost/Freeze Outlook
It still appears most of the hard freeze risk is gone but expect a few frost days into early May. Preferred places like low lying areas still will see some temperatures down to around 32, but the chance for below 28 are fairly low. The best chances for lows around 32 the next few weeks will be in northern and eastern Ohio.

Soil Temperature Outlook
Soil temperatures will still remain marginal this week before they climb through the 50s into 60s in the first half of May.

16-Day Rainfall Outlook from NOAA/NWS/Ohio River Forecast Center
https://www.weather.gov/images/ohrfc/dynamic/NAEFS16.apcp.mean.total.png

Official NOAA/NWS/Climate Prediction Center
https://www.cpc.ncep.noaa.gov

Economic Assistance for Agriculture during COVID-19

By: David Marrison, Ben Brown, Barry Ward, Peggy Hall & Dianne Shoemaker, OSU Extension
Source: https://u.osu.edu/ohioagmanager/2020/04/27/economic-assistance-for-agriculture-during-covid-19/

The coronavirus pandemic has certainly altered all our lives. The impact is being felt by families, businesses, governmental agencies, and civic organizations. To help families and businesses alike, various levels of government have passed legislation to help lessen the economic blow of COVID-19. This article provides a brief overview of some of the assistance which has been made available. These include tax deadline provisions, the Coronavirus Aid, Relief, and Economic Security (CARES) Act, Families First Coronavirus Response Act, Ohio Bureau of Workers' Compensation rebates, unemployment compensation, and Wind and Hurricane Indemnity Program, Plus (WHIP+). The complete article can be found at the end of today's newsletter.

Additionally, the Farm Office team has compiled links to the economic relief programs for agricultural businesses in the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) and other federal legislation. These links can be found at: https://farmoffice.osu.edu/node/1143

Latest COVID-19 Legislation to Provide Funds for Farm Businesses

By: Peggy Kirk Hall, Associate Professor, Agricultural & Resource Law Program
Source: https://farmoffice.osu.edu/news/latest-covid-19-legislation-provide-more-funds-farm-businesses

Economic relief measures in the CARES Act have proven difficult for farms, first due to confusion over which and how farmers qualify and also by soaring demand and depleted funding. But the recently enacted Paycheck Protection Program and Health Care Enhancement Act (HR 266) should help. The legislation injects more funds into both the Paycheck Protection Program (PPP) and Economic Injury Disaster Loans Program (EIDL) and clarifies that farmers can qualify for EIDL loans. The bill also came with a bonus: additional guidance from the USDA and SBA for farmers seeking to access the programs. Both programs are first-come, first-served, so farm businesses who haven't applied for the funds should decide whether to do so right away.

Here's how the new legislation affects agricultural businesses:

- Allocates another $310 billion for the PPP to provide payroll funding for eligible employers, which includes $60 billion in funding for smaller lending institutions working with PPP loan applicants.
- Doubles the EIDL program, adding another $10 billion to the SBA disaster loan program for eligible businesses.
- Clarifies that agricultural enterprises are eligible for EIDL loans.

Using the PPP: a few quick tips

The SBA will resume accepting applications for the PPP today. Information about the program is on SBA's website at https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program#section-header-9. Generally, PPP gives loans of up to $10 million at 1% interest to keep employees employed, with a loan maturity of two years and generous forgiveness provisions.

Farm businesses, including cooperatives, with fewer than 500 employees or who fit within the definition of a "small business concern" may apply for a PPP loan through an approved lender. Lenders include local banks as well as agricultural lenders in the Farm Credit System. Farmers should talk first to the lenders with whom they ordinarily do business to see if the lenders are participating in the PPP. If not, SBA provides a lender locating tool at: https://www.sba.gov/paycheckprotection/find

The PPP application is https://home.treasury.gov/system/files/136/PPP-Borrower-Application-Form-Fillable.pdf
Employers may use the loan for payroll costs or owner compensation replacement, as well as for mortgage interest, rent, and utility payments and interest payment on other debts, but 75% of the expenditures must be for payroll costs. To determine the maximum loan amount, an employer must document and calculate aggregate payroll costs from the previous 12 months, from calendar year 2019, or from February to June of 2019 if a seasonal employer. The SBA provides assistance on how to calculate payroll costs, and finally addresses the requirements for self-employed farms who report income on Schedule F. Read the guidance at https://home.treasury.gov/system/files/136/How-to-Calculate-Loan-Amounts.pdf and see question 3 if you're reporting income on Schedule F.

Upon receiving a PPP loan, a lender will set up a separate account for the funds. Borrowers should carefully document loan expenditures. This is not only for compliance purposes, but also because the PPP loan program includes a forgiveness component that forgives an amount equal to the sum of eligible costs and payments made during the eight weeks following disbursement of loan funds. At least 75% of the amount forgiven has to be for payroll costs, and the amount may be reduced by reductions in total salary or wages. Borrowers will have to apply for forgiveness, and documentation of all expenditures will prove necessary to the forgiveness process. We're awaiting additional guidance on the forgiveness provisions, so keep an eye out for more information on this important topic.

The EIDL program

Farm businesses and agricultural cooperatives with no more than 500 employees may also now apply for EIDL, which gives loans up to $2 million for businesses that suffer economic injuries due to COVID-19.

Because the program ran out of funds, there is a backlog in EIDL applications and the SBA is not reopening the loan portal until it catches up with the backlog. If SBA does reopen the program, businesses apply directly through the SBA at: https://www.sba.gov/disaster-assistance/coronavirus-covid-19.

Businesses may use an EIDL loan for fixed debt, payroll, accounts payable, and other operating expenses due to the pandemic, but can't use the funds for the same purposes as the borrower's PPP loan. The interest rate for EIDL is higher at 3.75% (2.75% for non-profits), but the term can be up to 30 years.

Important to note: EIDL also includes an "emergency advance" component that provides a $10,000 advance within a few days of submitting an application. A borrower doesn't have to repay the advance, even if the borrower doesn't ultimately qualify for a loan. But if the borrower also has a PPP loan, the PPP forgiveness is reduced by the $10,000 EIDL advance. The emergency advance can go towards paying sick leave, payroll, increased materials costs, rental or mortgage payments, or other obligations due to revenue losses, as long as the borrower hasn't used PPP funds for those costs.

