#### September 2017





### Farm Service Agency Electronic News Service

## **NEWSLETTER**

### GovDelivery

Having trouble viewing this email? View it as a Web page.

### **Topics for September**

- Farmers and Ranchers Affected by Hurricanes Harvey, Irma Granted Extra Time, Procedures, to Document and Claim Disaster Losses
- <u>USDA Offers Hurricane Impacted SC Farmers and Ranchers Immediate Disaster Assistance</u>
- Dairy Producers Can Enroll for 2018 Coverage
- Eligibility for Elections for the 2017 County Committee
- ARC/PLC Acreage Maintenance
- FSA Offers Joint Financing Option on Direct Farm Ownership Loans
- · Communication is Key in Lending
- Maintaining Good Credit History
- NRCS: Conservation Stewardship Program
- 2018 SC AgriBiz Plans In-Depth Educational Offerings

# South Carolina Farm Service Agency Newsletter

## South Carolina Farm Service Agency

1927 Thurmond Mall, Suite 100 Columbia, SC 29201 Phone: 803.806.3820

www.fsa.usda.gov/sc

#### **State Committee:**

Robert Battle, Chairperson Warren Dixon Mary Frances Koon Don Sharp

### Farmers and Ranchers Affected by Hurricanes Harvey, Irma Granted Extra Time, Procedures, to Document and Claim Disaster Losses

USDA announced special procedures to assist producers who lost crops or livestock or had other damage to their farms or ranches as a result of hurricanes Harvey and Irma. Also, because of the severe and widespread damage caused by the hurricanes, USDA will provide additional flexibility to assist farm loan borrowers.

USDA's Farm Service Agency (FSA), is authorizing emergency procedures on a case-by-case basis to assist impacted borrowers, livestock owners, contract growers, and other producers. The measures announced today apply only to counties impacted by a National Oceanic and Atmospheric Administration-determined tropical storm, typhoon, or hurricane, including Harvey and Irma

Acting State Executive Director:

W. Jack Nettles

**Administrative Officer:** 

Toni Turner

**Farm Programs Chief:** 

Amy Turner

Farm Loan Programs Chief:

William Shelley

Producers can contact their local FSA Office for more information or to schedule an appointment.

Important Dates and Deadlines:

October 1: NAP Sales

Closing Date -Oats for Grain

-Barley for forage/grazing

October 9: Offices Closed for

Columbus Day

<u>November 10:</u> Offices Closed for Veterans Day

Tor Votorano Day

November 15: Perennial Forage and Forage Seeding Reporting Deadline

that have received a primary Presidential Disaster Declaration and those counties contiguous to such designated counties.

Financially stressed FSA farm loan borrowers affected by the hurricanes who have received primary loan servicing applications may be eligible for 60 day extensions. Full details are available at https://go.usa.gov/xRe8V.

A more complete listing of all of the special farm program provisions is posted at <a href="https://go.usa.gov/xRe8p">https://go.usa.gov/xRe8p</a>.

Among the actions announced today are lengthened deadlines for certain provisions under the Marketing Assistance Loan (MAL) program, the Farm Storage Facility Loan Program (FSFL), and the Emergency Conservation Program (ECP), the Emergency Forest Restoration Program (EFRP), the Noninsured Crop Disaster Assistance Program (NAP), and the Tree Assistance Program (TAP). Emergency grazing may also be authorized under the Conservation Reserve Program (CRP) for up to 60 days.

In addition, the deadlines to file a loss for the Livestock Indemnity Program (LIP) and the Emergency Assistance for Livestock, Honey Bees and Farm-Raised Fish (ELAP) are extended, and special provisions are provided for "acceptable proof of livestock death and inventory for livestock losses."

Farmers and ranchers affected by the hurricanes are urged to keep thorough records of all losses, including livestock death losses, as well as expenses for such things as feed purchases and other extraordinary costs because of lost supplies and or increased transportation costs.

Producers with coverage through USDA's Risk Management Agency (RMA) administered federal crop insurance program should contact their <u>crop insurance agent</u> for issues regarding filing claims. Those who purchased crop insurance will be paid for covered losses. Producers should report crop damage within 72 hours of damage discovery and follow up in writing within 15 days. The Approved Insurance Providers (AIP), loss adjusters and agents are experienced and well trained in handling these types of events. For more information see

https://www.rma.usda.gov/news/stormdisaster.html.

