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## Farm Service Agency Electronic News Service

# NEWSLETTER

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# **New Hampshire FSA Newsletter**

# New Hampshire Farm Service Agency

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# **USDA Reports Record Enrollment in Key Farm Safety-Net Programs**

Producers signed a record 1.77 million contracts for the U.S. Department of Agriculture's Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) programs for the 2019 crop year, which is more than 107 percent of the total contracts signed compared with a 5-year average. USDA also reminds producers that June 30 is the deadline to enroll in ARC and PLC for the 2020 crop year.

Producers interested in enrolling for 2020 should contact their FSA county office. Producers must enroll by June 30 and make their one-time update to PLC payment yields by September 30.

FSA attributes the significant participation in the 2019 crop year ARC and PLC programs to increased producer interest in the

# **State Executive Director:** Jeffrey Holmes

#### **State Committee:**

Kathy Sherman, Chair Madison Hardy Gary LeClair Scott Mason Kirk Scamman

To find contact information for your local office go to www.fsa.usda.gov/nh programs under the 2018 Farm Bill and to an increase in eligible farms because of the selling and buying of farms and new opportunities for beginning farmers and military veterans with farms having 10 or fewer base acres. Enrollment for 2019 ended March 16.

USDA Service Centers, including FSA county offices, are open for business by phone only, and field work will continue with appropriate social distancing. While program delivery staff will continue to come into the office, they will be working with producers by phone and using online tools whenever possible. All Service Center visitors wishing to conduct business with the FSA, Natural Resources Conservation Service or any other Service Center agency are required to call their Service Center to schedule a phone appointment. More information can be found at <a href="mailto:farmers.gov/coronavirus">farmers.gov/coronavirus</a>.

For more information on ARC and PLC, download the <u>program fact sheet</u> or the <u>2014-2018 farm bills comparison fact sheet</u>. Online ARC and PLC election decision tools are available at <u>www.fsa.usda.gov/arc-plc</u>. To locate the nearest USDA Service Center, visit <u>farmers.gov/service-center-locator</u>.

### **Coronavirus Food Assistance Program**

USDA will soon begin taking applications for the Coronavirus Food Assistance Program. As part of applying for the program, you'll need to contact the Farm Service Agency county office at your local USDA Service Center to schedule an appointment. Find your office at farmers.gov/cfap.

Your local FSA staff will work with you to apply for the program, and through forms asking for this type of information:

- Contact
- Personal, including your Tax Identification Number
- Farming operating structure
- Adjusted Gross Income to ensure eligibility
- Direct deposit to enable payment processing

Please do not send any personal information to USDA without first initiating contact through a phone call.

FSA has streamlined the signup process to not require an acreage report at the time of application and a USDA farm number may not be immediately needed.

If you are an existing customer, this information is likely on file at your local Service Center.

#### What Can You Do Now?

While the application process has not started, you can start gathering and understanding your farm's recent sales and inventory.

#### **How Will USDA Accept Applications?**

USDA Service Centers are open for business by phone appointment only. Once the application period opens, please call your FSA county office to schedule an appointment.

Our staff are working with our agricultural producers by phone and using email, fax, mail, and online tools to accept applications.

#### New to Working with the Farm Service Agency?

FSA has county offices located at USDA Service Centers across the country. To find your office and more information on CFAP, visit farmers.gov/CFAP.

# **FSA Reminds Producers of Ongoing Disaster Assistance Program Signup**

The U.S. Department of Agriculture (USDA) has started making payments through the Wildfire and Hurricane Indemnity Program – Plus (WHIP+) to agricultural producers who suffered eligible losses because of drought or excess moisture in 2018 and 2019. Signup for these causes of loss opened March 23, and producers who suffered losses from drought (in counties designated D3 or above), excess moisture, hurricanes, floods, tornadoes, typhoons, volcanic activity, snowstorms or wildfires can still apply for assistance through WHIP+.

