

November 2018



Farm Service Agency **Electronic News Service**

NEWSLETTER

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Maryland FSA Newsletter

Maryland Farm Service Agency

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Sign in/Sign up!

Farmers, ranchers and agricultural producers have new online options to access U.S. Department of Agriculture (USDA) programs. Through USDA's new streamlined process, producers doing business as an individual can now register, track and manage their applications for the Market Facilitation Program (MFP) and 2017 Wildfires and Hurricanes Indemnity Program (2017 WHIP) on the secure and convenient www.farmers.gov. USDA eAuthentication does not have the mechanism to issue login accounts to businesses, corporations, other entities, or for anyone acting on behalf of another individual or entity. Producers, doing business as an individual, first need to sign up for Level 2 eAuthentication access.

- Step 1: Create and online account at eauth.usda.gov
- Step 2: Complete identity verification by either using the online self-service identity verification method or by completing the identity verification in-person at your USDA Service Center.

To find contact information for your local office go to www.fsa.usda.gov/md

- Step 3: Contact your local USDA Service Center to have your new Level 2 account linked with your USDA customer record
- Step 4: You're enrolled and ready to log in

Users with a secure Level 2 eAuthentication ID, linked to their USDA customer record, can apply for select USDA programs, view and print farm maps and farm records data. Enrolling is easy! Visit www.farmers.gov/sign-in to learn more.

To locate a service center near you or use online services not requiring eAuthentication access, visit www.farmers.gov For technical assistance, call the eAuthentication help desk at 1-800-457-3642.

USDA Acreage Reporting Deadline for Perennial Forage Changes to July 15

USDA Farm Service Agency (FSA) has established a new acreage reporting deadline for perennial forage for 2019 and subsequent years. Previously set in the fall, the new deadline is July 15 for all states, except for Hawaii and Puerto Rico.

Timely and accurate acreage reports for all crops and land uses, including prevented planting or failed acreage, are the foundation for many FSA program benefits, including disaster programs for livestock owners. Producers must report their acreage to maintain program eligibility.

Producers who have coverage for perennial forage under the Noninsured Crop Disaster Assistance Program (NAP) must report their crop acreage by the earlier of any of the following:

- the established acreage reporting date (July 15)
- 15 calendar days before the onset of harvest or grazing of the specific crop acreage being reported
- the established normal harvest date for the end of the coverage period.

Changing Bank Accounts

FSA program payments are issued electronically into your bank account. In order to make timely payments, you need to notify your FSA servicing office if you close your account or if your bank information is changed for whatever reason (such as your financial institution merging or being purchased). Payments can be delayed if FSA is not notified of changes to account and bank routing numbers.

For some programs, payments are not made until the following year. For example, payments for crop year 2017 through the Agriculture Risk Coverage and Price Loss Coverage program aren't paid until 2018. If the bank account was closed due to the death of an individual or dissolution of an entity or partnership before the payment was issued, please notify your local FSA office as soon as possible to claim your payment.

USDA Reminds Producers of Disaster Program Deadlines

U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) reminds Maryland producers who experienced losses from natural disasters during the 2017 and 2018 calendar years that they may be eligible for assistance through the Tree Assistance Program (TAP), Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) and Livestock Indemnity Program (LIP).

Tree Assistance Program (TAP):

TAP provides financial assistance to qualifying orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes and vines lost due to natural disasters. Payment eligibility is triggered when a mortality loss in excess of 15 percent on a stand (adjusted for normal mortality) occurs due to natural disaster.

For 2017 and 2018 TAP losses, growers have until the later of Dec. 3, 2018, or 90 calendar days after the disaster event or date when the loss of trees becomes apparent to submit an application with supporting documentation.

Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP):

ELAP provides emergency assistance to eligible producers of livestock, honeybees and farm-raised fish who have suffered losses due to an adverse weather or loss condition, including blizzards, disease, water shortages and wildfires. ELAP assistance is provided for losses not covered by other disaster assistance programs.

For 2017 and 2018 ELAP, producers must file a notice of loss and application for payment at their local FSA office by Dec. 3, 2018. for losses occurring from Oct. 1, 2016, through Sept. 30, 2018.

Livestock Indemnity Program (LIP):

LIP provides compensation to eligible livestock owners or contract growers for livestock deaths in excess of normal mortality, or injury resulting in reduced value, caused by an eligible loss condition.

For 2017 and 2018 LIP, a livestock owner or contract grower must file a notice of loss the later of 30 calendar days from when the loss of livestock is first apparent, or Dec. 3, 2018. For 2017 losses, a livestock owner or contract grower must file an application for payment by Dec. 3, 2018. For 2018 losses, a livestock owner or contract grower must file an application for payment by, March 1, 2019.

