

September 2015



NEWSLETTER



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Wisconsin FSA Newsletter

Wisconsin Farm Service Agency

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

Important Dates to Remember

- Sept. 30....2014 and 2015 Agriculture Risk Coverage (ARC) & Price Loss Coverage (PLC) Enrollment Deadline
- Sept. 30....2016 NAP Application Closing Date for Annual Fall-Seeded Crops, Perennial Forage and Grazing, Mixed Forage Crops, Rye, Speltz, Triticale, Wheat, and Garlic
- Nov. 1.....2015 Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) Application for Payment Deadline
- Nov. 9.....County Committee Election Ballots will be Mailed to Eligible Voters
- Nov. 12....Deadline for Removing hay Bales from CRP fields
- Nov. 16....2016 Acreage Reporting Deadline for Perennial Forage, Pasture, Rangeland & Forage (PRF) including Native Grass, Fall Wheat and all other Fall-Seeded Small Grains
- Nov. 16....Deadline for 2015 NAP Production Reports for Annual Fall-Seeded Crops, Perennial Forage, Mixed Forage Crops, Rye, Speltz, Triticale, Wheat and Garlic
- Nov. 20....EXTENDED! Last day of the Registration/Coverage Election Period for 2016 MPP-Dairy Program

Nov. 20.....Application Deadline for CRP Working
Grass, Range & Pasture Lands
Initiative
Nov. 20.....2016 NAP Application Closing Date
for Honey Producers
Dec. 1.....CRP General Signup Begins
Dec. 7.....Last Day to Return Voted County
Committee Election Ballots to FSA
at the local USDA Service Center.

EXTENDED November 20th Deadline to Enroll in 2016 Dairy Margin Protection Program

Dairy farmers can enroll in the Margin Protection Program for 2016 coverage through November 20th. The voluntary program, provides financial assistance to participating dairy operations when the margin – the difference between the price of milk and feed costs – falls below the coverage level selected by the farmer. The Margin Protection Program gives participating dairy producers the flexibility to select coverage levels best suited for their operation each year.

The extended enrollment deadline ends on November 20, 2015, for coverage in 2016. Participating farmers will remain in the program through 2018 and must pay a \$100 administrative fee each year.

Failure to timely make a coverage election on form CC-782 will result in no coverage for 2016. However, you will remain legally obligated to pay the \$100 administrative fee. Once that is done, the catastrophic level coverage may be reinstated.

Margin Protection Program payments are based on an operation's historical production. An operation's historical production will increase by 2.61 percent in 2016 if the operation participated in 2015.

What's New for 2016:

- While the \$100 annual administrative fee is due by November 20, 2015, 100% of any buy-up premiums are now due by September 1, 2016. You are no longer required to make a 25% premium payment by February 1, 2016 and pay the balance by June 16, 2016.
- Your milk plant may remit your premium to the local FSA office if you work out an agreement with your milk plant.
- Premium payments may be submitted to your local FSA office at any time prior to the September 1, 2016 deadline.

USDA has an online resource available to help dairy producers decide which level of coverage will provide them with the strongest safety net under a variety of conditions. The enhanced web tool, www.fsa.usda.gov/mpptool, allows dairy farmers to quickly and easily combine their unique operation data and other key variables to calculate their coverage needs based on price projections. Dairy operations may remit premium payments for 2016 coverage at any time before September 1, 2016.

For more information, visit FSA online at www.fsa.usda.gov/dairy or stop by a local FSA office to learn more about the Margin Protection Program.

September 30th Deadline to Enroll in 2014 & 2015 ARC-PLC

Eligible producers may now formally enroll in the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) programs for 2014 and 2015. The enrollment period ends on September 30, 2015.

The new programs, established by the 2014 Farm Bill, trigger financial protections for agricultural producers when market forces cause substantial drops in crop prices or revenues.

I thought I already signed up this spring??? Many producers don't realize that this past spring they only determined bases and yields and selected a program, ARC or PLC. Starting this year through 2018, producers need to enroll in the program annually at their local FSA office as was done with the prior DCP program.

