

August 2018



Farm Service Agency Electronic News Service

## NEWSLETTER

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Having trouble viewing this email? [View it as a Web page.](#)

- [A Message from Sandy Chalmers](#)
- [Dates to Remember](#)
- [Nominations Open Until Aug. 1 for the 2018 County Committee Elections](#)
- [Filing a Notice of Loss on Failed Crops](#)
- [Farm Storage Facility Loans](#)
- [Your Responsibility as a Direct Loan Borrower](#)
- [USDA and SCORE Launch Innovative Mentorship Effort to Support New Farmers and Ranchers](#)
- [2018 NRCS Local Work Group Meeting Schedule Announced](#)
- [Producers Urged to Consider Risk Protection Coverage Before Crop Sales Deadlines](#)
- [Loan Interest Rates](#)

## 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 Chiefs:**  
Greg Biba  
John Palmer

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

Tariffs, trade, market disruption, and farm income are in the news this week. Secretary Perdue announced that he is asking Farm Service Agency to roll out a new program, the Market Facilitation Program, which will provide a direct payment to producers of soybeans, corn, sorghum, wheat, cotton, dairy, and hogs.

Program details will be announced in mid to late August, with signup beginning right after Labor Day. Payments will be based on actual production, so payments will go out after harvest. As I write this, we do not yet have details on the timing of payments on milk and hogs.

The Market Facilitation Program is one of three programs that will make up to \$12 billion available to help farmers meet the costs of market disruption resulting from retaliatory tariffs. Another program will purchase and distribute surplus commodities like fruits, nuts, beef, pork, and milk to food banks and nutrition programs. A third program will provide trade promotion assistance to help develop new export markets.

You can count on us to get you accurate and timely information on this new program as soon as it becomes available. FSA employees stand with you and offer you our support and encouragement.

Sandy Chalmers  
State Executive Director

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

## Dates to Remember

### June 15-August 1:

**County Committee Election** nomination period for Local Administrative Area (LAA) up for election. Individuals can nominate themselves or others. Nominate and Vote!

### August 1, 2018:

Deadline to enroll 2018 **Agriculture Risk Coverage/Price Loss Coverage** (ARC/PLC) contracts

### August 17, 2018:

Deadline to apply for the **Conservation Reserve Program (CRP)** Continuous enrollment, re-enrollments, and 1-year extensions.

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## Nominations Open Until Aug. 1 for the 2018 County Committee Elections

The U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) encourages all farmers, ranchers, and FSA program participants to take part in the local County Committee election nomination process.

FSA's county committees are a critical component of the day-to-day operations of FSA and allow grassroots input and local administration of federal farm programs.

Committees are comprised of locally elected agricultural producers responsible for the fair and equitable administration of FSA farm programs in their counties. Committee members are accountable to the Secretary of Agriculture. If elected, members become part of a local decision making and farm program delivery process.

A county committee is composed of three to 11 elected members from local administrative areas (LAA). Each member serves a three-year term. One-third of the seats on these committees are open for election each year. County committees may have one or more appointed advisors to further represent the local interests of underserved farmers and ranchers. Underserved producers are beginning, women and other minority farmers and ranchers and landowners and/or operators who have limited resources. Other minority groups including Native American and Alaska Natives; persons under the poverty level, and persons that have disabilities are also considered underserved.

**All nomination forms for the 2018 election must be postmarked or received in the local USDA service center by Aug. 1, 2018.** For more information on FSA county committee elections and appointments, refer to the FSA fact sheet: Eligibility to Vote and Hold Office as a COC Member available online at: [www.fsa.usda.gov/elections](http://www.fsa.usda.gov/elections).

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## Filing a Notice of Loss on Failed Crops

All failed crops, including grasses, must be reported to FSA before destroying or replanting. 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.

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 or 15 calendar days after the normal harvest date.

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.

[BACK TO TOP](#)

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## Farm Storage Facility Loans

FSA's Farm Storage Facility Loan (FSFL) program provides low-interest financing to producers to build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

The low-interest funds can be used to build or upgrade permanent facilities to store commodities. Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, floriculture, hops, malted small grains, maple sap, maple syrup, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

Loans up to \$100,000 may be secured by a promissory note/security agreement and loans above \$100,000 will require additional security.

Producers do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

To learn more about the FSA Farm Storage Facility Loan, visit [www.fsa.usda.gov/pricesupport](http://www.fsa.usda.gov/pricesupport) or contact your local FSA county office. To find your local FSA county office, visit <http://offices.usda.gov>.

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## Your Responsibility as a Direct Loan Borrower

Producers are sure to understand the importance of creating a detailed business plan in the process of obtaining a farm loan; however, not all may appreciate the significance of following through on the obligations outlined in their business plan after receiving the loan.

