

October 2014



## Oklahoma FSA Program Updates and Reminders

**Francie Kucera Tolle**  
State Executive Director

100 USDA, Suite 102  
Stillwater, OK 74074  
405-742-1130 phone  
855-416-9557 fax  
[www.fsa.usda.gov/ok](http://www.fsa.usda.gov/ok)

### Hours:

Monday - Friday  
8:00 a.m. - 4:30 p.m.

### State Committee Members:

Cletus Carter, Beaver  
(Chairman)  
Steve Nunley, Marlow  
Brenda Neufeld, Fairview  
Steve Butler, Wagoner  
Jo Jennings, Depew

### State Staff:

Phil Estes,  
Farm Loan Programs

Tona Huggins,  
Production & Payment  
Eligibility

Rod Wanger,  
Conservation Programs

Danny Lee,  
Compliance & Price Support

Krey Reimer,  
Administration

Shelly Bilderback,  
Public Relations/Outreach

### USDA-FSA Announces Key Dates for New 2014 Farm Bill Safety Net Programs

USDA announced key dates for farm owners and producers to keep in mind regarding the new 2014 Farm Bill established programs, Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC). The new programs, designed to help producers better manage risk, usher in one of the most significant reforms to U.S. farm programs in decades.

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

- **Sept. 29, 2014 to Feb. 27, 2015:** Land owners may visit their local Farm Service Agency office to update yield history and/or reallocate base acres.
- **Nov. 17, 2014 to March 31, 2015:** Producers make a one-time election of either ARC or PLC for the 2014 through 2018 crop years.
- **Mid-April 2015 through summer 2015:** Producers sign contracts for 2014 and 2015 crop years.

Producers are encouraged to attend one of the Farm Bill Informational Meetings being held across the state. Meetings currently scheduled include:

- **Stillwater - Oct. 28 - 5:30 p.m.** - Payne Co. Fairgrounds
- **Enid - Oct. 29 - 5:30 p.m.** - Autry Tech Center
- **Altus - Nov. 5 - 5:30 p.m.** - Western Okla. State College
- **Ardmore - Nov. 12 - 5:30 p.m.** - OSU - IAB
- **Lawton - Nov. 13 - 9:30 a.m.** - Comanche Co. Fairgrounds
- **Chickasha - Nov. 13 - 5:30 p.m.** - Canadian Valley Tech
- **Poteau - Nov. 20 - 5:30 p.m.** - Kiamichi Tech Center
- **McAlester - Nov. 21 - 9:30 a.m.** - SE Expo Center
- **Goodwell - Nov. 24 - 1:00 p.m.** - OSU Research Station
- **Woodward - Nov. 25 - 9:30 a.m.** - High Plains Tech Center
- **Alva - Nov. 25 - 5:30 p.m.** - Northwest Tech Center
- **Durant - Dec. 1 - 3:30 p.m.** - Bryan Co Fairgrounds
- **Clinton - Dec. 2 - 5:30 p.m.** - Custer Co. Fairgrounds
- **Miami - Dec. 4 - 9:30 a.m.** - Ottawa Co. Courthouse Annex
- **Pryor - Dec. 9 - 5:30 p.m.** - Northeast Tech Center
- **Cherokee - Dec. 11 - 12:00 p.m.** - Alfalfa Co. Fairgrounds

Discussion items at each meeting will include Agricultural Risk Coverage (ARC), Price Loss Coverage (PLC), ARC/PLC Decision Tools, Base Reallocation and Yield Update, Supplemental Coverage Option (SCO) and many more USDA programs authorized by the 2014 Farm Bill.

## Report Perennial Forages Crops to FSA by November 17th

Producers are reminded of the requirement to report their perennial forages by November 17, 2014 to their local FSA county office to meet FSA program eligibility requirements. FSA and the Risk Management Agency (RMA), which oversees the Federal Crop Insurance Program, now have common acreage reporting dates. Due to this, perennial forages for harvest in 2015 must be reported to FSA by November 17, 2014.

Perennial forages include alfalfa, alfalfa grass mixtures, red clover, and others that are intended for harvest in 2015. This also includes pasture acreage and cover crops. Producers who are interested in participating in any 2015 USDA farm programs or just want to keep their acreage history up to date need to report the location, acreage and planting date of the applicable crop.

Producers with crop insurance must also report their applicable forages to their insurance company. Late-filed provisions may be available to producers who are unable to meet the reporting deadline as required. Filing an acreage report on these crops after the November 17, 2014 deadline may require a late-filing payment fee.

Producers should contact their county FSA office to make an appointment to complete perennial forage acreage reporting by the November 17th deadline.

Producers are also reminded that acreage reports on crops covered by NAP (including small grain grazing) are due in county offices before the onset of harvest or grazing of the specific crop acreage being reported.

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## Upcoming Important Non-Insured Crop Disaster Assistance Program (NAP) Deadlines

FSA reminds producers interested in participating in the 2015 Non-Insured Crop Disaster Assistance Program (NAP) of the upcoming application deadline dates that must be met for NAP qualification. The NAP program is designed to cover losses caused by damaging weather conditions.

