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Alaska State FSA Director News

Today and All Days, We Thank #OurFarmers

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Alaska State FSA Newsletter

The month of February is a time many reflect on our founding fathers. A National Holiday is celebrated on the third Monday of the month to honor Presidents George Washington and Abraham Lincoln, both remembered for serving our country during turbulent times.

When General Washington returned home to Mount Vernon after the Revolutionary war, his only hope was to become a farmer. He was referred to in one publication as Americas “Founding Farmer”. Historian Albert Bushnell Hart wrote “He established what I believe to have been the first agriculture experiment station in American history.” Washington used compost and other soil amendments to see how they would improve the soil. He planted alfalfa in his seven-crop rotation plan. He did not understand the science behind fixing nitrogen in the soil, but clearly understood the value of crop rotation and certain soil amendments, like lime and animal manure.
Another historian Garry Wills said, “Farming technique was Washington’s principal intellectual discipline, his favorite topic of conversation, and the focus of his private correspondence.” Many of his private letters were requesting seeds, cuttings and discussions about agriculture techniques. We are fortunate to have those records today as we study him and honor his legacy. He would later refer to those records, notes and plans in planning his future plantings.

Unlike Washington, we have experience and research on our side. And, many Alaskan farmers share the common can-do attitude that Washington had, of try it this way and try it that way until a successful way is found.

In closing, he was credited for saying, “I’d rather be on my farm than be emperor of the world.” -George Washington

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**Today and All Days, We Thank #OurFarmers**

Happy National Ag Day!

We celebrate by highlighting just a few of the farmers working hard to grow food, fiber, and fuel for our nation and beyond.

These farmers dedicate their lives to providing for us all. Today and every day, join us in thanking them. [Read more](#).

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**Reminder Deadline: Alaska Producers Urged to Consider Risk Protection Coverage for Crop Year 2019 before Crop Sales Closing Deadline**

The USDA Farm Service Agency (FSA) reminds producers to review available USDA crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the Spring crop sales deadline of **March 15th**.

Federal crop insurance covers crop losses from natural adversities such as drought, hail and excessive moisture. NAP covers losses from natural disasters on crops for which no permanent federal crop insurance program is available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.

The following crops in Alaska have a NAP application deadline of March 15th 2019: **Spring planted annual crops (vegetables)**
NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production, with higher levels of coverage, up to 65 percent of their expected production at 100 percent of the average market price available, including coverage for organics and crops marketed directly to consumers. Crops intended for grazing are not eligible for additional NAP coverage.

For more information on NAP, service fees, premiums and sales deadlines, contact the Northern County FSA office at (907) 895-4242 ext. 150 or the Southern FSA office at (907) 761-7754.

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**Alaska Producers Eligible for Emergency Loans Following Presidential Disaster Declaration**

The Southcentral Alaska area was declared a primary disaster due to an earthquake that occurred on November 30, 2018. Under this designation, producers with operations in any primary or contiguous areas are eligible to apply for low interest emergency loans.

Primary disaster areas for this declaration:

**Boroughs:** Anchorage, Kenai Peninsula, Matanuska-Susitna

Contiguous disaster areas for this declaration:

**Boroughs:** Denali, Kodiak Island, Lake and Peninsula,

**Census Areas:** Bethel, Southeast Fairbanks, Valdez-Cordova, Yukon-Koyukuk

Emergency loans help producers recover from production and physical losses due to drought, flooding and other natural disasters or quarantine.

Producers have eight months from the date of the declaration to apply for emergency loan assistance. FSA will consider each loan application on its own merits, taking into account the extent of losses, security available and repayment ability. Producers can borrow up to 100 percent of actual production or physical losses, to a maximum amount of $500,000.

For more information about emergency loans, please contact your local FSA office or visit [www.fsa.usda.gov](http://www.fsa.usda.gov).

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**Disaster Set-Aside (DSA) Program**

FSA borrowers with farms located in designated primary or contiguous disaster areas who are unable to make their scheduled FSA loan payments should consider the Disaster Set-Aside (DSA) program.

DSA is available to producers who suffered losses as a result of a natural disaster and is intended to relieve immediate and temporary financial stress. FSA is authorized to consider setting aside the portion of a payment/s needed for the operation to continue on a viable scale.
Borrowers must have at least two years left on the term of their loan in order to qualify.

Borrowers have eight months from the date of the disaster designation to submit a complete application. The application must include a written request for DSA signed by all parties liable for the debt along with production records and financial history for the operating year in which the disaster occurred. FSA may request additional information from the borrower in order to determine eligibility.

All farm loans must be current or less than 90 days past due at the time the DSA application is complete. Borrowers may not set aside more than one installment on each loan.

The amount set-aside, including interest accrued on the principal portion of the set-aside, is due on or before the final due date of the loan.

For more information, contact your local FSA farm loan office.

**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](http://www.fsa.usda.gov/microloans).

To qualify as a beginning producer, the individual or entity must meet the eligibility requirements outlined for direct or guaranteed loans. Additionally, individuals and all entity members must have operated a farm for less than 10 years. Applicants must materially or substantially participate in the operation.

For more information on FSA’s farm loan programs and targeted underserved and beginning farmer guidelines, visit [www.fsa.usda.gov/farmloans](http://www.fsa.usda.gov/farmloans).
Persons with disabilities who require accommodations to attend or participate in these meetings and/or events should contact Lloyd Wilhelm, Northern CED, at (907) 895-4242, Erin Sturdivant, Southern CED, at (907) 761-7754 or Federal Relay Service at 1-800-877-8339.

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).