

July 2015



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- [2015 Acreage Reporting Dates](#)
- [USDA Opens Enrollment Period for Agriculture Risk Coverage and Price Loss Coverage Safety-Net Programs](#)
- [ARC, PLC and CTAP Acreage Maintenance](#)
- [Unauthorized Disposition of Grain](#)
- [Maintaining the Quality of Farm-Stored Loan Grain](#)
- [Agricultural Producers in Pennsylvania Still Have Time to Apply for Direct Farm Ownership Loan Program](#)
- [Guaranteed Loan Program](#)
- [ASKFSA](#)
- [Save Time – Make an Appointment with FSA](#)
- [Selected Interest Rates for July 2015](#)

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## Pennsylvania FSA Newsletter

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### Pennsylvania Farm Service Agency

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**State Executive Director:**  
Bill L. Wehry

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

For local FSA service center contact information, please visit: [offices.usda.gov](http://offices.usda.gov)

### Dates to Remember

### 2015 Acreage Reporting Dates

In order to comply with FSA program eligibility requirements, all producers are encouraged to visit the local FSA office to file an accurate crop certification report by the applicable deadline.

The following acreage reporting dates are applicable for Pennsylvania:

**July 15, 2015:** Conservation Reserve Program (CRP) and all other crops

**August 15, 2015:** Beans, Cabbage

The following exceptions apply to the above acreage reporting dates:

- 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 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. All other

**July 15:** Final Acreage Reporting date for CRP/CREP and all other crops.

perennial forage crops must be reported by November 15th of the previous year to be considered timely filed. (Example: 2015 mixed forage with an intended use of forage must have been reported by November 15, 2014.)

**August 15:** Final Acreage Reporting date for Beans and Cabbage.

Noninsured Crop Disaster Assistance Program (NAP) policy holders should note that the acreage reporting date for NAP covered crops is the earlier of the dates listed above or 15 calendar days before grazing or harvesting of the crop begins.

**Continuing:** Continuous Conservation Reserve Program Signup

For questions regarding crop certification and crop loss reports, please contact the local FSA office.

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## USDA Opens Enrollment Period for Agriculture Risk Coverage and Price Loss Coverage Safety-Net Programs

U.S. Department of Agriculture (USDA) announced that 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 began June 17, 2015, and will end Sept. 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. More than 1.76 million farmers have elected ARC or PLC. Previously, 1.7 million producers had enrolled to receive direct payments (the program replaced with ARC and PLC by the 2014 Farm Bill). This means more farms have elected ARC or PLC than previously enrolled under previously administered programs.

Nationwide, 96 percent of soybean farms, 91 percent of corn farms, and 66 percent of wheat farms elected ARC. 99 percent of long grain rice farms, 99 percent of peanut farms, and 94 percent of medium grain rice farms elected PLC. For data about other crops and state-by-state program election results go to [www.fsa.usda.gov/arc-plc](http://www.fsa.usda.gov/arc-plc).

Covered commodities under ARC and PLC 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 and sweet rice), safflower seed, sesame, soybeans, sunflower seed and wheat. Upland cotton is no longer a covered commodity.

For more information please contact your local FSA office <https://offices.usda.gov>.

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## ARC, PLC and CTAP Acreage Maintenance

Producers enrolled in Agriculture Risk Coverage (ARC), Price Loss Coverage (PLC) or the Cotton Transition Assistance Program (CTAP) must protect all cropland and noncropland acres on the farm from wind and water erosion and noxious weeds. Producers who sign ARC county or individual contracts and PLC contracts agree to effectively control noxious weeds on the farm according to sound agricultural practices. If a producer fails to take necessary actions to correct a maintenance problem on a farm that is enrolled in ARC, PLC or CTAP, the County Committee may elect to terminate the contract for the program year.

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## Unauthorized Disposition of Grain

If loan grain has been disposed of through feeding, selling or any other form of disposal without prior written authorization from the county office staff, it is considered unauthorized disposition. The financial penalties for unauthorized dispositions are severe and a producer's name will be placed on a loan violation list for a two-year period. Always call before you haul any grain under loan.

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## Maintaining the Quality of Farm-Stored Loan Grain

Bins are ideally designed to hold a level volume of grain. When bins are overfilled and grain is heaped up, airflow is hindered and the chance of spoilage increases.

Producers who take out marketing assistance loans and use the farm-stored grain as collateral should remember that they are responsible for maintaining the quality of the grain through the term of the loan.

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## Agricultural Producers in Pennsylvania Still Have Time to Apply for Direct Farm Ownership Loan Program

*Low-Interest Loans Can Help Producers Start or Expand Farms*

The U.S. Department of Agriculture (USDA) Pennsylvania Farm Service Agency (FSA) today announced that farmers and ranchers still have time to apply for low interest loans available through the FSA direct farm ownership program. Applications must be approved by Sept. 30, 2015, to take advantage of the funding available.

Eligible farmers and ranchers can borrow up to \$300,000 to buy farmland, construct or repair buildings, pay closing costs, or promote soil and water conservation. The interest rate can be as low as 1.5 percent with up to 40 years to repay.

New farmers and ranchers, military veterans, and underserved farmers and ranchers also are encouraged to apply. Each year Congress targets 80 percent of available loan funds to beginning and targeted underserved farmers and ranchers. Targeted underserved groups include American Indians or Alaskan Natives, Asians, Blacks or African Americans, Native Hawaiians, or other Pacific Islanders, Hispanics and women.

For more information about farm loan, visit [www.fsa.usda.gov/farmloans](http://www.fsa.usda.gov/farmloans), or contact your local FSA office. To find your local FSA county office, visit <https://offices.usda.gov>.

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## 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 and ranchers 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.

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## ASKFSA

Are you looking for answers to your FSA questions? Then ASK FSA at [askfsa.custhelp.com](http://askfsa.custhelp.com).

AskFSA is an online resource that helps you easily find information and answers to your FSA questions no matter where you are or what device you use. It is for ALL customers, including

underserved farmers and ranchers who wish to be enrolled in FSA loans, farm, and conservation programs.

**Through AskFSA you can:**

- Access our knowledge base 24/7
- Receive answers to your questions faster
- Submit a question and receive a timely response from an FSA expert
- Get notifications when answers important to you and your farming operation are updated
- Customize your account settings and view responses at any time

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## **Save Time – Make an Appointment with FSA**

To ensure maximum use of your time and to insure that you are afforded our full attention to your important business needs, please call our office ahead of your visit to set an appointment and to discuss any records or documentation that you may need to have with you when you arrive for your appointment. For local FSA Service Center contact information, please visit:

<http://offices.sc.egov.usda.gov/locator/app>.

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## **Selected Interest Rates for July 2015**

**Farm Operating Loans - Direct: 2.5%**

**Farm Ownership Loans:**

- **Direct: 3.75**
- **Joint Financing: 2.5%**
- **Direct Down Payment, Beginning Farmer or Rancher: 1.5%**

**Emergency Loans: 4.875%**

**Farm Storage Facility Loans (7 years): 2%**

**Farm Storage Facility Loans (10 years): 2.25%**

**Farm Storage Facility Loans (12 years): 2.375%**

**Commodity Loans 1996-Present: 1.25%**

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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).