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Farm Service Agency **Electronic News Service**

NEWSLETTER

GovDelivery

- [State Executive Director Message](#)
- [USDA and SCORE Launch Innovative Mentorship Effort to Support New Farmers and Ranchers](#)
- [Environmental Review Required Before Project Implementation](#)
- [Update Your Records](#)
- [FSA Offers Joint Financing Option on Direct Farm Ownership Loans](#)
- [Farm Storage Facility Loans](#)
- [Farm Loan & FSFL Interest Rates](#)
- [Agriculture Meetings & Deadlines](#)
- [Farm Reconstitutions](#)

Connecticut FSA Newsletter

Connecticut Farm Service Agency

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www.fsa.usda.gov/ct

State Executive Director:

Clark Chapin

State Executive Director Message

Happy New Year! Since being appointed as CT's Farm Service Agency State Executive Director in October, I have been very impressed by not only those I work with here in CT and in Washington DC, but by the many dedicated and hardworking farmers we serve. It continues to be an honor to be a part of such a great team!

I would also like to take this opportunity to welcome our newly-appointed State Committee members. I look forward to working with Bonnie Burr who will be chairing the State Committee, Melissa Greenbacker-Dziurot, Bruce Gresczyk, Jr., Diane Karabin, and Mark Sellow. I am confident that together, we will live up to USDA's new motto to do right and feed everyone!

Clark Chapin, State Executive Director

State Committee:

Bonnie Burr, Chair

Melissa Greenbacker-Dziurgot, Member

Bruce Gresczyk Jr, Member

Diane Karabin, Member

Mark Sellow, Member

Office Staff:

Doris Ostrowski,
Administrative Officer

Ross Eddy,
District Director

Sarah Fournier,
Program Specialist

Dawn Pindell,
Outreach Specialist

Rebecca Palmer,
Administrative Specialist

USDA and SCORE Launch Innovative Mentorship Effort to Support New Farmers and Ranchers

USDA is collaborating with SCORE, the nation's largest network of volunteer, expert business mentors in an effort to provide free business mentoring to farmers, ranchers, and other agricultural and rural business owners.

SCORE volunteer mentors with backgrounds in finance, accounting, marketing, operations, business and financial planning will provide local expertise and free one-on-one business mentoring to new and existing farmers and business owners as they work through the process of starting up and maintaining their businesses. No matter what stage your business is in, SCORE volunteer mentors can help in developing business plans, navigating financing and legal issues, identifying new markets, and other topics in order to help you succeed.

Our FSA employees can help arrange a facilitated meeting with SCORE at your farm. Please call your local office for scheduling and more information.

Or if you prefer, you can sign up for a mentor today at <https://newfarmers.usda.gov/mentorship>

Environmental Review Required Before Project Implementation

The National Environmental Policy Act (NEPA) requires Federal agencies to consider all potential environmental impacts for federally-funded projects before the project is approved.

For all Farm Service Agency (FSA) programs, an environmental review must be completed before actions such as site preparation or ground disturbance are approved. These programs include, **but are not limited to**, the Emergency Conservation Program (ECP), Farm Storage Facility Loan (FSFL) program and farm loans.

If project implementation begins before FSA has completed an environmental review, this will result in a denial of the request. There are exceptions regarding the Stafford Act and emergencies. It is important to wait until you receive written approval of your project proposal before starting any actions, including, but not limited to, vegetation clearing, site preparation or ground disturbance.

Remember to contact your local FSA office early in your planning process to determine what level of environmental review is required for your program application so that it can be completed timely.

Applications cannot be approved contingent upon the completion of an environmental review. FSA must have copies of all permits and plans before an application can be approved.

Update Your Records

FSA is cleaning up our producer record database. If you have any unreported changes of address, zip code, phone number, email address or an incorrect name or business name on file they need to be reported to our office. Changes in your farm operation, like the addition of a farm by lease or purchase, need to be reported to our office as well. Producers participating in FSA and NRCS programs are required to timely report changes in their farming operation to the County Committee in writing and update their CCC-902 Farm Operating Plan.

If you have any updates or corrections, please call your local FSA office to update your records. You can contact your local office at www.fsa.usda.gov/ct

FSA Offers Joint Financing Option on Direct Farm Ownership Loans

The USDA Farm Service Agency's (FSA) [Direct Farm Ownership loans](#) are a resource to help farmers and ranchers become owner-operators of family farms, improve and expand current operations, increase agricultural productivity, and assist with land tenure to save farmland for future generations.

Depending on the applicant's needs, there are three types of Direct Farm Ownership Loans: regular, down payment and joint financing. FSA also offers a [Direct Farm Ownership Microloan](#) option for smaller financial needs up to \$50,000.

