

January 2020



Farm Service Agency **Electronic News Service**

NEWSLETTER

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Arkansas FSA Newsletter

Arkansas Farm Service Agency

700 West Capitol, Room 3416
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

Executive Officer:
James Culpepper

Message from the SED

As we begins a new year, Arkansas FSA will continue to be committed to the needs of the great farmers and rancher of our state. Please contact your FSA county office for any assistance you may need.

Congratulations to all newly elected COC Members. Thank you for your willingness to serve.

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 in ARC or PLC for 2019 can enroll for both 2019 and 2020. For more information, download our [program fact sheet](#) or our [2014-2018 farm bills comparison fact sheet](#). Online ARC/PLC election decision tools are available at www.fsa.usda.gov/arc-plc. To enroll, contact your [FSA county office](#) for an appointment.

Always tipping my hat to those that work by the Acre instead of by the Hour. Until next month...

Upcoming Events and Workshops

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.

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.

Jan. 23rd – 25th - Southern Sustainable Agriculture Working Group (SAWG) Conference

Southern SAGW is hosting their Annual Conference in Little Rock, Arkansas. **Rhonda O'Guinn, Arkansas Outreach Coordinator, will manage the FSA Information Booth.** The Conference will be held January 23 – 25, 2020 at the Statehouse Convention Center. Register now with secure and convenient online registration system: ssawgconference.org/tradeshow. **Contact Jessa Turner at: tradeshow@ssawg.org or 859.433.5224 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 McAfee, 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.

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. FSA will also have an Information Booth.** 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 Thursday and Friday, Feb. 13-14, 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 Swine Small Enterprise Study

From July 2020 through January 2021, the U.S. Department of Agriculture's (USDA) National Animal Health Monitoring System (NAHMS), in collaboration with the USDA's National Agricultural Statistics Service (NASS), will conduct its third national study of U.S. small enterprise swine operations.

STATE producers are included in this study that will take an in-depth look at small enterprise swine operations (fewer than 1,000 pigs) and provide new information regarding animal health and management practices used on these operations, as well as the alternative marketing strategies they implement.

Approximately 5,000 swine operations from 38 states will be asked to participate in the study. These states account for about 95 percent of U.S. swine operations with fewer than 1,000 pigs.

Participation in any NAHMS study is voluntary. In June 2020, selected producers will be mailed a letter describing the study and be provided with a questionnaire to complete and return. Producers who don't respond to the questionnaire will be called by a NASS representative to arrange a convenient time to complete the questionnaire via a telephone interview.

The privacy of every questionnaire participant is protected. Data will only be presented in an aggregate or summary manner.

For more information, please contact Charles Haley at 970-494-7216 or charles.a.haley@aphis.usda.gov.

NAP Enhancements for Qualified Military Veterans

The 2018 Farm Bill NAP amendments specify that qualified veteran farmers or ranchers are now eligible for a service fee waiver and premium reduction, if the NAP applicant meets certain eligibility criteria.

Beginning, limited resource and targeted underserved farmers or ranchers remain eligible for a waiver of NAP service fees and premium reduction when they file form CCC-860, "*Socially Disadvantaged, Limited Resource and Beginning Farmer or Rancher Certification*."

For NAP application, eligibility and related program information, visit www.fsa.usda.gov/nap or contact your local USDA Service Center. To locate your local FSA office, visit www.farmers.gov.

USDA Offers Disaster Assistance for Arkansas Farmers Hurt by 2018, 2019 Disasters

Agricultural producers affected by natural disasters in 2018 and 2019, including Hurricane Dorian, can apply through the Wildfire and Hurricane Indemnity Program Plus (WHIP+). Sign-up for this U.S. Department of Agriculture (USDA) program began Sept. 11.

WHIP+ Eligibility

WHIP+ will be available for eligible producers who have suffered eligible losses of certain crops, trees, bushes or vines in counties with a Presidential Emergency Disaster Declaration or a Secretarial Disaster Designation (primary counties only). Disaster losses must have been a result of hurricanes, floods, tornadoes, typhoons, volcanic activity, snowstorms or wildfires that occurred in 2018 or 2019. Also, producers in counties that did not receive a disaster declaration or designation may still apply for WHIP+ but must provide supporting documentation to establish that the crops were directly affected by a qualifying disaster loss.

A list of counties that received qualifying disaster declarations and designations is available at farmers.gov/recover/whip-plus. Because grazing and livestock losses, other than milk losses, are covered by other disaster recovery programs offered through FSA, those losses are not eligible for WHIP+.

Eligible crops include those for which federal crop insurance or Noninsured Crop Disaster Assistance Program (NAP) coverage is available, excluding crops intended for grazing. A list of crops covered by crop insurance is available through USDA's Risk Management Agency (RMA) Actuarial Information Browser at webapp.rma.usda.gov/apps/actuarialinformationbrowser.

