

August 2017



Farm Service Agency **Electronic News Service**

NEWSLETTER

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Connecticut FSA August Newsletter

Connecticut
Farm Service Agency

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Doris Ostrowski, Acting
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State Committee:

Vincent Malerba, Chair

Theresa Freund, Member

Starting a Farm Isn't Easy

SCORE and USDA are teaming up to provide you with free business mentoring and connections to business planning resources!

- * **Mentoring** through one on one business coaching
- * **Workshops** featuring experts, producers, resource partners and agricultural business owners.
- * **Online Resources** on small business strategies
- * **In-person support** at USDA service centers on agricultural questions and USDA programs.

SCORE is a nonprofit resource partner of the U.S. Small Business Administration. Learn more and sign up for a free mentor today at <https://newfarmers.usda.gov/mentorship>

Stephen Jarmoc, Member

Edward Kasheta, Member

Office Staff:

Doris Ostrowski,
Administrative Officer

Ross Eddy, District Director

Sarah Fournier, GS Program
Technician

Randy Kleiner, Farm Loan
Chief

Dawn Pindell, Outreach
Specialist

You can also call Dawn Pindell, Outreach Specialist, at 860-871-4097 for information on how to connect with a SCORE mentor.

Agriculture Meetings & Deadlines

August 11 to 13 NOFA Summer Conference - Cultivating the Organic Grassroots Movement; Hampshire College, Amherst, MA
<http://nofasummerconference.org/>

August 30 Grants & Financial Assistance for Connecticut Farmers, Oxford Town Hall, Oxford, CT, 6 to 8 pm;
<http://www.cfba.org/calendar.htm>

September 1 NAP Sign up Deadline for Value Loss Crops including turf grass sod, aquaculture, floriculture and Christmas Trees

September 15 to October 1 The Big E, West Springfield, MA, Visit the Team USDA booth in the Farm-A-Rama building;
www.thebige.com

September 23 Celebrating Agriculture, 9 to 3, Woodstock Fairgrounds, Woodstock, CT, www.celebratingagriculture.org

Loan Interest Rates

- * Farm Operating - Direct 2.75%
- Farm Ownership: Direct 3.75%
- Farm Ownership: Direct Down Payment, Beginning Farmer 1.50%
- Farm Storage Facility Loan (3 years) 1.5%
- Farm Storage Facility Loan (7 years) 2.125%

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.

Breaking New Ground

Agricultural producers are reminded to consult with FSA and NRCS before breaking out new ground for production purposes as doing so without prior authorization may put a producer's federal farm program benefits in jeopardy. This is especially true for land that must meet Highly Erodible Land (HEL) and Wetland Conservation (WC) provisions.

Producers with HEL determined soils are required to apply tillage, crop residue and rotational requirements as specified in their conservation plan.

Producers should notify FSA as a first point of contact prior to conducting land clearing or drainage type projects to ensure the proposed actions meet compliance criteria such as clearing any trees to create new cropland, then these areas will need to be reviewed to ensure such work will not risk your eligibility for benefits.

Landowners and operators complete the form AD-1026 - Highly Erodible Land Conservation (HEL) and Wetland Conservation (WC) Certification to identify the proposed action and allow FSA to determine whether a referral to Natural Resources Conservation Service (NRCS) for further review is necessary.

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.

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.

Save Time - Make an Appointment with FSA

Producers are encouraged to call their local FSA office to schedule an appointment to ensure maximum use of their time and to make sure FSA staff is available to tend to their important business needs. Please call your local FSA office ahead of your visit to set an appointment and to discuss any records or documentation that might be needed during your appointment. To find your local FSA office, visit: www.fsa.usda.gov/ct

Emergency Disaster Declarations and Designations

Farmers and ranchers know all too well that natural disasters can be a common, and likely a costly, variable to their operation. The Farm Service Agency (FSA) has emergency assistance programs to provide assistance when disasters strike, and for some of those programs, a disaster designation may be the eligibility trigger. When natural disaster occurs, there is a process for requesting a USDA Secretarial disaster designation for a county. Agricultural producers can play a vital role in this process.

If you have experienced a production loss as a result of a natural disaster you may submit a request to your local FSA county office for your county to be evaluated for a Secretarial disaster designation. Once a request is received, the county office will collect disaster data and create a Loss Assessment Report. The County Emergency Board will review the Loss Assessment Report and determine if a recommendation is sent forward to the U.S. Secretary of Agriculture for the designation.

For more information on FSA disaster programs and disaster designations, visit www.fsa.usda.gov/disaster.

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).
