### **April 2018**





# Farm Service Agency Electronic News Service

# NEWSLETTER

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## Alaska State FSA Newsletter

# Alaska State Farm Service Agency

800 W Evergreen, Ste 216 Palmer, AK 99645 www.fsa.usda.gov/ak

#### **State Executive Director**

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### Northern County Office PO Box 585

Delta Junction, AK 99737

#### **County Executive**

### **Alaska FSA State Director News**

We celebrated National Ag Day, March 20, here at the USDA Service Center in Palmer. Staff at the Farm Service Agency, Natural Resources Conservation Service, Rural Development and Fish and Wildlife Services joined us for a potluck luncheon celebrating Alaskan Agriculture. It is truly surprising in the winter month of March, there is so much bounty from Alaska's farms and fields. The lunch had varied dishes with some or all Alaskan Grown ingredients. Two dishes were prepared with 100% Alaskan sourced foods. My soup had 7 ingredients and five of them came from my garden and freezer. I am forever amazed at the bounty this Great Land provides for us who enjoy living and working here.

This past month the Future Farmers of America State Convention was held here in Palmer. 132 Students from 10 chapters came from around the state to participate and compete in FFA contests

# Director/Farm Loan Manager

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#### Southern County Office 800 W Evergreen, Ste 216

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# County Executive Director/Farm Loan Manager

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Hours Monday-Friday 8:00 a.m. - 4:30 p.m.

Committee Meetings: Northern Co TBA Southern Co April 17, 10:00 am

Please contact your local FSA Office for questions specific to your operation or county.

and activities. Our staff contributed to the convention by volunteering to be contest judges. This part of Agriculture is an integral part of our future. These students will be the next generation of our nation's workforce and business owners. Few will end up as actual farmers, but statistics show 17% of them will end up working somewhere in the Agriculture industry.

The Agriculture Education Program and Future Farmers of America at some of our many schools is a phenomenal training ground for these young people. They learn skills and abilities in FFA that are difficult to teach or learn anywhere else in the public school. Education is the key to finding solutions to the problems facing this industry.

## **Update your Records**

FSA is cleaning up our producer record database. If you have any unreported changes of address, zip code, phone number, email address or an incorrect name or business name on file they need to be reported to our office. Changes in your farm operation, like the addition of a farm by lease or purchase, need to be reported to our office as well. Producers participating in FSA and NRCS programs are required to timely report changes in their farming operation to the County Committee in writing and update their CCC-902 Farm Operating Plan.

If you have any updates or corrections, please call your local FSA office to update your records.

### **Communications is Key in Lending**

Farm Service Agency (FSA) is committed to providing our farm loan borrowers the tools necessary to be a success. A part of ensuring this success is providing guidance and counsel from the loan application process through the borrower's graduation to commercial lending institutions. While it is FSA's commitment to advise borrowers as they identify goals and evaluate progress, it is crucial for borrowers to communicate with their farm loan staff when changes occur. It is the borrower's responsibility to alert FSA to any of the following:

- Any proposed or significant changes in the farming operation;
- · Any significant changes to family income or expenses;
- The development of problem situations;
- Any losses or proposed significant changes in security In addition.

In addition, if a farm loan borrower cannot make payments to suppliers, other creditors, or FSA on time, contact your farm loan staff immediately to discuss loan servicing options.

For more information on FSA farm loan programs, visit www.fsa.usda.gov.

### **Submit Loan Requests for Financing Early**

The Farm Loan team in Alaska is already working on operating loans for spring 2018 so it is important that potential borrowers submit their requests early so they can be timely processed. The farm loan team can help determine which loan programs are best for applicants.

FSA offers a wide range of low-interest loans that can meet the financial needs of any farm operation for just about any purpose. The traditional **farm operating and farm ownership loans** can help large and small farm operations take advantage of early purchasing discounts for spring inputs as well expenses throughout the year.

**Microloans** are a simplified loan program that will provide up to \$50,000 to eligible applicants. These loans, targeted for smaller operations and non-traditional operations, can be used for operating expenses, starting a new agricultural enterprise, purchasing equipment, and other needs associated with a farming operation. The staff at the local County FSA office can provide more details on farm operating and microloans and provide loan applications. Loans to beginning farmers and members of underserved groups are a priority.

