

December 2014



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## Alaska State and County FSA Updates

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**Alaska State FSA Office**  
800 W Evergreen, Ste 216  
Palmer, AK 99645  
[www.fsa.usda.gov/ak](http://www.fsa.usda.gov/ak)

**State Executive Director**  
Danny Consenstein  
907-761-7738  
Cell: 907-841-4890  
Email:  
[danny.consenstein@ak.usda.gov](mailto:danny.consenstein@ak.usda.gov)

**Northern County Office**  
PO Box 585  
Delta Junction, AK 99737

**County Executive  
Director/Farm Loan Officer**  
Lloyd Wilhelm  
907-895-4242 ext 150  
Fax: 855-711-9095  
Email:  
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### RTCP Deadline to Turn in Your Receipts Extended to December 17, 2014

The Reimbursement Transportation Cost Program (RTCP) signup ended on September 8, 2014. This program covered transportation expenses incurred from October 1, 2013 through September 30, 2014. If you applied for the RTCP program, and have not turned in all your receipts in to the FSA office, now is the time to do so. If you have any questions, contact your local FSA office.

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### County Committee Election Results

County committee elections are over, the ballots are counted and the results are in...

**Southern County Office**

800 W Evergreen, Ste 216  
Palmer, AK 99645

**County Executive Director**

Erin Sturdivant

907-761-7754

Fax: 907-761-7789

Email:

[erin.sturdivant@ak.usda.gov](mailto:erin.sturdivant@ak.usda.gov)

**Farm Loan Manager**

Jeff Curry

907-761-7773

Fax: 907-761-7789

Email: [jeff.curry@ak.usda.gov](mailto:jeff.curry@ak.usda.gov)

Hours Monday-Friday

8:00 a.m. - 4:30 p.m.

Committee Meetings:

Northern Co Dec TBA

Southern Co Dec 9 3:30 pm

Northern County: Roger Hendry of Delta Junction was elected to represent LAA 2 and Randy Mayo of Delta Junction will serve as the first alternate.

Southern County: Pam Lewis of Palmer was elected to represent LAA 3 and Rose Marie "Tiny" DePriest of Palmer will serve as the first alternate.

Elected county committee members serve a three-year term and are responsible for making decisions on FSA disaster, conservation, commodity, and price support programs, as well as other important federal farm program issues.

County committee members are a valuable asset because they are comprised of local producers who participate in FSA programs themselves and have a direct connection to farmers and ranchers in the community. All recently elected county committee members and alternates will take office on January 1, 2015, and join the existing committee.

For more information about county committees and the election process, please contact your local FSA Office or visit [www.fsa.usda.gov](http://www.fsa.usda.gov).

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## Microloan Cap Grows to \$50,000

The FSA borrowing limit for microloans increased to \$50,000 in November. Microloans offer borrowers simplified lending with less paperwork.

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 mid-sized farming operations.

Additionally, changes to FSA eligibility requirements will help beginning farmers and ranchers access 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.

More information about FSA's microloan program can be found [online](#) or by calling your local FSA office.

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## New Farm Bill Offers Increased Opportunities for Producers

The 2014 Farm Bill offers increased opportunities for producers including farm loan program modifications that create flexibility for new and existing farmers. A fact sheet outlining modifications to the U.S. Department of Agriculture's (USDA) Farm Service Agency (FSA) Farm Loan Programs is available [here](#).

The Farm Bill expands lending opportunities for thousands of farmers and ranchers to begin and continue operations, including greater flexibility in determining eligibility, raising loan limits, and emphasizing beginning and socially disadvantaged producers.

Changes that will take effect immediately include:

- Elimination of the 15 year term limit for guaranteed operating loans.
- Modification of the definition of beginning farmer, using the average farm size for the county as a qualifier instead of the median farm size.
- Modification of the Joint Financing Direct Farm Ownership Interest Rate to 2 percent less than regular Direct Farm Ownership rate, with a floor of 2.5 percent. Previously, the rate was established at 5 percent.
- Increase of the maximum loan amount for Direct Farm Ownership Down Payment Loan Program from \$225,000 to \$300,000.
- Elimination of rural residency requirement for Youth Loans, allowing urban youth to benefit.
- Debt forgiveness on Youth Loans, which will not prevent borrowers from obtaining additional loans from the federal government.
- Increase of the guaranteed percentage on Conservation Loans from 75 to 80 percent and 90 percent for socially disadvantaged borrowers and beginning farmers.
- Microloans will not count toward direct operating loan term limits for veterans and beginning farmers.

