

October 2015



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## North Dakota FSA eNews

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### From the State Executive Director

October marks the beginning of the new fiscal year for the federal government. It is also the month when your FSA office starts to make many of its payments to producers such as annual CRP contract payments or, new for the 2014 Farm Bill, the 2014 ARC/PLC payments for crops and programs that trigger a payment. A lot goes into the ARC/PLC payment calculations. One factor is the NASS county yields. My reason for mentioning NASS is to remind everyone to

participate in the NASS surveys. Be prompt and accurate when you get a survey because these are the numbers given to FSA to calculate your county average yield, which is used to set the ARC County benchmark and then the final ARC County yield used to calculate final payments. NASS surveys do really matter!

Row crop harvest is progressing well across the state. Yields have been good, however as you know, prices have been a major concern. If you feel like you are going to have credit issues following your 2015 crop year, it is best to be proactive and visit with your lender soon or visit with one of our farm loan officers to see where we might help. Also don't forget that FSA does have some income generating options such as use of the Market Assistance Loans.

Have a safe and bountiful fall!

Aaron Krauter, State Executive Director

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## Fall Acreage Reporting Deadline

Producers with the following crops have a reporting deadline of November 15 for both FSA and RMA purposes: apiculture, perennial forage, PRF, rye, and all other fall-seeded small grains. Therefore, the aforementioned crops must be reported by November 15, 2015 to be considered timely filed.

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## USDA Commits \$2.5 Million to Expand New Farmer Education

U.S. Department of Agriculture (USDA has announced that \$2.5 million in grants is now available for projects to educate new and underserved farmers about more than 20 Farm Service Agency (FSA) programs that can provide financial, disaster or technical assistance to the agricultural community.

The grants will be awarded to nonprofits and public higher education institutions that develop proposals to improve farmer education on topics such as financial training, value-added production, recordkeeping, property inheritance, and crop production practices.

USDA will conduct four evaluation periods to review applications, with the deadlines of Nov. 20, 2015, Jan. 22, 2015, Mar. 18, 2016, and May 27, 2016. Awards between \$20,000 and \$100,000 per applicant will be available. To learn more about the funding solicitation and the related Farm Service Agency programs, details can be found at [www.grants.gov](http://www.grants.gov) with the reference number USDA-FSA-CA-2015-001. For nonprofits and public institutions of higher education that are considering participation, an online informational session will be conducted on Sept. 28, 2015. Additional information is posted on the Web at [www.fsa.usda.gov/outreach](http://www.fsa.usda.gov/outreach).

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## 2014 ARC and PLC Payments

The final payments for the 2014 ARC and PLC program, if payments are triggered, are scheduled to be made in late October and November for wheat, barley, oats, corn, grain sorghum, soybeans, dry peas and lentils. The minor oilseed and garbanzo bean 2014 ARC and PLC payments, if triggered, are scheduled to be paid in December.

The final payment rates for crops triggering PLC payments are dependent on the 2014 marketing year average price. The final payment rates for crops triggering ARC-CO payments are dependent upon each crops county

average yield and the 2014 marketing year average price. The final ARC-CO crop yields will be made available by FSA prior to payments being issued.

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## **2015 CRP Annual Rental Payments**

North Dakota producers have more than 24,200 CRP contracts that cover over 1.5 million acres of land. The voluntary program helps farmers and ranchers safeguard environmentally sensitive land and provides habitat for game and non-game species of wildlife. Beginning the first week of October, North Dakota CRP participants will receive nearly \$68 million in annual rental payments.

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## **Margin Protection Program – Dairy Registration and Coverage Election Deadline**

The registration and coverage election deadline for MPP-Dairy has been extended to November 20, 2015. Furthermore, a change has been made in when the total premium fees must be paid. Effective immediately, for 2016 coverage, 100% of the total premium due must be paid by September 1, 2016. Previously, producers had to pay a portion of the premium by February 1st and balance by June 1st. With this change, producers have until September 1st to pay the entire premium due.

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## **Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program**

The 2014 Farm Bill authorized ELAP to help producers with disaster losses for livestock, honeybees and farm-raised fish that are not covered by other livestock disaster programs, such as the Livestock Indemnity Program (LIP), Non-Insured Assistance Program (NAP) and others.

The deadline for producers to make a 2015 application for ELAP benefits is November 2, 2015. Producers must submit all supporting documentation to substantiate losses, beginning and ending inventory, and other such documentation, as applicable.

