

Columbia County Ag Reporter

May/June 2020



Extension

UNIVERSITY OF WISCONSIN-MADISON
COLUMBIA COUNTY

WHAT'S INSIDE...

*Agricultural newsletter for Columbia
County landowners and residents*

This issue's highlighted articles:

- ◆ Calendar of Events (pg. 2)
- ◆ COVID-19 & Septic Systems (pg. 6)
- ◆ Paycheck Protection Program (pg. 14)
- ◆ USDA Conservation Program (pg. 18)

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Ag Reporter Calendar of Events

May

1st Columbia County Fair Entry Opens

10th Try to have all corn and soybeans planted by this date

**** All Face to Face Extension Events have been cancelled due to "Safer at Home" ****

June

**** All Extension Events of 50 or more people have been cancelled ****

**** All Extension Events of 10 people or less are pending ****

20th Columbia County Fair Entries Due Date

22nd Lodi Ag Fair Entries Due Date

July

9-12 Lodi Ag Fair

21-23rd Farm Tech Days postponed to July 20-22, 2021.
Still will be held in Eau Claire County

22-26th Columbia County Fair, Portage



The Columbia County **Ag Calendar and Deadlines** webpage is located at

<http://columbia.uwex.edu/ag-calendar-and-deadlines/>.

LOOKING INTO THE COVID CRYSTAL BALL

To say that “we didn’t see this one coming”, at least not to this scale last fall or even earlier this year would be an understatement. People are working on many facets to help get us through this. Columbia County Extension has been sending out electronic updates and information every Friday to help farmers negotiate the ever changing information that we are blasted with. If you are not on this list but would like to receive them, please contact Sarah Millard in the Columbia County Extension office to have your email address added to our emailing list. Call or email her at 608-742-9680, sarah.millard@wisc.edu

The Extension educators have been working remotely to compile, share, and distribute information as quickly as we can. It appears that may continue until early June. As I work, my email is almost always open on one of my monitors. I check phone messages several times per day and respond just as soon as I can. Sarah is able to print and mail out fact sheets and publications that may help you through this situation. Please reach out to Columbia County Extension as a trusted source of Agronomic information. The power of the University of Wisconsin is still just a phone call or email away.

The latest directions that we as educators have been given is that we are to have no face to face meetings with clients until at least June 1st. We hope to be back in the office by then as well, it mostly depends on how the Covid virus responds to warmer weather and continued social distancing. Permission to hold small group meetings in early June is being evaluated. We are told for sure, no gatherings of 50 or more people until after June. These rules seem to change by the week, but know that your health and safety is paramount. We have many ways to share information.

Please stay safe and follow social distancing guidelines. Honor the 6- foot distance rule with people that you need to do business with, including seed, fertilizer, fuel, feed and supply deliveries. It is ok to smile, wave, and have conversation, just do it at a safe distance.

DATCP’s Wisconsin Farm Center is Here to Help

With Wisconsin farmers facing an unprecedented series of challenges brought on by low commodity prices, unfavorable weather patterns, uncertain global markets and now, challenges posed by COVID-19, the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP) reminds farmers that support, information and resources are available through the Wisconsin Farm Center.

Since the mid-1980s, thousands of farm families have turned to the Wisconsin Farm Center, which provides an extensive array of services to farmers, often in cooperation with the university, governmental or private sector. Those services include, among others:

- Financial and business consultation
- Farm succession planning
- Farm ownership transition planning
- Conflict mediation
- Production and herd-health challenges
- Legal and financial mediation
- Counseling vouchers

These services are provided at no cost to farmers, and all information provided to the Farm Center is confidential. In recent years, the Farm Center has averaged approximately 2,200 calls annually.

“Over the last few decades, the Wisconsin Farm Center has helped farmers deal with most every kind of challenge or opportunity farming provides,” said DATCP Interim Secretary Randy Romanski. “Each year brings its own unique set of challenges to farmers. After the difficult circumstances of the past several years, no one could have predicted COVID-19. Farming is a complicated and demanding business, and it’s always helpful to have someone there providing support, suggestions and encouragement.”

