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Maryland FSA Newsletter

Maryland Farm Service Agency

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To find contact information for your local office go to www.fsa.usda.gov/md

FSAfarm+, FSA's Customer Self-Service Portal

The U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) has launched a new tool to provide farmers and ranchers with remote access to their personal farm information using their home computers. Farmers and ranchers can now view, print or export their personal farm data all without visiting an FSA county office.

The program, known as **FSA***farm+*, provides you with secure access to view your personal FSA data, such as base and yields, Conservation Reserve Program data, other conservation program acreage, Highly Erodible Land Conservation and Wetland Conservation status information, field boundaries, farm imagery, name and address details, contact information and membership interest and shares in the operation. This data will be available in real time, at no cost to the producer and allow operators and owners to export and print farm records, including maps. Producers also can electronically share their data with a crop insurance agent from their own personal computer.

Farm operators and owners first will need "Level 2 eAuthentication" to access the webportal. This level of security ensures that personal information is protected for each user. Level 2 access can be obtained by going to www.eauth.usda.gov, completing the required information and then visiting your local FSA office to finalize access.

For more information on **FSA***farm+*, the customer self-service portal, contact your local FSA office. To find your local FSA county office, click http://offices.usda.gov.

August 9th: Farm Storage Facility Loan Webinar

The FSA Outreach and Education Division is hosting an upcoming webinar to inform producers about FSA programs and initiatives. To register for the below listed webinar, visit www.fsa.usda.gov/outreach and click on "Outreach Webinars."

Aug. 9 @ 2 p.m. EDT
Need Commodity Storage? The Farm Storage Facility Loan (FSFL) Can Help

The Farm Storage Facility Loan Program provides low-interest financing so producers can build or upgrade permanent or portable facilities to store commodities. Learn how this program may be able to help your operation.

Persons with disabilities who require accommodations to attend or participate in these webinars should contact Tanya Brown at 202-690-1700 or Federal Relay Service at 1-800-877-8339 at least three business days prior to the webinar.

The webinar will be recorded for future viewing and can be accessed on www.fsa.usda.gov/outreach.

Enrollment Period for 2016 USDA Safety Net Coverage Ends Aug. 1

Producers who chose coverage from the safety net programs established by the 2014 Farm Bill, known as the Agriculture Risk Coverage (ARC) or the Price Loss Coverage (PLC) programs, can visit FSA county offices through Aug. 1, 2016, to sign contracts to enroll in coverage for 2016.

Although the choice between ARC and PLC is completed and remains in effect through 2018, producers must still enroll their farm by signing a contract each year to receive coverage.

Producers are encouraged to contact their local FSA office to schedule an appointment to enroll. If a farm is not enrolled during the 2016 enrollment period, producers on that farm will not be eligible for financial assistance from the ARC or PLC programs should crop prices or farm revenues fall below the historical price or revenue benchmarks established by the program.

The two programs were authorized by the 2014 Farm Bill and offer a safety net to agricultural producers when there is a substantial drop in prices or revenues for covered commodities. Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium grain rice (which includes short grain and sweet rice), safflower seed, sesame, soybeans, sunflower seed and wheat. Upland cotton is no longer a covered commodity. For more details regarding these programs, go to www.fsa.usda.gov/arc-plc.

For more information, producers are encouraged to visit their local FSA office. To find a local FSA office, visit http://offices.usda.gov.

Dairy Producers Can Enroll to Protect Milk Production Margins

USDA Farm Service Agency (FSA) in Maryland announced that dairy producers could enroll for 2017 coverage in the Margin Protection Program for Dairy (MPP-Dairy) starting July 1. The voluntary program, established by the 2014 Farm Bill, provides financial assistance to participating dairy producers when the margin – the difference between the price of milk and feed costs – falls below the coverage level selected by the producer.

The Margin Protection Program gives participating dairy producers the flexibility to select coverage levels best suited for their operation. Enrollment began July 1 and ends on Sept. 30, 2016, for coverage in calendar year 2017. Participating farmers will remain in the program through 2018 and pay a minimum $100 administrative fee each year. Producers have the option of selecting a different coverage level during open enrollment each year.