Additional modifications must be implemented through the rulemaking processes. Visit the [FSA Farm Bill website](#) for detailed information and updates to farm loan programs.

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## Loans for the Socially Disadvantaged

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 or ranches.

While all qualified producers are eligible to apply for these loan programs, the FSA has provided priority funding for members of socially disadvantaged applicants.

A socially disadvantaged 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, socially disadvantaged 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.

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## **USDA Announces New Support for Beginning Farmers and Ranchers**

Department Implementing New Farm Bill Programs, Unveiling New Centralized Online Resource to Support Next Generation of Farmers.

USDA has announced the implementation of new Farm Bill measures and other policy changes to improve the financial security of new and beginning farmers and ranchers. USDA also unveiled [www.USDA.gov/newfarmers](http://www.USDA.gov/newfarmers), a new website that will provide a centralized, one-stop resource where beginning farmers and ranchers can explore the variety of USDA initiatives designed to help them succeed.

USDA's [www.usda.gov/newfarmers](http://www.usda.gov/newfarmers) has in depth information for new farmers and ranchers, including: how to increase access to land and capital; build new market opportunities; participate in conservation opportunities; select and use the right risk management tools; and access USDA education, and technical support programs. These issues have been identified as top priorities by new farmers. The website will also feature instructive case studies about beginning farmers who have successfully utilized USDA resources to start or expand their business operations.

Today's policy announcements in support of beginning farmers and ranchers include:

- Waiving service fees for new and beginning farmers or ranchers to enroll in the Non-Insured Crop Disaster Assistance Program (NAP) for the 2014 crop year. NAP provides risk management tools to farmers who grow crops for which there is no crop insurance product. Under this waiver, announced via an [official notice](#) to Farm Service Agency offices, farmers and ranchers whom already enrolled in NAP for the 2014 crop year and certified to being a beginning farmer or social disadvantaged farmer are eligible for a service fee refund.
- Eliminating payment reductions under the [Conservation Reserve Program](#) (CRP) for new and beginning farmers which will allow routine, prescribed, and emergency grazing outside the primary nesting season on enrolled land consistent with approved conservation plans. Previously, farmers and ranchers grazing on CRP land were subject to a reduction in CRP payments of up to 25 percent. Waiving these reductions for new and beginning farmers will provide extra financial support during times of emergency like drought and other natural disasters.
- Increasing payment rates to beginning farmers and ranchers under Emergency Assistance for [Livestock, Honeybees and Farm-Raised Fish Program \(ELAP\)](#). Under this provision, beginning farmers can claim up to 90 percent of losses for lost livestock, such as bees, under ELAP. This is a fifty percent increase over previously available payment amounts to new and beginning farmers.

In the near future, USDA will also announce additional crop insurance program changes for beginning farmers and ranchers – including discounted premiums, waiver of administrative fees, and other benefits.

Additional information about USDA actions in support of beginning farmers and ranchers is

available [here](#).

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## **FSA Signature Policy**

Using the correct signature when doing business with FSA can save time and prevent a delay in program benefits. The following are FSA signature guidelines:

- Spouses may sign documents on behalf of each other for FSA and CCC programs in which either has an interest, unless written notification denying a spouse this authority has been provided to the county office
- Spouses shall not sign on behalf of each other as an authorized signatory for partnerships, joint ventures, corporations, or other similar entities

For additional clarification on proper signatures contact your local FSA office.

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## **Special Accommodations**

Special accommodations will be made upon request for individuals with disabilities, vision impairment or hearing impairment. If accommodations are required, individuals should contact the county FSA office staff directly or by phone.

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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).

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