All loan recipients are encouraged to keep the following obligations in mind:

- Follow the business plan on which your loan was based; it is your blueprint for success.
- Always pay your loan on time. If you cannot make payments to suppliers, other creditors, or FSA on time, contact your FSA loan officer immediately to discuss loan servicing options that may be available to assist you.
- Keep good business records that include all:
  - Farm operating and family living expenses.
  - Income from crops, livestock, and other sources.
- Maintain loan security, which includes:
  - Keeping livestock safe, healthy, and well fed.
  - Maintaining all real estate, buildings, and machinery.
  - Paying insurance, real estate taxes, and other taxes when due.
  - Not placing any additional liens or encumbrances on the property that you pledged as collateral to secure your loan without first getting FSA's permission.
- Attend any required production and/or financial management skills training.
- Talk with your FSA loan officer to change your business plan if the following circumstances occur:
  - If you need to make expenditures outside the business plan or need to change it for any reason.
  - If you plan to sell any portion of your crop and/or livestock in a different way than described in your business plan.
  - When you propose to sell or trade any equipment.
- Have checks you receive from buyers made jointly payable to you and FSA. (FSA will release these proceeds to you in accordance with your business plan.)

Following a business plan and the guidelines outlined in the plan will help you to achieve your goals and put you on the road to success. If you ever have any questions about your loan or your business plan, do not hesitate to contact your loan officer. To find your local Farm Loan 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](http://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>.

[BACK TO TOP](#)

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## 2018 NRCS Local Work Group Meeting Schedule Announced

The U.S. Department of Agriculture Natural Resources Conservation Service (NRCS) in Wisconsin has announced the [schedule for 2018 Local Working Group \(LWG\) meetings](#). Eighteen meetings will be held across Wisconsin in August to gather input and help set priorities for U.S. Department of Agriculture conservation programs under the Farm Bill.

Farmers representing a variety of crops and livestock raised within the local area, private woodland owners, representatives of agricultural and environmental organizations, and representatives of other agriculture and natural resource agencies are welcome and should be represented. Local Working Groups offer a seat at the table for interested individuals and groups to advise NRCS on how best to set priorities and locally implement conservation programs.

Wisconsin LWGs represent two or more counties grouped together by geography, similar land use, resources, and type of agriculture. [See a map of Local Working Groups](#). This will allow greater flexibility and access to funding for the groups.

Local Working Group meetings are open to the public. Anyone interested in becoming a member in LWGs should contact their local [NRCS Service Center](#). Contact your local NRCS District Conservationist if you are interested in participating. For detailed information on local work groups, see [What are Local Working Groups](#) and see the [Schedule of Meetings](#).

Persons with disabilities who require accommodations to attend or participate in these meetings should contact Nga Watts, acting ASTC-Management and Strategy, at 352-338-9577, [nga.watts@fl.usda.gov](mailto:nga.watts@fl.usda.gov), or Federal Relay Service at 1-800-877-8339 by July 15, 2018 for the August 2018 meetings.

[BACK TO TOP](#)

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## Producers Urged to Consider Risk Protection Coverage Before Crop Sales 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 crop deadline listed below.

## Producers Urged to Consider Risk Protection Coverage Before Crop Sales Deadlines (continued)

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 an upcoming NAP application deadline:

**September 1, 2018** (for crop year beginning October 1, 2018): Flowers, Christmas Trees, Fin Fish, Mushrooms, Ginseng, Turfgrass sod

**September 30, 2018** (for crop year beginning October 1, 2018): Alfalfa, Birdsfoot/Trefoil, Clover, Garlic, Grass, Mixed Forage, Rhubarb, Triticale, Vetch, Wheat, and Wild Rice

**November 20, 2018** (for crop year beginning January 1, 2019): Apples, Aronia, Asparagus, Blueberries, Caneberries, Cherries, Cranberries, Currants, Grapes, Honey, Hops, Maple Sap, Pears, Plums, and Strawberries

Producers can determine if crops are eligible for federal crop insurance or NAP by visiting <https://webapp.rma.usda.gov/apps/ActuarialInformationBrowser2019/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.

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 local FSA office](#) or visit the web at [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap).

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## Loan Interest Rates

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

[Click here to find the most recent notice with current FSFL and commodity loan interest rates.](#)

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

### Farm Loans- AUGUST 2018

Farm Operating- Direct: 3.750%

Farm Operating- Microloan: 3.750%

Farm Ownership- Direct: 4.125%

Farm Ownership- Microloan: 4.125%

Farm Ownership- Direct, Joint Financing: 2.500%

Farm Ownership- Down Payment: 1.500%

Emergency Loan- Amount of Actual Loss: 3.750%

**Loan Interest Rates continued on next page**

## Loan Interest Rates (continued)

### Farm Storage Facility Loans (FSFL)- JULY 2018

**\*Note-** FSFL and Commodity loan interest rates are not announced until the first of the applicable month. Interest rates below are subject to change for August 2018 but give a general idea of the interest rate range.

3-year FSFL: 2.625%

5-year FSFL: 2.750%

7-year FSFL: 2.875%

10-year FSFL: 2.875%

12-year FSFL: 3.000%

### 9-Month Commodity Loans- JULY 2018

Marketing Assistance Loan: 3.250%

[BACK TO TOP](#)

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