USDA has a web tool to help producers determine the level of coverage under the Margin Protection Program that will provide them with the strongest safety net under a variety of conditions. The online resource, available at www.fsa.usda.gov/mpptool, allows dairy farmers to quickly and easily combine unique operation data and other key variables to calculate their coverage needs based on price projections. Producers can also review historical data or estimate future coverage needs, based on data projections. The secure site can be accessed via computer, Smartphone or tablet 24 hours a day, seven days a week.

To complete enrollment, producers must make coverage elections during the enrollment period and pay the annual $100 administrative fee that provides basic catastrophic protection that covers 90 percent of milk production at a $4 margin coverage level. For additional premiums, operations can protect 25 to 90 percent of production history with margin coverage levels from $4.50 to $8, in 50 cent increments. Once enrolled, dairy operations are required to participate through 2018 by making coverage elections each year. Producers can mail the appropriate form to the producer's administrative county FSA office, along with applicable fees without necessitating a trip to the local FSA office. If electing higher coverage for 2017, dairy producers can either pay the premium in full at the time of enrollment or pay 100 percent of the premium by Sept. 1, 2017. Premium fees may be paid directly to FSA or producers can work with their milk handlers to remit premiums on their behalf.

Also beginning July 1, 2016, FSA will begin accepting applications for intergenerational transfers, allowing program participants who added an adult child, grandchild or spouse to the operation during calendar year 2014 or 2015, or between Jan. 1 and June 30, 2016, to increase production history by the new cows bought into the operation by the new family members. For intergenerational transfers occurring on or after July 1, 2016, notification to FSA must be made within 60 days of purchasing the additional cows.

Dairy operations enrolling in the new program must meet conservation compliance provisions and cannot participate in the Livestock Gross Margin Dairy Insurance Program.

For more information, visit FSA online at www.fsa.usda.gov/dairy or stop by a local FSA office to learn more about the Margin Protection Program. To find a local FSA office in your area, visit http://offices.usda.gov.

During National Pollinator Week, USDA Announced Key Measures to Improve Pollinator Health

USDA's Conservation Reserve Program Currently Provides 15 Million Acres of Healthy Forage for Pollinators, and New Partnership Will Ensure Additional High-Quality Habitat in the Future

During National Pollinator Week, USDA announced two initiatives in support of the President's National Strategy to Promote the Health of Honeybees and Other Pollinators, announced just over one year ago. A review of USDA's most popular conservation program found that farmers and ranchers across the country are creating at least 15 million acres of healthy forage and habitat for pollinators, and the department has also entered into a new partnership with leading honey bee organizations that will help to ensure future conservation projects continue to provide benefits to these important species.

USDA signed a Memorandum of Understanding with two honey bee organizations, the American Honey Producers Association and the American Beekeeping Federation, to facilitate an ongoing partnership that will ensure USDA's conservation initiatives are as advantageous as possible to pollinators and that beekeepers understand how they can benefit from USDA's conservation and safety net programs.

FSA plays a critical role in the delivery of programs that provide a safety net for beekeepers who experience losses due to natural disasters, and the agency administers the Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program, which provides assistance for the loss of honeybee colonies, in excess of normal mortality, due to Colony Collapse Disorder or other natural causes. These groups have helped to ensure that these safety net programs work well, and they have helped focus research to learn more about the impacts of USDA programs and make continuous improvements. This MOU creates a framework to ensure ongoing, meaningful information sharing to help beekeepers and honey bees into the future.

The National Strategy called for seven million acres of land to be enhanced or restored for pollinators. Since then, USDA has more than tripled the acreage enrolled in CRP's pollinator initiative, through which USDA helps to cover the cost of planting pollinator-friendly wildflowers, legumes and shrubs, and USDA has increased the limit on this initiative in response to landowner demand so that more acres can be enrolled in the future.

This fact sheet contains more information about USDA's work to keep pollinators buzzing and contributing to a diverse domestic and global food supply.