“The Wisconsin Farm Center’s programs and services are designed to assist farmers in identifying, analyzing and resolving the challenges and opportunities farming presents,” said Krista Knigge, Administrator for DATCP’s Division of Agricultural Development (DAD). “Currently, we have over a half century of agricultural management experience on the Farm Center’s staff. Our consultants work with every type of farming operation, of every size and anywhere in the state.”

Farmers and agribusiness owners can contact the Farm Center by phone at 1 -800-942-2474. For more information, go to: https://datcp.wi.gov/Pages/Growing_WI/FarmCenterOverview.aspx



Extension

UNIVERSITY OF WISCONSIN-MADISON
COLUMBIA COUNTY

So, what exactly is COVID-19?

John Shutske and Cheryl Skjolaas, UW Madison Extension

COVID, or COVID-19 is an illness caused by a virus that is a “coronavirus.” There are many forms of coronaviruses and each type or “strain” of the virus has its own characteristics. THIS particular virus is considered to be new or “novel.” Sometimes, medical scientists or doctors will refer to this actual virus strain as SARS-CoV-2 (which is the specific virus that causes the illness we are calling COVID-19). Our body’s immune system has never experienced this particular strain of coronavirus before, making it more likely that if we are exposed to the virus we will get sick.

COVID-19 is a respiratory illness. It affects the lungs and other body parts that we use to breathe (the respiratory system). Severe cases of COVID-19 can affect other organs. People with compromised immune systems or underlying health problems tend to have more severe symptoms. Worldwide, of those who get sick from COVID-19, older people (age 60 and higher) tend to have a higher severity of illness and a higher death rate if infected. However, younger people can be infected and get very sick. Some people become infected with the virus and may have no (or very few/mild) symptoms, yet still have the ability to spread infection.

The virus is of high concern because it is more contagious than many other common illnesses like seasonal influenza. The symptoms of COVID-19 can also be much more severe leading to greater risk of serious illness that requires hospitalization or death. Currently, as of early April, 2020, there are no vaccines to prevent people from getting this virus, but scientists are working worldwide to develop vaccines to prevent the illness. They are also doing research on therapeutic drugs to lessen symptoms for those who do get sick or to make people who are sick be less contagious.



COLUMBIA
COUNTY

By Kurt Calkins, Director of Columbia
County Land & Water Conservation

Land & Water Conservation Department Updates

COVID-19 and the Impacts on Septic Systems

Do you know what happens to your wastewater after you take a shower, wash dishes, or flush the toilet? Where exactly does it go? How does it affect the environment? And why should you care? If you are like most people, you never give much thought to what happens to the wastewater from your home and community. But whether you think about it much or not, wastewater continues to affect your life even after it disappears down the drain.

The water we use never really goes away. In fact, all of the wastewater we generate eventually returns to the environment – after it has been properly treated at a public wastewater treatment plant in a community or through the soil in a Private Onsite Wastewater Treatment System (POWTS or septic system). A properly installed and managed septic system uses soil to treat viruses and other diseasecausing organisms so that by the time the treated wastewater enters the water table, there is no harm to drinking water supplies.

While we are working through this Safer-At-Home time during the COVID-19 crisis, we are putting added pressure on septic systems that otherwise got some down time while parents were at work and the kids were at school. We might be using more disinfectants and bleach or washing clothes and showering more often. Along with that, while we are at home we are making more meals and washing more dishes. All of this has an impact on the septic system.

With all of the other unknowns that we are surrounded by during this COVID-19 crisis, we surely don’t want to have an issue with our septic system! Here are a few tips on why and how to keep your septic system in good working condition through this COVID-19 crisis and beyond.

1. **Be sure the septic system is properly treating the wastewater.** If the septic system has a pipe or hose that is discharging wastewater to the ground surface, viruses (like COVID-19) are not being treated and can be present in the sewage that is surfacing on the ground. Viruses and other diseasecausing organisms can be spread to other humans in the community by flies, dogs, birds, mice or other vectors that might come into contact with contaminated sewage. In addition, if there isn’t proper separation from your septic system to high groundwater or bedrock (usually older systems or steel tanks >20 years old), bacteria, nutrients and diseasecausing organisms will not be properly treated in the soil and can easily move into the drinking water or surrounding surface waters.

