Loans for Targeted Underserved Producers

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 to 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 targeted underserved groups.

A targeted underserved 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, targeted underserved groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

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

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

Farm Operation Changes
Producers who have bought or sold land, or added or dropped rented land from their operation must report these changes to their local FSA office as soon as possible. To ensure FSA’s records are accurate, a copy of the deed, sales document, or recorded land contract for the purchase of property must be submitted to your local FSA office. Failure to do so can lead to possible program ineligibility. Updating record changes now will save time in the spring.

Bank Account Changes
Current policy mandates that FSA payments be electronically transferred into a bank account. In order for payments to be made timely, producers need to notify their local FSA county office when a bank account has been changed or their financial institution is purchased by another financial institution. Payments can be delayed if the local FSA office is not aware of changes to bank accounts and routing numbers.

Employment Opportunities in FSA Farm Loan Program
Multiple positions will be hired. Duty station will be determined at the time of selection.

Major responsibilities include:

Making, servicing, and supervising loans;

- Providing technical advice, guidance, and credit counseling to loan applicants and borrowers;
- Has delegated loan approval authority to approve loans within a specific limit;
- Has knowledge of agency farm loan programs and eligibility requirements;
- Has knowledge of the technicalities of farm financing and credit, financial management concepts and practices, farm operations, land use and value, production and marketing of various crops and livestock, and prices and markets in the serviced farming areas.

Applications must be completed online through the USAJobs website. Direct links to the vacancy announcements can be found below:

Job Announcement Number: FSA-15-0329-IL-MJ
Pay Grade GS-1165-05/07 Promotion potential GS-1165-11
Who may apply: U.S. or National Citizen
Recent Graduates who have completed a qualifying degree within the previous two years. Current students may apply if they are within 4 months of graduation. Veterans precluded from applying due to their military service obligation must be appointed within 6 years of receiving their degree.

Job Announcement Number: FSA-15-0328-IL-MJ
Pay Grade GS-1165-09 Promotion potential GS-1165-11
Who may apply: U.S. or National Citizen – No prior Federal experience is required

Job Announcement Number: FSA-15-0326-IL-MJ
Pay Grade GS-1165-05/07 Promotion potential GS-1165-11
Who may apply: U.S. or National Citizen – No prior Federal experience is required

Vacancies close on March 26, 2015.

All Illinois FSA employment opportunities can be found online at www.usajobs.gov.

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**Important Dates to Remember**

December or March 15, 2015 (depending on the crop) - NAP sales closing date

February 27, 2015 - Deadline to update yield history and/or reallocate base acres

March 31, 2015 - Deadline to make a one-time election between ARC and PLC for 2014 through 2018 crop years

September 30, 2018 - Extension of Dairy Indemnity Payment Program (DIPP)

Ongoing - FSFL (Farm Facility Loans)

Livestock Disaster Assistance Sign-up Underway

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**March Interest Rates**

90-Day Treasury Bill: .125%
Farm Operating Loans - Direct: 2.50%
Farm Ownership Loans - Direct: 3.50%
Farm Ownership Loans Direct Downpayment, Beginning Farmer or Rancher: 1.50%
Emergency Loans: 3.50%
Farm Storage Facility Loans (7 years): 1.750 %
Farm Storage Facility Loans (10 years): 1.875 %
Farm Storage Facility Loans (12 years): 2.00 %
Commodity Loans: 2.00%

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**2014 Farm Bill Informational/Producer Education Meetings**

Farm Service Agency and the Illinois Farm Bureau are conducting several 2014 Farm Bill Informational/Producer Education Meetings throughout the state. For a complete listing of the Farm Bureau informational meetings that the Illinois Farm Bureau is providing please visit FarmWeekNow.com and for a complete listing of the Producers Education Meetings that FSA is
USDA Reminds Farmers of 2014 Farm Bill Conservation Compliance Changes

The 2014 Farm Bill implements a change that requires farmers to have a Highly Erodible Land Conservation and Wetland Conservation Certification (AD-1026) on file.