To learn more about FSA's conservation programs, visit www.fsa.usda.gov/conservation or contact a local FSA county office. To find your local FSA county office, visit http://offices.usda.gov.

USDA Expands Microloans to Help Farmers Purchase Farmland and Improve Property

Producers, Including Beginning and Underserved Farmers, Have a New Option to Gain Access to Land

The U.S. Department of Agriculture (USDA) is offering farm ownership microloans, creating a new financing avenue for farmers to buy and improve property. These microloans are especially helpful to beginning or underserved farmers, U.S. veterans looking for a career in farming, and those who have small and mid-sized farming operations.

The microloan program, which celebrates its third anniversary this week, has been hugely successful, providing more than 16,800 low-interest loans, totaling over $373 million to producers across the country. Microloans have helped farmers and ranchers with operating costs, such as feed, fertilizer, tools, fencing, equipment, and living expenses since 2013. Seventy percent of loans have gone to new farmers.

Now, microloans will be available to also help with farm land and building purchases, and soil and water conservation improvements. FSA designed the expanded program to simplify the application process, expand eligibility requirements and expedite smaller real estate loans to help farmers strengthen their operations. Microloans provide up to $50,000 to qualified producers, and can be issued to the applicant directly from the USDA Farm Service Agency (FSA).

This microloan announcement is another USDA resource for America's farmers and ranchers to utilize, especially as new and beginning farmers and ranchers look for the assistance they need to get started. To learn more about the FSA microloan program visit www.fsa.usda.gov/microloans, or contact your local FSA office. To find your nearest office location, please visit http://offices.usda.gov.

Farm Loan Graduation Reminder

FSA Direct Loans are considered a temporary source of credit that is available to producers who do not meet normal underwriting criteria for commercial banks.

FSA periodically conducts Direct Loan graduation reviews to determine a borrower's ability to graduate to commercial credit. If the borrower's financial condition has improved to a point where they can refinance their debt with commercial credit, they will be asked to obtain other financing and partially or fully pay off their FSA debt.

By the end of a producer's operating cycle, the Agency will send a letter requesting a current balance sheet, actual financial performance and a projected farm budget. The borrower has 30 days to return the required financial documents. This information will be used to evaluate the borrower's potential for refinancing to commercial credit.

If a borrower meets local underwriting criteria, FSA will send the borrower's name, loan type, balance sheet and projected cash flow to commercial lenders. The borrower will be notified when loan information is sent to local lenders.

If any lenders are interested in refinancing the borrower's loan, FSA will send the borrower a letter with a list of lenders that are interested in refinancing the loan. The borrower must contact the lenders and complete an application for commercial credit within 30 calendar days.

If a commercial lender rejects the borrower, the borrower must obtain written evidence that specifies the reasons for rejection and submit to their local FSA farm loan office.

If a borrower fails to provide the requested financial information or to graduate, FSA will notify the borrower of noncompliance, FSA's intent to accelerate the loan, and appeal rights.

Selected Interest Rates and Dates to Remember

Selected Interest Rates for July 2016	
90-Day Treasury Bill	.250%
Farm Operating Loans — Direct	2.25
Farm Ownership Loans — Direct	3.50
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.50
Emergency Loans	3.25
Farm Storage Facility Loans (7 years)	1.50%
Sugar Storage Facility Loans	2.00%
Commodity Loans 1996-Present	1.625%

Dates to Remember	
Aug 1	Enrollment deadline for 2016 Safety Net Coverage (ARC/PLC)
Aug 1	Deadline to request transfer of farm records to different administrative county for FY2016
Aug 1	COC Election nomination forms must be postmarked or received by county office
Aug 9	*Farm Storage Facility Loan (FSFL)* Webinar
Aug 15	Crop reporting deadline for beans (all types except limas), cucumbers (planted 6/28-8/10 in Caroline, Dorchester, Kent and Talbot Counties)
Sep 30	Enrollment deadline for 2017 Margin Protection Program for Dairy (MPP-Dairy)