Other Amendments to the 2014 Farm Bill by the Bipartisan Budget Act of 2018

In February, the Bipartisan Budget Act of 2018 made several changes to FSA disaster programs. This includes eliminating the \$20 million fiscal year funding cap for ELAP, eliminating the \$125,000 payment limitation for LIP for 2017 and future years and allowing producers to receive a payment for injured livestock that are sold for a reduced price due to an eligible event.

As a result of these changes, starting June 4, producers were allowed to submit ELAP, LIP and LFP applications for 2017 losses if they reached the payment limitation under the previous rules. The application periods for these programs for the 2017 program year will close on Dec. 3, 2018. Producers who already submitted applications and received decisions on their applications for these

years do not need to file again but can reapply if they have additional losses or their application or notice of loss was denied because it was late filed.

Contact your local FSA office for program deadlines. For more information on FSA disaster assistance programs or to find your local USDA Service Center, visit <https://www.farmers.gov/>.

Submit Loan Requests for Financing Early

The Farm Loan team is already working on operating loans for spring 2019 so it is important that potential borrowers submit their requests early, so they can be timely processed. The farm loan team can help determine which loan programs are best for applicants.

FSA offers a wide range of low-interest loans that can meet the financial needs of any farm operation for just about any purpose. The traditional **farm operating and farm ownership loans** can help large and small farm operations take advantage of early purchasing discounts for spring inputs as well expenses throughout the year.

Microloans are a simplified loan program that will provide up to \$50,000 to eligible applicants. These loans, targeted for smaller operations and non-traditional operations, can be used for operating expenses, starting a new agricultural enterprise, purchasing equipment, and other needs associated with a farming operation. The staff at the Frederick or Caroline County FSA offices can provide more details on farm operating and microloans and provide loan applications. Loans to beginning farmers and members of underserved groups are a priority.

Other types of loans available include:

Marketing Assistance Loans allow producers to use eligible commodities as loan collateral and obtain a 9-month loan while the crop is in storage. These loans provide cash flow to the producer and allow them to market the crop when prices may be more advantageous.

Farm Storage Facility Loans can be used to build permanent structures used to store eligible commodities, or for storage and handling trucks, or portable or permanent handling equipment. A variety of structures are eligible under this loan, including bunker silos, grain bins, hay storage structures and refrigerated structures for vegetables and fruit. A producer may borrow up to \$500,000 per loan.

Please call the Frederick or Caroline County offices if you have questions about any of the loans available through FSA.

Farm Loan Graduation Reminder

FSA Direct Loans are considered a temporary source of credit that is available to producers who do not meet normal underwriting criteria for commercial banks.

FSA periodically conducts Direct Loan graduation reviews to determine a borrower's ability to graduate to commercial credit. If the borrower's financial condition has improved to a point where they can refinance their debt with commercial credit, they will be asked to obtain other financing and partially or fully pay off their FSA debt.

By the end of a producer's operating cycle, the Agency will send a letter requesting a current balance sheet, actual financial performance and a projected farm budget. The borrower has 30 days to return the required financial documents. This information will be used to evaluate the borrower's potential for refinancing to commercial credit.

If a borrower meets local underwriting criteria, FSA will send the borrower's name, loan type, balance sheet and projected cash flow to commercial lenders. The borrower will be notified when loan information is sent to local lenders.

If any lenders are interested in refinancing the borrower's loan, FSA will send the borrower a letter with a list of lenders that are interested in refinancing the loan. The borrower must contact the lenders and complete an application for commercial credit within 30 calendar days.

If a commercial lender rejects the borrower, the borrower must obtain written evidence that specifies the reasons for rejection and submit to their local FSA farm loan office.

If a borrower fails to provide the requested financial information or to graduate, FSA will notify the borrower of noncompliance, FSA's intent to accelerate the loan, and appeal rights.

Selected Interest Rates for November 2018

90-Day Treasury Bill	2.625%
Farm Operating Loans - Direct	3.750%
Farm Ownership Loans - Direct	4.125%
Farm Ownership Loans - Direct Down Payment, Beginning Farmer or Rancher	1.500%
Emergency Loans	3.750%
Farm Storage Facility Loans (7 years)	3.125%
Sugar Storage Facility Loans	3.125%
Commodity Loans 1996 - Present	3.625%

Dates to Remember

Nov. 22	MD FSA offices closed for Thanksgiving Day.
Dec. 1	NAP application deadline for honey and maple sap.
Dec. 3	Last day to return COC election ballots to the USDA service center.
Dec. 15	Crop reporting deadline for fall forage seeding and fall-seeded grain.
Dec. 25	MD FSA offices closed for Christmas.
Dec. 31	NAP application deadline for potatoes.

Jan. 1	MD FSA offices closed for New Year's Day.
Jan. 1	Newly elected county committee members take office.

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).