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- <u>USDA Encourages Producers to Consider Risk Protection Coverage before Fall Crop Sales</u>
   <u>Deadlines</u>
- Filing a Notice of Loss
- ARC, PLC and CTAP Acreage Maintenance
- Direct Loans
- Youth Loans
- ASKFSA
- Implementation of Farm Bill Programs on Agenda for State Technical Committee Meeting
- Plan to Attend the 2016 SC AgriBiz and Farm Expo

# South Carolina FSA Newsletter

# South Carolina Farm Service Agency

1927 Thurmond Mall, Suite 100 Columbia, SC 29201 Phone:

803.806.3820

www.fsa.usda.gov/sc

#### **State Committee:**

Robert Battle, Chairperson Warren Dixon Mary Frances Koon Don Sharp Tom Trantham

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

Disaster Assistance is Available for Crops that are Ineligible for Federal Insurance

Farm Service Agency today encouraged producers to examine the available U.S. Department of Agriculture (USDA) crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the sales deadline for fall crops.

Deadlines are quickly approaching to purchase coverage for fall-seeded crops. Producers are reminded that crops not covered by insurance may be eligible for the Noninsured Crop Disaster Assistance Program. The 2014 Farm Bill expanded NAP to include higher levels of protection. Beginning, underserved and limited resource farmers are now eligible for free catastrophic level coverage, as well as discounted premiums for additional levels of protection."

State Executive Director: Harry Ott

Administrative Officer:
Toni Turner

Farm Programs
Chief
Amy Turner

Farm Loan
Programs Chief
Frank Sligh

Producers can contact their <u>local</u>
<u>FSA Office</u> for more information or to schedule an appointment.

Federal crop insurance covers crop losses from natural adversities such as drought, hail and excessive moisture. NAP covers losses from natural disasters on crops for which no permanent federal crop insurance program is available, including forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.

USDA has partnered with Michigan State University and the University of Illinois to create an online tool at <a href="https://www.fsa.usda.gov/nap">www.fsa.usda.gov/nap</a> that allows producers to determine whether their crops are eligible for federal crop insurance or NAP and to explore the best level of protection for their operation. NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production, with higher levels of coverage, up to 65 percent of their expected production at 100 percent of the average market price, including coverage for organics and crops marketed directly to consumers.

Deadlines for coverage vary by state and crop. To learn more about NAP visit <a href="www.fsa.usda.gov/nap">www.fsa.usda.gov/nap</a> or contact your local USDA Service Center. To find your local USDA Service Centers go to <a href="https://offices.usda.gov">https://offices.usda.gov</a>.

Federal crop insurance coverage is sold and delivered solely through private insurance agents. Agent lists are available at all USDA Service Centers or at USDA's online Agent Locator: <a href="http://prodwebnlb.rma.usda.gov/apps/AgentLocator/#">http://prodwebnlb.rma.usda.gov/apps/AgentLocator/#</a>. Producers can use the USDA Cost Estimator, <a href="https://ewebapp.rma.usda.gov/apps/costestimator/Default.aspx">https://ewebapp.rma.usda.gov/apps/costestimator/Default.aspx</a>, to predict insurance premium costs.

# Filing a Notice of Loss

The CCC-576, Notice of Loss, is used to report failed acreage and prevented planting and may be completed by any producer with an interest in the crop. Timely filing a Notice of Loss is required for all crops including grasses. For losses on crops covered by the Non-Insured Crop Disaster Assistance Program (NAP), you must file a CCC-576, Notice of Loss, in the FSA County Office within 15 days of the occurrence of the disaster or when losses become apparent.

Producers of hand-harvested crops must notify FSA of damage or loss through the administrative County Office within 72 hours of the date of damage or loss first becomes apparent. This notification can be provided by filing a CCC-576, email, fax or phone. Producers who notify the County Office by any method other than by filing the CCC-576 are still required to file a CCC-576, Notice of Loss, within the required 15 calendar days.

If filing for prevented planting, an acreage report and CCC-576 must be filed within 15 calendar days of the final planting date for the crop.

### ARC, PLC and CTAP Acreage Maintenance

Producers enrolled in Agriculture Risk Coverage (ARC), Price Loss Coverage (PLC) or the Cotton Transition Assistance Program (CTAP) must protect all cropland and noncropland acres on the farm from wind and water erosion and noxious weeds. Producers who sign ARC county or individual contracts and PLC contracts agree to effectively control noxious weeds on the farm according to sound agricultural practices. If a producer fails to take necessary actions to correct a maintenance problem on a farm that is enrolled in ARC, PLC or CTAP, the County Committee may elect to terminate the contract for the program year.

