

February 2019



Farm Service Agency **Electronic News Service**

# NEWSLETTER

**GovDelivery**

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## Louisiana FSA Newsletter

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### Louisiana Farm Service Agency

3737 Government Street  
Alexandria, LA 71302

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

#### State Executive Director:

Craig A. McCain

#### State Committee:

Ray Young, Chairperson  
John Earles  
Emery Jones  
Julie Richard  
Donna Winters

#### Next State Committee

Meeting: To be determined

### Message from Craig A. McCain, FSA State Executive Director

Is it February already? It is.....and we all know barring some abnormal weather event, we will be seeing field work increase and planting isn't far off for rice and corn farmers. While we all know that anything is possible with our weather, like you, we are preparing for the new crop year ahead. Producers interested in FSA Direct or Guaranteed Loans should contact their local office as soon as possible. FSA is also trying to close out several 2018 programs whose deadlines were extended due to the delay associated with the shutdown. Please be sure that you are aware of any program deadlines or extensions that might affect you or your operation. While I certainly can't predict all of the challenges facing Louisiana Agricultural producers, I am confident that FSA is ready to serve your needs. As we strive to provide the highest level of service, you have our pledge to "Do Right and Feed Everyone".

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Please contact your local FSA Office for questions specific to your operation or parish.

To find contact information for your local office go to [www.fsa.usda.gov/la](http://www.fsa.usda.gov/la)

**Louisiana FSA now offers SMS texting; receive text message alerts on your cell phone regarding important deadlines, reporting requirements and updates.**

**Contact your local FSA Office for more information.**

## Upcoming Important Dates

**LA Women in Ag Conference, March 21 & 22 in Alexandria; to pre-register visit <http://louisianawomeninag.com/>**

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## Update Your Records

FSA is cleaning up our producer record database. If you have any unreported changes of address, zip code, phone number, email address or an incorrect name or business name on file they need to be reported to our office. Changes in your farm operation, like the addition of a farm by lease or purchase, need to be reported to our office as well. Producers participating in FSA and NRCS programs are required to timely report changes in their farming operation to the County Committee in writing and update their CCC-902 Farm Operating Plan.

If you have any updates or corrections, please call your local FSA office to update your records.

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## 2018 Livestock Forage Losses

Producers in Bossier, Caddo, Bienville, Claiborne, Webster, Desoto, Red River, Natchitoches and Lincoln parishes are eligible to apply for 2018 Livestock Forage Disaster Program (LFP) benefits on warm season improved pasture and native pasture.

LFP provides compensation to eligible livestock producers who suffer grazing losses for covered livestock due to drought on privately owned or cash leased land or fire on federally managed land.

County committees can only accept LFP applications after notification is received by the National Office of qualifying drought or if a federal agency prohibits producers from grazing normal permitted livestock on federally managed lands due to qualifying fire.

***Eligible livestock producers must complete a CCC-853 and the required supporting documentation no later than Feb. 28, 2019, for 2018 losses.***

Additional information about LFP, including eligible livestock, is available at your local FSA office or online at: [www.fsa.usda.gov](http://www.fsa.usda.gov).

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## USDA Encourages Producers to Consider NAP Risk Protection Coverage before Crop Sales Deadlines

The Farm Service Agency encourages producers to examine available USDA crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the applicable crop sales deadline.

Producers are reminded that crops not covered by insurance may be eligible for NAP. Beginning, underserved and limited resource farmers are now eligible for free catastrophic level coverage.

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.

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.

Deadlines for coverage vary by state and crop. To learn more about NAP visit [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap) or contact your local USDA Service Center. To find your local USDA Service Centers go to <http://offices.usda.gov>.

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.

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## Changing Bank Accounts

FSA program payments are issued electronically into your bank account. In order to make timely payments, you need to notify your FSA servicing office if you close your account or if your bank information is changed for whatever reason (such as your financial institution merging or being purchased). Payments can be delayed if FSA is not notified of changes to account and bank routing numbers.

