

February 2020



Farm Service Agency **Electronic News Service**

NEWSLETTER

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Arkansas FSA Newsletter

Arkansas Farm Service Agency

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Little Rock, Arkansas 72201
Phone: 501-301-3000
www.fsa.usda.gov/ar

State Committee: Chairman:
Ron Chastain

Members:
Gary Churchill, Sarah Dunklin,
Nathan Reed, & Vivian Wright

State Committee Meeting:
2nd Wednesday and
Thursday of each Quarter

State Executive Director:
David Curtis

Message from the SED

Again, I am encouraging producers to enroll in the ARC and PLC programs. March 15, 2020 is the enrollment deadline for the 2019 crop year. Until March 15, producers who have not yet enrolled for 2019 can enroll for both 2019 and 2020. For more information on ARC and PLC, download our program fact sheet or our 2014-2018 farm bills comparison fact sheet. Online ARC and PLC election decision tools are available at www.fsa.usda.gov/arc-plc.

Also, CRP continuous signup is ongoing, which enables producers to enroll for [certain practices](#). FSA plans to open the Soil Health and Income Protection Program, a CRP pilot program, in early 2020, and the 2020 CRP Grasslands signup runs from March 16, 2020 to May 15, 2020.

If you are interested in employment with FSA, please visit the [USAJobs Website](#) and/or monitor your local Newspaper. Applications must be completed through [USAJobs Website](#). USDA is an equal opportunity provider, employer, and lender.

Executive Officer:
James Culpepper

Administrative Officer:
Sharon Baker

Farm Programs:
Terri McManus

Farm Loan Programs:
Lori Lavender

Please contact your local FSA Office for questions specific to your operation or county. To find contact information for your local office go to www.fsa.usda.gov/ar.

To enroll in FSA Programs, you may contact your FSA county office for an appointment.

Respecting generations of farmers who have put food on our tables, preserved our landscape, and inspired us with a powerful work ethic. Until next month...

Upcoming Events

The USDA Arkansas Farm Service Agency (FSA) is committed to educating producers on available programs and loans. FSA representatives will be available at the following workshops and conferences. Producers interested in attending these conferences/workshops should follow the registration or RSVP instructions listed below.

Feb 13th – ALCDC Community Economic Development Summit

Arkansas Land and Farm Development Corporation (ALFDC) is partnering with USDA- Farm Service Agency (FSA), USDA-Natural Resources Conservation Service (NRCS), and City of Menifee to have an Community Economic Development Summit. **Carol Hoyt, FLM, and Debbie Bolin, COT, will present on FSA Programs.** The conference will be held Thursday, February 13, 2020, and is free to attend. Registration begins at 5:30pm and the opening session begins at 6:00pm. Pre-registration is not required. The conference will be held at the **Menifee Municipal Building, 68 North Mustang, Menifee, Arkansas 72017.** Refreshments will be served. Please contact ALCDC at 870.734.3005 for additional information.

Feb 21st - Rural Life Conference The University of Arkansas at Pine Bluff is hosting the 2020 Rural Life Conference. The conference will be held Friday, Feb. 21, 2020, and is free to farmers and homemakers. **Cheryl Massey, Farm Loan Program Technician; Jessica Willis, Farm Loan Officer; Lorri Sloate, County Executive Director; Precilla Wade, Farm Loan Officer; and Rod Woods, County Executive Director; will present on FSA Programs in various conference workshops. FSA will also have an Information Booth and Dean Callahan will serve as the Exhibitor.** Registration begins at 7:30 a.m. and the opening session begins at 8:45 a.m. The conference will be held at the Pine Bluff Convention Center, One Convention Center Drive in Pine Bluff. Additional Information will be forthcoming.

Feb. 27th – 28th – Diversity in Ag Conference

Farm Bureau is hosting the first Diversity in Ag Conference on Thursday and Friday, Feb. 27-28, 2020. The conference will be held at the Wyndham Riverfront Hotel, 2 Riverfront Place, North Little Rock, Arkansas. **David Curtis, SED, and Mike Sullivan, State Conservationist, will be the keynote Speakers on Thursday Night. Rhonda O'Guinn, Arkansas' Outreach Coordinator, will manage the FSA Information Booth.** Registration is \$10. The link for registration and hotel reservation is diversityinag.eventbrite.com.

