

February 18, 2015



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## Belmont/Monroe County FSA Updates

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### Belmont/Monroe County **Greater Protection Available for Non-FSA Office Insurable Crops through NAP Program – Deadline March 16 to Apply**

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**County Committee:**  
Dale Dietrich, Chair  
Stephen Wharton, Vice Chair  
Barbara Ackerman  
Stanley Borovich  
Charles Schaefer  
Louella Urbanek, Advisor

**Next County Committee Meeting:** March 2 at 9:00 am

*Free Basic Coverage Plans and Premium Discounts Available for New, Underserved and Limited Income Farmers*

Greater protection is now available from the Noninsured Crop Disaster Assistance Program (NAP) for crops that historically have been ineligible for federal crop insurance. The new options, created by the 2014 Farm Bill, provide greater coverage for losses when natural disasters affect specialty crops such as hay, vegetables, fruits, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, and energy crops. In Belmont and Monroe Counties, this also includes soybeans.

Previously, the program offered coverage at 55 percent of the average market price for crop losses that exceed 50 percent of expected production. Producers can now choose higher levels of coverage, up to 65 percent of their expected production at 100 percent of the average market price.

The expanded protection will be especially helpful to beginning and socially disadvantaged producers, as well as farmers with limited resources, who will receive fee waivers and premium reductions for expanded coverage. More crops are now eligible for the program, including expanded aquaculture production practices, and sweet and biomass sorghum. For the first time, a range of crops used to produce bioenergy will be eligible as well.

To help producers learn more about the NAP program and how it can help them, USDA, in partnership with Michigan State University and the University of Illinois, created an online resource. The Web tool, available at [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap), allows producers to determine whether their crops are eligible for coverage. It also gives them an opportunity to explore a variety of options and levels to determine the best protection level for their operation.

**March 16th** is the last day for producers to apply for Non-Insured Crop Disaster Assistance Program (NAP) coverage using Form CCC-471, Application for Coverage, and pay the service fee at the FSA county office. The application and service fee must be filed **by March 16th**, the deadline date for 2015 spring planted crops which include: forage sorghum, oats, potatoes, soybeans, sunflowers and all spring planted specialty crops grown for food.

The service fee is \$250 per crop per county or \$750 per producer per county. The fee cannot exceed a total of \$1875 per producer with farming interest in multiple counties. Limited resource producers may request a waiver of service fees. Premium amounts will be calculated based on coverage selected for each crop.

To qualify, a producer must be a landowner, tenant or sharecropper who shares in the risk of producing an eligible crop.

To learn more, visit the Farm Service Agency (FSA) website at [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap) or contact the FSA office.

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## ARC/PLC Program Deadlines Fast Approaching

Producers on eligible farms with crop bases have been notified of their options regarding the ARC/PLC program. Letters have gone out regarding the program and specific letters have gone out to producers on farms that had planted crops 2008 – 2009 that may be eligible to update their crop bases or yields.

Dates associated with ARC and PLC that farm owners and producers need to know:

- **Now through Feb. 27, 2015:** Farm owners may visit their County Farm Service Agency office to update yield history and/or reallocate base acres. **NOTE: This only applies to farms that have crop bases and planted covered commodities from 2009 – 2012 for crop base reallocation or 2008 – 2012 for yield updates.**
- **Now through March 31, 2015:** Producers make a one-time election between ARC and PLC for the 2014 through 2018 crop years. **NOTE: This is for all people who will share in the crops and/or payments for the ARC/PLC program.**

To learn more about which safety net options are most appropriate for specific farming operations, farmers can use new Web tools at [www.fsa.usda.gov/arc-plc](http://www.fsa.usda.gov/arc-plc), which can be accessed from the convenience of a home computer or a mobile device at any time.

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## FSA Farm Loans Available

FSA's loan programs are designed to help family farmers to start, purchase or expand their farming operation. In many cases, these are beginning farmers who need additional financial and business expertise to qualify for commercial credit. In other cases, they are farmers who have suffered financial setbacks from natural disasters, or who need additional resources with which to establish and maintain profitable farming operations.

Some farmers obtain their credit needs through the use of loan guarantees. Under a guaranteed loan, a commercial lender makes and services the loan, and FSA guarantees it against loss up to a maximum of 90 percent in most cases.

For those not yet meeting the qualifications for a loan guarantee from a commercial lender, FSA also makes direct loans, which are serviced by an FSA official.

Eligible applicants for farm ownership loans may obtain direct loans up to a maximum indebtedness of \$300,000. Maximum indebtedness for guaranteed loans is \$1,392,000 (amount adjusted annually for inflation). The maximum repayment term is 40 years for both direct and guaranteed farm ownership loans. In general, loan funds may be used to purchase a farm, enlarge an existing farm, construct new farm buildings and/or improve structures, pay closing costs, and promote soil and water conservation and protection.

Eligible applicants for farm operating loans may obtain direct loans for up to a maximum indebtedness of \$300,000 and a direct operating Microloan for up to a maximum indebtedness of \$50,000. Maximum indebtedness for a guaranteed loan is \$1,392,000 (amount adjusted annually for inflation). The repayment term may vary, but typically it will not exceed seven years for intermediate-term purposes. Annual operating loans are generally repaid within 12 months or when the commodities produced are sold. In general, loan funds may be used for normal operating expenses, machinery and equipment, minor real estate repairs or improvements, and refinancing debt.

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