To be eligible for WHIP+, producers must have suffered losses of certain crops, trees, bushes or vines in counties with a Presidential Emergency Disaster Declaration or a Secretarial Disaster Designation (primary counties only) for qualifying natural disaster events that occurred in calendar years 2018 or 2019. Also, losses located in a county not designated by the Secretary as a primary county may be eligible if a producer provides documentation showing that the loss was due to a qualifying natural disaster event.

For losses due to drought, a producer is eligible if any area of the county in which the loss occurred was rated D3, or extreme

drought, or higher on the U.S. Drought Monitor during calendar years 2018 or 2019. Producers who suffered losses should contact their FSA county office.

In addition to the recently added eligible losses of drought and excess moisture, FSA will implement a WHIP+ provision for crop quality loss that resulted in price deductions or penalties when marketing crops damaged by eligible disaster events. To ensure an effective program for all impacted farmers, the Agency is currently gathering information on the extent of quality loss from producers and stakeholder organizations.

USDA Service Centers, including FSA county offices, are open for business by phone only, and field work will continue with appropriate social distancing. While program delivery staff will continue to come into the office, they will be working with producers by phone and using online tools whenever possible. All Service Center visitors wishing to conduct business with the FSA, Natural Resources Conservation Service or any other Service Center agency are required to call their Service Center to schedule a phone appointment. More information on Service Centers can be found at <a href="mailto:farmers.gov/coronavirus">farmers.gov/coronavirus</a>, and more information on WHIP+ can be found at <a href="mailto:farmers.gov/whip-plus">farmers.gov/whip-plus</a>.

# **USDA** Reminds NH Producers to Complete Crop Acreage Reports

USDA's Farm Service Agency (FSA) offices in NH are currently open to phone and virtual appointments only but can still work with producers on timely filing crop acreage reports. FSA staff can provide assistance over the phone, by email and through virtual meetings via Microsoft Teams.

The following acreage reporting dates are applicable in NH for crop year 2020:

January 2, 2020 Honey

January 15, 2020 Peaches

February 15, 2020 Maple Sap

May 31, 2020 Nursery Crops July 15, 2020 Annuals,

Perennials (except peaches), and Forage crops

September 30, 2020 Aquaculture, Christmas Trees, Floriculture

In order to comply with FSA program eligibility requirements, all producers must file an accurate crop acreage report by the applicable deadline. FSA staff is still able to assist producers in completing acreage reports, including providing maps.

FSA county offices in NH will provide maps to producers through with instructions for completing the maps. After planting is complete, producers should return completed maps and the acreage reporting information as soon as possible.

FSA offices are using Microsoft Teams software to virtually meet with producers to review maps and documents for certification. Producers who want to schedule a virtual appointment can download the Microsoft Teams app on their smart phones and call the FSA office for an appointment. You can also use Microsoft Teams from your personal computer without downloading software.

After completed maps and all acreage reporting information is received, FSA will make software updates and send producers the completed *Report of Acreage* form (FSA-578) to sign. Producers must return the signed form certifying their acreage report to the FSA office by the applicable acreage reporting date.

The following exceptions apply to acreage reporting dates:

- If the crop has not been planted by the acreage reporting date, then the acreage must be reported no later than 15 calendar days after planting is completed.
- If a producer acquires additional acreage after the acreage reporting date, then the acreage
  must be reported no later than 30 calendars days after purchase or acquiring the lease.
   Appropriate documentation must be provided to the county office.

Producers should also report crop acreage they intended to plant, but due to natural disaster, were unable to plant. Prevented planting acreage must be reported on form CCC-576, Notice of Loss, no later than 15 calendar days after the final planting date as established by FSA and USDA's Risk Management Agency.

Noninsured Crop Disaster Assistance Program (NAP) policy holders should note that the acreage reporting date for NAP-covered crops is the earlier of the dates listed above or 15 calendar days before grazing or harvesting of the crop begins. If you have applied for organic certification and do not receive it before the acreage reporting deadline, you may provide the necessary documentation to FSA immediately upon receipt from the certifying agent. For questions, please contact your local FSA office. To locate your local FSA office visit <a href="mailto:farmers.gov/service-center-locator">farmers.gov/service-center-locator</a>.