For farmers to be eligible for premium support on their federal crop insurance, a completed and signed AD-1026 certification form must be on file with the FSA. The Risk Management Agency (RMA), through the Federal Crop Insurance Corporation (FCIC), manages the federal crop insurance program that provides the modern farm safety net for American farmers and ranchers.

Since enactment of the 1985 Farm Bill, eligibility for most commodity, disaster, and conservation programs has been linked to compliance with the highly erodible land conservation and wetland conservation provisions. The 2014 Farm Bill continues the requirement that producers adhere to conservation compliance guidelines to be eligible for most programs administered by FSA and NRCS. This includes most financial assistance such as the new price and revenue protection programs, the Conservation Reserve Program, the Livestock Disaster Assistance programs and Marketing Assistance Loans and most programs implemented by FSA. It also includes the Environmental Quality Incentives Program, the Conservation Stewardship Program, and other conservation programs implemented by NRCS.

Many FSA and Natural Resource Conservation (NRCS) programs already have implemented this requirement and therefore most producers should already have an AD-1026 form on file for their associated lands. If an AD-1026 form has not been filed or is incomplete, then farmers are reminded of the deadline of June 1, 2015.

When a farmer completes and submits the AD-1026 certification form, FSA and NRCS staff will review the associated farm records and outline any additional actions that may be required to meet the required compliance with the conservation compliance provisions.

FSA recently released a revised form AD-1026, which is available at USDA Service Centers and online at: www.fsa.usda.gov. USDA will publish a rule later this year that will provide details outlining the connection of conservation compliance with crop insurance premium support. Producers can also contact their local USDA Service Center for information. A listing of service center locations is available at offices.usda.gov.

USDA Creates More Bird Habitat Opportunities on Irrigated Farmland

USDA’s Farm Service Agency (FSA) announces more bird habitats to be established in irrigated farmland regions through the Conservation Reserve Program (CRP).

Declines in upland bird populations, such as the northern bobwhite, pheasant, and prairie chicken, led to the creation of new Conservation Reserve Program features to help restore habitats for these species in these agricultural areas. Since the program’s creation in 2004, more than 240,000 acres of marginal cropland has been converted to native grasslands, spurring an increase in upland bird populations.

In recent years, however, applications for this type of habitat creation have slowed. To encourage more participation, USDA’s new policy focuses on farmland with center-pivot irrigation systems...
where there are circular areas of cropland with patches of land beyond the reach of irrigation. Until
now, these patches – known as pivot corners – were only eligible for habitat creation when
connected by a linear strip of grassland also enrolled in the program. The new policy allows
producers interested in habitat creation to use disconnected pivot corners to help increase the
population of upland birds.

Other species that can benefit from today’s change include the mourning dove, wild turkey, several
sparrows, meadowlark and bobolinks.

The Conservation Reserve Program is a voluntary program. FSA contracts with agricultural
landowners so that environmentally sensitive land is not farmed but instead used for conservation.
Participants establish long-term plant species that control soil erosion, sequester carbon, improve
water quality, and strengthen declining wildlife populations. In return, participants receive annual
rental payments between 10 and 15 years.

Interested landowners can enroll pivot corners in the Conservation Reserve Program at any time.
Participants and land must meet certain eligibility requirements. Other restrictions may apply. For
additional details, contact your local Farm Service Agency office at offices.usda.gov or visit the

Breaking New Ground

Agricultural producers are reminded to consult with FSA and NRCS before breaking out new ground
for production 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 must apply tillage, crop residue and rotation requirements as
specified in their conservation plan.

Producers should notify FSA prior to conducting land clearing or drainage projects to ensure
compliance. If you intend to clear any trees to create new cropland, these areas will need to be
reviewed to ensure any work will not risk your eligibility for benefits.

Landowners and operators can complete form AD-1026 Highly Erodible Land Conservation (HELC)
and Wetland Conservation (WC) Certification to determine whether a referral to Natural Resources
Conservation Service (NRCS) is necessary.

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).