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February 2018



Farm Service Agency **Electronic News Service**

# NEWSLETTER

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## Wisconsin FSA Newsletter

### Wisconsin Farm Service Agency **A Message from Sandy Chalmers**

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**State Executive Director:**  
Sandy Chalmers

**Farm Loan Chief:**  
Tom Brandt

**Farm Program Chief:**  
Greg Biba

**State Committee:**  
Lisa Condon, Chair  
Thomas Gillis  
David Heideman  
Anthony Kurtz  
Tom McClellan

U. S. Secretary of Agriculture Sonny Perdue recently announced the individuals who will serve on the Wisconsin USDA Farm Service Agency (FSA) state committee. The state committee is responsible for the oversight of farm programs and county committee operations, resolving appeals from the agriculture community, and helping to keep producers informed about FSA programs.

Each state committee has five members, one chairperson and four members. The individuals appointed to serve on this committee include Committee Chair Lisa Condon, Horicon; Thomas Gillis, River Falls; David Heideman, Clintonville; Anthony Kurtz, Wonewoc; and Tom McClellan, Delavan.

I hope you'll stop in to your county office in the next month or so to take care of FSA business before field work calls. Enrollment in ARC/PLC is open now. While you are in the office, we can also take care of important changes in your farm records, including updating addresses and banking information. Those may seem like minor details, but if they aren't correct, it can hold up program benefit payments to you later in the year.

Our Wisconsin offices are also busy helping producers finalize their financing. FSA has many loan options available, including the joint financing option explained below. If you have questions about securing credit, please stop in now to begin a conversation with our dedicated farm loan staff.

Take care and stay safe.

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

Sandy Chalmers

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## Dates to Remember

### February 1, 2018:

[Acreage reporting](#) deadline for 2018 maple sap

### February 19, 2018:

USDA **Service Centers closed** in observance of President's Day.

### March 15, 2018:

Application deadline to sign up for [Non-insured Crop Disaster Assistance Program](#) coverage for 2018 spring-seeded crops

### March 31, 2018:

Final day to obtain [Marketing Assistance Loans](#) on 2017 small-grain crops

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## 2018 Livestock Losses? Learn About LIP

The Livestock Indemnity Program (LIP) provides assistance to eligible producers for livestock death losses in excess of normal mortality due to adverse weather and attacks by animals reintroduced into the wild by the federal government or protected by federal law. Applicable adverse weather events include: hurricanes, floods, blizzards, wildfires, extreme heat or extreme cold.

For 2018, eligible losses must occur on or after Jan. 1, 2018, and no later than 60 calendar days from the ending date of the applicable adverse weather event or attack. A notice of loss must be filed with FSA within 30 days of when the loss of livestock is apparent. Participants must provide the following supporting documentation to their local FSA office no later than 90 calendar days after the end of the calendar year in which the eligible loss condition occurred:

- Proof of death documentation
- Copy of growers contracts
- Proof of normal mortality documentation

USDA has established normal mortality rates for each type and weight range of eligible livestock, i.e. Adult Beef Cow = 1.5% and Non-Adult Beef Cattle (less than 400 pounds) = 5%. These established percentages reflect losses that are considered expected or typical under "normal" conditions. Producers who suffer livestock losses in 2018 must file both of the following:

- A notice of loss the earlier of 30 calendar days of when the loss was apparent
- An application for payment by March 31, 2019

Additional Information about LIP is available at your local FSA office or online at [www.fsa.usda.gov](http://www.fsa.usda.gov). To find your local FSA office, visit <http://offices.usda.gov>.

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

The Farm Service Agency encourages producers to examine available USDA crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the applicable crop sales deadline.

Producers are reminded that crops not covered by insurance may be eligible for NAP. 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.

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 perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.

Producers can determine if crops are eligible for federal crop insurance or NAP by visiting <https://webapp.rma.usda.gov/apps/actuarialinformationbrowser2017/CropCriteria.aspx>.

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 [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap) or contact your local USDA Service Center. To find your local USDA Service Centers go to <http://offices.usda.gov>.

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.

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## NRCS Assistance Available to Ag Producers through the Conservation Stewardship Program

Agricultural producers wanting to enhance current conservation efforts are encouraged to apply for the [Conservation Stewardship Program](#) (CSP). Through CSP, USDA's Natural Resources Conservation Service (NRCS) helps private landowners build their business while implementing conservation practices that help ensure the sustainability of their entire operation. NRCS plans to enroll up to 10 million acres in CSP in 2018. While applications for CSP are accepted year round, **applications must be received by March 2, 2018** to be considered for this funding period.

Through CSP, agricultural producers and forest landowners earn payments for actively managing, maintaining, and expanding conservation activities like cover crops, buffer strips, forest stand improvement and pollinator and beneficial insect habitat – all while maintaining active agriculture production on their land.

Some of these benefits of CSP include improved cattle gains per acre, increased crop yields, decreased inputs, wildlife population improvements and better resilience to weather extremes.