2. **Be sure your septic system is being well managed.** Septic systems use naturally occurring bacteria to help decompose and treat the wastewater we put into them. They cannot function properly when they receive large amounts of bleach, disinfectants or other chemical products. Keep this in mind when you dump cleaning products down the drain or flush them down your toilet and limit their use. Along with that, because of a toilet paper shortage, some people are using other products for wipes. Baby wipes, tissues, paper towels and flushable wipes do not break down in the septic tank and can lead to backups into the house. These should not be flushed at all - even on a community system. Other helpful system management techniques include:

- * Use liquid laundry and dishwashing detergent – powder detergents can cause clogging in the drainfield
- * No need to use anti-bacterial soap – regular soap does the same job and does not stress the good bacteria needed in the septic tank
- * Reduce water usage by limiting showers, repairing leaks, and reducing number of wash loads
- * Avoid stressing your system by spreading laundry wash loads throughout the week instead of one day
- * Don't use a garbage disposal – this increases the organic load on the septic system
- * Have the septic system pumped and/or inspected every three years by a professional. This professional inspection may help reveal issues that might be occurring with your system before it becomes imminent.

3. **Be sure any above grade manholes are LOCKED at all times.** With schools closed and kids playing in the yard more - be sure that the manhole lid(s) on a septic or holding tank cannot be easily lifted. Every year we hear of children – and even adults – falling into septic tanks and causing death. These accidents are easily preventable.

If you have questions or concerns about your septic system, contact the local governmental unit responsible for the POWTS program in your county. In Wisconsin, this is generally the county zoning, planning or environmental health office.

This factsheet brought to you by:

Wisconsin Department of Safety and Professional Services - POWTS Program

POWTS Contacts can be found here:

<https://dsps.wi.gov/Documents/Programs/Maps/Wastewater.pdf>

March 31, 2020



Covid-19: Social Distancing for Farmers

Paul Mitchell, UW-Madison Extension

Governor Ever's Safer-at-Home declaration includes agriculture as an essential business, meaning that as many of us shelter at home, farmers and agribusiness workers are expected to continue doing their jobs during this pandemic despite the risks. OSHA's [Guidance for Preparing Workplace for COVID-19](#) technically classifies this sort of work as "Lower Exposure Risk" (p. 20) and has several recommendations consistent with "social distancing" (p. 8-10). This document here explains social distancing for farmers and how to incorporate it into their farm operations with three main points. First, keeping your distance from people you interact with for work. Second, more cleaning and disinfecting frequently touched surfaces. Third, creating a system for service providers coming on to your farm and when you visit business.

What is Social Distancing?

In brief, social distancing is common sense behavior (WI DHS: [COVID-19: Avoid Illness](#)):

- Stay 6 feet from others
- Wash your hands frequently
- Avoid touching your face/eyes/mouth
- Cover your coughs and sneezes

If you feel sick, stay home

This virus seems to spread through droplets produced by an infected person's coughs and sneezes, and it's thought that we can pick it up if those droplets land directly on us or if we touch a surface that has been contaminated by those droplets. Because of the way it spreads, we need to stay far enough apart so we don't spread it to each other and frequently wash our hands and commonly touched surfaces with soap or alcohol-based cleaning agents.

People spread this virus as droplets through coughs and sneezing, so we need to stay far enough apart so we don't spread it to each other (CDC: [How COVID-19 Spreads](#)). It seems that many people do not show symptoms, at least for a few days, yet can spread the virus causing COVID-19. This means you or people you are working with may feel fine, but be spreading the virus. That's why it's important to stay physically separated, even if everyone feels fine. The hard part is that we are naturally social – we want to spend time together and interact, but we need to adjust our natural behavior for a while, until the pandemic is under control.