As part of its commitment to delivering excellent customer service, RMA is working closely with AIPs that sell and service crop insurance policies to ensure enough loss adjusters will be available to process claims in the affected areas as quickly as possible.

In anticipation of flooding due to Hurricane Harvey, RMA took several proactive steps to ensure the efficient and reliable delivery of the crop insurance program. RMA authorized the use of emergency loss adjustment procedures to streamline certain loss determinations on specific crops and accelerated the adjustment of losses and issuance of indemnity payments to policyholders in all Texas and Louisiana counties impacted by Hurricane Harvey. RMA is reviewing the need for additional measures in response to Hurricane Irma.

USDA encourages all farmers and ranchers to contact their crop insurance agents and their local FSA office, as applicable, to report damages to crops or livestock loss. To find the FSA office nearest you, please visit <a href="https://offices.sc.egov.usda.gov/locator/app">https://offices.sc.egov.usda.gov/locator/app</a>. Additional resources to help farmers and ranchers deal with flooding and other damage may be found at <a href="https://www.usda.gov/disaster">www.usda.gov/disaster</a>.

### **USDA Offers Hurricane Impacted SC Farmers and Ranchers Immediate Disaster Assistance**

Farm Service Agency Stands Ready to Assist Agricultural Producers Affected by Hurricane Irma

SC Farm Service Agency (FSA) reminds farmers and ranchers across the state of federal farm program benefits that may be available to help eligible producers recover from recent weather conditions caused by Hurricane Irma.

FSA offers disaster assistance and low-interest loan programs to assist agricultural producers in their recovery efforts following adverse weather conditions or similar qualifying natural disasters. Available programs and loans include:

- Non-Insured Crop Disaster Assistance Program (NAP) provides financial assistance to
  producers of non-insurable crops when low yields, loss of inventory, or prevented planting
  occur due to natural disasters (includes native grass for grazing). Eligible producers must
  have purchased NAP coverage for 2017 crops.
- Livestock Indemnity Program (LIP) offers payments to eligible producers for livestock death losses in excess of normal mortality due to adverse weather. Eligible losses may include those determined by FSA to have been caused by hurricanes, floods, blizzards, wildfires, tropical storms, tornados lightening, extreme heat, and extreme cold. Producers will be required to provide verifiable documentation of death losses resulting from an eligible adverse weather event and must submit a notice of loss to their local FSA office within 30 calendar days of when the loss of livestock is apparent.
- Tree Assistance Program (TAP) provides assistance to eligible orchardists and nursery tree growers for qualifying tree, shrub and vine losses due to natural disaster.
- Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP) provides emergency relief for losses due to feed or water shortages, disease, adverse weather, or other conditions, which are not adequately addressed by other disaster programs. ELAP covers physically damaged or destroyed livestock feed that was purchased or mechanically harvested forage or feedstuffs intended for use as feed for the producer's eligible livestock. In order to be considered eligible, harvested forage must be baled; forage that is only cut, raked or windrowed is not eligible. Producers must submit a notice of loss to their local FSA office within 30 calendar days of when the loss is apparent.ELAP also covers up to 150 lost grazing days in instances when a producer has been forced to remove livestock from a grazing pasture due to floodwaters. For beekeepers, ELAP covers beehive losses (the physical structure) in instances where the hive has been destroyed by a natural disaster including flooding, high winds and tornadoes.
- Emergency Loan Program Available to producers with agriculture operations located in a county under a primary or contiguous **Secretarial Disaster designation.** These low interest loans help producers recover from production and physical losses due to drought, flooding.
- **Emergency Conservation Program (ECP)** provides emergency funding for farmers and ranchers to rehabilitate land severely damaged by natural disasters; includes fence loss.
- Emergency Forest Restoration Program (EFRP) provides payments to eligible owners
  of nonindustrial private forest land in order to carry out emergency measures to restore land
  damaged by a natural disaster.
- **HayNet** is an Internet-based Hay and Grazing Net Ad Service allowing farmers and ranchers to share 'Need Hay' ads and 'Have Hay' ads online. Farmers also can use another feature to post advertisements for grazing land, specifically ads announcing the availability of grazing land or ads requesting a need for land to graze. www.fsa.usda.gov/haynet.