Other types of loans available include:

**Marketing Assistance Loans** allow producers to use eligible commodities as loan collateral and obtain a 9-month loan while the crop is in storage. These loans provide cash flow to the producer and allow them to market the crop when prices may be more advantageous.

**Farm Storage Facility Loans** can be used to build permanent structures used to store eligible commodities, or for storage and handling trucks, or portable or permanent handling equipment. A variety of structures are eligible under this loan, including bunker silos, grain bins, hay storage structures and refrigerated structures for vegetables and fruit. A producer may borrow up to \$500,000 per loan.

Please call the Northern or Southern County office if you have questions about any of the loans available through FSA.

## **Maintaining Good Credit History**

Farm Service Agency (FSA) Farm Loan programs require that applicants have a satisfactory credit history. A credit report is requested for all FSA direct farm loan applicants. These reports are reviewed to verify outstanding debts, if bills are paid timely and to determine the impact on cash flow.

Information found on a customer's credit report is strictly confidential and is used only as an aid in conducting FSA business.

Our farm loan staff will discuss options with you if you have an unfavorable credit report and will provide a copy of your report. If you dispute the accuracy of the information on the credit report, it is up to you to contact the issuing credit report company to resolve any errors or inaccuracies.

There are multiple ways to remedy an unfavorable credit score.

- Make sure to pay bills on time. Setting up automatic payments or automated reminders can be an effective way to remember payment due dates.
- Pay down existing debt.
- Keep your credit card balances low.
- Avoid suddenly opening or closing existing credit accounts.

FSA's farm loan staff will guide you through the process, which may require you to reapply for a loan after improving or correcting your credit report.

For more information on FSA farm loan programs, visit www.fsa.usda.gov.

## Still Time to be Counted in the 2017 Census of Agriculture

### NASS to follow-up with producers who have not yet responded

Farmers and ranchers still have time to be counted in the 2017 Census of Agriculture, according to the U.S. Department of Agriculture's (USDA) National Agricultural Statistics Service (NASS). Although the first deadline has just passed, NASS will continue to accept Census information through the spring to get a complete and accurate picture of American agriculture that represents all farmers and ranchers.

Federal law mandates that everyone who received the 2017 Census of Agriculture questionnaire complete it and return it even if not currently farming. NASS will continue to follow-up with producers through the spring with mailings, phone calls, and personal visits. To avoid these additional contacts, farmers and ranchers are encouraged to complete their Census either online at <a href="https://www.agcounts.usda.gov">www.agcounts.usda.gov</a> or by mail as soon as possible. Responding online saves time by skipping sections that do not apply and automatically calculating totals. The online questionnaire is accessible on desktops, laptops, and mobile devices.

For more information about the 2017 Census of Agriculture, visit <a href="www.agcensus.usda.gov">www.agcensus.usda.gov</a>. For questions or assistance filling out the Census, call toll-free (888) 424-7828.

# **USDA Farm Service Agency Offers Text Alerts to Alaska County Producers**

Subscribers Can Receive Important Program Reminders and Updates

Alaska State USDA Farm Service Agency (FSA) State Executive Director Bryan Scoresby reminds farmers and ranchers in Alaska that they can receive notifications from their county office through text messages on their cell phone.

Whether producers are in the field, on a tractor or even on horseback, this service enables FSA

customers and stakeholders to receive notifications while on the go. Producers will receive text messages regarding important program deadlines, reporting requirements, outreach events and updates.

Producers can text AKDeltaJunction or AKPalmer to FSANOW (372-669) to subscribe to text message alerts from the Northern and Southern County Offices. Standard text messaging rates apply. Contact your wireless carrier for details associated with your particular data plan. Participants may unsubscribe at any time.

Please contact Lloyd Wilhelm, Northern County Executive Director, at (907) 895-4242. lloyd.wilhelm@ak.usda.gov. or Erin Sturdivant, Southern County Executive Director, at (907) 761-7754 erin.sturdivant@ak.usda.gov if you have questions regarding FSA's email news service or text message option.

Persons with disabilities who require accommodations to attend or participate in these meetings and/or events should contact Lloyd Wilhelm, Northern CED, at (907) 895-4242, Erin Sturdivant, Southern CED, at (907) 761-7754 or Federal Relay Service at 1-800-877-8339.

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