[DATCP's Basic Biosecurity](#) page lists practices for farms that generally apply to this coronavirus. Again, they are common sense, but it is a good time to review them again. A simple way to think of it is as though you have been working with manure or spraying pesticides – wash your hands and face well before interacting with your family and eating. The same thing with your clothes – assume

they are contaminated. Wear coveralls and change out of your work clothes before interacting with your family and have a separate designated place to place your work clothes, those to be worn again and those to be washed.

The [DATCP Basic Biosecurity](#) page also explains how to clean and disinfect frequently touched surfaces and equipment. The CDC's [Cleaning and Disinfection for Households](#) also has some useful guidelines for households that farm families can use at home, but they also apply to work areas like bathrooms and break rooms that some farms have.

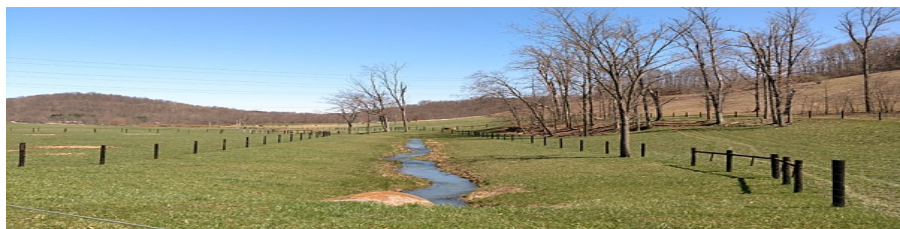
Dealing with Deliveries and Visitors

Farms are places of business, often with regular visitors making pick-ups or deliveries, plus farmers often need to pick up or deliver things to other businesses. Extension county agriculture agents have developed a practical guide for farmers to create a system for service providers, including a template to use ([Managing Visitors and Deliveries to Farms](#)). Also see [I'm Having Products Delivered to my Farm – What Precautions Should I Take?](#) Based on guidelines the NCGA developed for farmers.

Besides practicing social distancing with service providers, the idea is to develop a protocol to minimize unneeded interactions between service providers and your employees and family members. If possible, communicate with them before they arrive on what you want them to do. Clearly post a phone number of who to contact if they have questions once they arrive and clearly indicate areas that are off limits to visitors, such as breakrooms or bathrooms. The document also has practical advice for how to deal with the regular business correspondence that is part of running a farm – thoughts on how to communicate without physically interacting.

The same concept applies for when a farmer visits a place of business – again social distancing is important. Know what you need and where you are going at the business and try to minimize your interactions with their employees by using a little planning and other means of communicating such as cell phones or texts. This may be as simple as calling the business from the parking lot to find out where to go and what to do, someone loading your vehicle while you sit inside, and then paying for it online, possibly right from the parking lot on your phone.

Remember that this social distancing is temporary, eventually we can get back to more normal interactions. Unfortunately, for the near term, this is our new reality until this pandemic passes.



Saving a Rye Cover Crop for Forage or Grain

All farmers are looking at ways to decrease cost and have a chance of turning a profit in 2020. One avenue being explored by many farmers is harvesting a rye cover crop for forage or grain. This may be a viable option, but several considerations need to be followed.

1st Be sure your herbicide program crop rotation interval (the required time between herbicide application and planting another crop) is met for rye. If a producer does not intend to harvest the cover crop, the rotation interval requirement is not a legal requirement, but if the producer plans on harvesting the cover crop all label restrictions must be followed.

2nd Be sure you have a market. **Always have a livestock feeding option in case the grain does not meet grade for seed.** Rye may be used to meet some of the current feed shortages many farmers are dealing with. The rye grain market is not a large market, but there may be some opportunities. Food grade rye markets are pretty restrictive due to quality parameters. Some possible grain markets include:

- Flour
- Livestock feed
- Cover crop seed
- Straw
- Local distilling industry

Each of these markets have their own requirements. Flour must meet individual market standards (protein, bushel weight, % ergot, presence of smut, DON, etc.) Check with your local markets before making your decision. You may be able to secure a contract for fall delivery.