Producers should contact their local FSA office to set up an appointment or to make sure their farms are enrolled in the 2014 and/or 2015 ARC or PLC programs.

Non-Insured Crop Disaster Assistance Program Deadlines

Loss Coverage For Crops Not Eligible for Federal Crop Insurance in Your County!

Producers interested in participating in the Farm Service Agency's (FSA) [Non-Insured Crop Disaster Assistance Program \(NAP\)](#) need to be aware of the upcoming application deadlines. NAP will also offer buy-up coverage for the 2016 program year.

NAP is designed to reduce financial shortfalls caused by catastrophic losses due to natural disasters. Covered losses include actual production and crops prevented from being planted.

Application deadline dates are below. NAP coverage is only available for crops not covered by Federal Crop Insurance.

- The deadline date for perennial forage, including most fall and spring planted small grain forages and pasture land forages, not covered by federal crop insurance, is September 30, 2015. For producers who elect this coverage the 2016 acreage report deadline is November 15, 2015.
- September 30, 2015 - application closing date for winter/spring plantings of wheat (not eligible for federal crop insurance coverage), barley, rye, triticale, and mint. For producers who elect this coverage the 2016 acreage report deadline is November 15, 2015.
- The application closing deadline for perennial crops such as apples, pears, blueberries, strawberries, grapes, honey, maple sap, asparagus and other perennial fruits is November 20, 2015. The acreage report deadline is January 15, 2016 for apples, pears, blueberries, strawberries, grapes and asparagus. The acreage report deadline is January 2, 2016 for honey and February 1, 2016 for maple sap. Please contact your local office for dates for any crops not listed.

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 of up to 65% 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 regardless 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 socially disadvantaged producers (which includes females).

Producers with NAP coverage must remember to timely file acreage reports and or inventories, and keep track of harvested production using acceptable methods. A "Notice of Loss" for non hand harvested crops must be filed within 15 days of the disaster event when a loss is apparent due to drought, hail, flood, etc., to qualify for NAP. Notice of losses for hand harvested crops must be filed within 72 hour of the disaster or when the losses is apparent.

For more information on NAP coverage and crop specific acreage, inventory and production reporting deadlines, please contact your nearest [local County FSA Office](#).

2016 Acreage Reporting of Perennial, Forage, and Fall Seeded Grain

All producers are encouraged to contact their local FSA office to make an appointment to certify their crops. The deadline for their perennial forages and fall-seeded grains reports for 2016 is November 16, 2015. Timely and complete acreage reports are eligibility requirements for many FSA programs including the Agriculture Risk Coverage (ARC) and Price Loss Coverage Program (PLC), Noninsured Crop Disaster Assistance Program (NAP), Livestock Forage Disaster Program (LFP), Marketing Assistance Crop Loan Program (MAL), and Loan Deficiency Payment Program (LDP).

Perennial Forage includes but is not limited to grass, alfalfa, mixed hay, clover, and others intended for hay or grazing. Small grains include wheat, rye, triticale, and any others planted this fall.

The following exceptions apply to the above acreage reporting 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 complete.
- 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 the county 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.

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

For questions regarding crop reports, please contact your [local County FSA Office](#).

USDA Announces Conservation Incentives for Working Grass, Range and Pasture Lands

Farmers can now apply for financial assistance to help conserve working grasslands, rangeland and pastureland while maintaining the areas as livestock grazing lands.

The [CRP-Grasslands initiative](#) is part of the voluntary Conservation Reserve Program (CRP), a federally funded program that for 30 years has assisted agricultural producers with the cost of restoring, enhancing, and protecting certain grasses, shrubs, and trees to improve water quality, prevent soil erosion and reduce loss of wildlife habitat. In return, the U.S. Department of Agriculture (USDA) provides participants with rental payments and cost-share assistance. CRP has helped farmers prevent more than 8 billion tons of soil from eroding, reduce nitrogen and phosphorous runoff relative to cropland by 95 and 85 percent respectively, and even sequester 43 million tons of greenhouse gases annually, equal to taking 8 million cars off the road.

