

May 2018



Farm Service Agency **Electronic News Service**

# NEWSLETTER

**GovDelivery**

- [Reporting Solar Panels Constructed on Cropland](#)
- [Loan Interest Rates](#)
- [Connecting with a SCORE Mentor](#)
- [Emergency Assistance for Livestock, Honeybee, and Farm-Raised Fish Program \(ELAP\)](#)
- [Direct Loans](#)
- [Tree Assistance Program \(TAP\) Sign-up](#)
- [USDA Offers Targeted Farm Loan Funding for Underserved Groups and Beginning Farmers](#)
- [Reporting Organic Crops](#)
- [USDA Strives to Help Reduce Opioid Use](#)

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## Connecticut FSA Newsletter

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**Connecticut  
Farm Service Agency**

**344 Merrow Road, Suite B  
Tolland, CT 06084**

Phone: 860-871-4090  
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**State Executive Director:**

Clark Chapin

**State Committee:**

Bonnie Burr, Chair  
Bruce Gresczyk Jr

### Reporting Solar Panels Constructed on Cropland

Producers who have solar panels constructed on their farms should notify the local Farm Service Agency office. Any area that is no longer considered suitable as cropland (producing annual or perennial crops) should be designated in FSA's records and aerial photography maps.

When base acres on a farm are converted to a non-agricultural commercial or industrial use, the total base acres on the farm must be reduced accordingly. Non-cropland areas used for solar panels might impact payments calculated using base acres, such as Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) and Conservation Reserve Program (CRP) annual rental payments.

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### Loan Interest Rates

Diane Karabin  
Mark Sellow

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

**State Office Staff:**

Doris Ostrowski,  
Administrative Officer

Ross Eddy,  
District Director

Sarah Fournier,  
Program Specialist

Dawn Pindell,  
Outreach Specialist

Rebecca Palmer,  
Administrative Specialist

**Farm Loan:**

Julie Kolodji,  
Farm Loan Chief

**Farm Storage Facility Loan:**

- Three Years 2.50%
- Seven Years 2.625%
- Ten Years 2.75%

**Farm Loan:**

- Farm Operating Direct 3.625%
- Farm Ownership Direct 4.125%
- Farm Ownership Beginning Farmer Down Payment 1.50%

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## Connecting with a SCORE Mentor

Contact your local FSA office to connect with a free SCORE mentor. FSA will facilitate the first meeting on the farm. SCORE can help with business planning, marketing, succession planning and more.

Check out a Connecticut video about this initiative at:  
<https://youtu.be/2V8RhgO4cnw>

You can also call Dawn Pindell at 860-871-4097 for information.

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## Emergency Assistance for Livestock, Honeybee, and Farm-Raised Fish Program (ELAP)

The Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) provides emergency assistance to eligible livestock, honeybee, and farm-raised fish producers who have losses due to disease, adverse weather or other conditions, such as blizzards and wildfires, not covered by other agricultural disaster assistance programs.

Eligible livestock losses include grazing losses not covered under the Livestock Forage Disaster Program (LFP), loss of purchased feed and/or mechanically harvested feed due to an eligible adverse weather event, additional cost of transporting water because of an eligible drought and additional cost associated with gathering livestock to treat for cattle tick fever.

Eligible honeybee losses include loss of purchased feed due to an eligible adverse weather event, cost of additional feed purchased above normal quantities due to an eligible adverse weather condition, colony losses in excess of normal mortality due to an eligible weather event or loss condition, including CCD, and hive losses due to eligible adverse weather.

Eligible farm-raised fish losses include death losses in excess of normal mortality and/or loss of purchased feed due to an eligible adverse weather event.

Producers who suffer eligible livestock, honeybee, or farm-raised fish losses from Oct. 1, 2017 to Sept. 30, 2018 must file:

- A notice of loss the earlier of 30 calendar days of when the loss is apparent or by Nov. 1, 2018
- An application for payment by Nov. 1, 2018

Contact your local office for information or go to: [www.fsa.usda.gov/ELAP](http://www.fsa.usda.gov/ELAP)

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## Direct Loans

FSA offers direct farm ownership and direct farm operating loans to producers who want to establish, maintain or strengthen their farm or ranch. FSA loan officers process, approve and service direct loans.

Direct farm operating loans can be used to purchase livestock and feed, farm equipment, fuel, farm chemicals, insurance and other costs including family living expenses. Operating loans can also be used to finance minor improvements or repairs to buildings and to refinance some farm-related debts, excluding real estate.

Direct farm ownership loans can be used to purchase farmland, enlarge an existing farm, construct and repair buildings, and to make farm improvements.