Rye forage can be fed successfully to cattle. Forage amounts depend on the class of cattle that you are feeding. Rye forage fed to dairy cows is normally limited to about 30% because of the high fiber content, see the following article: <https://fyi.extension.wisc.edu/forage/fall-forage-rye-for-dairy-heifers-and-dry-cows/> and seek advice from your nutritionist. A 50/50 mixture of rye to corn silage has been successful in feeding dairy heifers. Expect lower forage yields with rye seeded to cover crops than rye seeded specifically for forage.

Grain levels generally are limited to 25% of the grain ration for dairy, 20% of concentrate for beef or up to 2.2 lb/hd/day in finishing rations and 15% of the grain ration for hogs because of feed refusal above these levels. It is not recommended to feed rye grain to poultry because of issues with wet and sticky excreta (sticky butt).

Cover crop seed can be sold but follow the legal requirements of the seed you purchased originally. VSN (variety not stated) seed can vary widely by yield and quality but can be resold without any restrictions. Some hybrid varieties cannot be saved for seed even for your own farm. Penalties for saving seed from these varieties can be very severe. Farmers that are receiving cost share for cover crops, must have the seed tested for germination, etc. at a certified seed testing lab (WI Crop Improvement Association).

Local distilling markets can be a very good market option, but they have very strict quality standards and generally are not purchasing large quantities of rye grain for their business. Generally, you will need to establish a one-on-one relationship with the distillery to sell into that market.

3rd Treat it like a cash crop, not a cover crop. Plan on adding additional nutrients for forage or grain production, follow guidelines for leaf diseases and scab, and you may need a herbicide application as a rye cover crop is generally not seeded at the same rate as a rye grain crop. Leaf disease treatments are not always needed, so scout when close to flag leaf emergence to determine if needed. You will likely need a fungicide treatment at anthesis for reduction of scab (Fusarium Head Blight), and application timing is critical.

Find all pest management recommendations at the following link:

<https://learningstore.extension.wisc.edu/products/pest-management-in-wisconsin-field-crops>

There are NO fungicide treatments effective on ergot. For ergot management see the following publication:

https://pddc.wisc.edu/wp-content/blogs.dir/39/files/Fact_Sheets/FC_PDF/Ergot.pdf

4th Look at your budget. It may seem like saving the rye for harvest is your best option, but do the numbers, for all the reasons stated above.

Example budget:

Income:			Expenses:		
Grain	40 B/A @ \$6/ bushel	\$240	Seed	80 pounds @ \$0.26/Lb.	\$21
Straw	2 T/A @ \$80/Ton	\$160	Fertilizer		\$30
Total Income		\$400	Chemical	Herbicide +Fungicide	\$36
			Harvest	Combining + Baling	\$78
			Hauling	Grain + Straw	\$18
			Storage	Depends on market	??
			Land rent		\$150
			Total Expenses		\$333

Some expenses are already in place – use your numbers. The yield is based on using a VSN variety and cover crop seeding rate. Your yield should be significantly higher if you use a recommended hybrid.

Grain price is current market price at local elevators. Cover crop seed is currently higher than elevator grain prices. Add cost of seed cleaning, testing, etc. if selling for cover crop seed.

5th Other implications:

- * If you received cost share for cover crops from NRCS, you can harvest for forage, but not for grain. Contact your local NRCS office if there are exceptions.
- * Need to report the change to FSA.
- * Check with your crop insurance company. If the rye has started to head or bud before forage harvest, or you harvest the rye for grain, if you plant another spring seeded crop following harvest, it will not be eligible for crop insurance. Summer/fall-seeded crops, like establish alfalfa or winter wheat, can be insured.

For more information related to COVID-19 visit <https://fyi.extension.wisc.edu/covid19/>

Developed by Division of Extension University of Wisconsin-Madison Agriculture Institute Educators: Ashley Olson - Vernon County, Carl Duley - Buffalo County, Jerry Clark - Chippewa County, Ryan Sterry - St. Croix County, and Bill Halfman - Monroe County Amanda Cauffman, Grant County, Dr. Megan Nelson Livestock Program Manager. Reviewed by Dr. Damon Smith - UW-Madison Plath Pathology and Dr. Paul Mitchell - UW-Madison Applied Economics.