Mar 5th - Arkansas County Women in Agriculture Event

Arkansas County Farm Service Agency is hosting their Annual Women in Agriculture Event. FSA, NRCS, the Conservation District, and Arkansas County Cooperative Extension are partnering to host this event. There will be presentations on various USDA Programs. Emily Bemis, Bemis Honey Bee Farm,

will be the main speaker. The event will be held Thursday, Mar. 5, 2020. The event will be held at the Rice Research and Extension Center, 2900 HWY 130 E, Stuttgart, Arkansas. Contact Arkansas County FSA Office (870-946-3331) for additional information.

Mar 17th-18th - Arkansas Women in Agriculture Conference
Arkansas Women in Agriculture is hosting the 2020 ARWIA Conference. **Terri McManus, Farm Program Chief and Precilla Wade, Farm Loan Officer will present on Disaster Relief. Kimi Martin and Casie Person are the Exhibitors.** The conference will be held Tuesday-Wednesday, Mar. 17-18, 2020. The conference will be held at the Airport Holiday Inn, 3201 Bankhead Drive, Little Rock, AR, 72206, Little Rock, Arkansas. For additional information and to register, please visit: <http://arwomeninag.org/>

UAPB to Offer Borrower Training for FSA Borrowers

Borrower training is available for all Farm Service Agency customers. This training is required for all direct loan applicants, unless the applicant has a waiver issued by the agency.

The Small Farm Program at the University of Arkansas at Pine Bluff (UAPB) will be conducting financial management and production training which will satisfy the Borrower Training requirements for many new or beginning Farm Service Agency (FSA) borrowers.

Borrower training includes instruction in production and financial management. The purpose is to help the applicant develop and improve skills that are necessary to successfully operate a farm and build equity in the operation. It aims to help the producer become financially successful. Borrower training is provided, for a fee, by agency approved vendors. Contact your local FSA Farm Loan Manager for a list of approved vendors.

The first course is scheduled for Tuesday and Wednesday, Mar. 3-4, in the conference room of the UAPB S.J. Parker Agricultural Research Center. The course gets underway at 8:00 a.m. each day and ends at 5:00 p.m. Producers will undergo two days of intensive education consisting of 12 hours of farm business training and six hours of production, crop or livestock training.

Producers will have required homework and will be tested at the end of the training. They will receive a score of 1 to 3. A score of 1 or 2 is needed to pass the course. The score will be sent to the FSA state office and to the borrower's local FSA loan officer. Most producers have two years from receipt of their first FSA loan to complete the Borrower Training.

USDA Announces Details of Risk Management Programs for Hemp Producers

The U.S. Department of Agriculture (USDA) today announced the availability of two programs that protect hemp producers' crops from natural disasters. A pilot hemp insurance program through Multi-Peril Crop Insurance (MPCI) provides coverage against loss of yield because of insurable causes of loss for hemp grown for fiber, grain or Cannabidiol (CBD) oil and the Noninsured Crop Disaster Assistance Program (NAP) coverage protects against losses associated with lower yields, destroyed crops or prevented planting where no permanent federal crop insurance program is available. Producers may apply now, and the deadline to sign up for both programs is March 16, 2020.

Noninsured Crop Disaster Assistance Program

NAP provides coverage against loss for hemp grown for fiber, grain, seed or CBD for the 2020 crop year where no permanent federal crop insurance program is available.

NAP basic 50/55 coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production. Buy-up coverage is available in some cases. The 2018 Farm Bill allows for buy-up levels of NAP coverage from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Premiums apply for buy-up coverage.

For all coverage levels, the NAP service fee is \$325 per crop or \$825 per producer per county, not to exceed \$1,950 for a producer with farming interests in multiple counties.

Multi-Peril Crop Insurance Pilot Insurance Program

The MPCPI pilot insurance is a new crop insurance option for hemp producers in select counties of 21 states for the 2020 crop year. The program is available for eligible producers in certain counties in Alabama, California, Colorado, Illinois, Indiana, Kansas, Kentucky, Maine, Michigan, Minnesota, Montana, New Mexico, New York, North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, Tennessee, Virginia and Wisconsin. Information on eligible counties is accessible through the USDA Risk Management Agency's Actuarial Information Browser.