There's still more for farms to digest from the CARES Act. The Farm Office team is ready to help! Join us for "The Farm Office is Open" tonight at 8 p.m., when we'll discuss the CARES Act programs and other economic developments for agriculture. Register for the live webinar and access past webinar recordings at: https://farmoffice.osu.edu/farmofficelive

Cattle & Beef Markets

By: Stephen R. Koontz, Department of Agricultural and Resource Economics, Colorado State University
Source: https://u.osu.edu/beef/2020/04/29/cattle-and-beef-markets/

Early in the month of March, cattle and beef markets began to price a worst-case scenario. Composite beef values rallied as retailers chased supplies. Fed cattle prices softened as animals were pulled forward from the pool of already large supplies. Wholesale margins widened considerably to the consternation of upstream and downstream market participants. But the concern was clearly about supply chain disruptions in slaughter and fabrication. Now, one month later, the market concern has clearly come to fruition. Several North American beef plants are temporarily offline or are operating at reduced speeds. The first week of April, steer and heifer slaughter were close to 550 thousand head. The prior four weeks of March slaughter was close to or above 500 thousand head per week. For the most recent week of April slaughter will likely be around 400 thousand head or lower. We will have to wait until the end of the month to see the USDA data but these are reasonable estimates given the known impacts on plant operations. Packer margin discussions are irrelevant when plants don't run.

How long will reduced beef plant operations continue? That is the next unknown the market is pricing. Boxed beef values have given back half of the late-March rally. And individual primal cut values are showing their relationship to at-home versus away-from-home consumption: end meats are strong and middle meats are weak. Fed cattle prices continue to soften and the impact of delayed marketings will weigh on the market until summer. I'll get to talk about the normal spring rally in fed and feeder cattle next year. Fed animal slaughter weights have started the seasonal decline but the inventory of long-fed cattle is climbing. The Cattle on Feed Report at the end of this week are inventories as of the first of the month and flows from last month. So, the uncertainty of pricing short-term needs and availability will be unclear for at least another month. Some certainty to the course of the CORVID-19 pandemic will be needed to mitigate this risk.

I remember the record low hog prices of 1998. We don't often consider the possibility of something like that happening again. Perhaps now is the time. And any concern that producers have about cattle and beef prices needs to consider that happened in the oil futures market on Monday and Tuesday. The May crude oil contract closed at a negative $37.63 per barrel on Monday, after trading down to a negative $40, and opened at a negative $14 on Tuesday. Apparently, there was a long position that needed to be liquidated… Regardless, the oil complex is trading below $15 in the nearby and below $30 for the rest of the year. This is not good news for the economy.

Interested in Soil Health? Learn together with OSU Extension

By: Steve Culman, John Fulton, Jason Hartschuh, Elizabeth Hawkins and Eric Richer
Source: https://agcrops.osu.edu/newsletter/corn-newsletter/2020-11/interested-soil-health-learn-together-osu-extension

Improving soil health (SH) can provide a variety of benefits including improved water infiltration, increased water holding capacity, and increased nutrient availability. However, it can be challenging to quantify these benefits in the field.

In 2020, the eFields program is kicking off an effort to help better understand how management practices influence soil health and ultimately water quality. OSU Extension has worked to identify a few soil tests that can provide helpful indicators of improved soil health. Though several health tests exist, we focused on tests that are simple, economical, and repeatable. We are looking for farmers interested in soil health and who want to participate in a statewide field survey collecting soil health data from fields under various management practices, specifically conventional tillage, no-till, organic nutrient management, and cover cropping. The results from this effort will be used to guide recommendations for improving soil health on Ohio farms. Soil health indicators are also being added to selected eFields trials including nitrogen rate and manure sidedress. If you are interested in learning more about participating in eFields trials focused on soil health, contact David Marrison at marrison.2@osu.edu (for Coshocton County, reach out to your local Extension educator or email digitalag@osu.edu. For more information about the soil health indicators and how to use them, visit: go.osu.edu/MeasureSH.

Annie's Virtual Reunion Slated for May 6, 2020

By Amanda Douridas, Extension Educator
Source: https://u.osu.edu/ohioagmanager/2020/04/24/annies-virtual-reunion-slated-for-may-6-2020/

Those who have participated in an Annie's Project understand the camaraderie and friendships that are developed during the course. They also understand the value of education to improve the farm operation. Keeping those two points in mind, the Ohio Women in Ag team is hosting a virtual Annie's Reunion on May 6 from 9-11 a.m.

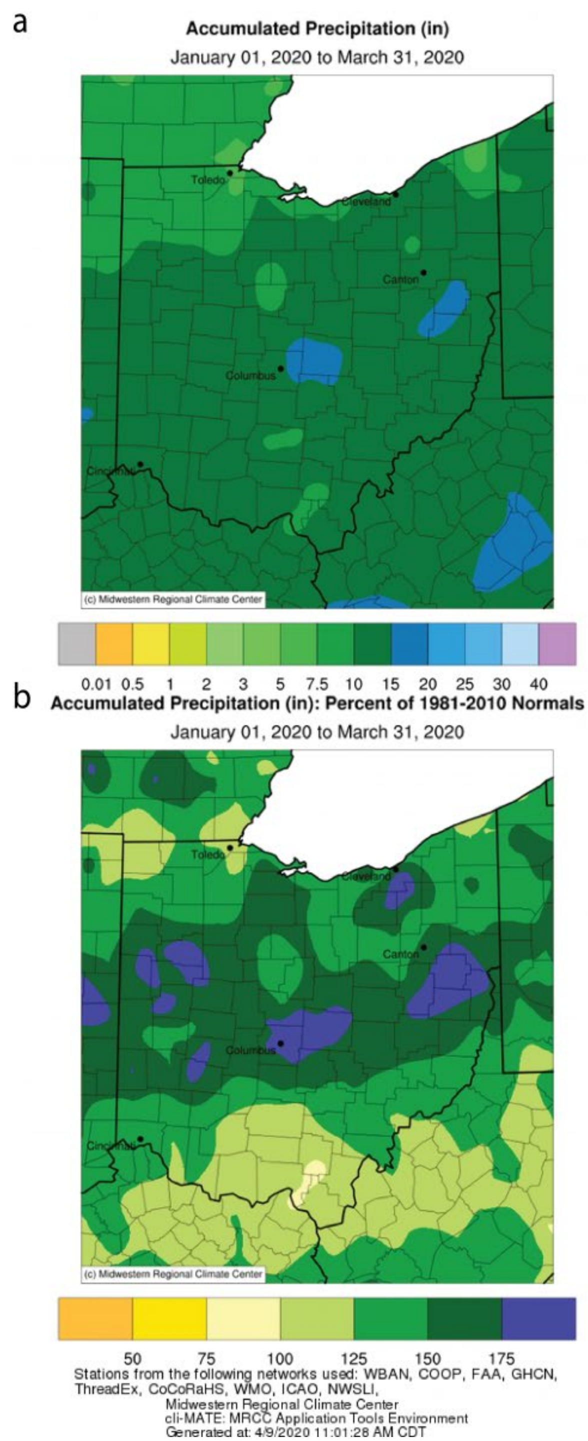
The reunion will allow past participants to catch up with each other through virtual breakout rooms and further expand their education through 3 different tracts: Farm Management, Livestock, and Food. The opening session will provide resources and inspiration for the unique challenges farms are facing right now. Breakout sessions include grain and livestock market updates, backyard poultry, food prep and preservation and more. Those who have not participated in an Annie's Project are also invited to attend to learn more! If interested, please save the date and look for registration information next week. For questions, please contact Emily Marrison at marrison.12@osu.edu or 740-622-2265

