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Wisconsin State FSA Newsletter

Wisconsin Farm Service Agency

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Please contact your [local FSA Office](#) for questions specific to your operation or county.

A Message from the State Executive Director

As we approach the beginning of March, and what we hope will soon be spring, many of us have long-forgotten our New Year's resolutions. Here at the Farm Service Agency, our resolution was, and always has been, to provide outstanding, equitable customer service to our farmers, ranchers, and agricultural partners.

In our commitment to that resolution, FSA employees across the state are busy with all the late-winter/early-spring activities they do each year. Some folks are completing year-end-analysis for existing borrowers and reviewing the many loan applications for 2016 operating expenses. Others are having conversations with producers about the value of enrolling spring-seeded crops into the Non-insured Assistance Program (NAP) by March 15th, 2016. A great many employees are preparing files and printing maps for the spring-seeded crop acreage reporting deadline of July 15th, 2016. Throughout all of this we are also working on enrolling producers in the Agriculture Revenue Coverage/Price Loss Coverage (ARC/PLC) program, which has an enrollment deadline of August 1st, 2016. There is certainly never a dull moment here at Wisconsin FSA.

Another of our resolutions for 2016 was to provide upgraded technology to our customers. In keeping that resolution, we are excited to unveil some new online applications to enhance your experience at FSA. [FSAfarm+](#), and the [USDA New Farmers Website](#) are live and waiting for you to discover what they have to offer. Before you get busy with all that comes with agriculture in the spring here in Wisconsin, we hope you will resolve to try these new web tools.

As always, please contact your local office with any questions. Wishing you a safe and productive spring,

Warren Hanson, Acting State Executive Director

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Dates to Remember

Non-insured Assistance Program, Spring-seeded crop policy purchase deadline

March 15, 2016

Last day to obtain Marketing Assistance Loan on 2015 small grain crops

March 31, 2016

NAP application deadline to purchase loss coverage for 2016 nursery crops

May 1, 2016

Last day to obtain Marketing Assistance Loan on 2015 coarse grain crops

May 31, 2016

Spring-seeded crop acreage reporting deadline

July 15, 2016

2016 ARC/PLC enrollment deadline

August 1, 2016

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Farm Loan Graduation Reminder

FSA Direct Loans are considered a temporary source of credit available to producers who do not meet normal underwriting criteria for commercial banks.

FSA periodically conducts Direct Loan graduation reviews to determine a borrower's ability to graduate to commercial credit. If the borrower's financial condition has improved to a point where they can refinance their debt with commercial credit, they will be asked to obtain other financing and partially or fully pay their FSA debt.

By the end of a producer's operating cycle, the Agency will send a letter requesting a current balance sheet, actual financial performance and a projected farm budget. The borrower has 30 days to return the required financial documents. This information will be used to evaluate the borrower's potential for refinancing to commercial credit.

If a borrower meets local underwriting criteria, FSA will send the borrower's name, loan type, balance sheet and projected cash flow to commercial lenders. The borrower will be notified when loan information is sent to local lenders.

If any lenders are interested in refinancing the borrower's loan, FSA will send the borrower a letter with a list of lenders that are interested in refinancing the loan. The borrower must contact the lenders and complete an application for commercial credit within 30 calendar days.

If a commercial lender rejects the borrower, the borrower must obtain written evidence that specifies the reasons for rejection and submit to their local FSA farm loan office.

If a borrower fails to provide the requested financial information or to graduate, FSA will notify the borrower of noncompliance, FSA's intent to accelerate the loan, and appeal rights.

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USDA Packages Disaster Protection with Loans to Benefit Specialty Crop and Diversified Producers

Free basic coverage and discounted premiums available for new and underserved loan applicants

U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) announced that producers who apply for FSA farm loans also will be offered the opportunity to enroll in new disaster loss protections created by the 2014 Farm Bill. The new coverage, available from the Noninsured Crop Disaster Assistance Program (NAP), is available to FSA loan applicants who grow non-insurable crops. This is especially important to fruit and vegetable producers and other specialty crop growers.

New, underserved and limited income specialty growers who apply for farm loans could qualify for basic loss coverage at no cost, or higher coverage for a discounted premium.

The basic disaster coverage protects at 55 percent of the market price for crop losses that exceed 50 percent of production. Covered crops include "specialty" crops, for instance, vegetables, fruits, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, hay, forage, grazing and energy crops. FSA allows beginning, underserved or limited income producers to obtain NAP coverage up to 90 days after the normal application closing date when they also apply for FSA credit.

In addition to free basic coverage, beginning, underserved or limited income producers are eligible for a 50 percent discount on premiums for the higher levels of coverage that protect up to 65 percent of expected production at 100 percent of the average market price. Producers also may work with FSA to protect value-added production, such as organic or direct market crops, at their fair market value in those markets. Targeted underserved groups eligible for free or discounted coverage are American Indians or Alaskan Natives, Asians, Blacks or African Americans, Native Hawaiians or other Pacific Islanders, Hispanics, and women.

FSA offers a variety of loan products, including farm ownership loans, operating loans and microloans that have a streamlined application process.

Growers need not apply for an FSA loan, nor be a beginning, limited resource, or underserved farmer, to be eligible for Noninsured Crop Disaster Assistance Program assistance. To learn more, visit www.fsa.usda.gov/nap or www.fsa.usda.gov/farmloans, or contact your local FSA office at <http://offices.usda.gov>

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FSA Issues Fiscal Year 2015 Impacts Report

2015 marks the 20th anniversary of USDA's Farm Service Agency, but FSA's roots date back nearly 80 years, to the days of the Great Depression and the Dust Bowl, when the rural economy was in crisis and America's farmers and ranchers needed assistance. At that time, Congress empowered USDA to provide a strong safety-net for farm families, helping them navigate the unpredictability of natural disasters and volatile market conditions.

Today, technological advancements in equipment, crop and veterinary sciences, soil and water conservation, and pest and nutrient management, all have resulted in agriculture becoming stronger than we've ever known - - certainly far stronger than the days of our grandparents and great-grandparents. But the unpredictability of weather and markets remain. That means the FSA mission is as important as it's ever been to ensure the domestic agriculture sector continues to deliver an abundant, safe, and affordable food and fiber supply for the American people.

The [FSA Impacts Report](#) shows selected highlights for fiscal year 2015. This report highlights the achievements of FSA and will ensure that the path forward continues to demonstrate our commitment to rural America.

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GovDelivery Available for Natural Resources Conservation Service (NRCS)

Do you want to be the first to hear updates about program deadlines, farmer successes and important announcements from our partnering agency, the USDA Natural Resources Conservation Service, also known as NRCS?

Sign up through GovDelivery with an email address and pick the Wisconsin topics you'd like to receive priority updates about here: <https://public.govdelivery.com/accounts/usdanrcs/subscriber/new>.

AskFSA Available 24/7

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

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