Among other requirements, to be eligible for the pilot program, a hemp producer must have at least one year of history producing the crop and have a contract for the sale of the insured hemp. In addition, the minimum acreage requirement is 5 acres for CBD and 20 acres for grain and fiber. Hemp will not qualify for replant payments or prevented plant payments under MPCPI.

This pilot insurance coverage is available to hemp growers in addition to revenue protection for hemp offered under the Whole-Farm Revenue Protection plan of insurance. Also, beginning with the 2021 crop year, hemp will be insurable under the Nursery crop insurance program and the Nursery Value Select pilot crop insurance program. Under both nursery programs, hemp will be insurable if grown in containers and in accordance with federal regulations, any applicable state or tribal laws and terms of the crop insurance policy.

Eligibility Requirements

Under a regulation authorized by the 2018 Farm Bill and issued in October 2019, all growers must have a license to grow hemp and must comply with applicable state, tribal or federal regulations or operate under a state or university research pilot, as authorized by the 2014 Farm Bill.

Producers must report hemp acreage to FSA after planting to comply with federal and state law enforcement. The Farm Bill defines hemp as containing 0.3 percent or less tetrahydrocannabinol (THC) on a dry-weight basis. Hemp having THC above the federal statutory compliance level of 0.3 percent is an uninsurable or ineligible cause of loss and will result in the hemp production being ineligible for production history purposes.

For more information on USDA risk management programs for hemp producers, visit farmers.gov/hemp to read our [frequently asked questions](#). For more information on the U.S. Domestic Hemp Production Program, visit USDA's Agricultural Marketing Services' website to read their [frequently asked questions](#).

USDA Reminds Producers of Feb. 28 Deadline for Conservation Reserve Program General Signup

The U.S. Department of Agriculture (USDA) reminds agricultural producers interested in the Conservation Reserve Program (CRP) 2020 general signup to enroll by February 28, 2020. This signup is available to farmers and private landowners who are either enrolling for the first time or re-enrolling for another 10- to 15-year term.

Farmers and ranchers who enroll in CRP receive yearly rental payments for voluntarily establishing long-term, resource-conserving plant species, such as approved grasses or trees (known as

“covers”), which can control soil erosion, improve water quality and develop wildlife habitat on marginally productive agricultural lands.

CRP has 22 million acres enrolled, but the 2018 Farm Bill lifted the cap to 27 million acres.

Signed into law in 1985, CRP is one of the largest private-lands conservation programs in the U.S. It was originally intended to primarily control soil erosion and potentially stabilize commodity prices by taking marginal lands out of production. The program has evolved over the years, providing many conservation and economic benefits. Marking its 35th anniversary in 2020, CRP has had many successes, including:

- Preventing more than 9 billion tons of soil from eroding, enough soil to fill 600 million dump trucks;
- Reducing nitrogen and phosphorous runoff relative to annually tilled cropland by 95 and 85 percent respectively;
- Sequestering an annual average of 49 million tons of greenhouse gases, equal to taking 9 million cars off the road;
- Creating more than 3 million acres of restored wetlands while protecting more than 175,000 stream miles with riparian forest and grass buffers, enough to go around the world 7 times; and
- Benefiting bees and other pollinators and increased populations of ducks, pheasants, turkey, bobwhite quail, prairie chickens, grasshopper sparrows and many other birds.

The CRP continuous signup is ongoing, which enables producers to enroll for [certain practices](#). FSA plans to open the Soil Health and Income Protection Program, a CRP pilot program, in early 2020, and the 2020 CRP Grasslands signup runs from March 16, 2020 to May 15, 2020.

To enroll in CRP, contact your local FSA county office or visit fsa.usda.gov/crp. To locate your local FSA office, visit farmers.gov/service-locator.

FSA Encourages Producers to Enroll Soon in Agriculture Risk Coverage and Price Loss Coverage Programs

USDA's Farm Service Agency (FSA) encourages agricultural producers to enroll now in the Agriculture Risk Loss (ARC) and Price Loss Coverage (PLC) programs. March 15, 2020 is the enrollment deadline for the 2019 crop year.