The OSU Extension Farm Office is Open

The Farm Office is Open! Each week, the Farm Office Team of Peggy Hall, Dianne Shoemaker, Ben Brown, David Marrison and Barry Ward have been weekly live office hours during April to update you on current issues affecting the farm economy. Starting in May, the Farm Office Live will be held monthly. Join our experts for the next session on Thursday, May 14 from 9:00 to 10:30 a.m. Go to https://go.osu.edu/farmofficelive to register. Recordings will be posted on farmoffice.osu.edu the following day.

Is it Time to Reevaluate Your Manure Storage and Application for Years to Come?

By: Aaron Wilson, Glen Arnold & Jason Hartschuh, OSU Extension
Source: https://agcrops.osu.edu/newsletter/corn-newsletter/2020-11/it-time-reevaluate-your-manure-storage-and-application-years-come



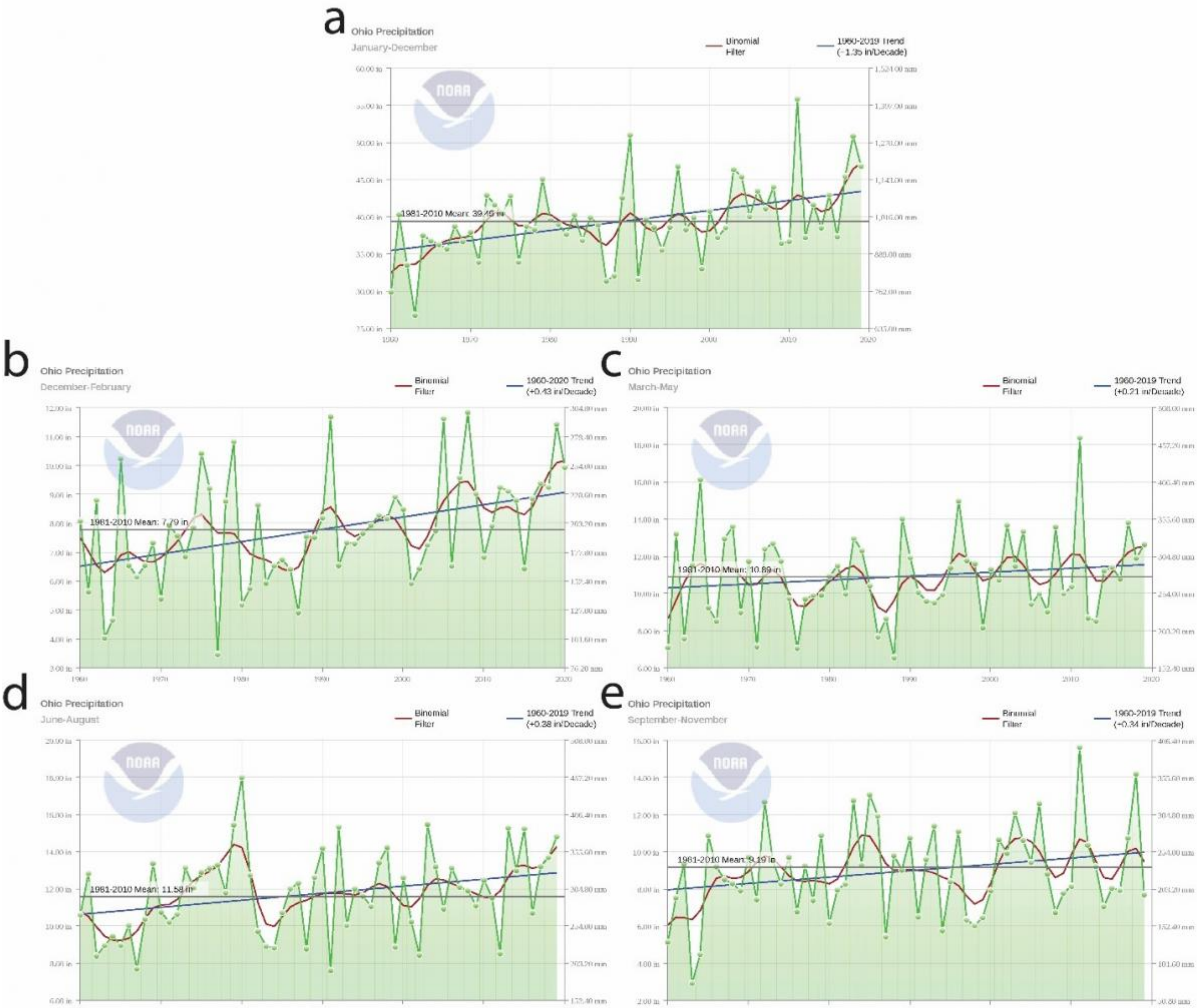
The first three months of 2020 once again brought saturated conditions across Ohio. Figure 1a shows that precipitation totals for January - March 2020 range from approximately 5 inches in Lucas County up to 20 inches in parts of Franklin, Delaware, Fairfield, Licking, Tuscarawas, Harrison, and Carroll Counties (blue shading). These totals are close to average for this period across Ohio's far northwestern and southern counties, but well above average (compared to 1981-2010) across the central portions of the state (Figure 1b). The previously mentioned counties along with parts of west central and northeastern Ohio 175-200% of normal, nearly double the long-term average. Indeed, 2020 is off to a wet start.