**November 30, 2014:** Application closing date for perennial crops of fruit and other crops such as apples, pears, blueberries, strawberries, grapes, honey, maple sap, asparagus and other perennial crops.

**March 16, 2015:** Application closing date for spring seeded crops.

The 2014 Farm Bill expanded NAP to include buy-up protection for 2015. Details regarding the buy up coverage options are still being developed.

Until these buy-up options are available, producers are encouraged to enroll in NAP under the basic coverage, 50 percent of the yield and 55 percent of the established price, by the applicable crop application deadlines. The NAP service fee for this coverage is \$250 per crop per county not to exceed \$750 per producer and not to exceed \$1875 nationally.

A waiver of the basic service fees for NAP coverage is available for limited resource farmers (income determination based on total household income and income from farming), beginning farmers (someone is considered a beginning farmer if they have not operated or not substantially participated in the operation of a farm for more than 10 years) and socially disadvantaged (SDA) farmers (someone is considered socially disadvantaged if they are a member of a group whose members have been subject to racial, ethnic, or gender prejudice because of their identities as members of a group without regard to their individual qualities). Females are considered SDA producers.

In addition, when available, the premiums for buy-up coverage will be reduced by 50 percent for limited resource, beginning farmers and SDA farmers.

Producers interested in NAP are encouraged to contact their local FSA office for additional information or to schedule an appointment to apply for coverage.

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## 2014 Crop Marketing Assistance Loans (MALs) and LDP Requests

FSA is accepting requests for marketing assistance loans (MALs) and loan deficiency payments (LDPs) for eligible 2014 commodities.

MALs and LDPs for the 2014 crop year become available to eligible producers beginning with harvest/shearing season and extending through a specific commodity's final loan availability date.

MALs and LDPs provide financing and marketing assistance for wheat, feed grains, soybeans, and other oilseeds, pulse crops, rice, wool, mohair and honey. MALs provide producers interim financing after harvest to help them meet cash flow needs without having to sell their commodities when market prices are typically at harvest-time lows. A producer who is eligible to obtain a loan, but agrees to forgo the loan, may obtain an LDP if such a payment is available.

The 2014 Farm Bill also establishes payment limitations per individual or entity not to exceed \$125,000 annually on certain commodities for the following program benefits: price loss coverage (PLC) payments, agriculture risk coverage (ARC) payments, marketing loan gains (MLGs) and LDPs. These payment limitations do not apply to MAL loan disbursements.

Adjusted Gross Income (AGI) provisions were modified by the 2014 Farm Bill, which states that a producer whose total applicable three-year average AGI exceeds \$900,000 is not eligible to receive an MAL or LDP.

National and county loan rates for 2014 crops are posted on the FSA website at: [www.fsa.usda.gov/pricesupport](http://www.fsa.usda.gov/pricesupport).

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## Sign-up continues for FSA Livestock Disaster Assistance

Livestock producers are encouraged to schedule an appointment with their county FSA office to sign up for the Livestock Forage Disaster Program (LFP) which provides payments to eligible livestock producers for grazing losses due to drought, or fire on federal lands. LFP covers losses that occurred the last 3 months of 2011, and calendar years 2012, 2013, and 2014.

Also available is the Livestock Indemnity Program (LIP) which provides compensation to eligible livestock producers that have suffered 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. Producers who suffered livestock death losses should submit a notice of loss and an application for payment to their local FSA office by January 30, 2015.

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## USDA Expands Access to Credit to Help More Beginning and Family Farmers

The USDA has announced improvements to farm loan programs by expanding eligibility and increasing lending limits to help more beginning and family farmers. As part of this effort, USDA is raising the borrowing limit for the microloan program from \$35,000 to \$50,000; simplify the lending processes; updating required "farming experience" to include other valuable experiences; and expanding eligible business entities to reflect changes in the way family farms are owned and operated. The changes become effective Nov. 7.

The microloan changes announced will allow beginning, small and mid-sized farmers to access an additional \$15,000 in loans using a simplified application process with up to seven years to repay. Microloans are part of USDA's continued commitment to [small and midsized farming operations](#).

In addition to farm related experience, other types of skills may be considered to meet the direct farming experience required for farm loan eligibility such as operation or management of a non-farm business, leadership positions while serving in the military or advanced education in an agricultural field. Also, individuals who own farmland under a different legal entity operating the farm now may be eligible for loans administered by the Farm Service Agency. Producers will have an opportunity to share suggestions on the microloan process, and the definitions of farming experience and business structures through Dec. 8, 2014, the public open comment period.

FSA is also publishing a Federal Register notice to solicit ideas from the public for pilot projects to help increase the efficiency and effectiveness of farm loan programs. Comments and ideas regarding potential pilot projects will be accepted through Nov. 7, 2014.

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## October Farm Loan Interest Rates:

- Farm Operating Loans = 2.125%
- Farm Ownership Loans = 3.625%
- Farm Ownership Down Payment Loans = 1.5%
- Micro Loans = 2.125%
- Youth Loans = 2.125%
- Emergency Loans = 3.125%

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For additional information about any FSA program, please contact your [local FSA office](#) or visit us online at [www.fsa.usda.gov/ok](http://www.fsa.usda.gov/ok).

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