

March 2015



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Wisconsin FSA News and Updates

Wisconsin State Farm Service Agency

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Message From the State Director

March has brought warm weather. With the rising temperatures comes the excitement and anticipation of Spring.

This month's FSA newsletter provides you with a number of important sign-up dates. March 16 is the deadline to obtain NAP coverage on uninsurable Spring planted crops and March 31 is the new deadline to make base reallocations and yield updates, along with choosing between the Price Loss Coverage (PLC) or the Agriculture Risk Coverage (ARC) programs.

Thank you for your work on behalf of Wisconsin agriculture!

Brad Pfaff
State Executive Director

Questions?

Please contact your [local FSA Office](#) for questions specific to your operation or county.

USDA Provides One-Time Extension of Deadline to Update Base Acres or Yield History for ARC/PLC Programs

Farmers Now Have Until March 31 to Update Yields and Reallocate Base Acres; Deadline for Choosing Between ARC and PLC also Remains March 31

Agriculture Secretary Tom Vilsack has announced that a one-time extension will be provided to producers for the new safety-net programs established by the 2014 Farm Bill, known as Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC). The final day to update yield history or reallocate base acres has been extended one additional month, from February 27, 2015 until March 31, 2015. The final day for farm owners and producers to choose ARC or PLC coverage also remains March 31, 2015.

If no changes are made to yield history or base acres by March 31, 2015, the farm's current yield and base will be used. A program choice of ARC or PLC coverage also must be made by March 31, 2015, or there will be no 2014 payments for the farm, and the farm will default to PLC coverage through the 2018 crop year.

Nationwide, more than 2.9 million educational postcards, in [English](#) and [Spanish](#), have been sent to producers, and over 4,100 training sessions have been conducted on the new safety-net programs. The online tools, available at www.fsa.usda.gov/arc-plc, allow producers to explore projections on how ARC or PLC coverage will affect their operation under possible future scenarios.

Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium grain rice (which includes short grain rice), safflower seed, sesame, soybeans, sunflower seed and wheat. Upland cotton is no longer a covered commodity.

To learn more, farmers can contact their local Farm Service Agency county office.

USDA Announces Changes to Fruit, Vegetable and Wild Rice Planting Rules for ACR/PLC Programs

The Farm Service Agency (FSA) has announced fruit, vegetable and wild rice provisions that affect producers who intend to participate in certain programs authorized by the Agriculture Act (Farm Bill) of 2014.

Producers who intend to participate in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs are subject to an acre-for-acre payment reduction when fruits, vegetables or wild rice are planted on

the payment acres of a farm. Planting fruits, vegetables or wild rice on acres that are not considered payment acres will not result in a payment reduction. Farms that are eligible to participate in ARC/PLC but are not enrolled for a particular year may plant unlimited fruits, vegetables and wild rice for that year but will not receive ARC/PLC payments for that year. Eligibility for succeeding years is not affected.

Planting and harvesting fruits, vegetables and wild rice on ARC/PLC acreage is subject to the acre-for-acre payment reduction when those crops are planted on either more than 15 % of the base acres of a farm enrolled in ARC using the county coverage or PLC, or more than 35 % of the base acres of a farm enrolled in ARC using the individual coverage.

Fruits, vegetables and wild rice that are planted in a double-cropping practice will not cause a payment reduction if the farm is in a double-cropping region as designated by FSA.

USDA Reminds Producers of March 16th Sales Closing Date for Non-Insured Crop Disaster Assistance Program Coverage for 2015 Spring Planted Crops

Free Basic Coverage Plans and Premium Discounts Available for New, Targeted Underserved and Limited Income Farmers

Greater protection is now available from the Noninsured Crop Disaster Assistance Program for crops that are not eligible for coverage through the federal crop insurance program. The new options, created by the 2014 Farm Bill, provide greater coverage for losses when natural disasters affect specialty crops such as vegetables, fruits, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, maple sap, and energy crops.

Previously, the program offered coverage at 55 % of the average market price for crop when losses exceeded 50 % of the expected production. Producers can now choose higher levels of coverage, up to 65 percent of their expected production at 100 % of the average market price. The cost of basic coverage (55% of price and 50% of expected production) is a \$250 service fee per crop. However, a producer never has to pay more than \$750 in service fees per county and no more than \$1875 if producing in three or more counties.

Buy-up coverage which offers protection at 100% of the average market price for the crop along with yield options for 50%, 55%, 60% and 65% of expected production is available for the \$250 service fee per crop plus 5.25% of the liability for the coverage. However, no producer has to pay more than \$6563 for buy-up coverage no matter how many crops are covered.

A waiver of the \$250 service fee and a 50% reduction in buy-up coverage is available for limited resource producers, beginning farmers and targeted underserved farmers (which includes females).