With wet conditions this season, and several wet autumn and winters in recent memory, questions rise regarding manure storage and how management of lagoons may be changing due to long term trends. Figure 2 shows the annual and seasonal trends in precipitation for Ohio from 1960 - 2019 (2020 for the December, January, February period (Figure 2b)). Figure 2a shows that annual, precipitation over this period has increased 1.35 inches per decade, with an annual average close to 45 inches during the most recent decade. Figures 2b-e show strong trends in all seasons, with the largest trends during winter (December – February) with a 0.43 inch per decade increase since 1960. Winter is also a time of the year when we experience very little evaporation, so this large trend can have a big impact on storage capacity. Other strong increases of 0.38 inches per decade and 0.34 inches per decade are found in summer (June – August; Figure 2c) and autumn (September – November; Figure 2d), respectively. Analyzing individual monthly trends for Ohio reveals the strongest trends occur in June (0.30 inches per decade) and October (0.24 inches per decade) with the smallest trends in July, August, and November (not shown).

This increase in rain fall is just one of many factors that may be contributing to your manure storage filling up faster than when it was new, creating storage challenges every spring. We are receiving over an inch more rain fall each decade, each inch equals 27,154 gallons more per acre of surface water that enters your lagoon each year. Some of our lagoons have been around for 2 or 3 decades with our any modifications. Just from increased rain fall you are seeing decreased months of storage. Somewhat scary, but a 30 year old lagoon with a half-acre of surface area would be catching an extra 40,731 gallons of water on average compared to when it was new.

The next challenge with aging lagoons is sedimentation of solids within the lagoon. This challenge is even greater when dairy operations are using sand bedding. Options for removing sediment from both our door and below barn lagoons are available. Complete agitation while pumping can help greatly with sediment but be cautious of harm gas to livestock and humans that may be produced. With outdoor lagoons the occasional use of an agitation boat can help bring sediment into solution that conventional agitators cannot reach. Some lagoon treatments also help break organic solids down and keep them in solution with the liquids in the lagoon. Many producers have seen these improve the number of gallons they can remove from under barn lagoons.

Many farms have also slowly grown the number of animals on the farm since there lagoon was built. Along with



capturing more surface water to better protect the environment. This all leads to more challenges with lagoons being fuller than you wanted each spring.

Manure produced by livestock species		
Species	Gallons per day	Gallons per year
Lactating cow	18.7	6,825
Bred Heifer	6.95	2,536
Beef Finishing	6.46	2,358
Swine nursery	0.37	135
Swine finishing	1.31	478

Options for increased storage

1. Based on the changes in weather and increased livestock on your operation you may want to consider either expanding your current lagoon or digging an additional lagoon. Before constructing additional manure, storage be sure to talk to your local soil and water conservation office. They can help engineer your manure storage structure and may have funding available through NRCS to help offset the cost of your additional manure storage.
2. Very similar to option one is to build a satellite pond close to some of your other crop land to increase your storage capacity. This satellite pond will save you road time, to improve efficiencies when weather conditions allow you to land apply manure.
3. Contract with dairy or swine facilities who have gone out of business but still have lagoons to take your extra manure. There are many variations of this, but often the livestock owner gives the manure away and pays transport cost to this storage structure. The owner of the storage structure then pays the manure application cost.

Options for increased application window

1. Apply manure to hay fields between cuttings but be cautious of the possibility of spreading John's disease to young stock if the forage is feed to anything except cows.
2. Find opportunities to keep small grains or a mix of annual forages in the rotation. This will allow you to have alternative application windows but will only alleviate the problem if you are having issues emptying lagoons in the fall.
3. Apply manure to newly planted corn or emerged corn through the V4 growth stage using a dragline system. This window also helps improve manure nitrogen utilization.
4. Utilize a mix of application equipment. While it is often more economically efficient to hire a custom operator, owning equipment to haul a portion of your manure close to the barn can help alleviate this pressure. During the first dry window each spring you can haul some of your manure until the custom operator arrives.

As weather conditions continue to change and livestock numbers grow on your operation so does your need for increased manure storage. Planning now for the future is the only way to not have sleepless nights every spring. Each option will come with its own cost but will also save you many headaches and sleepless nights in the years to come. While on many farms today it is not the best time for a large financial layout overflowing lagoons can cause even greater financial harm.

WHIP Not Only Applies to Baseball- Enrollment at FSA Now Open

By: Ben Brown and David Marrison, OSU Extension
https://u.osu.edu/ohioagmanager/category/farm-policy/

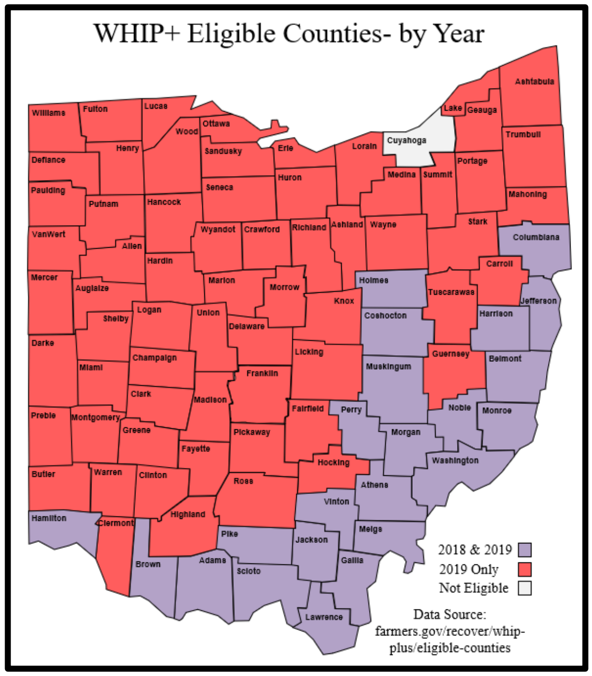
Historically, Midwest producers have seen the acronym **WHIP** and associated it with the baseball statistic (Walks plus Hits per Inning Pitched), a statistic used to cross evaluate pitchers. However, Midwest producers might find it beneficial to participate in a federal aid program through the United States Department of Agriculture (USDA) with the same acronym, **Wildfires and Hurricane Indemnity Program Plus (WHIP+).**

Ohio producers have rarely qualified for WHIP+ because the weather eligibility requirements could not be met. However, when President Trump signed the **Additional Supplemental Appropriations for Disaster Relief Act** in June 2019 it provided more than $3 billion to the USDA for WHIP+ to help US producers who were affected by natural disasters in 2018 and 2019. WHIP+ builds on its predecessor program the 2017 Wildfire and Hurricane Indemnity Program (2017 WHIP) that was authorized by the Bipartisan Budget Act of 2018.

