Consider Risk Protection Coverage before Fall Deadlines

The USDA Farm Service Agency (FSA) reminds producers to review available USDA crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the fall-seeded crop application deadline of November 20, 2015.

Federal crop insurance covers crop losses from natural adversities such as drought, hail and excessive moisture. NAP covers losses from natural disasters to 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.

The following crops in Washington have a NAP application
Jesus Limon,  
Member  
Sheryl Hagen-Zakarison, Member  
State Executive  
Director:  
Judy Olson  
Division Chiefs:  
Mike Mandere,  
Administration  
Rod Hamilton,  
Programs  
Mike Mykines, Loans  

Please contact your local FSA office for questions specific to your operation or county.

deadline of November 20, 2015:

- all perennial crops (except garlic; mint; perennial grazing, forage, mixed forage and forage seed crops; wheat; which had a September 30, 2015 deadline)
- asparagus;
- berries;
- grapes;
- honey;
- hops;
- tree fruits
- and nuts.

USDA has partnered with Michigan State University and the University of Illinois to create an online tool at www.fsa.usda.gov/nap that allows you to determine whether your crops are eligible for federal crop insurance or NAP and to explore the best level of protection for your 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 expected production at 100 percent of the average market price available, including coverage for organics and crops marketed directly to consumers. Crops intended for grazing are not eligible for additional NAP coverage.

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: http://prodwebnlb.rma.usda.gov/apps/AgentLocator/#. Producers can use the USDA cost estimator, https://ewebapp.rma.usda.gov/apps/costestimator/Default.aspx, to predict insurance premium costs.

For more information on NAP, service fees, premiums and sales deadlines, contact your county FSA office.

Recovering from Drought and Wildfire

The Farm Service Agency can assist farmers and ranchers who lost livestock, grazing land, fences or eligible trees, bushes and vines as a result of natural disasters such as drought and wildfire. FSA administers a suite of safety-net programs to help producers recover from eligible losses, including the Livestock Indemnity Program (LIP), the Livestock Forage Program (LFP), and the Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP). The deadline to submit applications for LIP and LFP is 30 days after losses become apparent or 30 days after the calendar year for which losses occurred.

Unlike the other programs, ELAP is funded with an annual fixed
funding level and payments are issued after all applications are received for a federal fiscal year. **November 2, 2015** is the ELAP application deadline for losses that occurred prior to October 1, 2015.

In addition, the FSA Emergency Conservation Program (ECP) provides funding and technical assistance for farmers and ranchers to rehabilitate farmland damaged by natural disasters and for carrying out emergency water conservation measures in periods of severe drought. The Emergency Forest Restoration Program (EFRP) helps the owners of non-industrial, private forests restore forest health damaged by natural disasters. Signup dates for ECP and EFRP are set at the county level. As of the end of September, Asotin, Douglas, Ferry and Okanogan counties were authorized for ECP. Contact your country FSA office if you would like more information about these programs.

The Tree Assistance Program (TAP) makes financial assistance available to qualifying fruit growers, Christmas tree growers and nursery tree growers to replant or rehabilitate eligible trees, bushes and vines damaged by natural disasters. The deadline for TAP is 90 days after losses become apparent, or 90 days after the date of the natural disaster. Compensation is also available to producers who purchased coverage through the Noninsured Crop Disaster Assistance Program (NAP), which protects non-insurable crops against natural disasters that result in lower yields, crop losses or prevented planting. A notice of loss must be filed within 15 days of the natural disaster or when losses become apparent.

Producers located in counties that received a primary or contiguous disaster designation may be eligible for low-interest emergency loans to help you recover from production and physical losses. You may be able to borrow up to 100 percent of actual production or physical losses to a maximum amount of $500,000. Emergency loans do not count towards the FSA operating and farm ownership loan limits. You do have to be unable to qualify for credit with a commercial lender to be eligible for an FSA emergency loan.

