#### February 2019





## Farm Service Agency Electronic News Service

# NEWSLETTER

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## **Connecticut FSA Newsletter**

# **Connecticut Farm Service Agency**

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#### **State Executive Director:**

Clark Chapin

#### **State Committee:**

Bonnie Burr, Chair Melissa Dziurgot

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

It is important that potential borrowers submit their loan 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.

Bruce Gresczyk Jr. Diane Karabin Mark Sellew Contact Carolyn Marlowe at 860- 319-8072 for information; or <a href="mailto:carolyn.l.marlowe@ct.usda.gov">carolyn.l.marlowe@ct.usda.gov</a> for applications. Loans to beginning farmers and members of underserved groups are a priority. Visit: <a href="https://www.farmers.gov/fund">www.farmers.gov/fund</a>

State Office Staff:

Your local county office can help you with:

Doris Ostrowski,

Administrative Specialist

Sarah Fournier, Program Specialist

Dawn Pindell, Outreach Specialist

Rebecca Palmer, Administrative Specialist

Farm Loan:

Julie Kolodji, Farm Loan Chief Marketing Assistance Loans that allow producers to use eligible commodities as loan collateral for 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 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.

Visit your local FSA Office or view: FSFL for additional information.

#### **Disaster Set-Aside (DSA) Program**

FSA borrowers with farms located in designated primary or contiguous disaster areas who are unable to make their scheduled FSA loan payments should consider the Disaster Set-Aside (DSA) program.

DSA is available to producers who suffered losses as a result of a natural disaster and is intended to relieve immediate and temporary financial stress. FSA is authorized to consider setting aside the portion of a payment/s needed for the operation to continue on a viable scale.

Borrowers must have at least two years left on the term of their loan in order to qualify.

Borrowers have eight months from the date of the disaster designation to submit a complete application. The application must include a written request for DSA signed by all parties liable for the debt along with production records and financial history for the operating year in which the disaster occurred. FSA may request additional information from the borrower in order to determine eligibility.

All farm loans must be current or less than 90 days past due at the time the DSA application is complete. Borrowers may not set aside more than one installment on each loan.

The amount set-aside, including interest accrued on the principal portion of the set-aside, is due on or before the final due date of the loan.

For more information, contact Carolyn Marlowe at 860-319-8072.

#### **Loans for Targeted Underserved Producers**

FSA has a number of loan programs available to assist applicants to begin or continue in agriculture production. Loans are available for operating type loans and/or to purchase or improve farms or ranches.

While all qualified producers are eligible to apply for these loan programs, FSA has provided priority funding for members of targeted underserved applicants.

A targeted underserved applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities.

For purposes of this program, targeted underserved groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere. Contact your local county office for information.

#### **Due Dates and Meetings**

- February 14 Market Facilitation Program (MFP); Tree Assistance Program, Acreage Reporting, NAP application for payment for 2018 losses.
- February 23 NOFA Winter Conference ORGANICONN, Bridgeport, CT
- February 26 Annual Tobacco Research Meeting, Scout Hall, CT
- February 27 & 28 <u>Harvest New England Marketing Conference and Trade Show</u>, Sturbridge, MA
- March 11 Vegetable Production for Small Scale Farming, Tolland, CT
- March 15 NAP Deadline to sign up for coverage of spring planted crops like vegetables, sorghum, oats, potatoes, sunflowers.
- March 20 <u>Agriculture Day at the Capitol</u>, Hartford, CT; snow date is March 21

#### Market Facilitation Program - Deadline Feb. 14

The last day to submit your Market Facilitation Program (MFP) application is Feb. 14, 2019. The final day to certify 2018 production is May 1, 2019.

Producers of corn, cotton, sorghum, soybeans, wheat, dairy, hogs, fresh sweet cherries and shelled almonds may be eligible to sign up for an MFP payment. MFP is designed to help producers significantly impacted by actions of foreign governments resulting in the loss of traditional exports. Contact your local FSA county office for more details to apply or visit <a href="https://www.farmers.gov/MFP">www.farmers.gov/MFP</a>

### **Breaking New Ground**

Agricultural producers are reminded to consult with FSA and NRCS before breaking out new ground for production purposes as doing so without prior authorization may put a producer's federal farm

program benefits in jeopardy. This is especially true for land that must meet Highly Erodible Land (HEL) and Wetland Conservation (WC) provisions.

Producers with HEL determined soils are required to apply tillage, crop residue and rotational requirements as specified in their conservation plan.

Producers should notify FSA as a first point of contact prior to conducting land clearing or drainage type projects to ensure the proposed actions meet compliance criteria such as clearing any trees to create new cropland, then these areas will need to be reviewed to ensure such work will not risk your eligibility for benefits.

Landowners and operators complete the form AD-1026 - Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification to identify the proposed action and allow FSA to determine whether a referral to Natural Resources Conservation Service (NRCS) for further review is necessary.

#### **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.

# **USDA Encourages Producers to Consider NAP Risk Protection Coverage before Crop Sales Deadlines**

The Farm Service Agency encourages producers to examine available USDA crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the applicable crop sales deadline.

Producers are reminded that crops not covered by insurance may be eligible for NAP. Beginning, underserved and limited resource farmers are now eligible for free catastrophic level coverage.

Federal crop insurance covers crop losses from natural adversities such as drought, hail and excessive moisture. NAP covers losses from natural disasters on crops for which no permanent federal crop insurance program is available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.

Producers can determine if crops are eligible for federal crop insurance or NAP by visiting <a href="https://webapp.rma.usda.gov/apps/ActuarialInformationBrowser2018/CropCriteria.aspx">https://webapp.rma.usda.gov/apps/ActuarialInformationBrowser2018/CropCriteria.aspx</a>.

NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production.

Deadlines for coverage vary by state and crop. To learn more about NAP visit <a href="www.fsa.usda.gov/nap">www.fsa.usda.gov/nap</a> or contact your local USDA Service Center. To find your local USDA Service Centers go to <a href="http://offices.usda.gov">http://offices.usda.gov</a>.

Federal crop insurance coverage is sold and delivered solely through private insurance agents. Agent lists are available at all USDA Service Centers or at USDA's online Agent Locator: <a href="http://prodwebnlb.rma.usda.gov/apps/AgentLocator/#">http://prodwebnlb.rma.usda.gov/apps/AgentLocator/#</a>. Producers can use the USDA Cost Estimator, <a href="https://ewebapp.rma.usda.gov/apps/costestimator/Default.aspx">https://ewebapp.rma.usda.gov/apps/costestimator/Default.aspx</a>, to predict insurance premium costs.

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