Ohio producers may recall the "Top-Up" payments in 2019 which supplemented prevented planting payments on eligible crops with a maximum of a 15% bonus payment (15% for Revenue Protection, Yield Protection and 10% for Revenue Protection with Harvest Price Exclusion).

The **Further Consolidated Appropriations Act of 2020**, passed and signed in December 2019, provided an additional $1.5 billion for continued assistance through WHIP+ and expanded qualifying losses due to excessive moisture and D3 and D4 drought. Drought severity rankings range from D0 (Abnormally Dry) to D4 (Exceptional Drought). Producers of crops, trees, bushes, and vines who experienced losses in 2018 and 2019 due to natural disasters are eligible to apply for funding through the Farm Service Agency (FSA). Livestock losses are covered by other disaster programs through FSA and are not eligible for WHIP+.

It is estimated that producers who experienced yield losses in 2019 or were not covered by an insurance product either under the Federal Crop Insurance Corporation (FCIC) or the Noninsured Crop Disaster Assistance Program (NAP) will be the primary beneficiaries of WHIP+.



Eligibility and Application Process

Eligible producers are those from a primary Presidential or Secretarial disaster county or producers who can provide documentation that a loss occurred because of a qualifying disaster. In Ohio, all counties except for Cuyahoga County were declared eligible in 2019 with counties primarily along the Ohio River also eligible in 2018. The map to the right shows county eligibility by year (red-2019 only and purple- 2018 & 2019). A full county list can be found at: https://www.farmers.gov/recover/whip-plus/eligible-counties

Sign-up for WHIP+ through the Farm Service Agency began March 23, 2020 A deadline has not been set; however, it is recommended that producers either express intent or file and application with their local FSA office as soon as possible. The application is straightforward and can be found at: https://www.farmers.gov/sites/default/files/documents/Form-FSA-894-WHIP-Plus-Application.pdf.

The information required in the application process includes verifiable and reliable production records by crop, type, practice, intended use and acres if not already on file. Crop insurance records are a form of verifiable and reliable production records. Recipients of WHIP+ benefits are required to purchase either FCIC or NAP insurance for the next two eligible years at the 60% or greater coverage level. Producers who did not purchase insurance in 2020, but would like to participate in the 2019 WHIP+ program, are eligible but would need to buy coverage in 2021 and 2022.

Payments

Payments are intended to provide assistance for producers who experienced a crop, tree, bush or vine loss due to a natural disaster in excess of FCIC or NAP net indemnities and the value of the harvested crop. For the 2019 and 2020 crop years, the USDA has indicated an initial 50% of the calculated payment will be issued after the application is processed with the remaining payment paid after January 1, 2020. It is unclear if 100% will be paid upon approval, since January 1st has passed.

Formula

WHIP+ Payment = Expected Value of Crop x WHIP Factor – Actual Value of Crop Harvested x Payment Factor- NAP Payment or crop insurance indemnity received by producer

The WHIP Factor- ranges from 70 to 95% and is connected to the producer's coverage level of FCIC and NAP. Producers with no coverage have a WHIP+ Factor of 70% and producers who elected the highest coverage levels receive a 95% factor.

Coverage Level	WHIP+ Factor
Uninsured	70%
CAT (FCIC) or NAP BASIC	75%
50%-55%	77.5%
55%-60%	80%
60%-65	82.5%
65%-70%	85%
70%-75%	87.5%
75%-80%	92.5%
80% or above	95%
Supplemental Coverage Option	95%

The Payment Factor varies by state and commodity and is set to reflect the damages lost when the crop is not harvested or prevented from being planted. This value is unknown to the public at the current time.

How USDA plans to calculate Actual value of the Crop Harvested is also unknown at the current time. Without this value and the payment factor it is difficult to estimate expected payments from the program. The FSA has indicated payments will be calculated on a Farm basis, but it is unclear if that means FSA Farm Number, Crop Insurance Farm or Operational Farm.

Summary
Produces who suffered losses to crops, bushes, vines or trees in 2018 and 2019 due to excess moisture or D3-D4 drought are eligible for WHIP+. All counties minus Cuyahoga County in Ohio are eligible in 2019 or if producers can provide documentation of losses from qualified natural disasters. There are still many unanswered questions about how the payments will be calculated or an estimate of classification of producers most likely to receive benefits. It is believed by the authors, producers who experienced large production losses on a whole farm basis, producers not covered under the Federal Crop Insurance Program or Noninsured Crop Disaster Program or prevent plant producers who experienced a loss greater than their insurance indemnity are likely to see the largest benefit. The application is rather straightforward, and producers are encouraged to call their FSA office and express intent to apply and start the process. Procedures from there may vary from county to county. Follow your county FSA Office guidelines for WHIP+. An informational sheet about the program can be found at: https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/2019/wildfire-and-hurricane-indemnity-program-plus_whip.pdf

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U.S. Department of Agriculture. “USDA Opens Wildfires and Hurricane Indemnity Program Plus (WHIP+).” Press Release No. 0170.20. February 28, 2020. https://www.usda.gov/media/press-releases/2020/02/28/usda-opens-wildfires-and-hurricane-indemnity-program-plus-whip

U.S. Department of Agriculture. Farmers.gov *Wildfire and Hurricane Indemnity Program Plus.* https://www.farmers.gov/recover/whip-plus

You Received Your Stimulus Check, Now What?
By: Emily Marrison, Extension Educator, Family and Consumer Sciences
For Publication in Coshocton Tribune, April 26, 2020

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed and signed into law on March 27. One of the many components of this was economic impact payments, or stimulus checks for taxpayers who filed tax returns in 2018 and 2019 and most seniors and retirees.