To establish or retain FSA program eligibility, farmers and ranchers must report prevented planting and failed acres (crops and grasses). Prevented planting acreage must be reported on form FSA-576, Notice of Loss, no later than 15 calendar days after the final planting date as established by FSA and Risk Management Agency (RMA).

For more information on disaster assistance programs and loans visit <a href="www.fsa.usda.gov/">www.fsa.usda.gov/</a> or contact your local FSA Office. To find your local FSA county office, visit <a href="http://offices.usda.gov">http://offices.usda.gov</a>.

### **Dairy Producers Can Enroll for 2018 Coverage**

Secretary Allows Producers to Opt Out

The U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) today announced that starting Sept. 1, 2017, dairy producers can enroll for 2018 coverage in the Margin Protection Program (MPP-Dairy). Secretary Sonny Perdue has utilized additional flexibility this year by providing dairy producers the option of opting out of the program for 2018.

To opt out, a producer should not sign up during the annual registration period. By opting out, a producer would not receive any MPP-Dairy benefits if payments are triggered for 2018. Full details will be included in a subsequent Federal Register Notice. The decision would be for 2018 only and is not retroactive.

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.

MPP-Dairy gives participating dairy producers the flexibility to select coverage levels best suited for their operation. Enrollment ends on Dec. 15, 2017, for coverage in calendar year 2018. Participating farmers will remain in the program through Dec. 31, 2018, and pay a minimum \$100 administrative fee for 2018 coverage. Producers have the option of selecting a different coverage level from the previous coverage year during open enrollment.

Dairy operations enrolling in the program must meet conservation compliance provisions and cannot participate in the Livestock Gross Margin Dairy Insurance Program. 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 2018, dairy producers can either pay the premium in full at the time of enrollment or pay 100 percent of the premium by Sept. 1, 2018. Premium fees may be paid directly to FSA or producers can work with their milk handlers to remit premiums on their behalf.

USDA has a web tool to help producers determine the level of coverage under the MPP-Dairy that will provide them with the strongest safety net under a variety of conditions. The online resource, available at <a href="www.fsa.usda.gov/mpptool">www.fsa.usda.gov/mpptool</a>, 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 based on data projections. The secure site can be accessed via computer, Smartphone, tablet or any other platform, 24 hours a day, seven days a week.

For more information, visit FSA online at <a href="www.fsa.usda.gov/dairy">www.fsa.usda.gov/dairy</a> or stop by a local FSA office to learn more about the MPP-Dairy.

### **Eligibility for Elections for the 2017 County Committee**

Elections for USDA's Farm Service Agency's (FSA) County Committee are underway.

It is important that every eligible producer participate in these elections because FSA county committees are a link between the agricultural community and the USDA. The 2017 elections will be conducted for the representative in the following Local Administrative Area (LAA): LAA 1 for all counties in SC and LAA 1 and LAA 4 in Abbeville/Greenwood/McCormick.

To be eligible to vote in the elections, a person must:

Meet requirement one (see explanation below) **or** meet requirement two, **and** requirement three (see explanation below).

- -Requirement One: Be of legal voting age and have an interest in a farm or ranch as either: an individual who meets one or more of the following; (a) is eligible to vote in one's own right, (b) is a partner of a general partnership, (c) is a member of a joint venture. OR an authorized representative of a legal entity, such as: (a) a corporation, estate, trust, limited partnership or other business enterprise, excluding general partnership and joint ventures (b) a state, political subdivision of a state or any state agency (only the designated representative may cast a vote for the entity).
- **-Requirement Two:** Not of legal voting age, but supervises and conducts the farming operations of an entire farm.
- -Requirement Three: Participates or cooperates in an FSA program that is provided by law.

County committee election ballots will be mailed to eligible voters on Nov. 6, 2017. The last day to return completed ballots to the USDA service center is Dec. 4, 2017.

For more information on eligibility to serve on FSA county committees, visit: www.fsa.usda.gov/elections.

### **ARC/PLC Acreage Maintenance**

Producers enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs must protect all cropland and noncropland acres on the farm from wind and water erosion and noxious weeds. Producers who sign ARC county or individual contracts and PLC contracts agree to effectively control noxious weeds on the farm according to sound agricultural practices. If a producer fails to take necessary actions to correct a maintenance problem on a farm that is enrolled in ARC or PLC, the County Committee may elect to terminate the contract for the program year.