Joint financing allows FSA to provide more farmers and ranchers with access to capital. FSA lends up to 50 percent of the total amount financed. A commercial lender, a State program or the seller of the property being purchased, provides the balance of loan funds, with or without an FSA guarantee. The maximum loan amount for a Joint Financing loan is \$300,000 and the repayment period for the loan is up to 40 years.

To be eligible, the operation must be an eligible farm enterprise. Farm Ownership loan funds cannot be used to finance nonfarm enterprises and all applicants must be able to meet general eligibility requirements. Loan applicants are also required to have participated in the business operations of a farm or ranch for at least three years out of the 10 years prior to the date the application is submitted. The applicant must show documentation that their participation in the business operation of the farm or ranch was not solely as a laborer.

For more information about FSA Loan programs, contact your local FSA office or visit www.fsa.usda.gov.

Farm Storage Facility Loans

FSA's Farm Storage Facility Loan (FSFL) program provides low-interest financing to producers to build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

The low-interest funds can be used to build or upgrade permanent facilities to store commodities. Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey,

renewable biomass, fruits, nuts and vegetables for cold storage facilities, floriculture, hops, maple sap, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

Loans up to \$50,000 can be secured by a promissory note/security agreement and loans between \$50,000 and \$100,000 may require additional security. Loans exceeding \$100,000 require additional security.

Producers do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

To learn more about the FSA Farm Storage Facility Loan, visit www.fsa.usda.gov/pricesupport or contact your local FSA county office. To find your local FSA county office, visit <http://offices.usda.gov>

Farm Loan & FSFL Interest Rates

- * Farm Operating - Direct 2.875%
- * Farm Ownership - Direct 3.750%
- * Farm Ownership - Direct Down Payment, Beginning Farmer 1.50%
- * Farm Storage Facility Loan (3 years) 1.875%
- * Farm Storage Facility Loan (7 years) 2.250%
- * Farm Storage Facility Loan (10 years) 2.375%

Agriculture Meetings & Deadlines

January 16 - Report your acreage for apples, peaches, fall seeded grains, and grapes to the FSA office to meet crop insurance and NAP requirements, and other program participation

January 17 - How to Write a Project Plan & Apply for CT Dept. of Agriculture Grant; 11 to 12, Middlesex County Extension Center 1066 Saybrook Road Haddam, CT; RSVP to mark.hood@ct.gov or call 860-713-2530

January 20 - The Litchfield Hills Farmer's Forum 2018; 8am-3:30pm, Wamogo Regional High School Litchfield, CT

January 25 - Farm Energy Workshop, 3 pm; Northwest Conservation District 1185 New Litchfield St. Torrington, CT; To register call 860-626-7222 or email cynthiar@nwcd.org

January 27 - Vegetable Production for Small Scale Farming; 10 to 1, Bridgeport Public Library Bridgeport, CT; <https://newfarms.extension.uconn.edu/solidground/>

January 30 - Cover Cropping- Why, How, & When for Farmers Getting Started with NRCS, 7 to 9 pm; UConn Extension Bethel Office 67 Stony Hill Road Bethel, CT <https://newfarms.extension.uconn.edu/solidground/>

February 8 - Closing day for Enhancing Agricultural Opportunities for Military Veterans Grants <https://nifa.usda.gov/funding-opportunity/enhancing-agricultural-opportunities-military-veterans>

February 8 - Vegetable Production for Small Scale Farming, 5 to 8 pm; Killingly Vo-Ag High School Killingly, CT, Contact charlotte.ross@uconn.edu

Farm Reconstitutions

When changes in farm ownership or operation take place, a farm reconstitution is necessary. The reconstitution, or recon, is the process of combining or dividing farms or tracts of land based on the farming operation.

To be effective for the current Fiscal Year (FY), farm combinations and farm divisions must be requested by **August 1 of the FY** for farms subject to the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) programs. A reconstitution is considered to be requested when all:

- of the required signatures are on FSA-155
- other applicable documentation, such as proof of ownership, is submitted.

Conservation Reserve Program (CRP) and non-ARC/PLC farms may be reconstituted at any time.

The following are the different methods used when doing a farm recon:

Estate Method — the division of bases, allotments and quotas for a parent farm among heirs in settling an estate;

Designation of Landowner Method — may be used when (1) part of a farm is sold or ownership is transferred; (2) an entire farm is sold to two or more persons; (3) farm ownership is transferred to two or more persons; (4) part of a tract is sold or ownership is transferred; (5) a tract is sold to two or more persons; or (6) tract ownership is transferred to two or more persons. In order to use this method, the land sold must have been owned for at least three years, or a waiver granted, and the buyer and seller must sign a Memorandum of Understanding;

Default Method — the division of bases for a parent farm with each tract maintaining the bases attributed to the tract level when the reconstitution is initiated in the system.

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).