For many of us, the money just showed up in our bank accounts a little over a week ago. Others are receiving a check in the mail. There is a wide variety of circumstances that individuals, couples, and families find themselves in at this time. Many people have a true need for this money right now. They may be out of work, have had a reduction in their pay, are waiting on unemployment benefits, or are facing a probable layoff.

Here are suggestions on ways to prioritize:

- Food and Prescriptions – If you are having trouble supplying prescription medications and food for your household, the first priority is to fund these two items.
- Utilities – Make sure your utilities, such as electric, water, and gas are kept on. The Home Energy Assistance Programs (HEAP) and the Winter Crisis Programs have been extended through May 1, 2020.
- Home/Shelter – Be sure to use some of the stimulus money to cover your rent or mortgage payment. The U.S. Department of Housing and Urban Development (HUD) authorized the Federal Housing Administration (FHA) to suspend all foreclosure and eviction moratorium for single family homeowners with FHA-insured mortgages for the next 60 days (Issue of notice on March 18, 2020).
- Transportation - This includes car payments, gasoline, car maintenance, public transit, and insurance.

But if your basic needs are met, then what should you do with this money? We've probably all heard the stories of people rushing out to buy big screen TV's and gaming systems. I am going to go out on a limb and assume that you have not done that with your stimulus money.

A Federal Reserve study about the Economic Well-Being of US Households in 2018, reported that if faced with an unexpected $400 expense, 12 percent of adults would not be able to cover that expense. Only 61 percent indicated that they could pay for this with cash, savings or a credit card that could be paid off at the next statement.

If you do not currently have an emergency savings fund, then this is the time to start. Many financial experts recommend starting with a $1,000 goal. If you have that much saved, then the next goal should be enough to cover your expenses for three to six months. If you are a double income household, then you could plan for the lower end. But with only a single income, it is best to have half a year's worth of expenses in reserve.
If you are financially secure and are weathering this storm well, you may consider using your stimulus money to help those in need. This could be through supporting local businesses or donating to a local food bank, charity, or community organization to help others during their time of need.

You can find many more resources about financial wellness at coshocton.osu.edu including a link to submit any financial questions you have. Today I'll leave you with this quote from Joe Moore, "A simple fact that is hard to learn is that the time to save money is when you have some."

Why Should You Calibrate Your Sprayer and How?

By: Erdal Ozkan
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This is the time to check the accuracy of your sprayer. While applying too little pesticide may result in ineffective pest control, too much pesticide wastes money, may damage the crop and increases the potential risk of contaminating ground water and environment. The primary goal with calibration is to determine the actual rate of application in gallons per acre, then to make adjustments if the difference between the actual rate and the intended rate is greater or less than 5% of the intended rate. This is a recommended guideline by USEPA and USDA.

I get this question all the time: "Why should I calibrate my sprayer? I have a rate controller on the sprayer. I just enter the application rate I want, the controller does the rest". This statement is correct, only if you are sure about the accuracy of the rate controller which is highly affected by the accuracy of the sprayer travel speed data that goes in the rate controller. If the speed is determined by a sensor that measures the revolution of the tractor rear wheels, the travel speed calculated may not be accurate for several reasons: such as the tire pressure being low (causing a smaller tire rolling radius), or the ground conditions that may cause tire slippage (such as wet ground, or soft, sandy soil). So, it is always a good idea to do a manual calibration of the sprayer and compare the actual application rate with what is displayed on the rate controller. In addition, a rate controller may not pinpoint a plugged, or worn out nozzle on the boom. Overall, you may get the desired gal/acre application rate, but you may not have the uniform application across the boom unless you check all the nozzles individually. That is also a part of the calibration, as well as finding out the application rate. Clean all the plugged nozzles. Check the output of all the nozzles for a given length of time at a given spray pressure. Compare the measured output from each nozzle with the expected output of a brand new nozzle shown in the nozzle catalog for the same spray pressure. Replace the nozzles showing an output error of more than 10% of the output of the new nozzle. Once you do all this, now you are ready to calibrate your sprayer.

There are several ways to calibrate a sprayer. Regardless of which method you choose, it usually doesn't take more than 30 minutes, and only three things are needed: a timer (or watch or smart phones) showing seconds, a measuring tape, and a jar graduated in ounces. Here, I will describe perhaps the easiest of all the methods to determine the actual application rate of a sprayer for broadcast applications:

1. Fill the sprayer tank (at least half full) with water.
2. Run the sprayer, inspect it for leaks, and make sure all vital parts function properly.
3. Measure the distance in inches between the nozzles.
4. Measure an appropriate travel distance in the field based on this nozzle spacing. The appropriate distances for different nozzle spacing is as follows: 408 ft for a 10-inch spacing, 272 ft for a 15-inch spacing, 204 ft for 20-inch spacing, 136 feet for a 30-inch spacing, and 102 feet for a 40-inch spacing. (See extension publication FABE-520 for travel distances for other spacings, and for an explanation for selection of these specific travel distances for given nozzle spacing (http://ohioline.osu.edu/factsheet/fabe-520)
5. Drive through the measured distance in the field at your normal spraying speed, and record the travel time in seconds. Repeat this procedure and average the two measurements.
6. With the sprayer parked, run the sprayer at the same pressure level and catch the output from each nozzle in a measuring jar for the travel time required in step 5 above.
7. Calculate the average nozzle output by adding the individual outputs and then dividing by the number of nozzles tested. The final average nozzle output in ounces you get is equal to the application rate in gallons per acre. For example, if you catch 15 ounces from a set of nozzles, the actual application rate of the sprayer is equal to 15 gallons per acre.
8. Compare the actual application rate with the recommended or intended rate. If the actual rate is more than 5 percent higher or lower than the recommended or intended rate, you must make adjustments in either spray pressure or travel speed or in both. For example, to increase the flow rate you will need to either slow down, or increase the spray pressure. The opposite is true when you need to reduce application rate. As you make these changes stay within proper and safe operating condition of the sprayer. Remember increased pressure will result in increasing the number of small, drift-prone droplets. Using the trial-and error method to eventually reach the intended application rate takes some time. If you follow the equations given in Extension Publication FABE-520 on Calibration you can find optimum travel speed and pressure much faster.
9. Recalibrate the sprayer (repeat steps 5-8 above) until the recommended application error of +5% or less is achieved.