### FSA Offers Joint Financing Option on Direct Farm Ownership Loans

The USDA Farm Service Agency's (FSA) <u>Direct Farm Ownership loans</u> are a resource to help farmers and ranchers become owner-operators of family farms, improve and expand current operations, increase agricultural productivity, and assist with land tenure to save farmland for future generations.

Depending on the applicant's needs, there are three types of Direct Farm Ownership Loans: regular, down payment and joint financing. FSA also offers a <u>Direct Farm Ownership Microloan</u> option for smaller financial needs up to \$50,000.

Joint financing allows FSA to provide more farmers and ranchers with access to capital. FSA lends up to 50 percent of the total amount financed. A commercial lender, a State program or the seller of the property being purchased, provides the balance of loan funds, with or without an FSA guarantee. The maximum loan amount for a Joint Financing loan is \$300,000 and the repayment period for the loan is up to 40 years.

To be eligible, the operation must be an eligible farm enterprise. Farm Ownership loan funds cannot be used to finance nonfarm enterprises and all applicants must be able to meet general eligibility requirements. Loan applicants are also required to have participated in the business operations of a farm or ranch for at least three years out of the 10 years prior to the date the application is submitted. The applicant must show documentation that their participation in the business operation of the farm or ranch was not solely as a laborer.

For more information about FSA Loan programs, contact your local FSA office or visit <a href="www.fsa.usda.gov">www.fsa.usda.gov</a>. To find your local FSA office, visit <a href="http://offices.usda.gov">http://offices.usda.gov</a>.

### **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.

### **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 www.fsa.usda.gov.

### **NRCS: Conservation Stewardship Program**

Have you ever looked across your property and thought about some land management goals you would like to take to the next level? Maybe we can help.

No one knows more about your land than you do, and no one knows more about conservation than NRCS. Together we can develop a plan tailored to your land and your goals to help you increase productivity and protect the value of your land.

The Conservation Stewardship Program (CSP) helps agricultural and forestry producers maintain and improve their farming operations and adopt additional conservation practices to address natural

resources concerns. Participants earn CSP payments for conservation performance—the higher the performance, the higher the payment.

Applications for this program are accepted continuously, with an announcement made each year to establish an eligibility and ranking deadline.

CSP is for working lands, and eligible land uses include forest, crop, and pasture.

CSP contracts are for five years, with a renewal option, and has an annual payment range of \$1,500 per year to no more than \$40,000 per year/individual and \$80,000 per year/entity.

For more information about CSP, visit <a href="www.nrcs.usda.gov">www.nrcs.usda.gov</a> or contact your local NRCS District Conservationist at your USDA Service Center.

### 2018 SC AgriBiz Plans In-Depth Educational Offerings

The 2018 SC AgriBiz & Farm Expo is looking forward to seeing every row crop farmer, fruit and vegetable producer, timber producer, specialty crops grower, poultry grower and cattle operator at the upcoming Expo. With many changes in the offering, such as free admission, expanded facilities at the Florence Civic Center and additional educational offerings, the 2018 Expo is shaping up to have something for everyone.

The event will be held Wednesday, January 17 and Thursday, January 18, 2018. Each attendee will be admitted into the Expo free of charge. This is a change from previous years and has been designed with the concept of giving back to our ag community.

The Expo will began with the new Farmer Appreciation Breakfast with a key note speaker, followed by an informative Ag Economic Outlook Summit, record breaking yield and production output informational classes and new technology practices to incorporate into your farming operation. You will want to attend the classes to learn more about how to generate exceptional yields. We are working to confirm two special key speakers for the general sessions at this year's Expo and several additional educational classes.

The CAMM Conference will offer 4-5 hours of CAMM credits. Dr. Chastain has an outstanding program lined up with speakers from around the country bring new insights to share with you and your farm team.

As in previous years, the "Taste of SC" and the Commissioner's Breakfast will provide the opportunity to connect with others and your SC Commissioner of Agriculture.

There is a lot more planned so check the website for additional programming. You will want to learn more about the farmer-buyer match up round table luncheon, Women's Sessions and the high tunnel and tower gardening demonstration.

Mark your calendars and we look forward to seeing you January 17 and 18, 2018. For more information visit us on the web at <a href="https://www.scagribizexpo.com">www.scagribizexpo.com</a>.

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).