

March 2018



Farm Service Agency **Electronic News Service**

NEWSLETTER

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Wisconsin FSA Newsletter

Wisconsin Farm Service Agency

8030 Excelsior Dr.
Suite 100
Madison, WI 53717

Phone: 608-662-4422
Fax: 855-758-0755

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

www.fsa.usda.gov/wi

A Message from Sandy Chalmers

It may be hard to believe on a cold, windy February day, but planters will be moving across Wisconsin fields in a matter of weeks. As you continue your planning for the spring, here are a few highlights to be aware of.

Margin Protection Program-Dairy. Many of you have questions about the changes to MPP-Dairy made in the Bipartisan Budget Act signed by the President in early February. I know you're eager to get the details and run different scenarios using the new program provisions. Please be confident that FSA is working quickly to get these new program provisions up and running, and we will be communicating next steps soon.

Access to credit. If you have concerns about credit and securing a loan for your operating expenses, I encourage you to visit your nearest FSA loan team. FSA offers operating and ownership loans, as well as loans specifically targeted to beginning farmers. Our loan staff will help you determine which are the best loan options for you and your operation. It's always better to visit us sooner rather than later. We want to ensure adequate time to go over your plan for the production season to help you access the best loan options available.

NAP deadline March 15. If you raise specialty crops, now is the time to learn about FSA programs that help protect you from losses caused by natural disasters. The Noninsured Crop Disaster Assistance Program (NAP) provides coverage for crops not insurable through the federal crop insurance program. Crops from arugula to zucchini and many others in between are covered under NAP. The sales deadline for coverage on spring seeded crops is March 15, so if you are considering this program, visit your local office as soon as possible to review your options.

Best wishes,

Sandy Chalmers
State Executive Director

Dates to Remember

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

May 1, 2018:

[Non-insured Crop Disaster Assistance Program](#) coverage deadline for 2019 nursery crops

May 28, 2018:

USDA Service Centers closed in observance of Memorial Day

May 31, 2018:

Last day to obtain a [Marketing Assistance Loan](#) on 2017 coarse grain crops

Enrollment for 2018 Farm Safety Net Coverage, ARCPLC, Underway

Producers on farms with base acres under the safety net programs established by the 2014 Farm Bill, known as the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs, can visit FSA county offices to sign contracts and enroll for the 2018 crop year. The enrollment period will continue until Aug. 1, 2018.

Since shares and ownership of a farm can change year-to-year, producers on the farm must enroll by signing a contract each program year.

If a farm is not enrolled during the 2018 enrollment period, the producers on that farm will not be eligible for financial assistance from the ARC or PLC programs for the 2018 crop should crop prices or farm revenues fall below the historical price or revenue benchmarks established by the program. Producers who made their elections in 2015 must still enroll during the 2018 enrollment period.

The ARC and PLC programs were authorized by the 2014 Farm Bill and offer a safety net to agricultural producers when there is a substantial drop in prices or revenues for covered commodities. Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium grain rice (which includes short grain and sweet rice), safflower seed, sesame, soybeans, sunflower seed and wheat. Upland cotton is no longer a covered commodity. For more details regarding these programs, go to www.fsa.usda.gov/arc-plc.

For more information, producers are encouraged to visit their local FSA office. To find a local FSA office, visit <http://offices.usda.gov>.

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USDA and SCORE Launch Innovative Mentorship Effort to Support New Farmers and Ranchers

USDA is collaborating with SCORE – www.score.org - the nation's largest network of volunteer, expert business mentors in an effort to provide free business mentoring to farmers, ranchers, and other agricultural and rural business owners.

SCORE volunteer mentors have backgrounds in finance, accounting, marketing, operations, business and financial planning. They will provide local expertise and free one-on-one business mentoring to new and existing farmers and business owners. Together they will work through the process of starting up or maintaining ag and rural businesses. No matter what stage your business is in, SCORE volunteer mentors can help in developing business plans, navigating financing and legal issues, identifying new markets, and other topics in order to help you succeed.

FSA invites you to learn more and sign up for a mentor today at <https://newfarmers.usda.gov/mentorship>.

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Youth Loans Available for Projects

Spring is on its way and students are thinking about their projects for the summer fair season. Did you know the Farm Service Agency (FSA) has loans available for youth to establish and operate agricultural income-producing projects in connection with 4-H clubs, FFA and other agricultural groups?

Youth loans are a great way to obtain funds for various fair projects. 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 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 your local FSA office for help preparing and processing the application forms. To find your local FSA office, visit <http://offices.usda.gov>.

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Producers Urged to Consider Risk Protection Coverage before March 15 Crop Sales Deadline

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 crop sales deadline of March 15, 2018.

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.

The following crops in Wisconsin have a NAP application deadline of **March 15, 2018**: (for crop year beginning April 15, 2018): All spring-seeded annual crops, including but not limited to: Artichokes, Barley, Beets, Broccoli, Broccoli, Brussel Sprouts, Buckwheat, Cabbage, Camelina, Canola, Cantaloupe, Carrots, Cauliflower, Celeriac, Celery, Chickory/Radicchio, Corn (sweet), Cucumbers, Eggplant, Garlic, Ginger, Greens, Herbs, Honeydew, Horseradish, Israel Melons, Jerusalem Artichoke, Kohlrabi, Korean Golden Melon, Leeks, Lettuce, Oats, Okra, Onions, Parsnip, Peas, Peppers, Potatoes, Pumpkins, Radish, Rutabaga, Scallions, Shallots, Sorghum, Soybeans, Squash, Sunflowers, Sweet Potatoes, Tomatillos, Tomatoes, Turnips, and Watermelon.

Producers can determine if crops are eligible for federal crop insurance or NAP by visiting <https://webapp.rma.usda.gov/apps/ActuarialInformationBrowser2018/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.

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 about NAP, service fees, premiums and sales deadlines, contact your local FSA office or visit the web at www.fsa.usda.gov/nap.

To find your local FSA office, visit <http://offices.usda.gov>.

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February Interest Rates

Interest Rates for Loans Approved in **February 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: 3.125%

Farm Operating- Microloan: 3.125%

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: 2.125%

5-year FSFL: 2.250%

7-year FSFL: 2.375%

10-year FSFL: 2.500%

12-year FSFL: 2.500%

15-year FSFL: 2.625%

9-Month Commodity Loans

Marketing Assistance Loan: 2.750%

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