Don't forget one very important thing while calibrating, and especially operating a sprayer: safety. Although clean water is used during calibration, you should still protect yourself from getting in contact with pesticides inside or outside sprayer equipment. Wear personal protective equipment, at least gloves and goggles. Happy spraying!

CFAES

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OHIO STATE UNIVERSITY EXTENSION

Economic Assistance for Agriculture during COVID-19

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The coronavirus pandemic has certainly altered all our lives. The impact is being felt by families, businesses, governmental agencies, and civic organizations. To help families and businesses alike, various levels of government have passed legislation to help lessen the economic blow of COVID-19. This article provides a brief overview of some of the assistance which has been made available. These include tax deadline provisions, the Coronavirus Aid, Relief, and Economic Security (CARES) Act, Families First Coronavirus Response Act, Ohio Bureau of Workers' Compensation rebates, unemployment compensation, and Wind and Hurricane Indemnity Program, Plus (WHIP+)

Tax Deadline Extensions:

On March 21, 2020, the Internal Revenue Service extended the federal tax filing deadline for 2019 taxes from April 15 until July 15, 2020. The IRS encourages any taxpayer who is owed a refund to file as quickly as possible. The Ohio General Assembly through House Bill 197 also extended the deadline on March 25, 2020 to file Ohio Taxes until July 15, 2020.

Coronavirus Aid, Relief, and Economic Security (CARES) Act

The CARES" Act was signed into law by President Trump on March 27, 2020. The CARES Act contains several provisions designed to sustain Americans during the COVID-19 health and economic crisis. Discussed here are the Paycheck Protection Program (PPP), the Coronavirus Food Assistance Program (CFAP) and the Deferred Payroll Tax Program.

Paycheck Protection Program

The Paycheck Protection Program expands the Small Business Administration (SBA) loan program for 100% federally-guaranteed loans to small employers and eligible self-employed individuals impacted by COVID-19. These loans are designed to be forgivable if specific requirements are met. Unlike many other SBA programs, farms/agricultural businesses are eligible provided they employ fewer than 500 employees. Eligible self-employed individuals including independent contractors may apply for a loan.

The SBAs guidance provides that the PPP loan proceeds can be used by a Schedule F filer for the following:

- Owner compensation replacement, calculated based on 2019 self-employment income.
- Employee payroll costs for employees whose principal place of residence is in the United States.
- Eligible mortgage interest payments on any business mortgage obligation on real or personal property, business rent payments, and business utility payments.
- Interest payments on any other debt obligations incurred before February 15, 2020.
- Refinancing an SBA EIDL loan made between January 31, 2020, and April 3, 2020.

The program has a maximum loan amount of the lesser of either $10 million or 250% of the average monthly payroll costs in the one year prior to the loan plus refinanced Economic Injury Disaster loans received after January 31, 2020. This loan has a maturity of 2 years and an interest rate of 1%. A borrower is eligible for loan forgiveness in an amount equal to the sum of certain payroll, mortgage interest, rent, and utility payments made during the 8-week period after the loan's origination date.

Farms/businesses can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. The program is a first come first served program and the initial budget allocation of $349 billion allocation was exhausted by April 16, 2020. A second allocation of $310 billion was approved by Congress and signed by President Trump on April 24, 2020. Applications for the second round began to be accepted on Monday, April 27, 2020. **This additional funding is expected to be exhausted quickly so farms and agribusinesses should apply as soon as possible**.

More information about the program can be found at:
https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp

or at: https://home.treasury.gov/policy-issues/top-priorities/cares-act/assistance-for-small-businesses

Economic Injury Disaster Loans Program (EIDL)
Farm businesses and agricultural cooperatives with no more than 500 employees may also now apply for EIDL, which gives loans up to $2 million for businesses that suffer economic injuries due to COVID-19. Because the program ran out of funds, there is a backlog in EIDL applications and the SBA is not reopening the loan portal until it catches up with the backlog. If SBA does reopen the program, businesses apply directly through the SBA at: https://www.sba.gov/disaster-assistance/coronavirus-covid-19

Businesses may use an EIDL loan for fixed debt, payroll, accounts payable, and other operating expenses due to the pandemic, but cannot use the funds for the same purposes as the borrower's PPP loan. The interest rate for EIDL is higher at 3.75% (2.75% for non-profits), but the term can be up to 30 years.

EIDL also includes an "emergency advance" component that provides a $10,000 advance within a few days of submitting an application. A borrower doesn't have to repay the advance, even if the borrower doesn't ultimately qualify for a loan. But if the borrower also has a PPP loan, the PPP forgiveness is reduced by the $10,000 EIDL advance. The emergency advance can go towards paying sick leave, payroll, increased materials costs, rental or mortgage payments, or other obligations due to revenue losses, as long as the borrower hasn't used PPP funds for those costs.

Coronavirus Food Assistance Program (CFAP)
The CARES Act also allocated $48.7 billion dollars to the United State Department of Agriculture to mitigate the effects of COVID-19 on the production and supply of the United States' food. On April 17, the preliminary details about CFAP were released by the U.S. Department of Agriculture (USDA) for this program targeted to assist farmers, ranchers, and consumers in response to the COVID-19 pandemic. The CFAP provides $19 billion in funds

The $19 billion program includes two major elements. The first element is for direct support to farmers and ranchers**.** This program can provide up to $16 billion in direct support to farmers based on actual losses where prices and market supply chains have been impacted by COVID-19. The program will also assist producers with additional adjustment and marketing costs resulting from lost demand and short-term oversupply for the 2020 marketing year caused by COVID-19.

It has been reported, although not confirmed by the USDA, that in the direct support program, $5.1 billion will be allocated to support cattle producers, $3.9 billion for row crop producers, $2.9 billion for dairy, $2.1 for specialty crops, $1.6 billion for hog producers and $500 million for other commodities.

The Chairman of the Senate Agricultural Appropriations sub-committee has indicated the direct assistance to farmers will be made with one payment comprised of the sum of two parts. The first part is 85% of the losses incurred between January 1 and April 15, 2020 (per commodity). The second part will be 30% of the projected loss in market prices due to COVID-19 between April and October 15. Secretary Perdue has expressed that payments are intended to be made by end of May or early June. To qualify for a payment, a commodity must have declined in price by at least 5% between January and April 15, 2020. While several entities have illustrated price declines, including The Ohio State University, the price series USDA will use to determine eligibility is uncertain.

