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## New York State FSA Newsletter

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### New York State Farm Service Agency

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### National Agriculture Day Honors Stewards of a Healthy Planet

March 15 is National Agriculture Day – a day designated each year by the Agriculture Council of America to celebrate the accomplishments of agriculture. New York State FSA joins the council in recognizing farmers and ranchers for their contributions to the nation's outstanding quality of life. This year's theme is **Agriculture: Stewards of a Healthy Planet.**

Agricultural producers are the original stewards of the land. They understand the fragility of the land and are well aware that there are increasingly fewer producers and fewer acres for production. They want to sustain it and protect what they have.

According to the 2012 Agriculture Census, there are 3.2 million farmers and ranchers in the United States. These American farmers and ranchers constantly seek new and sustainable ways to operate. Through these efforts, they preserve wildlife, protect water sources and reduce soil erosion. They also use precision production practices to greatly reduce their footprint on the environment.

Last year, 912 million acres produced food and fiber. Not only are American farmers and ranchers, who represent one percent of the U.S. population, devoted to taking care of the land, but they're

Christy Marshall

committed to feeding the nation and producing imports that help the country balance its trade.”

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

<http://offices.usda.gov>

Every year, farmers and ranchers face challenges such as natural disasters, downturns in markets and plant disease, which can financially cripple their operations, but they persevere. During such times, FSA provides financial relief through various conservation, disaster assistance, commodity safety-net programs and low interest-rate credit outlined in the 2014 Farm Bill.

The programs provide New York State's 35,537 agricultural operation with the ability to rank among the top states for dairy, apples, grapes and corn for silage, having a market value of \$5.4 billion.

I am honored to administer programs that enable our producers to manage their risks when the agriculture industry faces hardship. On behalf of the New York State Farm Service Agency, I would like to thank American farmers and ranchers for continuing to feed our nation and the world during every circumstance.

James Barber  
State Executive Director

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## NAP Crop Coverage Deadline March 15th

The Noninsured Crop Assistance Program (NAP) is a risk management tool offered by the USDA Farm Service Agency (FSA). Essentially, NAP is crop insurance for crops you cannot buy conventional crop insurance on. NAP covers losses from natural causes such as drought, freeze, hail, excessive wind and excessive moisture disasters.

Crops include perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.

The deadline to purchase NAP on most spring planted crops is **March 15th** including beans, broccoli, Brussels sprouts, cabbage, cantaloupe, carrots, cauliflower, celery, cucumbers, eggplant, hops, artichokes, kohlrabi, peas, peppers, pumpkins, sunflowers, squash, sweet corn, tomatoes, watermelons, as well as several other crops.

**May 1st** is the deadline for ornamental and non-ornamental nursery stock.

Basic NAP coverage costs \$250 per crop with a maximum fee of \$750. If you grow more than 3 eligible crops, those additional crops are covered at no extra charge. There is an additional premium for higher coverage levels. **Basic fees are waived for Beginning Farmers, Limited Resource and Underserved producers.**

For more information on NAP, service fees, premiums and sales deadlines, contact your local FSA office or visit the web at [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap).

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## More Eligible Commodities Added to Farm Storage Facility Loans

The Farm Storage Facility Loan (FSFL) program, which provides low-interest financing to producers to build or upgrade storage facilities, now includes a wider range of eligible commodities. The new commodities eligible for facility loans include hops, rye, milk, cheese, butter, yogurt, maple sap, meat and poultry (unprocessed), eggs, floriculture and aquaculture.

Commodities already eligible for these loans include corn, grain sorghum, soybeans, oats, wheat, barley, minor oilseeds harvested as whole grain, hay, honey, renewable biomass, and fruits, nuts and vegetables for cold storage facilities.

Producers do not need to demonstrate the lack of commercial credit availability to apply. These loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

Interest rates are fixed for the term of the loan. Loan terms can be 7, 10 or 12 years depending on the amount of the loan. **The current interest rate for a 7 year loan is 1.625% (March 2016).**

To learn more about the FSA Farm Storage Facility Loan program, visit [www.fsa.usda.gov/pricesupport](http://www.fsa.usda.gov/pricesupport) or contact a local FSA county office. To find your local FSA county office, visit <http://offices.usda.gov>.

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## USDA Financial Assistance Available to Help Organic Farmers Create Conservation Buffers

USDA is assisting organic farmers with the cost of establishing up to 20,000 acres of new conservation buffers and other practices on and near farms that produce organic crops.