Although more than 200,000 producers have enrolled to date, FSA anticipates 1.5 million producers will enroll for ARC and PLC. By enrolling soon, producers can beat the rush as the deadline nears.

FSA offices have multiple programs competing for the time and attention of our staff. Because of the importance and complexities of the ARC and PLC programs; and to ensure FSA meets your program delivery expectations, please do not wait to start the enrollment process. Call your FSA county office and make an appointment soon to ensure your elections are made and contracts signed well ahead of the deadlines.

ARC and PLC provide financial protections to farmers from substantial drops in crop prices or revenues and are vital economic safety nets for most American farms.

The programs cover the following commodities: barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium and short grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat.

Until March 15, producers who have not yet enrolled in ARC or PLC for 2019 can enroll for both 2019 and 2020 during the same visit to an FSA county office unless yield updates are requested. Additionally, farm owners have a one-time opportunity to update PLC payment yields that take

effect beginning with crop year 2020. If the owner accompanies the producer to the office, the yield update and enrollments may be completed during the same office visit.

More Information

For more information on ARC and PLC, download our [program fact sheet](#) or our [2014-2018 farm bills comparison fact sheet](#). Online ARC and PLC election decision tools are available at fsa.usda.gov/arc/plc. To enroll, contact your [FSA county office](#) for an appointment.

The Importance of Responding to NASS Surveys

The U.S. Department of Agriculture's National Agricultural Statistics Service (NASS) conducts hundreds of surveys every year and prepares reports covering virtually every aspect of U.S. agriculture.

Producers who receive survey questionnaires should respond quickly and online if possible.

The results of the surveys help determine the structure of USDA farm programs, such as soil rental rates for the Conservation Reserve Program and prices and yields used for the Agriculture Risk Coverage and Price Loss Coverage programs. This county-level data is critical for USDA farm payment determinations. Survey responses also help associations, businesses and policymakers advocate for their industry and help educate others on the importance of agriculture.

NASS safeguards the privacy of all respondents and publishes only aggregate data, ensuring that no individual operation or producer can be identified.

NASS data is available online at www.nass.usda.gov/Publications and through the searchable [Quick Stats database](#). Watch a video on how NASS data is used at <https://www.youtube.com/watch?v=m-4zjnh26io&feature=youtu.be>.

New Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation

A new online tool can help farmers and ranchers find information on U.S. Department of Agriculture (USDA) farm loans that may best fit their operations. USDA has launched the new *Farm Loan Discovery Tool* as the newest feature on farmers.gov, the Department's self-service website for farmers.

USDA's Farm Service Agency (FSA) offers a variety of loan options to help farmers finance their operations. From buying land to financing the purchase of equipment, FSA loans can help. Compared to this time last year, FSA has seen an 18 percent increase in the amount it has obligated for direct farm ownership loans, and through the 2018 Farm Bill, has [increased the limits](#) for several loan products.

USDA conducted field research in eight states, gathering input from farmers and FSA farm loan staff to better understand their needs and challenges.

How the Tool Works

Farmers who are looking for financing options to operate a farm or buy land can answer a few simple questions about what they are looking to fund and how much money they need to borrow. After submitting their answers, farmers will be provided information on farm loans that best fit their specific needs. The loan application and additional resources also will be provided.

Farmers can download application quick guides that outline what to expect from preparing an application to receiving a loan decision. There are four guides that cover loans to individuals, entities, and youth, as well as information on microloans. The guides include general eligibility

requirements and a list of required forms and documentation for each type of loan. These guides can help farmers prepare before their first USDA service center visit with a loan officer.

Farmers can access the *Farm Loan Discovery Tool* by visiting farmers.gov/fund and clicking the “Start” button. Follow the prompts and answer five simple questions to receive loan information that is applicable to your agricultural operation. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser, and is fully functional on mobile devices. It does not work in Internet Explorer.

About Farmers.gov

In 2018, USDA unveiled farmers.gov, a dynamic, mobile-friendly public website combined with an authenticated portal where farmers will be able to apply for programs, process transactions, and manage accounts.

