

April 2019



Farm Service Agency **Electronic News Service**

# NEWSLETTER

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## New York State FSA Newsletter

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### New York State Farm Service Agency

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Suite #536  
Syracuse, NY 13202

[www.fsa.usda.gov/ny](http://www.fsa.usda.gov/ny)

**State Executive Director:**  
Clark Putman

**State Committee:**  
Judi Whittaker, Chair  
Michael Bittel  
Lawrence Eckhardt  
Theodore Furber  
Barbara Hanselman

### Dates to Remember

**May 1** - Deadline to certify MFP production  
**May 10** - Deadline for LGM-Dairy producers to sign up for 2018 MPP Coverage  
**May 24** - Deadline to purchase new NAP buy-up coverage for 2019 and 2020 crops  
**May 27** - Offices closed for Memorial Day  
**May 31** - 2018 Marketing Assistance Loan request deadline (Corn, Grain Sorghum, Sunflower Seed, Soybeans)

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### April Interest Rates

**Executive Officer:**  
Mark Dennis

**Farm Program Chief:**  
Vacant

**Farm Loan Chief:**  
John Liddington

To find contact information for  
your local office go  
to [www.fsa.usda.gov/ny](http://www.fsa.usda.gov/ny)

Farm Operating Loans — Direct	3.5%
Farm Ownership Loans — Direct	4.0%
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.5%
Emergency Loans	3.75%
Farm Storage Facility Loans (3, 5 & 7 years)	2.5%
Farm Storage Facility Loans (10 years)	2.625%
Farm Storage Facility Loans (12 years)	2.75%
Commodity Loans (Marketing Assistance Loans)	3.5%

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## Higher Limits Now Available on USDA Farm Loans

Higher limits are now available for borrowers interested in USDA's farm loans, which help agricultural producers purchase farms or cover operating expenses. The 2018 Farm Bill increased the amount that producers can borrow through direct and guaranteed loans available through USDA's Farm Service Agency (FSA) and made changes to other loans, such as microloans and emergency loans.

Key changes include:

- The Direct Operating Loan limit increased from \$300,000 to \$400,000, and the Guaranteed Operating Loan limit increased from \$ 1.429 million to \$1.75 million. Operating loans help producers pay for normal operating expenses, including machinery and equipment, seed, livestock feed, and more.
- The Direct Farm Ownership Loan limit increased from \$300,000 to \$600,000, and the Guaranteed Farm Ownership Loan limit increased from \$1.429 million to \$1.75 million. Farm ownership loans help producers become owner-operators of family farms as well as improve and expand current operations.
- Producers can now receive both a \$50,000 Farm Ownership Microloan and a \$50,000 Operating Microloan. Previously, microloans were limited to a combined \$50,000. Microloans provide flexible access to credit for small, beginning, niche, and non-traditional farm operations.
- Producers who previously received debt forgiveness as part of an approved FSA restructuring plan are now eligible to apply for emergency loans. Previously, these producers were ineligible.
- Beginning and socially disadvantaged producers can now receive up to a 95 percent guarantee against the loss of principal and interest on a loan, up from 90 percent.

### About Farm Loans

Direct farm loans, which include microloans and emergency loans, are financed and serviced by FSA while guaranteed farm loans are financed and serviced by commercial lenders. For

guaranteed loans, FSA provides a guarantee against possible financial loss of principal and interest.

For more information on FSA farm loans, visit [www.fsa.usda.gov](http://www.fsa.usda.gov) or contact your [local USDA service center](#).

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## USDA Announces Buy-Up Coverage Availability and New Service Fees for Noninsured Crop Coverage Policies

USDA's Farm Service Agency (FSA) announced that higher levels of coverage will be offered through the Noninsured Crop Disaster Assistance Program (NAP), a popular safety net program, beginning April 8, 2019. The 2018 Farm Bill also increased service fees and made other changes to the program, including service fee waivers for qualified military veterans interested in obtaining NAP coverage.

"When other insurance coverage is not an option, NAP is a valuable risk mitigation tool for farmers and ranchers," said FSA Administrator Richard Fordyce. "In agriculture, losses from natural disasters are a matter of when, not if, and having a NAP policy provides a little peace of mind."

NAP provides financial assistance to producers of commercial crops for which insurance coverage is not available in order to protect against natural disasters that result in lower yields or crop losses, or prevent crop planting.

### NAP Buy-Up Coverage Option

The 2018 Farm Bill reinstates higher levels of coverage, from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Producers of organics and crops marketed directly to consumers also may exercise the "buy-up" option to obtain NAP coverage of 100 percent of the average market price at the coverage levels of between 50 and 65 percent of expected production. NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production.

**Producers have a *one-time opportunity until May 24, 2019***, to obtain buy-up coverage for 2019 eligible crops for which the NAP application closing date has passed.

Buy-up coverage is not available for crops intended for grazing.