## **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.

### **FSA Can Help with On-Farm Propane Storage**

Winter months in New Hampshire can be long and cold. For several years, farmers have faced propane storage shortages. FSA's <u>Farm Storage Facility Loan (FSFL) program</u> provides funding for on-farm liquified petroleum tanks.

FSFL low-interest financing can be used to build or upgrade storage facilities and to purchase portable (new or used) structures, equipment, storage and handling trucks. Liquified petroleum tanks are covered for eligible commodities for the use of fuel for grain dryer equipment.

Loans up to \$50,000 can be secured by a promissory note/security agreement. Loans exceeding \$100,000 require additional security.

Producers do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including conventional operations, small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

To learn more about FSFLs and how these loans can help with your on-site propane tank storage needs, contact your local FSA county office.

### **Farm Storage Facility Loans**

FSA's Farm Storage Facility Loan (FSFL) program provides low-interest financing to producers to build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

The low-interest funds can be used to build or upgrade permanent facilities to store commodities. Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, floriculture, hops, maple sap, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

Loans up to \$50,000 can be secured by a promissory note/security agreement and loans between \$50,000 and \$100,000 may require additional security. Loans exceeding \$100,000 require additional security.

Producers do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

To learn more about the FSA Farm Storage Facility Loan, visit <u>fsa.usda.gov/pricesupport</u> or contact your local FSA county office. To find your local FSA office, visit <u>offices.usda.gov</u>.

# **Emergency Conservation Program Assistance Available in NH State Counties**

The U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) can\_accept applications for the Emergency Conservation Program (ECP) to address damages from natural weather disasters.

ECP assists producers with the recovery cost to restore the farmland to pre-disaster conditions. Approved ECP applicants may receive up to 75 percent of the cost of approved restoration activity. Limited resource, socially disadvantaged and beginning farmers and ranchers may receive up to 90 percent cost-share. A 25 percent advance payment will be allowed for repair or replacement of fencing.

Producers with damage from such events must apply for assistance prior to beginning reconstructive work. FSA's National Environmental Policy Act (NEPA) and environmental compliance review process is required to be completed before any actions are taken. Submitting an application after reconstructive work has been completed may not qualify for ECP.

FSA county committees will evaluate applications based on an on-site inspection of the damaged land, taking into consideration the type and extent of the damage. An on-site inspection does not guarantee that cost-share funding will be provided.

The 2018 Farm Bill increased the payment limitation for ECP to \$500,000 per disaster. The use of ECP funds is limited to activities to return the land to the relative pre-disaster condition. Conservation concerns that were present on the land prior to the disaster are not eligible for ECP assistance.

For more information on ECP, please contact your local FSA office or visit farmers.gov/recover.

## **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 fsa.usda.gov.

### **Maintaining Good Credit History**

Farm Service Agency (FSA) Farm Loan programs require that applicants have a satisfactory credit history. A credit report is requested for all FSA direct farm loan applicants. These reports are reviewed to verify outstanding debts, if bills are paid timely and to determine the impact on cash flow.

Information found on a customer's credit report is strictly confidential and is used only as an aid in conducting FSA business.

Our farm loan staff will discuss options with you if you have an unfavorable credit report and will provide a copy of your report. If you dispute the accuracy of the information on the credit report, it is up to you to contact the issuing credit report company to resolve any errors or inaccuracies.

There are multiple ways to remedy an unfavorable credit score.

- Make sure to pay bills on time. Setting up automatic payments or automated reminders can be an effective way to remember payment due dates.
- Pay down existing debt.
- Keep your credit card balances low.
- Avoid suddenly opening or closing existing credit accounts.

FSA's farm loan staff will guide you through the process, which may require you to reapply for a loan after improving or correcting your credit report.

For more information on FSA farm loan programs, visit fsa.usda.gov.

Persons with disabilities who require accommodations to attend meetings should contact the New Hampshire State Office at 603-224-7941 or your local County Office.

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).