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## **USDA Announces Conservation Incentives for Working Grass, Range and Pasture Lands**

Beginning Sept. 1, farmers and ranchers can apply for financial assistance to help conserve working grasslands, rangeland and pastureland while maintaining the areas as livestock grazing lands. The initiative is part of the voluntary Conservation Reserve Program (CRP), a federally funded program that for 30 years has assisted agricultural producers with the cost of restoring, enhancing and protecting certain grasses, shrubs and trees to improve water quality, prevent soil erosion and reduce loss of wildlife habitat. In return, the U.S. Department of Agriculture (USDA) provides participants with rental payments and cost-share assistance. CRP has helped farmers and ranchers prevent more than 8 billion tons of soil from eroding, reduce nitrogen and phosphorous runoff relative to cropland by 95 and 85 percent respectively, and even sequester 43 million tons of greenhouse gases annually, equal to taking 8 million cars off the road.

The CRP-Grasslands initiative will provide participants who establish long-term, resource-conserving covers with annual rental payments up to 75 percent of the grazing value of the land. Cost-share assistance also is available for up to 50 percent of the covers and other practices, such as cross fencing to support rotational grazing or improving pasture cover to benefit pollinators or other wildlife. Participants may still conduct common grazing

practices, produce hay, mow, or harvest for seed production, conduct fire rehabilitation, and construct firebreaks and fences. With the publication of the CRP regulation today, the Farm Service Agency will accept applications on an ongoing basis beginning Sept. 1, 2015, with those applications scored against published ranking criteria, and approved based on the competitiveness of the offer. The ranking period will occur at least once per year and be announced at least 30 days prior to its start. The end of the first ranking period will be Nov. 20, 2015.

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## 2015 Crop – NAP Notice of Loss

Producers with a NAP policy should file a notice of loss if they believe their crops have suffered a yield loss. In addition, if a producer is going to abandon a crop with NAP coverage, the crop must be appraised prior to destruction of the acreage to ensure coverage. Producers with NAP coverage on grazing land should also file a notice of loss if they have suffered a loss in grazing capacity on pastures.

For hand-harvested crops producer must notify FSA of damage or loss within 72 hours of the date damage or loss first becomes apparent. Notification may be provided in person or by e-mail, FAX, or phone.

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## USDA Encourages Producers to Consider Risk Protection Coverage before Fall Crop Sales Deadlines

Greater protection is now available from the Noninsured Crop Disaster Assistance Program (NAP) for crops that traditionally have been ineligible for federal crop insurance. The new options, created by the 2014 Farm Bill, provide greater coverage for losses when natural disasters affect specialty crops such as vegetables, fruits, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, and energy crops.

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## Late-Filed Acreage Reports

The deadline for timely filing an acreage report in North Dakota for the 2015 program year was July 15, 2015. Acreage reports must be filed for all cropland on the farm before any 2015 ARC or PLC payments can be issued. For marketing assistance loans and LDP's, all cropland on the farm on which the crop pledged as loan collateral must be reported. Additionally, participants of the Conservation Reserve Program (CRP) and the Non-insured Assistance Program (NAP) must report the specific acreage for which benefits are being requested.

Although the reporting deadline has passed for program year 2015, county offices will accept late-filed acreage reports providing certain criteria are met, including the assessment of late-filed fees. Contact your local county office for additional information relative to late-filed acreage reports.

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## Farm Storage Facility Loan Program

The Farm Storage Facility Loan Program (FSFL) allows producers of eligible commodities to obtain low-interest financing to build or upgrade on-farm storage and handling facilities. The maximum principal amount of a loan through FSFL is \$500,000. Participants are required to provide a down payment of 15 percent, with CCC providing a loan for the remaining 85 percent of the eligible net cost of the storage facility and permanent drying and handling equipment. FSA requires additional security for all loans exceeding \$100,000 or when the aggregate amount of FSFL loans exceeds \$100,000. Loan terms of 7, 10 or 12 years are available depending on the amount of the loan. Interest rates for each term rate may be different and are based on the rate which CCC borrows from the Treasury Department. Sign-up for the FSFL program is continuous throughout the year. All requests for FSFL prior to loan approval require a site inspection for an environmental assessment in accordance to National Environmental

Protection Agency (NEPA) requirements showing no adverse impacts. FSFL policy requires the following actions cannot occur at the proposed FSFL location prior to the environmental assessment being completed:

- accepting delivery of equipment and/or materials in previously undisturbed areas
- site preparation or foundation construction in previously undisturbed areas
- no alteration to any structures that are 50 years old or older or within a historic district

If any of the above are completed prior to FSA completing the on-site assessment may impede the completion of the environmental assessment and eligibility for the FSFL.