The financial assistance is available from the USDA Conservation Reserve Program (CRP), a federally funded voluntary program that contracts with agricultural producers so that environmentally sensitive land is not farmed or ranched, but instead used for conservation benefits. CRP participants establish long-term, resource-conserving plant species, such as approved grasses or trees (known as “covers”) to control soil erosion, improve water quality and develop wildlife habitat. In return, FSA provides participants with rental payments and cost-share assistance. Contract duration is between 10 and 15 years.

For conservation buffers, funds are available for establishing shrubs and trees, or supporting pollinating species, and can be planted in blocks or strips. Interested organic producers can offer eligible land for enrollment in this initiative at any time.

Other USDA FSA programs that assist organic farmers include:

- The Noninsured Crop Disaster Assistance Program that provides financial assistance for 55 to 100 percent of the average market price for organic crop losses between 50 to 65 percent of expected production due to a natural disaster.
- Marketing assistance loans that provide interim financing to help producers meet cash flow needs without having to sell crops during harvest when market prices are low, and deficiency payments to producers who forgo the loan in return for a payment on the eligible commodity.
- A variety of loans for operating expenses, ownership or guarantees with outside lenders, including streamlined microlans that have a lower amount of paperwork

- Farm Storage Facility Loans for that provide low-interest financing to build or upgrade storage facilities for organic commodities, including cold storage, grain bins, bulk tanks and drying and handling equipment.
- Services such as mapping farm and field boundaries and reporting organic acreage that can be provided to a farm's organic certifier or crop insurance agent.

Visit [www.fsa.usda.gov/organic](http://www.fsa.usda.gov/organic) to learn more about how FSA can help organic farmers. For an interactive tour of CRP success stories, visit [www.fsa.usda.gov/CRPis30](http://www.fsa.usda.gov/CRPis30) or follow #CRPis30 on Twitter. To learn more about FSA programs visit a local FSA office or [www.fsa.usda.gov](http://www.fsa.usda.gov). To find your local FSA office, visit <http://offices.usda.gov>.

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## USDA Expands Microloans to Help Farmers Purchase Farmland and Improve Property

Producers, Including Beginning and Underserved Farmers, Have a New Option to Gain Access to Land

The U.S. Department of Agriculture (USDA) will begin offering farm ownership microloans, creating a new financing avenue for farmers to buy and improve property. These microloans will be especially helpful to beginning or underserved farmers, U.S. veterans looking for a career in farming, and those who have small and mid-sized farming operations.

The microloan program, which celebrates its third anniversary this week, has been hugely successful, providing more than 16,800 low-interest loans, totaling over \$373 million to producers across the country. Microloans have helped farmers and ranchers with operating costs, such as feed, fertilizer, tools, fencing, equipment, and living expenses since 2013. Seventy percent of loans have gone to new farmers.

Now, microloans will be available to also help with farm land and building purchases, and soil and water conservation improvements. FSA designed the expanded program to simplify the application process, expand eligibility requirements and expedite smaller real estate loans to help farmers strengthen their operations. Microloans provide up to \$50,000 to qualified producers, and can be issued to the applicant directly from the USDA Farm Service Agency (FSA).

Watch FSA Administrator Val Dolcini describe how microloans can help you!  
<http://fsa.blogsdelivery.com/2016/03/04/microloan-message-from-administrator/>

This microloan announcement is another USDA resource for America's farmers and ranchers to utilize, especially as [new and beginning farmers and ranchers](#) look for the assistance they need to get started. To learn more about the FSA microloan program visit [www.fsa.usda.gov/microloans](http://www.fsa.usda.gov/microloans), or contact your local FSA office. To find your nearest office location, please visit <http://offices.usda.gov>.

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## Loan Servicing

There are options for Farm Service Agency loan customers during financial stress. If you are a borrower who is unable to make payments on a loan, contact your local FSA Farm Loan Manager to learn about the options available to you.

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## Update Your Records

FSA is cleaning up our producer record database. If you have any unreported changes of address or zip code 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.

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## Youth Loans

The Farm Service Agency makes loans to youth to establish and operate agricultural income-producing projects in connection with 4-H clubs, FFA and other agricultural groups. Projects must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. The maximum loan amount is \$5000.

### Youth Loan Eligibility Requirements:

- Be a citizen of the United States (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands) or a legal resident alien
- Be 10 years to 20 years of age
- Comply with FSA's general eligibility requirements
- Be unable to get a loan from other sources
- Conduct a modest income-producing project in a supervised program of work as outlined above
- Demonstrate capability of planning, managing and operating the project under guidance and assistance from a project advisor. The project supervisor must recommend the youth loan applicant, along with providing adequate supervision.

Stop by your county office for help preparing and processing the application forms.

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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).

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