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**2016 Acreage Reporting of Perennial Forage**  
*(Grass Intended for Grazing or Hay)*

In order to comply with FSA program eligibility requirements, all producers are encouraged to visit your country FSA office to file an accurate crop certification report by **November 15, 2015** for perennial forage. Programs that require certification of perennial forage include the Noninsured Crop Disaster Assistance Program (NAP), Livestock Forage Disaster Program (LFP) and the Agriculture Risk Coverage (ARC) and Price Loss Coverage Program (PLC). Perennial forage includes but is not limited to grass, alfalfa, birdsfoot trefoil, clover and mixed forage intended for hay
Fall-seeded crops have an acreage reporting date of **December 15, 2015**. These include fall-seeded alfalfa (for seed), canola, lentils, mint, onions, peas, and small grains.

These reporting dates align with the Risk Management Agency's and our neighboring states' deadlines.

The following exceptions apply to the above acreage reporting date:

- If the crop has not been planted by the above acreage reporting date, then the acreage must be reported no later than 15 calendar days after planting is complete.
- If you acquire additional acreage after November 15, then the acreage must be reported no later than 30 calendars days after purchase or acquiring the lease. Appropriate documentation must be provided to the county office.
- If a perennial forage crop is reported with the intended use of “cover only,” “green manure,” “left standing,” or “seed,” then the acreage must be reported by July 15.

NAP policy holders should note that the acreage reporting date for NAP covered crops is the earlier of the dates listed above or 15 calendar days before grazing or harvesting of the crop begins.

For questions regarding crop certification and crop loss reports, contact your **county FSA office**.

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### Forage and Forage Seed Production Report Due for 2015 NAP Covered Crops

Producers who obtained Non-insured Crop Disaster Assistance Program (NAP) coverage for 2015 crop year perennial forage, mixed forage, or forage seed crops should report all harvested production by the production reporting deadline of **November 15, 2015**.

This maintains your compliance with NAP program requirements. Failure to timely report production may negatively affect future year approved yield calculations for your NAP covered crops.

Production information can be provided by submitting actual production evidence, or certifying your production verbally to the county office. Regardless of how you choose to provide your production information, it must include a signed CCC-452 Actual Production History form.

If you have any questions about reporting your NAP covered crop production, contact your local **county FSA office**.

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### Commodity Loans and Loan Deficiency Payments Available

With the conclusion of harvest, FSA wants to remind farmers and ranchers about the availability of commodity loans and loan deficiency payments (LDPs) for 2015 crops. Commodity loans are a marketing tool allowing an influx of cash for operating expenses using the crop as collateral. This allows you to delay sale of the crop until more favorable conditions emerge, rather than selling the crop soon after harvest, when prices are traditionally at their lowest.

The LDPs are a direct payment made in lieu of a commodity loan and are available when the Commodity Credit Corporation determined value (the lesser of the 30 day or 5 day average terminal
market price for the crop adjusted for differentials and market adjustments) falls below the county loan rate. To be eligible for an LDP, you must have form CCC-633EZ on file at your local county office before you lose beneficial interest in your crop.

Eligible crops for loan or LDP are barley, corn, honey, oats, grain sorghum, oilseeds (canola, crambe, flaxseed, mustard, rapeseed, safflower seed, sesame seed, soybeans, sunflower seeds), pulse crops (chickpeas, dry peas, lentils), wheat, and wool located in an approved farm or warehouse storage. Unshorn pelts are available for LDP only.

National and county loan rates can be found here. Daily LDP rates can be found here. To inquire about commodity loans or LDPs, contact your county FSA office.

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**Program Payments and Sequestration**

FSA will be issuing 2014 Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) and 2015 Conservation Reserve Program (CRP) payments starting in early October. ARC/PLC payments may be reduced due to a sequester order required by Congress and issued pursuant to the Balanced Budget and Emergency Deficit Control Act of 1985. CRP payments are exempt. Other program payments affected may include MPP-Dairy and disaster program payments.