For more information about FSFL please visit your FSA county office or [www.fsa.usda.gov](http://www.fsa.usda.gov).

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## Marketing Assistance Loans

USDA's Commodity Credit Corporation makes available nonrecourse marketing assistance loans on certain crop year 2015 commodities. These loans can be requested by mail, via fax, or in person by properly completing the loan application (CCC-666). Loan applications are available at all county FSA offices and online at:

<http://forms.sc.egov.usda.gov/eForms/>

A commodity loan application must be filed at the county office that maintains the farm records for the farm that produced the commodity for the loan. The 2015 crop commodity loan rates are available at any county FSA office, or online at: <http://www.fsa.usda.gov> and clicking on the "Price Support" link.

Farm-stored loans are available in approved storage structures that provide safe storage for the commodity through the maturity date of the loan. Loans mature on demand, but no later than the last day of the ninth calendar month after the month in which the loan was disbursed.

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## Receiving FSA/CCC Payments by Treasury Check

FSA/CCC makes payments electronically through a program called Direct Deposit. Direct Deposit is a safe, convenient, and reliable way to receive your FSA/CCC payment through a financial institution. A financial institution can be a bank, credit union, or thrift account. Many financial institutions offer basic, low-cost accounts in addition to full-service checking or savings accounts.

If you currently receive your FSA/CCC payments by Treasury check, please contact your local county FSA office to complete a form SF-3881.

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## Register to Use the FSA Financial Services Website

The Farm Service Agency (FSA) Financial Services Website allows producers to generate reports that show both current and historical financial information. Once a producer has signed up for an e-Authentication Level 2 account, the producer will have access to the Financial Services Website.

Sign-up for an e-Authentication Level 2 account at FSA web site: [www.eauth.egov.usda.gov](http://www.eauth.egov.usda.gov)

When obtaining a Level 2 account, you must complete a customer profile and submit online. Once your customer profile is submitted, you will receive a confirmation e-mail, and you must respond to it within 7 days to activate your account. Once completed, you must complete the "Identity Proofing" process by visiting a local USDA Service Center and presenting a photo ID, such as your driver's license.

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## Loans for the Socially Disadvantaged

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 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 socially disadvantaged applicants.

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

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

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## Producers are Reminded to Complete NASS Crop Surveys

The National Agricultural Statistics Service (NASS) Field Offices are currently completing 2015 small grain yield surveys and will contact growers in December to complete row crop yield surveys. If you are one of the producers contacted to complete a 2015 yield survey, we encourage your participation and cooperation as many USDA agencies use the NASS yield data for their programs. Both FSA and RMA are users of the NASS county yield data for many programs.

For example, FSA uses the NASS county yield data for farm credit, conservation, disaster program, loan and commodity programs. Specifically, under the 2014 Farm Bill, FSA uses the NASS county yield data to calculate Agriculture Risk Coverage – County (ARC-CO) benchmark revenues and current year county revenues. For example, the 2014 NASS county yield, along with the crop's marketing year average price (MYA), are used to determine the county's current year revenue to determine if the county will trigger an ARC-CO payment. An ARC-CO payment is triggered for a county when the current year revenue falls below the guarantee revenue for the crop and crop year. In cases where NASS county yield data is not available, the State Committee must determine a county yield using RMA yield data or the best available yield data available, including assigning a county yield using neighboring county yields from NASS or RMA.

Any information that producers provide to NASS is kept confidential and protected by federal law. NASS publishes only aggregate-level data, ensuring that no individual operation or producer can be identified. All reports will be available on the internet at [www.nass.usda.gov](http://www.nass.usda.gov).

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## Important Dates and Deadlines

November 9 - County Committee Ballots mailed to eligible voters  
November 15 - 2016 Crop Year Acreage Reporting deadline for fall seeded crops  
December 1 - NAP Coverage Deadline - 2016 Honey  
December 7 - Deadline to return county committee ballots to county offices

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## October Loan and Interest Rates

Commodity Loans - 1.375%

Operating Loans - 2.625%

Farm Ownership Loans - 3.750%

Farm Ownership - Down Payment Loans - 1.50%

Emergency - Amount of Actual Loss - 3.625%

Farm Storage Facility Loan, 7-Year - 1.875%

Farm Storage Facility Loan, 10-Year - 2.125%

Farm Storage Facility Loan, 12-Year - 2.375%

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