Producers interested in CSP are recommended to contact their [local USDA service center](#) or visit [www.nrcs.usda.gov/GetStarted](http://www.nrcs.usda.gov/GetStarted).

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## FSA Offers Joint Financing Options on Direct Farm Ownership Loans

The USDA Farm Service Agency's (FSA) [Direct Farm Ownership loans](#) are a resource to help farmers and ranchers become owner-operators of family farms, improve and expand current operations, increase agricultural productivity, and assist with land tenure to save farmland for future generations.

Depending on the applicant's needs, there are three types of Direct Farm Ownership Loans: regular, Joint Financing, and Down Payment. FSA also offers a [Direct Farm Ownership Microloan](#) option for smaller financial needs up to \$50,000.

Joint financing allows FSA to provide more farmers and ranchers with access to capital. FSA lends up to 50 percent of the total amount financed. A commercial lender, a State program, or the seller of the property being purchased provides the balance of loan funds, with or without an FSA guarantee.

In addition, Down Payment Loans are a type of Farm Ownership Loan available to beginning farmers and underserved farmers. Similar to Joint Financing Loans, a participating lender is required. The applicant provides a minimum down payment of 5%, and qualifies for more favorable rates and terms.

To be eligible, the operation must be an eligible farm enterprise. Farm Ownership Loan funds cannot be used to finance nonfarm enterprises and all applicants must be able to meet general eligibility requirements. Loan applicants are also required to have participated in the business operations of a farm or ranch for at least three years out of the 10 years prior to the date the application is submitted. The applicant must show documentation that their participation in the business operation of the farm or ranch was not solely as a laborer.

The maximum loan amount for any of these Direct Farm Ownership loans is \$300,000.

For more information about FSA Loan programs, contact your local FSA office or visit [www.fsa.usda.gov](http://www.fsa.usda.gov). To find your local FSA office, visit <http://offices.usda.gov>.

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## USDA Announces a Near-Record Year for Farm Loans

The U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) announced another year of high activity in its farm loan programs. Hard-working farm families across the country accessed nearly \$6 billion in new credit, either directly or guaranteed through commercial lenders in 2017. At year end, FSA was assisting more than 120,000 family farmers with loans totaling just over \$25 billion.

FSA provides a variety of loan assistance, including direct and guaranteed farm ownership loans, operating loans and even direct Microloans up to \$50,000 and EZ Guarantees up to \$100,000 with streamlined application processes.

More than 25,000 direct and guaranteed FSA loans went to beginning or underserved farmers and ranchers. Over 4,200 beginning farmers received direct farm ownership loans from FSA to make their first land purchase. And of the approximately 6,500 Microloans made in the last fiscal year, three-quarters (almost 4,900) went to beginning farmers, 1,000 went to women and 400 to veterans.

FSA's direct farm loans are unique in that the agency provides technical assistance in addition to credit. Consistent with efforts to continually improve technical assistance, today FSA announced the publication of two booklets that will serve as important informational tools and resources for existing and prospective farm loan borrowers.

**Your FSA Farm Loan Compass** booklet was recently developed specifically for farmers and ranchers who have an existing farm loan with FSA. It provides detailed guidance outlining borrower responsibilities and the servicing options that FSA offers. It also addresses common questions borrowers may have as they navigate through loan program requirements and the financial concepts involved.

Originally published in 2012, **Your Guide to FSA Farm Loans** was designed for new loan customers. It provides information about the various types of farm loans available and guides new borrowers through the application process. The revised version addresses program changes and includes new loan offerings, like the popular Microloan program that was rolled out after the publication of the original Guide.

## USDA Announces Near-Record Year for Farm Loans (continued)

“Your FSA Farm Loan Compass” and “Your Guide to FSA Farm Loans” are available on the FSA website at [www.fsa.usda.gov/dafn](http://www.fsa.usda.gov/dafn). Farmers and ranchers are encouraged to download and share them with others in their community who may require assistance in understanding FSA’s loans and servicing processes. For additional information about FSA farm loans, please contact your loan officer or other FSA staff at your local office. To find your local FSA office, visit <http://offices.usda.gov>.

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## January Interest Rates

Interest Rates for Loans Approved in **January 2018**:

\*Interest rates are announced at the beginning of each month.

[Click here to find notification of current FSFL and commodity loan interest rates.](#)

[Click here to view current Farm Loan interest rates.](#)

### Farm Loans

Farm Operating- Direct: 3.000%

Farm Operating- Microloan: 3.000%

Farm Ownership- Direct: 3.750%

Farm Ownership- Microloan: 3.750%

Farm Ownership- Direct, Joint Financing: 2.500%

Farm Ownership- Down Payment: 1.50%

Emergency Loan- Amount of Actual Loss: 3.750%

### Farm Storage Facility Loans (FSFL)

3-year FSFL: 1.875%

5-year FSFL: 2.125%

7-year FSFL: 2.250%

10-year FSFL: 2.375%

12-year FSFL: 2.375%

15-year FSFL: 2.500%

### 9-Month Commodity Loans

Marketing Assistance Loan: 2.625%

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USDA is an equal opportunity provider, employer and lender. 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).