Federal payment limits apply, set at $125,000 per commodity with an overall limit of $250,000 per individual or entity. USDA has indicated that CFAP may take into consideration other farm program benefits when calculating payment limitations, which could limit CFAP payments in cases where a producer is receiving payments in other federal safety net programs. The exact program limitations and qualifying support are unknown at the present time. The direct payment program will be administered by the Farm Service Agency and the Agricultural Marketing Service. More details will be forthcoming by the Farm Service Agency in the upcoming weeks. Access more information at: https://www.fsa.usda.gov/

The remaining $3 billion dollars of the CFAP allocation will be used for a USDA purchase and distribution program. In this program, the USDA will partner with regional and local distributors to purchase $3 billion in fresh produce, dairy, and meat. The USDA will purchase an estimated $100 million per month of fresh fruits and vegetables, $100 million per month of a variety of dairy products, and $100 million per month of meat products. The distributors and wholesalers will then provide a pre-approved box of fresh produce, dairy, and meat products to food banks, community and faith-based organizations, and other non-profits to distribute. Monthly purchases totaling $300 million will continue until the funds are exhausted. Costs of purchasing products, and the packaging and distribution contracts are included in the $300 million per month purchases, so actual product purchases will be somewhat less than $300 million.

Deferred Payroll Tax Program

The CARES Act also includes a Deferred Payroll Tax Program which provides employers the opportunity to temporarily defer payment of the employer's portion of the social security tax. It should be noted that this program can only be used if you are **not** using the Paycheck Protection Program or have a loan forgiven by the Small Business Administration. Self-employed individuals may defer ½ of the self-employment tax. The delay is granted through the end of 2020, then taxes must be repaid in two equal installments on Dec. 31, 2021 and Dec. 31, 2022.

The complete CARES legislation can be found at: https://www.congress.gov/116/bills/hr748/BILLS-116hr748enr.pdf

Families First Coronavirus Response Act (FFCRA or Act)

The FFCRA requires certain employers to provide their employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. The Department of Labor's (Department) Wage and Hour Division (WHD) administers and enforces the new law's paid leave requirements. These provisions will apply through December 31, 2020.

The Act requires private employers with fewer than 500 employees to provide paid sick leave when an employee is unable to work (or telework) due to a COVID-19 related illness. The provisions include two weeks (80 Hours) of paid sick leave paid at the employee's regular rate (capped at $511/day) if the employee is quarantined and/or experiencing COVID-19 symptoms and is seeking a medical diagnosis. The provisions also include two weeks (80 hours) of paid sick leave at 2/3 of the employees regular rate (capped at $200 per day) if the employee is unable to work because they are caring for an individual with COVID-19 related illness or caring for children (under age of 18) if school/childcare is closed due to COVID-19.

A covered employer must provide expanded paid family and medical leave for up to an additional 10 weeks at 2/3 of the employee's regular rate of pay (capped at $200 per day) when an employee is unable to work due to caring for a child whose school/day care provider is closed or unavailable due to COVID-19. Employers with fewer than 50 employees are eligible for an exemption from the requirements to provide leave to care for a child whose school is closed, or child care is unavailable in cases where the viability of the business is threatened.

Tax Credit: The Families First Coronavirus Response Act does provide business tax credits. Employers qualify for reimbursement through tax credits for all qualifying wages paid under FFCRA (dollar for dollar).

Ohio Bureau of Workers' Compensation Rebates

The Ohio Bureau of Workers' Compensation's Board of Directors approved on April 10, 2020 to send up to $1.6 billion to Ohio employers to ease the economic impact of the coronavirus (COVID-19) pandemic on Ohio's economy and business community. The Ohio Bureau of Workers' Compensation is currently issuing dividends approximately equal to the 2018 premiums paid by the business less any outstanding balances and premiums due for March, April, and May 2020. Farms do not have to apply for this dividend as they will be automatically issued by the Ohio Bureau of Workers Compensation. The checks will expire in 90 days of issuance. More information can be found at: https://www.bwc.ohio.gov/downloads/blankpdf/COVID-19-BWCFAQs.pdf

Wind and Hurricane Indemnity Program, Plus (WHIP+)

This is not a program specifically related to Covid-19, rather the "plus" in this USDA program refers to the non-wildfire and hurricane weather conditions experienced in 2018 and 2019. Farmers who suffered losses to crops, bushes, vines or trees in 2018 and 2019 due to excess moisture or D3-D4 drought are eligible for WHIP+. All counties minus Cuyahoga County in Ohio are eligible in 2019 or if producers can provide documentation of losses from qualified natural disasters. More details about this program can be found at: https://u.osu.edu/ohioagmanager/2020/04/22/whip-not-only-applies-to-baseball-enrollment-at-fsa-now-open/

Unemployment Compensation

FFCRA provided additional flexibility for state unemployment insurance agencies and additional administrative funding to respond to the COVID-19 pandemic. The CARES Act also expanded the ability of each state to provide unemployment insurance for workers who are not ordinarily eligible for unemployment benefits including self-employed and 1099 individuals. The program is expected to open in mid-May.

More information about unemployment compensation can be obtained by contacting the Ohio Department of Job & Family Services at 1-877-644-6562 or http://jfs.ohio.gov/ouio/index.stm

More information on these programs can be found at:

The Treasury Department
https://home.treasury.gov/policy-issues/top-priorities/cares-act/assistance-for-small-businesses

Small Business Administration
https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp

CARES Legislation
https://www.congress.gov/116/bills/hr748/BILLS-116hr748enr.pdf

Department of Labor - Families First Coronavirus Response Act
https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave

Paycheck Protection Program Offers Forgivable Loans for Eligible Small Businesses. Kristine A. Tidgren.
https://www.calt.iastate.edu/blogpost/paycheck-protection-program-offers-forgivable-loans-eligible-small-businesses

Ohio Bureau of Workers Compensation
https://www.bwc.ohio.gov/

Latest COVID-19 legislation to provide more funds for farm businesses
https://farmoffice.osu.edu/blog/mon-04272020-1142am/latest-covid-19-legislation-provide-more-funds-farm-businesses

Ohio Department of Job & Family Services
http://jfs.ohio.gov/ouio

Note

This was written and published on April 27, 2020. Please be advised that further guidance and changes are being released by the agencies for each of the programs highlighted in this document. Check with each agency for clarification and modifications for each of these programs.