The *Farm Loan Discovery Tool* is one of many resources on farmers.gov to help connect farmers to information that can help their operations. Earlier this year, USDA launched the *My Financial Information* feature, which enables farmers to view their loan information, history, payments, and alerts by logging into the website.

USDA is building farmers.gov for farmers, by farmers. In addition to the interactive farm loan features, the site also offers a Disaster Assistance Discovery Tool. Farmers can visit farmers.gov/recover/disaster-assistance-tool#step-1 to find disaster assistance programs that can help their operation recover from natural disasters.

With feedback from customers and field employees who serve those customers, farmers.gov delivers farmer-focused features through an agile, iterative process to deliver the greatest immediate value to America’s agricultural producers – helping farmers and ranchers do right, and feed everyone.

For more information or to locate your USDA Service Center, visit farmers.gov.

Higher Limits Now Available on USDA Farm Loans

Higher limits are now available for borrowers interested in USDA’s farm loans, which help agricultural producers purchase farms or cover operating expenses. The 2018 Farm Bill increased the amount that producers can borrow through direct and guaranteed loans available through USDA’s Farm Service Agency (FSA) and made changes to other loans, such as microloans and emergency loans.

Key changes include:

- The Direct Operating Loan limit increased from \$300,000 to \$400,000, and the Guaranteed Operating Loan limit increased from \$ 1.429 million to \$1.75 million. Operating loans help producers pay for normal operating expenses, including machinery and equipment, seed, livestock feed, and more.
- The Direct Farm Ownership Loan limit increased from \$300,000 to \$600,000, and the Guaranteed Farm Ownership Loan limit increased from \$1.429 million to \$1.75 million. Farm ownership loans help producers become owner-operators of family farms as well as improve and expand current operations.
- Producers can now receive both a \$50,000 Farm Ownership Microloan and a \$50,000 Operating Microloan. Previously, microloans were limited to a combined \$50,000. Microloans provide flexible access to credit for small, beginning, niche, and non-traditional farm operations.
- Producers who previously received debt forgiveness as part of an approved FSA restructuring plan are now eligible to apply for emergency loans. Previously, these producers were ineligible.
- Beginning and socially disadvantaged producers can now receive up to a 95 percent guarantee against the loss of principal and interest on a loan, up from 90 percent.

About Farm Loans

Direct farm loans, which include microloans and emergency loans, are financed and serviced by FSA, while guaranteed farm loans are financed and serviced by commercial lenders. For guaranteed loans, FSA provides a guarantee against possible financial loss of principal and interest.

For more information on FSA farm loans, visit www.fsa.usda.gov or contact your [local USDA service center](#).

Changing Bank Accounts

FSA program payments are issued electronically into your bank account. In order to make timely payments, you need to notify your FSA servicing office if you close your account or if your bank information is changed for whatever reason (such as your financial institution merging or being purchased). Payments can be delayed if FSA is not notified of changes to account and bank routing numbers.

For some programs, payments are not made until the following year. For example, payments for crop year 2018 through the Agriculture Risk Coverage and Price Loss Coverage program aren't paid until 2019. If the bank account was closed due to the death of an individual or dissolution of an entity or partnership before the payment was issued, please notify your local FSA office as soon as possible to claim your payment.

Rates and Dates

Interest Rates for February 2020		Dates to Remember	
90-Day Treasury Bill		2/28/2020	Deadline for CRP General Signup 54
Farm Operating Loans — Direct		3/16/2020	NAP coverage for Hemp
Farm Ownership Loans — Direct		3/16/2020	2019 ARCPLC election & enrollment deadline
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher		3/31/3030	Last day to request 2019 Honey, Oats and Wheat loans
Emergency Loans			
Farm Storage Facility Loans (5 years)	1.625		
Farm Storage Facility Loans (10 years)	1.875		
Commodity Loans 1996-Present	2.500		

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).

Persons with disabilities who require accommodations to attend or participate in this meeting/function/event should contact their local County Executive Director or Rhonda O'Guinn at 501-301-3018, (TDD# or Federal Relay Service at 1-800-877-8339, and rhonda.oguinn@usda.gov).



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