Message from Craig A. McCain, FSA State Executive Director

WOW! What a year! As the holiday season draws near and we reflect on another year filled with challenges and accomplishments, we also look forward to the future. Recognizing that the holiday season offers many special opportunities for all, we also know that the business of farming requires ongoing efforts; closing harvest, continued marketing, delivery of crops, financial review and analysis, and planning for the next crop year, which has already begun for some commodities. FSA County Office staffs stand ready to assist you with loans or farm programs. Closing out last year’s financial obligations and making financial arrangements for a new crop year is very difficult in the current crop markets; therefore, we encourage producers to begin this process early in order that loan applications may be filed and financial plans finalized as soon as possible. As you know, loan volume tends to peak after the first of the new year, very near when field work and planting begin. In today’s agricultural world, delays of a day or two can make a substantial difference in yield and cost of production, thus affecting the bottom line. FSA looks forward to continuing to serve your needs and providing a high level of customer service in the coming year.
Upcoming Important Dates

- **Sept. 1 - Dec. 15** - Enrollment period for Margin Protection Program (MPP-Dairy) for 2018 Coverage.
- **Nov. 1** - Enrollment began for 2018 ARC/PLC and continues through August 1, 2018.
- **Nov. 6** - County Committee election ballots were mailed to eligible voters
- **Nov. 23** - USDA Service Centers will be closed in observance of Thanksgiving Day
- **Dec. 4** - Final date to return County Committee election ballots to local FSA offices
- **Dec. 15** - Final acreage reporting date for Wheat and Oats

LA Women in Ag Conference, Feb. 22 & 23, 2018 in Alexandria; to pre-register visit http://louisianawomeninag.com/

Louisiana FSA now offers SMS texting; receive text message alerts on your cell phone regarding important deadlines, reporting requirements and updates.

Whether you are in the field, on a tractor or even on horseback, this service enables FSA customers and stakeholders to receive notifications while on the go.

Contact your local FSA Office for more information.

USDA Announces Enrollment Period for Safety Net Coverage in 2018

FSA announced that starting Nov. 1, 2017, farmers and ranchers with base acres in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) safety net program may enroll for the 2018 crop year. The enrollment period will end on Aug. 1, 2018.

Since shares and ownership of a farm can change year-to-year, producers must enroll by signing a contract each program year.

The producers on a farm that are not enrolled for the 2018 enrollment period will not be eligible for financial assistance from the ARC or PLC programs for the 2018 crop should crop prices or farm revenues fall below the historical price or revenue benchmarks established by the program. **Producers who made their elections in previous years must still enroll during the 2018 enrollment period.**

The ARC and PLC programs were authorized by the 2014 Farm Bill and offer a safety net to agricultural producers when there is a substantial drop in prices or revenues for covered commodities. Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium grain rice (which includes short grain and sweet rice), safflower seed, sesame, soybeans, sunflower seed and wheat. Upland cotton is no longer a covered commodity. For more details regarding these programs, go to [www.fsa.usda.gov/arc-plc](http://www.fsa.usda.gov/arc-plc).

For more information, producers are encouraged to visit their local FSA office. To find a local FSA office, visit [http://offices.usda.gov](http://offices.usda.gov).
FSA Encourages Farmers and Ranchers to Vote in County Committee Elections

The 2017 Farm Service Agency County Committee Elections began on Nov. 6, when ballots were mailed to eligible voters. The deadline to return the ballots to local FSA offices is Dec. 4, 2017.

County committee members are an important component of the operations of FSA and provide a link between the agricultural community and USDA. Farmers and ranchers elected to county committees help deliver FSA programs at the local level, applying their knowledge and judgment to make decisions on commodity price support programs; conservation programs; incentive indemnity and disaster programs for some commodities; emergency programs and eligibility. FSA committees operate within official regulations designed to carry out federal laws.

To be an eligible voter, farmers and ranchers must participate or cooperate in an FSA program. A person who is not of legal voting age, but supervises and conducts the farming operations of an entire farm may also be eligible to vote.

More information on county committees, such as the new 2017 fact sheet, can be found on the FSA website at www.fsa.usda.gov/elections or at a local USDA Service Center.

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.
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 are approved, such as site preparation or ground disturbance. 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.

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 purposes 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 underserved applicants. An 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, underserved groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans, and Pacific Islanders. If producers or their spouses believe they would qualify as underserved, they should contact their local FSA office for details. FSA loans are only available to applicants who meet all eligibility requirements and are unable to obtain the needed credit elsewhere.

Borrower Training

Borrower training is available for all Farm Service Agency customers. This training is required for all direct loan applicants, unless the applicant has a waiver issued by the agency.

Borrower training includes instruction in production and financial management. The purpose is to help the applicant develop and improve skills that are necessary to successfully operate a farm and build equity in the operation. It aims to help the producer become financially successful. Borrower training is provided, for a fee, by agency approved vendors. Contact your local FSA Farm Loan Manager for a list of approved vendors.
Selected Interest Rates for November 2017

- Farm Operating Loans — Direct 2.750%
- Farm Ownership Loans — Direct 3.625%
- Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher — 1.50%
- Emergency Loans — 3.750%
- Farm Storage Facility Loans (3 years) — 1.625%
- Farm Storage Facility Loans (5 years) — 1.875%
- Farm Storage Facility Loans (7 years) — 2.125%
- Farm Storage Facility Loans (10 years) — 2.375%
- Farm Storage Facility Loans (12 years) — 2.375%
- Sugar Storage Facility Loans (15 year term) — 2.500%
- Commodity Loans — 2.375%

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).