The maximum loan amount for both direct farm ownership and operating loans is \$300,000 and a down payment is not required. Repayment terms vary depending on the type of loan, collateral and the producer's ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.

Contact your local FSA office for information or to apply for a direct farm ownership or operating loan.

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## Tree Assistance Program (TAP) Sign-up

Orchardists and nursery tree growers who experience losses from natural disasters during calendar year 2018 must submit a TAP application either 90 calendar days after the disaster event or the date when the loss is apparent. TAP was authorized by the Agricultural Act of 2014 as a permanent disaster program. TAP provides financial assistance to qualifying orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes and vines damaged by natural disasters.

Eligible tree types include trees, bushes or vines that produce an annual crop for commercial purposes. Nursery trees include ornamental, fruit, nut and Christmas trees that are produced for commercial sale. Trees used for pulp or timber are ineligible.

To qualify for TAP, orchardists must suffer a qualifying tree, bush or vine loss in excess of 15 percent mortality from an eligible natural disaster, plus an adjustment for normal mortality. The eligible trees, bushes or vines must have been owned when the natural disaster occurred; however, eligible growers are not required to own the land on which the eligible trees, bushes and vines were planted.

If the TAP application is approved, the eligible trees, bushes and vines must be replaced within 12 months from the date the application is approved. The cumulative total quantity of acres planted to trees, bushes or vines, for which a producer can receive TAP payments, cannot exceed 500 acres annually.

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## USDA Offers Targeted Farm Loan Funding for Underserved Groups and Beginning Farmers

FSA offers targeted farm ownership and farm operating loans to assist underserved applicants as well as beginning farmers and ranchers. USDA defines underserved applicants as a group whose members have been subjected to racial, ethnic, or gender prejudice because of their identity as members of the group without regard to their individual qualities. For farm loan program purposes, targeted underserved groups are women, African Americans, American Indians and Alaskan Natives, Hispanics and Asians and Pacific Islanders.

Underserved or beginning farmers and ranchers who cannot obtain commercial credit from a bank can apply for either FSA direct loans or guaranteed loans. Direct loans are made to applicants by FSA. Guaranteed loans are made by lending institutions who arrange for FSA to guarantee the loan. FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. The FSA guarantee allows lenders to make agricultural credit available to producers who do not meet the lender's normal underwriting criteria.

The direct and guaranteed loan program provides for two types of loans: farm ownership loans and farm operating loans. In addition to customary farm operating and ownership loans, FSA now offers Microloans through the direct loan program. The focus of Microloans is on the financing needs of small, beginning farmer, niche and non-traditional farm operations. Microloans are available for both ownership and operating finance needs. To learn more visit [www.fsa.usda.gov/microloans](http://www.fsa.usda.gov/microloans).

To qualify as a beginning producer, the individual or entity must meet the eligibility requirements outlined for direct or guaranteed loans. Additionally, individuals and all entity members must have operated a farm for less than 10 years. Applicants must materially or substantially participate in the operation.

For more information visit [www.fsa.usda.gov/farmloans](http://www.fsa.usda.gov/farmloans).

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## Reporting Organic Crops

Producers who want to use the Noninsured Crop Disaster Assistance Program (NAP) organic price and selected the "organic" option on their NAP application must report their crops as organic. When certifying organic acres, the buffer zone acreage must be included in the organic acreage.

Producers must also provide a current organic plan, organic certificate or documentation from a certifying agent indicating an organic plan is in effect. Documentation must include:

- name of certified individuals
- address
- telephone number
- effective date of certification
- certificate number
- list of commodities certified
- name and address of certifying agent
- a map showing the specific location of each field of certified organic, including the buffer zone acreage

Certification exemptions are available for producers whose annual gross agricultural income from organic sales totals \$5,000 or less. Although exempt growers are not required to provide a written

certificate, they are still required to provide a map showing the specific location of each field of certified organic, transitional and buffer zone acreage.

For questions about reporting organic crops, contact your local FSA office.

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## **USDA Strives to Help Reduce Opioid Use**

Under the leadership of Secretary Perdue and Assistant to the Secretary for Rural Development Anne Hazlett, USDA is investing in prevention, treatment, and recovery capacity at the community level through several core programs. Beyond program investment, Secretary Perdue has created a Rural Development Innovation Center. The Innovation Center is working collaboratively to promote strategic partnerships and local capacity building, identify and share best practices, evaluate data, and streamline regulations to remove barriers to rural prosperity, including access to mental and behavioral health care. For more information go to: [www.usda.gov/opioids](http://www.usda.gov/opioids)

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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).

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