For some programs, payments are not made until the following year. For example, payments for crop year 2017 through the Agriculture Risk Coverage and Price Loss Coverage program aren't paid until 2018. If the bank account was closed due to the death of an individual or dissolution of an entity or partnership before the payment was issued, please notify your local FSA office as soon as possible to claim your payment.

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## Breaking New Ground

Agricultural producers are reminded to consult with FSA and NRCS before breaking out new ground for production purposes as doing so without prior authorization may put a producer's federal farm program benefits in jeopardy. This is especially true for land that must meet Highly Erodible Land (HEL) and Wetland Conservation (WC) provisions.

Producers with HEL determined soils are required to apply tillage, crop residue and rotational requirements as specified in their conservation plan.

Producers should notify FSA as a first point of contact prior to conducting land clearing or drainage type projects to ensure the proposed actions meet compliance criteria such as clearing any trees to create new cropland, then these areas will need to be reviewed to ensure such work will not risk your eligibility for benefits.

Landowners and operators complete the form AD-1026 - Highly Erodible Land Conservation (HEL) and Wetland Conservation (WC) Certification to identify the proposed action and allow FSA

to determine whether a referral to Natural Resources Conservation Service (NRCS) for further review is necessary.

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## Submit Loan Requests for Financing Early

Farm Loan teams throughout Louisiana are busy working on operating loans so it is important that potential borrowers submit their requests early so they can be timely processed. The farm loan team can help determine which loan programs are best for applicants.

FSA offers a wide range of low-interest loans that can meet the financial needs of any farm operation for just about any purpose. The traditional **farm operating and farm ownership loans** can help large and small farm operations take advantage of early purchasing discounts for spring inputs as well expenses throughout the year.

**Microloans** are a simplified loan program that will provide up to \$50,000 to eligible applicants. These loans, targeted for smaller operations and non-traditional operations, can be used for operating expenses, starting a new agricultural enterprise, purchasing equipment, and other needs associated with a farming operation. Your local FSA office staff can provide more details on farm operating and microloans and provide loan applications. Loans to beginning farmers and members of underserved groups are a priority.

Other types of loans available include:

**Marketing Assistance Loans** allow producers to use eligible commodities as loan collateral and obtain a 9-month loan while the crop is in storage. These loans provide cash flow to the producer and allow them to market the crop when prices may be more advantageous.

**Farm Storage Facility Loans** can be used to build permanent structures used to store eligible commodities, or for storage and handling trucks, or portable or permanent handling equipment. A variety of structures are eligible under this loan, including bunker silos, grain bins, hay storage structures and refrigerated structures for vegetables and fruit. A producer may borrow up to \$500,000 per loan.

Please call your local FSA office if you have questions about any of the loans available through FSA.

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## Communication is Key in Lending

Farm Service Agency (FSA) is committed to providing our farm loan borrowers the tools necessary to be a success. A part of ensuring this success is providing guidance and counsel from the loan application process through the borrower's graduation to commercial lending institutions. While it is FSA's commitment to advise borrowers as they identify goals and evaluate progress, it is crucial for borrowers to communicate with their farm loan staff when changes occur. It is the borrower's responsibility to alert FSA to any of the following:

- Any proposed or significant changes in the farming operation;
- Any significant changes to family income or expenses;
- The development of problem situations;
- Any losses or proposed significant changes in security

In addition, if a farm loan borrower cannot make payments to suppliers, other creditors, or FSA on time, contact your farm loan staff immediately to discuss loan servicing options.

For more information on FSA farm loan programs, visit [www.fsa.usda.gov](http://www.fsa.usda.gov).

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## Selected Interest Rates for February 2019

- Farm Operating Loans — Direct 3.750%
- Farm Ownership Loans — Direct 4.125%
- Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher — 1.50%
- Emergency Loans — 3.750%
- Farm Storage Facility Loans (3 years) — 2.500%
- Farm Storage Facility Loans (5 years) — 2.500%
- Farm Storage Facility Loans (7 years) — 2.625%
- Farm Storage Facility Loans (10 years) — 2.750%
- Farm Storage Facility Loans (12 years) — 2.750%
- Sugar Storage Facility Loans (15 year term) — 3.250%
- Commodity Loans — 3.625%

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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).