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**Guaranteed Loan Limits Increase**

The Farm Service Agency recently increased the guaranteed loan limit to $1,399,000 for Fiscal Year 2016. FSA guaranteed loans are for both Farm Ownership and Operating purposes. FSA provides lenders (e.g., banks, Farm Credit System institutions, credit unions) with a guarantee of up to 95 percent of the loss of principal and interest on a loan. This enables commercial lenders to make more loans and to lend in situations where they might not otherwise.

Guaranteed loans made be used for farm operating purposes or to purchase a farm. If you are interested in a guaranteed loan, apply with an agricultural lender, which then arranges for the guarantee or contact your county FSA office to learn more about guaranteed loans.

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**USDA Extends Dairy Margin Protection Program Deadline**

The deadline to enroll for the dairy Margin Protection Program for coverage in 2016 has been extended until November 20, 2015. The voluntary program, established by the 2014 Farm Bill, provides financial assistance to participating farmers when the margin – the difference between the price of milk and feed costs – falls below the coverage level selected by the farmer.

You are encouraged to use the online Web resource at www.fsa.usda.gov/mpptool to calculate the best levels of coverage for your dairy operation.

Producers who were enrolled in 2015 will need to make a coverage election for 2016 and pay the $100 administration fee. Any unpaid premium balances for 2015 must be paid in full by the enrollment deadline to remain eligible for higher coverage levels in 2016. Premiums for 2016 are not due until September 1, 2016. Also, you may work with milk marketing companies to remit premiums on your behalf.
To enroll in the Margin Protection Program for Dairy, contact your county FSA office.

Payments under the program may be reduced by a certain percentage due to a sequester order required by Congress and issued pursuant to the Balanced Budget and Emergency Deficit Control Act of 1985. Should a payment reduction be necessary, FSA will reduce the payment by the required amount.

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**Approval Required Before Starting FSA-Funded Projects**

Producers are reminded that federal agencies are required by law to conduct an environmental review for projects requiring federal funding prior to their implementation. This means you must wait for the review to be completed before starting a project funded under programs such as Emergency Conservation Program (ECP), Conservation Reserve Enhancement Program (CREP), Farm Storage Facility Loans (FSFL) and Farm Loan Programs (FLP). Failure to complete the environmental review prior to project implementation could result in the loss of program eligibility. Wait until your project proposal is approved before starting any actions, including, but not limited to, vegetation clearing or ground disturbances. If such implementation occurs, FSA’s environmental review cannot be completed, which jeopardizes our ability to approve funding. For this reason, it is important that you contact your local your county FSA office before project commencement if using federal funds.

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**Ranking Period Deadline Approaches for CRP Grasslands Initiative**

Producers who want to participate in the new Conservation Reserve Program Grasslands Initiative have until November 20, 2015 to submit an application to your county FSA office.

The CRP-Grasslands initiative will provide participants who establish long-term, resource-conserving vegetation 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 establishing vegetative 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.

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. The initiative helps conserve working grassland, rangeland and pastureland while maintaining the areas as livestock grazing lands.

FSA accepts applications on an ongoing basis. Applications are scored against published ranking criteria, and approved based on the competitiveness of the offer. November 20, 2015 is the end of the first ranking period.

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**USDA Commits $2.5 Million to Expand New Farmer Education**

*Training Will also Help Returning Service Members, Underserved, and Urban Producers*
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, 2016, 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 September 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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**Important Dates and Deadlines**

- **Nov. 2, 2015** - Final date to submit complete applications for ELAP.
- **Nov. 15, 2015** - Acreage reporting deadline for perennial forage crops.
- **Nov. 20, 2015** - MPP-Dairy extended enrollment deadline.
- **Nov. 20, 2015** - Ranking period closes for CRP Grassland Initiative.
- **Dec. 15, 2015** - Acreage reporting deadline for fall-seeded crops.

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USDA is an equal opportunity provider and employer. 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).