### NAP Service Fees

For all coverage levels, the new NAP service fee is the lesser of \$325 per crop or \$825 per producer per county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties. These amounts reflect a \$75 service fee increase for crop, county or multi-county coverage. The fee increases apply to obtaining NAP coverage on crops on or after April 8, 2019.

### NAP Enhancements for Qualified Military Veterans

The 2018 Farm Bill NAP amendments specify that qualified veteran farmers or ranchers are now eligible for a service fee waiver and premium reduction, if the NAP applicant meets certain eligibility criteria.

Beginning, limited resource and targeted underserved farmers or ranchers remain eligible for a waiver of NAP service fees and premium reduction when they file form CCC-860, "Socially

*Disadvantaged, Limited Resource and Beginning Farmer or Rancher Certification.”*

For NAP application, eligibility and related program information, visit [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap) or contact your local USDA Service Center. To locate your local FSA office, visit [www.farmers.gov](http://www.farmers.gov).

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## Breaking New Ground

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

Producers should notify FSA as a first point of contact prior to conducting land clearing or drainage type projects to ensure the proposed actions meet compliance criteria such as clearing any trees to create new cropland, then these areas will need to be reviewed to ensure such work will not risk your eligibility for benefits.

Landowners and operators complete the form AD-1026 - Highly Erodible Land Conservation (HEL) and Wetland Conservation (WC) Certification to identify the proposed action and allow FSA to determine whether a referral to Natural Resources Conservation Service (NRCS) for further review is necessary.

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## New Farmers.gov Feature Enables Producers to View Loan and Other Information

The “My Financial Information” feature was recently deployed on the farmers.gov portal, enabling producers to view information on current and past farm loans. Through this feature, individual agricultural producers can securely view:

- loan information;
- interest payments for the current calendar year (including year-to-date interest paid for the past five years);
- loan advance and payment history;
- paid-in-full and restructured loans; and
- account alerts giving producers important notifications regarding their loans. For example, an account alert will be displayed if a loan is past due.

Other information available through this feature are MFP and WHIP application information.

To access the farmers.gov portal and use this feature, individual producers will need a Level 2 eAuthentication account. Producers can connect to this process and request access at <https://www.farmers.gov/sign-in>. The system doesn't currently support access for entities but will in the future.

This new feature is just the starting point in providing more online access to producers through farmers.gov, and more loan-related features are on the way. Upcoming features will assist customers with finding the right loan programs that best fit their business goals and enable

customers to submit loan documents to their service center via the farmers.gov portal.

FSA employees are also able to assist producers and access the “My Financial Information” feature through the FSA Intranet. Contact your county office if assistance is needed with this.

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## Emergency Assistance for Honeybees (ELAP)

The Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) provides emergency assistance to eligible livestock, honeybee, and farm-raised fish producers who have losses due to disease, adverse weather or other conditions, such as blizzards and wildfires, not covered by other agricultural disaster assistance programs.

Eligible livestock losses include grazing losses not covered under the Livestock Forage Disaster Program (LFP), loss of purchased feed and/or mechanically harvested feed due to an eligible adverse weather event, additional cost of transporting water because of an eligible drought and additional cost associated with gathering livestock to treat for cattle tick fever.

Eligible honeybee losses include loss of purchased feed due to an eligible adverse weather event, cost of additional feed purchased above normal quantities due to an eligible adverse weather condition, colony losses in excess of normal mortality due to an eligible weather event or loss condition, including CCD, and hive losses due to eligible adverse weather.

Eligible farm-raised fish losses include death losses in excess of normal mortality and/or loss of purchased feed due to an eligible adverse weather event.

Producers who suffer eligible livestock, honeybee, or farm-raised fish losses from Oct. 1, 2018 to Sept. 30, 2019 must file:

- A notice of loss within 30 calendar days after the loss is apparent.
- An application for payment by Nov. 1, 2019

To view these and other FSA program fact sheets, visit the FSA fact sheet web page at [www.fsa.usda.gov/factsheets](http://www.fsa.usda.gov/factsheets).

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## 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:

- Grain Crops
- Malted Small Grains
- Pulse Crops
- Hay & Forages
- Fruits, Nuts & Vegetables
- Milk, Butter, Cheese & Yogurt
- Meat Poultry (unprocessed) & Eggs

- Honey
- Maple sap & syrup
- Hops
- Floriculture
- Renewable biomass crops
- Some Aquaculture

**ELIGIBLE Facilities & Upgrades** include:

- Grain Bins & Cribs, including drying and handling equipment
- Hay Storage, including pole barns
- Silage Bunks
- Cold Storage, including handling, washing & packing equipment
- Refrigeration/freezer units
- Milk Houses & Equipment, including bulk milk tanks
- Sap Tanks
- New & Used Trucks, including refrigerated trucks

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](http://www.fsa.usda.gov/pricesupport) or contact your local FSA county office. To find your local FSA county office, visit <http://offices.usda.gov>.

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## 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.

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