To help producers learn more about the Noninsured Crop Disaster Assistance Program and how it can help them, USDA, in partnership with Michigan State University and the University of Illinois, created an online resource. The Web tool, available at www.fsa.usda.gov/nap, allows producers to determine whether their crops are eligible for coverage. It also gives them an opportunity to explore a variety of options and levels to determine the best protection level for their operation.

The deadline to apply for 2015 NAP basic coverage or buy-up coverage on spring planted crops is March 16, 2015.

To learn more, visit the Farm Service Agency (FSA) website at www.fsa.usda.gov/nap or contact your local FSA office.

2014 Marketing Assistance Loans

The USDA Farm Service Agency (FSA) is accepting requests for marketing assistance loans (MALs) for eligible 2014 commodities. MALs are nine-month loans with a current locked interest rate of 1.25% (March rate).

MALs for the 2014 crop year become available after the harvest of a crop and extend through to the commodity's final loan availability date. (see below)

MALs provide producers interim financing after harvest to help meet cash flow needs while waiting to feed or market a commodity. A producer who is eligible to obtain a loan, but agrees to forgo the loan, may obtain a Loan Deficiency Payment (LDP) if such a payment is available.

Final Availability Dates for Marketing Assistance Loans & Loan Deficiency Payments

- March 31, 2015 - Barley, Honey, Oats, Wheat
- June 1, 2015 – Corn and Soybeans

National and county loans rates for 2014 crops are posted on the FSA website at: www.fsa.usda.gov/pricesupport.

For more information, please visit a nearby USDA Service Center or FSA's website www.fsa.usda.gov.

2015 Acreage Reporting Dates

The deadline to report 2015 crops to Farm Service Agency (FSA) that had a November 15, 2014 reporting deadline without paying a late-file fee has been extended for producers who do not have federal crop insurance or Non-Insured Crop Disaster Assistance (NAP) coverage on a crop. Crops under this waiver include alfalfa, perennial forages, wheat, fall-seeded small grains and pasture. The late-filed report can be accepted as long as FSA can confirm the existence of the crop. The Risk Management Agency (RMA) did not grant a waiver so producers need to consult their crop insurance agent for deadlines for insured crops.

All 2015 spring seeded crops must be reported to FSA by no later than July 15, 2015.

The following exceptions apply to this date:

- If the crop has not been planted by the above acreage reporting date, then the acreage must be reported no later than 15 calendar days after planting is completed.
- If a producer acquires additional acreage after the above acreage reporting date, then the acreage must be reported no later than 30 calendar days after purchase or acquiring the lease. Appropriate documentation must be provided to our office.
- If a perennial forage crop is reported with the intended use of "cover only," "green manure," "left standing," or "seed," then the acreage must be reported by July 15th.

Late Filed 2014 Crop Reports – Producers can still late-file their 2014 crop reports. However the report has to be filed while there is still physical evidence in the field. Late file fees will apply, and a complete farm report is needed for our programs.

NAP policy holders should note that the acreage reporting date for NAP covered crops is the earlier of the reporting date for the crop or 15 calendar days before harvesting of the crop begins.

For questions regarding acreage reporting please contact you local FSA office.

Farm Storage Facility Loan Program

USDA has a program to help producers build or upgrade feed and grain farm-storage facilities. The Farm Storage Facility Loan (FSFL) program provides very low-interest financing to assist producers with the construction or rehabilitation of storage structures.

The maximum amount of a loan through the FSFL program is \$500,000 per structure with the Farm Service Agency (FSA) loaning on up to 85% of the eligible costs. Loan terms of seven years (for loans less than

\$100,000), seven or 10 years (for loans between \$100,000 and \$250,000) or seven, 10 or 12 years if the loan is greater than \$250,000 are available. The interest rate in effect at the time the loan is approved is locked in for the life of the loan. The current interest rates are 1.75% for a 7-year loan, 1.875% for a 10-year loan and 2.0% for a 12-year loan.

The program is designed to help ensure that producers have adequate capacity to store their harvested production until they feed or sell the harvested crop. Loans are available for bunkers, flat storage, hay barns, bins, grain drying and handling facilities as well as silos and oxygen limiting structures. Loans are also available for fruit, vegetable, honey and biomass storage.

An FSFL needs to be approved before any site preparation or construction can begin. FSFL security requirements have been eased for loans between \$50,000 and \$100,000. Previously, all loans in excess of \$50,000 required a promissory note and additional security, such as a lien on real estate. Now loans up to \$100,000 can be secured by only a promissory note, unless the structure has no re-sale value, then additional collateral is still required.

Anyone interested in an FSFL needs to contact their local FSA office at least six weeks prior to any planned construction to allow for loan processing. All loans require a \$100 non-refundable loan application fee. Please feel free to contact your local FSA office if you have any questions.