Crop Input Resources for Low Margins

During these times of lower profitability each management decision is also a financial opportunity that can help a farm achieve a profitability. The following University resources are designed to help you approach each crop production and marketing decision as an opportunity to be more efficient and with a financially beneficial mind set.

Crop Production Management

<https://www.youtube.com/playlist?list=PLMF9p1QYShqxUN8v9N5FXZWUDttq414eM>

Videos include:

- * Crop Budgets and Market Plans in Low-margin Years
- * Corn: Survive and Thrive on Low Price Projections
- * Soybean Inputs that Deliver Highest ROI in a Low-Margin Year
- * Fundamental Soil Fertility Strategies for Success, in Corn, Soybeans, and Small Grains
- * Disease Management in Low Margin Years – Field Crops
- * Managing Insects Economically Using Conventional Hybrids and Thresholds
- * Practical Weed Management for Low Margin Years
- * Tillage Considerations to Reduce Operational Costs
- * Precision Ag Technology in Low-Margin Years

Grain Management Considerations for Low-Margin Years

<https://cdn.shopify.com/s/files/1/0145/8808/4272/files/A4137.pdf>

Economic Risk and Profitability of Seeding Rates for Field Crops

Optimal seeding rates for yield goals can help lower seeding cost and improve profits

Soybean Seeding Rate Recommendations

<https://coolbean.info/2019/04/19/the-soybean-seeding-rate-conundrum/>

Corn Seeding Rate Recommendations

<http://corn.agronomy.wisc.edu/AA/pdfs/A135.pdf>

http://corn.agronomy.wisc.edu/Management/pdfs/L003_HO_A.pdf

Forage Seeding Rate Recommendations

<https://fyi.extension.wisc.edu/forage/seeding-rate-of-different-alfalfa-seed-lots/>

Planting Equipment Calibration Resources

Properly calibrated planting equipment both ensures uniform seeding across all rows and ensures accurate seeding rates saving money by not using excess seed.

Grain Drill Calibration

<https://forages.osu.edu/video/drill-calibration?width=657px&height=460px&inline=true#colorbox-inline-239078345>

Resources compiled by Division of Extension UW-Madison Agriculture Agents: Nick Baker, Rock County, Mike Ballweg, Sheboygan County, Kevin Jarek, Outagamie County, Steve Okonek, Trempealeau County, and John Thompson, Winnebago County



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United States Department of Agriculture

USDA to Purchase Up to \$3 Billion in Agricultural Commodities

As part of President Trump and Secretary Perdue's April 17th announcement of a \$19 billion Coronavirus Farm Assistance Program, USDA today announced that it is exercising authority under the Families First Coronavirus Response Act to purchase and distribute up to \$3 billion of agricultural products to those in need. USDA will partner with regional and local distributors, whose workforce has been significantly impacted by the closure of many restaurants, hotels, and other food service entities, to purchase \$3 billion in fresh produce, dairy, and meat products. USDA's Agricultural Marketing Service (AMS) will procure an estimated \$100 million per month in fresh fruits and vegetables, \$100 million per month in a variety of dairy products and \$100 million per month in meat products to provide a pre-approved box of fresh produce, dairy, and meat products to food banks and other non-profits serving Americans in need.

Paycheck Protection Program Farmer eligibility and sign up began April 3

Note: Farmers who don't have employees may still be interested in this program because self-employed and independent contractors have the opportunity to apply to the program beginning April 10th. The question for the self-employed is how do they document their monthly income? Many farms did not have a profitable 2019, so their Schedule F might not be helpful documentation. But if there is some documentation on monthly disbursements (sometimes called "draws"), or if they receive guaranteed payments from their LLC, that might be a start.

The main advice: Speak to your current lender to see if they are working with SBA on the PPP. And if they aren't, reach out to the Farm Credit Service or other lenders who are working with this program. And ask about documentation needs and the application process.

The Paycheck Protection Program (PPP) provides potentially forgivable loans to small businesses to cover up to two months of payroll costs and/or self-employment income during the COVID-19 crisis. Farmers are eligible for PPP loans through the Small Business Administration (SBA). Farmers must have fewer than 500 employees.