#### **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.

#### **Youth Loans**

The Farm Service Agency makes loans to youth to establish and operate agricultural income-producing projects in connection with 4-H clubs, FFA and other agricultural groups. Projects must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. The maximum loan amount is \$5000.

#### **Youth Loan Eligibility Requirements:**

- Be a citizen of the United States (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands) or a legal resident alien
- Be 10 years to 20 years of age
- · Comply with FSA's general eligibility requirements
- Be unable to get a loan from other sources

- Conduct a modest income-producing project in a supervised program of work as outlined above
- Demonstrate capability of planning, managing and operating the project under guidance and assistance from a project advisor. The project supervisor must recommend the youth loan applicant, along with providing adequate supervision.

Stop by the county office for help preparing and processing the application forms.

#### **ASKFSA**

Are you looking for answers to your FSA questions? Then ASK FSA at askfsa.custhelp.com.

AskFSA is an online resource that helps you easily find information and answers to your FSA questions no matter where you are or what device you use. It is for ALL customers, including underserved farmers and ranchers who wish to be enrolled in FSA loans, farm, and conservation programs.

#### Through AskFSA you can:

- Access our knowledge base 24/7
- Receive answers to your questions faster
- Submit a question and receive a timely response from an FSA expert
- Get notifications when answers important to you and your farming operation are updated
- Customize your account settings and view responses at any time

# Implementation of Farm Bill Programs on Agenda for State Technical Committee Meeting

USDA's Natural Resources Conservation Service (NRCS) in South Carolina will hold its next State Technical Committee meeting 9:30 a.m. Thursday, Oct. 15 to discuss diverse conservation issues of critical importance to the state. The meeting will be held at the South Carolina Forestry Commission, 5500 Broad River Road, Columbia.

"NRCS values input from diverse partners about our conservation program priorities for fiscal year 2016, said Ann English, State Conservationist for NRCS in South Carolina. "We want to ensure that NRCS addresses the conservation priorities that are critical to our partners, farmers and forest landowners."

This committee offers recommendations on the delivery of Farm Bill conservation programs in the state to English, who serves as chair. Committee members include representatives from federal and state agencies, agricultural producers, nonprofit organizations and agribusiness. Meetings are scheduled as needed.

Meeting agenda topics include:

- Timelines for 2016 program signups;
- Funding and goals for Farm Bill programs in Fiscal Year 2016;
- On-going discussion about the implementation of Farm Bill programs;
- and much more

Anyone who is interested in conservation and natural resources are welcome to attend. These meetings are open to the public. Please confirm attendance no later than October 12 to <a href="mailto:Sabrenna.Bryant@sc.usda.gov">Sabrenna.Bryant@sc.usda.gov</a> if you plan to attend.

For more information about this committee, please visit http://www.nrcs.usda.gov/wps/portal/nrcs/main/sc/technical/stc/

## Plan to Attend the 2016 SC AgriBiz and Farm Expo

Make plans to attend the 2016 SC AgriBiz and Farm Expo located at the Florence Civic Center on Wednesday, January 13, from 9AM to 5PM and on Thursday, January 14, from 9AM to 4PM. This is an outstanding event that you don't want to miss. Come see a wide variety of equipment and farm products, attend educational classes and learn what is in forecast for agriculture in South Carolina. The theme of the 2016 Expo will be 'Efficiency and Effectiveness on the Farm'.

Wednesday will be Youth Day with students attending the Expo to learn more about advanced technology and seeing first hand improved tools to increase efficiency on the farm. There will be the opportunity to attend educational classes and cattle clinics as well as visit with all the exhibitors and see and touch all of the cutting edge equipment.

The outstanding Taste of SC event will be held Wednesday evening from 6:30PM until 8:00PM. This is a unique opportunity to taste some of the finest products produced in South Carolina. An evening you will remember with lots of great food and beverages with the opportunity to talk with many farmers, agribusinesses and exhibitors. This is a treat you will not forget.

Thursday morning, SC Commissioner of Agriculture, Hugh Weathers, will share news at the "Commissioner's Breakfast". Mr. Weathers will provide agriculture and economic news from around the state and a very informative presentation on the 2016 outlook for agriculture in South Carolina.

This is two-day event you don't want to miss. Make plans to attend and start the year with knowledge that will make a difference in your operation. For more information, visit the website at <a href="https://www.scagribizexpo.com">www.scagribizexpo.com</a>

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