Emergency Assistance for Livestock, Honeybee, and Farm-Raised Fish Program

The Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) provides emergency assistance to eligible livestock, honeybee, and farm-raised fish producers who have losses due to disease, adverse weather or other conditions, such as blizzards and wildfires, not covered by other agricultural disaster assistance programs.

Eligible livestock losses include grazing losses not covered under the Livestock Forage Disaster Program (LFP), loss of purchased feed and/or mechanically harvested feed due to an eligible adverse weather event, additional cost of transporting water because of an eligible drought.

Eligible honeybee losses include loss of purchased feed due to an eligible adverse weather event, cost of additional feed purchased above normal quantities due to an eligible adverse weather condition, colony losses in excess of normal mortality due to an eligible weather event or loss condition, including CCD, and hive losses due to eligible adverse weather.

Eligible farm-raised fish losses include death losses in excess of normal mortality and/or loss of purchased feed due to an eligible adverse weather event.

Producers who suffer eligible livestock, honeybee, or farm-raised fish losses from October 1, 2014 to September 30, 2015 must file:

- A notice of loss the earlier of 30 calendar days of when the loss is apparent or by November 1, 2015;
- An application for payment by November 1, 2015.

The Farm Bill caps ELAP disaster funding at \$20 million per federal fiscal year.

The following ELAP Fact Sheets (by topic) are available online:

- ELAP for Farm-Raised Fish Fact Sheet
- ELAP for Livestock Fact Sheet
- ELAP for Honeybees Fact Sheet

To view these and other FSA program fact sheets, visit the FSA fact sheet web page at www.fsa.usda.gov/factsheets.

Livestock Indemnity Program

The Livestock Indemnity Program (LIP) provides assistance to eligible producers for livestock death losses in excess of normal mortality due to adverse weather and attacks by animals reintroduced into the wild by the federal government or protected by federal law. LIP compensates livestock owners and contract growers for livestock death losses in excess of normal mortality due to adverse weather, including losses due to floods, blizzards, wildfires, extreme heat or extreme cold.

For 2015, eligible losses must occur on or after January 1, 2015, and before December 31, 2015. A notice of loss must be filed with the Farm Service Agency (FSA) within 30 days of when the loss of livestock is apparent.

Participants must provide the following supporting documentation to their local FSA office no later than 30 calendar days after the end of the calendar year for which benefits are requested:

- Proof of death documentation
- Copy of growers contracts (if applicable)
- Proof of normal mortality documentation

Producers who suffer livestock losses in 2015 must file both of the following:

- A notice of loss the earlier of 30 calendar days of when the loss was apparent or by January 30, 2015;
- An application for payment by January 30, 2016.

Additional Information about LIP is available at your local FSA office.

Microloan Cap Grows to \$50,000

Farm Service Agency (FSA) reminds farmers that the FSA borrowing limit for microloans has increased to \$50,000. Microloans offer borrowers simplified lending with less paperwork.

The microloan program allows beginning, small and mid-sized farmers access to FSA loans using a simplified application process with up to seven years to repay. Microloans are part of USDA's continued commitment to [small and midsized farming operations](#).

To complement the microloan program additional changes to FSA eligibility requirements will enhance beginning farmers access to land, a key barrier to entry level producers. FSA policies related to farm experience have changed so that other types of skills may be considered to meet the direct farming experience required for farm ownership loan eligibility. Operation or management of non-farm businesses, leadership positions while serving in the military, or advanced education in an agricultural field will now count towards the experience applicants need to show when applying for farm ownership loans. Important Note: Microloans cannot be used to purchase real estate.

Since 2010, FSA has made a record amount of farm loans — more than 165,000 loans totaling nearly \$23 billion. More than 50 % of USDA's farm loans now go to beginning farmers. In addition, FSA has increased its lending to socially disadvantaged producers by nearly 50 percent since 2010.

Please review the FSA [Microloan Program Fact Sheet](#) for program application, eligibility and related information.

Loans for Targeted Underserved Producers

The Farm Service Agency (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 purchase or improve farms.

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

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.

Dates to Remember

USDA is an equal opportunity provider and employer. 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).

- March 16th - Deadline to apply for 2015 NAP basic or buy-up coverage on spring planted crops
- March 31st - Deadline for ARC/PLC base reallocations and/or yield updates by FSA farm number
- March 31st - Deadline for ARC or PLC election on an FSA farm number basis
- March 31st - Deadline to obtain a 2014 barley, oats, wheat or honey loan
- May 25 - - - - Offices closed in observance of Memorial Day
- June 1st - - - - Deadline to obtain a 2014 corn or soybean loan
- July 3rd - - - - Offices closed in observance of Independence Day
- July 15th - - - - Deadline to timely file a 2015 acreage report on spring planted crops
- Ongoing
 - Continuous Conservation Reserve program enrollment
 - Farm Storage Facility Loan program applications

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