The WHIP+ payment factor ranges from 75 percent to 95 percent, depending on the level of crop insurance coverage or NAP coverage that a producer obtained for the crop. Producers who did not insure their crops in 2018 or 2019 will receive 70 percent of the expected value of the crop. Insured crops (either crop insurance or NAP coverage) will receive between 75 percent and 95 percent of expected value; those who purchased the highest levels of coverage will receive 95-percent of the expected value.

At the time of sign-up, producers will be asked to provide verifiable and reliable production records. If a producer is unable to provide production records, WHIP+ payments will be determined based on the lower of either the actual loss certified by the producer and determined acceptable by FSA or the county expected yield and county disaster yield. The county disaster yield is the production that a producer would have been expected to make based on the eligible disaster conditions in the county.

WHIP+ payments for 2018 disasters will be eligible for 100 percent of their calculated value. WHIP+ payments for 2019 disasters will be limited to an initial 50 percent of their calculated value, with an opportunity to receive up to the remaining 50 percent after January 1, 2020, if sufficient funding remains.

Both insured and uninsured producers are eligible to apply for WHIP+. But all producers receiving WHIP+ payments will be required to purchase crop insurance or NAP, at the 60 percent coverage level or higher, for the next two available, consecutive crop years after the crop year for which WHIP+ payments were paid. Producers who fail to purchase crop insurance for the next two applicable, consecutive years will be required to pay back the WHIP+ payment.

Additional information about WHIP+ program eligibility and payment limitations can be found at farmers.gov/recover or by contacting your local [USDA Service Center](#).

Report Noninsured Crop Disaster Assistance Program (NAP) Losses

The Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to producers of non-insurable crops when low yields, loss of inventory, or prevented planting occur due to natural disasters including freeze, hail, excessive moisture, excessive wind or hurricanes, flood, excessive heat and qualifying drought (includes native grass for grazing), among others.

Eligible producers must have purchased NAP coverage for 2020 crops. A notice of loss must be filed the earlier of 15 days of the occurrence of the disaster or when losses become apparent or 15 days of the final harvest date.

Producers of hand-harvested crops and certain perishable crops must notify FSA within 72 hours of when a loss becomes apparent.

Eligible crops must be commercially produced agricultural commodities for which crop insurance is not available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.

For more information on NAP, contact your local FSA office or visit www.fsa.usda.gov/nap.

Maintaining Good Credit History

Farm Service Agency (FSA) Farm Loan programs require that applicants have a satisfactory credit history. A credit report is requested for all FSA direct farm loan applicants. These reports are reviewed to verify outstanding debts, if bills are paid timely and to determine the impact on cash flow.

Information found on a customer's credit report is strictly confidential and is used only as an aid in conducting FSA business.

Our farm loan staff will discuss options with you if you have an unfavorable credit report and will provide a copy of your report. If you dispute the accuracy of the information on the credit report, it is up to you to contact the issuing credit report company to resolve any errors or inaccuracies.

There are multiple ways to remedy an unfavorable credit score.

- Make sure to pay bills on time. Setting up automatic payments or automated reminders can be an effective way to remember payment due dates.
- Pay down existing debt.
- Keep your credit card balances low.
- Avoid suddenly opening or closing existing credit accounts.

FSA's farm loan staff will guide you through the process, which may require you to reapply for a loan after improving or correcting your credit report.

For more information on FSA farm loan programs, visit www.fsa.usda.gov.

USDA Offers Targeted Farm Loan Funding for Underserved Groups and Beginning Farmers

The USDA Farm Service Agency (FSA) reminds producers that FSA offers targeted farm ownership and farm operating loans to assist underserved applicants as well as beginning farmers and ranchers.

USDA defines underserved applicants as a group whose members have been subjected to racial, ethnic, or gender prejudice because of their identity as members of the group without regard to their individual qualities. For farm loan program purposes, targeted underserved groups are women, African Americans, American Indians and Alaskan Natives, Hispanics and Asians and Pacific Islanders.

Underserved or beginning farmers and ranchers who cannot obtain commercial credit from a bank can apply for either FSA direct loans or guaranteed loans. Direct loans are made to applicants by FSA. Guaranteed loans are made by lending institutions who arrange for FSA to guarantee the loan. FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. The FSA guarantee allows lenders to make agricultural credit available to producers who do not meet the lender's normal underwriting criteria.

The direct and guaranteed loan program provides for two types of loans: farm ownership loans and farm operating loans. In addition to customary farm operating and ownership loans, FSA now offers Microloans through the direct loan program. The focus of Microloans is on the financing needs of small, beginning farmer, niche and non-traditional farm operations. Microloans are available for both ownership and operating finance needs. To learn more about microloans, visit www.fsa.usda.gov/microloans.

Rates and Dates

Selected Interest Rates for January 2020		Dates to Remember	
90-Day Treasury Bill	1.625		
Farm Operating Loans — Direct	2.625	1/31/2020	Final date to request peanut loan
Farm Ownership Loans — Direct	3.250	2/28/2020	Deadline for CRP general signup 54
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.500	3/15/2020	2019 ARCPLC election & enrollment deadline
Emergency Loans	3.625		
Farm Storage Facility Loans (7 years)	1.750		
Farm Storage Facility Loans (12 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).