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New Hampshire FSA Newsletter

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The U.S. Department of Agriculture’s (USDA) Farm Service Agency (FSA) announced the expansion of a unique service for farmers and ranchers. FSA’s Bridges to Opportunity program provides a one-stop-shop that connects producers with resources, programs and educational services offered across the department, as well as from other USDA partner organizations. Bridges to Opportunity, which currently provides enhanced customer support to more than 150,000 customers in 20 states, will expand to serve customers across the country before the end of the month using fiscal year 2016 funds.

FSA’s presence in over 2,100 county offices, in nearly every rural county, puts the agency in a unique position to partner with non-governmental organizations to reach thousands of agricultural producers who can benefit from the programs and services. Bridges to Opportunity allows FSA employees to search and obtain a list of all local, state, regional and national organizations that may be able assist local producers with their specific need. For example, FSA’s Houston County office in Texas partnered with many agricultural organizations to serve producers affected by severe drought. When drought-stricken agricultural producers came to the county office looking for assistance, FSA employees were able to
provide traditional services, such as the Livestock Forage Program and the Emergency loan program administered by FSA, as well as connect local farmers with local, regional, and national organizations that provide drought assistance and education.

Bridges to Opportunity was developed by FSA to provide producers with a more comprehensive customer service experience by connecting them with other USDA agencies and nonfederal partners. Through Bridges to Opportunity, FSA county office employees have the tools to connect farmers, ranchers and anyone interested in agriculture with customized expertise on topics ranging including organic production, beginning farmer resources, integrated pest management, disaster assistance, conservation practices, agricultural educational courses, loans, grants and other financial assistance that can start, grow or benefit farming and ranching operations.

For more information about Bridges to Opportunity, please contact your local FSA county office.

Organic Producers and Handlers May Apply for Certification Cost Share Reimbursements; Expanded Eligibility for Transition and State Certification Cost

Starting March 20, 2017, organic producers and handlers will be able to visit over 2,100 USDA Farm Service Agency (FSA) offices to apply for federal reimbursement to assist with the cost of receiving and maintaining organic or transitional certification.

USDA reimburses organic producers up to 75 percent of the cost of organic certification, but only about half of the nation’s organic operations currently participate in the program. Starting March 20, USDA will provide a uniform, streamlined process for organic producers and handlers to apply for organic cost share assistance either by mail or in person.

USDA is making changes to increase participation in the National Organic Certification Cost Share Program (NOCCSP) and the Agricultural Management Assistance Organic Certification Cost Share Program, and at the same time provide more opportunities for organic producers to access other USDA programs, such as disaster protection and loans for farms, facilities and marketing. Producers can also access information on nonfederal agricultural resources, and get referrals to local experts, including organic agriculture, through USDA’s Bridges to Opportunity service at the local FSA office.

Historically, many state departments of agriculture have obtained grants to disburse reimbursements to those producers and handlers qualifying for cost share assistance. FSA will continue to
partner with states to administer the programs. For states that want
to continue to directly administer the programs, applications will be

Eligible producers include any certified producers or handlers who
have paid organic or transitional certification fees to a USDA-
accredited certifying agent. Application fees, inspection costs, fees
related to equivalency agreement/arrangement requirements,
travel/per diem for inspectors, user fees, sales assessments and
postage are all eligible for a cost share reimbursement from USDA.

Once certified, producers and handlers are eligible to receive
reimbursement for up to 75 percent of certification costs each year
up to a maximum of $750 per certification scope—crops, livestock,
wild crops and handling. This announcement also adds transitional
certification and state organic program fees as additional scopes.

To learn more about organic certification cost share, please visit
www.fsa.usda.gov/organic or contact a local FSA office by visiting

Preauthorized Debit Available for Farm Loan Borrowers

USDA Farm Service Agency (FSA) has implemented pre-authorized debit (PAD) for Farm Loan
Program (FLP) borrowers. PAD is a voluntary and alternative method for making weekly, bi-weekly,
monthly, quarterly, semi-annual or annual payments on loans.

PAD payments are pre authorized transactions that allow the National Financial and Accounting
Operations Center (NFAOC) to electronically collect loan payments from a customer’s account at a
financial institution.

PAD may be useful for borrowers who use nonfarm income from regular wages or salary to make
payments on loans or adjustment offers or for payments from seasonal produce stands. PAD can
only be established for future payments.

To request PAD, customers, along with their financial institution, must fill out form RD 3550-28. This
form has no expiration date, but a separate form RD 3550-28 must be completed for each loan to
which payments are to be applied. A fillable form can be accessed on the USDA Rural Development
for “Form 3550-28.”

If you have a “filter” on the account at your financial institution, you will need to provide the financial
institution with the following information: Origination ID: 1220040804, Agency Name: USDA RD
DCFO.

PAD is offered by FSA at no cost. Check with your financial institution to discuss any potential cost.
Preauthorized debit has no expiration date, but you can cancel at any time by submitting a written
request to your local FSA office. If a preauthorized debit agreement receives three payment
rejections within a three month period, the preauthorized debt agreement will be cancelled by FSA.
The payment amount and due date of your loan is not affected by a cancellation of preauthorized
debit. You are responsible to ensure your full payment is made by the due date.

For more information about PAD, contact your local FSA office. To find a local FSA office, visit [http://offices.usda.gov](http://offices.usda.gov)

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**Direct Loans**

FSA offers direct farm ownership and direct farm operating Loans to producers who want to establish, maintain or strengthen their farm or ranch. FSA loan officers process, approve and service direct loans.

Direct farm operating loans can be used to purchase livestock and feed, farm equipment, fuel, farm chemicals, insurance and other costs including family living expenses. Operating loans can also be used to finance minor improvements or repairs to buildings and to refinance some farm-related debts, excluding real estate.

Direct farm ownership loans can be used to purchase farmland, enlarge an existing farm, construct and repair buildings, and to make farm improvements.

The maximum loan amount for both direct farm ownership and operating loans is $300,000 and a down payment is not required. Repayment terms vary depending on the type of loan, collateral and the producer’s ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.

Please contact your local FSA office for more information or to apply for a direct farm ownership or operating loan.

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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).