Applications opened on April 3, 2020 for small businesses.

These loans are facilitated through lending institutions with established relationships with the SBA. Farmers can also work with the Farm Credit Service organization that services their geographic area. Therefore, the first recommendation is for farmers to call their current lender(s) to see if they have that SBA relationship and ask if they are ready to accept PPP applications. The lender may have their own restrictions, application form and documentation requirements.

Who is eligible?

Small businesses, including farms, who have fewer than 500 employees (those receiving W2s in the previous year). Independent contractors/self-employed farmers and small businesses are also eligible to make their own applications to this program starting on April 10, 2020.

What costs are covered?

- Payroll costs, including benefits, such as paid leave, health care benefits, and state and local taxes. It is unclear if federal payroll taxes are eligible costs. If a farmer includes federal payroll taxes in the calculations, that portion of the loan may need to be repaid.
- Interest on mortgage obligations, incurred before February 15, 2020.
- Rent, under lease agreements in force before February 15, 2020.

Utilities, for which service began before February 15, 2020.

The PPP loan cannot cover payroll for those employees whose principal address is not within the United States, nor can it cover the costs of paying independent contractors (those who get 1099s instead of W2s). An H2A worker would be an example of an employee that should not be included in the payroll calculations. Independent contractors and other self-employed individuals, including farmers, can apply for their own PPP loans starting on April 10, 2020.

How do seasonal businesses determine average monthly payroll?

The most reliable way to determine a seasonal businesses payroll is to calculate the average monthly payroll from March 1, 2019 – June 30, 2019. A riskier approach is to calculate the eight-week period preceding June 30, 2019. Work with your lender to choose your approach.

What are the amount of the loans?

The amount of the loans are 2.5 times the amount of your average monthly payroll costs from 2019, capped at \$10 million.

Can a farmer include their own lost income in the loan?

Yes, PPP should provide help with this. However, the rules are unclear at this time. Businesses who submit applications for their payroll costs (those who get W2s) can do so starting April 3. Self-employed or independent contractors cannot apply until April 10. You cannot have two loans. Current guidance is to combine the payroll and the self-employment income into one application. There is no guidance on how to calculate the average monthly self-employment amount to use in the application. Possibilities include a prorated portion of the net income from 2019 from Feb. 15 – June 30. However, many farmers may have had little to negative net income in 2019. Documentation of cash distributions or “draws” or guaranteed payments during this same time could be another option. Again, work with your lender on this issue.



Are these truly forgivable loans?

Loans will be forgiven as long as:

- The loan proceeds are used to cover payroll costs, and mortgage interest, rent, and utility costs over the 8 week period after the loan is made; and
 - Employee and compensation levels are maintained.
- For a loan to be completely forgiven, no more than 25% of the loan can be used for anything other than payroll. For example, if you use 30% of the loan for mortgage interest, rent and/or utilities, you are required to pay back 5% of the total loan because that is the amount over the 25% you spent on things other than payroll costs. The applicant is required to write a letter to the lender that documents the number of Full-Time Equivalent (FTE) employees and their pay rates, plus payments to mortgage interest, lease payments and utility payments that were paid from the loan proceeds. A FTE is 40 hours/week. It is recommended that you use the FTE number in your application rather than just the number of employees so that it is the same number that is required in the request-for-forgiveness-letter.

Note: A forgiven loan is taxable income. However, the items paid from this loan are all expenses that can be deducted as the cost of business, so they should cancel each other out.

If someone is required to pay back a portion of the loan, what are the loan terms?

- Interest at 1%, accrues immediately
 - Payments deferred for six months
- Loan due in two years.

How do farmers apply?

Call your current lender to see if they are making PPP loans. If they are not or you don't have an established relationship with a lender, you can contact the Farm Credit Service lender for your geographic area. You can also visit [sba.gov](https://www.sba.gov) for a list of SBA lenders.