The CRP-Grasslands initiative will provide participants who establish long-term, resource-conserving covers with annual rental payments up to 75 percent of the grazing value of the land. Cost-share assistance also is available for up to 50 percent of the covers and other practices, such as cross fencing to **support rotational grazing** or improving pasture cover to benefit pollinators or other wildlife. Participants may still conduct common grazing practices, produce hay, mow, or harvest for seed production, conduct fire rehabilitation, and construct firebreaks and fences.

FSA will accept applications on an ongoing basis with those applications scored against published ranking criteria, and approved based on the competitiveness of the offer. The ranking period will occur at least once per year and be announced at least 30 days prior to its start. The end of the first ranking period will be November 20, 2015.

To learn more about participating in CRP-Grasslands, visit www.fsa.usda.gov/crp or contact your [local County FSA Office](#).

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. Eligible losses include adverse weather or other conditions such as colony collapse and diseases related adverse weather events, 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, and the 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 2, 2015
- An application for payment by November 1, 2015

Please contact your [local County FSA Office](#) for more information.

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 or other approved losses. LIP compensates livestock owners and contract growers for livestock death losses in excess of normal mortality due to adverse weather events.

For 2015, eligible losses must occur before December 31, 2015. A notice of loss must be filed with 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 loss was apparent or by January 30, 2016
- An application for payment by January 30, 2016.

Additional Information about LIP is available at your [local County FSA Office](#) or online at: www.fsa.usda.gov.

Direct Farm Operating and Ownership Loans

FSA offers direct farm ownership and direct farm operating loans to producers who want to establish, maintain, or strengthen their farm. FSA Farm Loan employees' process, approve, and service direct loans.

Direct farm operating loans can be used to purchase livestock and feed, farm equipment, fuel, farm chemicals, insurance, and other costs including family living expenses. Operating loans can also be used to finance minor improvements or repairs to buildings and to refinance some farm-related debts, excluding real estate.

Direct farm ownership loans can be used to purchase farmland, enlarge an existing farm, construct and repair buildings, and to make farm improvements.

The maximum loan amount for both direct farm ownership and operating loans is \$300,000. A down payment is not required. Repayment terms vary depending on the type of loan, collateral, and the producer's ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.

Please contact your [local County FSA Office](#) for more information or to apply for a direct farm ownership or operating loan.

Guaranteed Loan Program

FSA guaranteed loans allow lenders to provide agricultural credit to farmers who do not meet the lender's normal underwriting criteria. Farmers apply for a guaranteed loan through a lender, and the lender arranges for the guarantee. FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. Guaranteed loans can be used for both farm ownership and operating purposes.

Guaranteed farm ownership loans can be used to purchase farmland, construct or repair buildings, develop farmland to promote soil and water conservation, or to refinance debt.

Guaranteed operating loans can be used to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance, and other operating expenses.

FSA can guarantee farm ownership and operating loans up to \$1,392,000. Repayment terms vary depending on the type of loan, collateral and the producer's ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.

Please contact your lender or local FSA farm loan office for more information on guaranteed loans.

Microloans Available up to \$50,000

Microloans offer borrowers a simplified lending process. Farm Service Agency (FSA) reminds farmers that the FSA borrowing limit for microloans increased from \$35,000 to \$50,000.

The microloan change allows beginning, small and mid-sized farmers to access an additional \$15,000 in 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 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, more than 50 percent of USDA's farm loans now go to beginning farmers, and FSA has increased its lending to targeted underserved producers by nearly 50 percent.

Please review the FSA [Microloan Program Fact Sheet](#) available at your [local County FSA office](#) for program application, eligibility and related information.

Selected Interest Rates for September 2015

Farm Operating Loans: Direct 2.625%

Farm Ownership Loans: Direct 4.00%

Farm Ownership Loans: Direct Down Payment, Beginning Farmer 1.50%

Emergency Loans 3.625%

Commodity Loans 1.375%

Farm Storage Facility Loans (7 years) 2.0%

Farm Storage Facility Loans (10 years) 2.25%

Farm Storage Facility Loans (12 years) 2.25%

90-Day Treasury Bill - .125%

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).