- Get their application and supporting document list.
- Ask your lender about combining the payroll costs with your own self-employment income and how to determine self-employment amounts. You will need to provide your lender with payroll documentation such as payroll processor records or payroll tax filings. Independent contractors will have to provide their 1099-MISC forms.

Is there anything else I should know?

- There was \$349 billion available starting April 3. It is distributed on a first come, first served basis. **Call your lender today!**
- Medical/recreational marijuana is not an eligible enterprise; hemp is eligible in Wisconsin, but not in states where it is not a legal crop; if an owner with 20% or more ownership has a felony within the last five years the business is ineligible. **Here are links for more information from the U.S. Treasury:**

[General Information about the Paycheck Protection Program](#)

[Paycheck Protection Program Borrowers Information Sheet](#)

[Paycheck Protection Program Borrower Application Form](#)

The Small Business Administration regularly updates its [PPP FAQ site](#).

Other resources: [Iowa State University's Center for Agricultural Law and Taxation](#) has information on the [Paycheck Protection Program](#)

This factsheet was developed from U.S. Treasury resources along with information and direction communication with Rachel Armstrong, Founder and Executive Director of Farm Commons ([Farmcommons.org](https://farmcommons.org)). Rachel can be reached by emailing rachel@farmcommons.org.



Pandemic Unemployment Assistance (PUA) Overview

PUA is a new temporary federal program that provides up to 39 weeks of unemployment benefits to individuals who are not eligible for regular Unemployment Insurance (UI) such as:

- Individuals who are self-employed.
- Certain independent contractors.
- Individuals with limited recent work history.
- Other workers not covered by Regular UI.

To be eligible for PUA, your reason for no longer working must fall within one of the [COVID-19 Scenarios](#).

PUA Payments

Payment Amount:

- Minimum weekly benefit amount: \$163.
- Maximum weekly benefit amount: \$370.

Benefit Amount:

- 1% of 2019 net income; subject to PUA minimum and maximum.

Duration of PUA Benefits (up to 39 weeks):

- First Payable Week: Retroactive to week ending February 8, 2020 (or the first week an individual is out of work due to COVID-19, whichever is later).
- Last Payable Week: Week ending December 26, 2020.

How to Apply for PUA

Wisconsin plans to start taking PUA applications the week of April 21, 2020.

Information will be provided on how to apply for PUA when it becomes available.



Extension

UNIVERSITY OF WISCONSIN-MADISON
COLUMBIA COUNTY

USDA Announces May 29, 2020, Application Cutoff for Conservation Stewardship Program

The next deadline for [Conservation Stewardship Program \(CSP\)](#) applications to be considered for funding in fiscal year (FY) 2020 is May 29, 2020. The 2018 Farm Bill made several changes to this critical conservation program, which helps agricultural producers take the conservation activities on their farm or ranch to the next level.

"CSP continues to be a very effective tool for private landowners working to achieve their conservation and management goals," said Angela Biggs, NRCS state conservationist in Wisconsin. "It is the largest conservation program in the United States with more than 70 million acres of productive agricultural and forest land enrolled."

Changes in the 2018 Farm Bill authorize NRCS to accept new CSP enrollments from now until 2023 and makes some improvements to the program. These updates include:

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.

Provides specific support for organic and for transitioning to organic production activities.


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 2020 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.

Online services are available to customers with an eAuth account, which provides access to the farmers.gov portal where producers can view USDA farm loan information and payments and view and track certain USDA program applications and payments. An eAuthentication account is a way for you to interact with USDA websites online. It gives you the ability to identify yourself to the USDA via your User ID and password. It permits you to access a wide range of USDA applications across the many USDA agencies and their services. Customers who do not already have an eAuth account can enroll at farmers.gov/sign-in.

Online NRCS services are available to customers through the [Conservation Client Gateway](#) . Customers can track payments, report completed practices, request conservation assistance, and electronically sign documents.

All Service Center visitors wishing to conduct business with NRCS, Farm Service Agency, or any other Service Center agency are required to [call their Service Center](#) to schedule a phone appointment. More information can be found at farmers.gov/coronavirus .

Conservation Stewardship Program

Natural Resources Conservation Service



Helping People Help the Land
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