



NEWSLETTER



July 2015

Wisconsin State FSA Office

8030 Excelsior Drive, Suite 100
Madison, WI 53717

Ph: (608) 662-4422
Fax: (608) 662-9425

Hours

Monday - Friday
8:00 am – 4:30 pm

State Executive Director

Brad Pfaff

State FSA Committee

Bill Averbeck – Chairperson
Patty Edelburg
George Huber

State Program Specialists

Russell Raeder
Greg Biba
Tom Brandt
Warren Hanson

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Wisconsin State Farm Service Agency (FSA) Newsletter



**Message
from the
State
Director -
Brad Pfaff**

Hello. It is my hope that this newsletter finds

you and your family well. The printed FSA newsletter provides you with a number of important program updates and calendar reminders. Of interest, September 30th is the deadline for producers participating in the new Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) programs to enroll for 2014 and 2015. September 30th is also the deadline for participants to sign-up for the Margin Protection Program – Dairy (MPP-Dairy) for milk produced in 2016. August 28th is the deadline for eligible expiring Conservation Reserve Program (CRP) contracts to apply for a one-year extension. Beginning December 1, 2015 through February 26, 2016, FSA will be holding a general signup for landowners interested in the CRP. November 15th is the deadline to report perennial forages and fall seeded grains.

Thank you for your work. We at FSA welcome the opportunity to serve you. Please do not hesitate to contact me or a staff member in one of our local FSA offices if you have any questions.

Enrollment for 2016 Dairy Margin Protection Program Underway

As of July 1, 2015, dairy farmers can enroll in the Margin Protection Program **for 2016 coverage**. The voluntary program, provides financial assistance to participating dairy operations when the margin – the difference between the price of milk and feed costs – falls below the coverage level selected by the farmer. The Margin Protection Program gives participating dairy producers the flexibility to select coverage levels best suited for their operation each year.

Enrollment begins July 1 and ends on Sept. 30, 2015, for coverage in 2016. Participating farmers will remain in the program through 2018 and pay a \$100 administrative fee each year.

Margin Protection Program payments are based on an operation's historical production. An operation's historical production will increase by 2.61 percent in 2016 if the operation participated in 2015.

USDA has an online resource available to help dairy producers decide which level of coverage will provide them with the strongest safety net under a variety of conditions. The enhanced web tool, www.fsa.usda.gov/mpptool, allows dairy farmers to quickly and easily combine their unique operation data and other key variables to calculate their coverage needs based on price projections.

Dairy operations enrolling in the program must meet conservation compliance provisions. Producers participating in the Livestock Gross Margin Insurance Program may register for the Margin Protection Program, but this new margin program will only begin once their livestock dairy insurance coverage has ended. Producers must also submit form CCC-782 for 2016, confirming their Margin Protection Program coverage level selection, to the local Farm Service Agency (FSA) office. If electing higher coverage for 2016, dairy producers can either pay the premium in full at the time of enrollment or pay a minimum of 25 percent of the premium by Feb. 1, 2016.

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. Watch for upcoming August meetings being held throughout the state at Wisconsin's FSA webpage: www.fsa.usda.gov/wi. Click on "WISCONSIN FARM BILL INFORMATIONAL MEETINGS".

Need a Receipt for That?

FSA provides a receipt to customers who request or receive assistance or information on FSA programs.

As part of FSA's mission to provide enhanced customer service, producers who visit FSA will receive documentation of services requested and provided. From December 2014 through June 2015, FSA issued more than 327,000 electronic receipts nationwide.

The 2014 Farm Bill requires a receipt to be issued for any agricultural program assistance requested from FSA, the Natural Resources Conservation Service (NRCS), and Rural Development (RD). Receipts include the date, summary of the visit, and any agricultural information, program and/or loan assistance provided to an individual or entity.

In some cases, a form or document – such as a completed and signed program enrollment form – serves as the customer receipt instead of a printed or electronic receipt. A service is any information, program, or loan assistance provided whether through a visit, email, fax, or letter.

To learn more about FSA, visit www.fsa.usda.gov or to find your local USDA office, visit <http://offices.usda.gov>.

Are Your Crops NAP-ing?

The Noninsured Crop Disaster Assistance Program (NAP) is available from FSA for crops that are not eligible for coverage through the federal crop insurance program. The new options, created by the 2014 Farm Bill, provide greater coverage for losses when natural disasters affect specialty crops such as vegetables, fruits, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, maple sap, and energy crops.

Previously, the program offered coverage at 55% of the average market price for crop when losses exceeded 50 percent of the expected production. Producers can now choose higher levels of coverage of up to 65 percent of their expected production at 100% of the average market price. The cost of basic coverage (55% of price and 50% of expected production) is a \$250 service fee per crop. However, a producer never has to pay more than \$750 in service fees per county and no more than \$1875 if producing in three or more counties.

Buy-up coverage, which offers protection at 100% of the average market price for the crop, along with yield options for 50%, 55%, 60% and 65% of expected production is available for the \$250 service fee per crop plus 5.25% of the liability for the coverage. However, no producer has to pay more than \$6563 for buy-up coverage regardless how many crops are covered.

A waiver of the \$250 service fee and a 50% reduction in buy-up coverage is available for limited resource producers, beginning farmers and socially disadvantaged producers (which includes females).

Enrollment Period for ACR-PLC Underway

Eligible producers may now formally enroll in the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) programs for 2014 and 2015. The enrollment period began June 17, 2015, and will end Sept. 30, 2015.

The new programs, established by the 2014 Farm Bill, trigger financial protections for agricultural producers when market forces cause substantial drops in crop prices or revenues. More than 1.76 million farmers have elected ARC or PLC, 600,000 more than had been reenrolled in the previous program.

I thought I already signed up this spring??? Many producers don't realize that this past spring they only determined bases and yields and selected a program, ARC or PLC. Starting this year through 2018, producers already enrolled in the program now have to sign contracts annually at their local FSA office as was done with the prior DCP program. The deadline to enroll for the 2014-2015 program years is September 30, 2015.

Producers should contact their local FSA office to set up an appointment to enroll farms for which they elected to participate through 2018 in ARC or PLC this past spring.

Changes to Fruit, Vegetable and Wild Rice Planting Rules

Producers in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs are subject to an acre-for-acre payment reduction when fruits, vegetables, or wild rice are planted on the payment acres of a farm. Planting fruits, vegetables, or wild rice on acres that are not considered payment acres will not result in a payment reduction. Farms not enrolled for a particular year may plant unlimited fruits, vegetables, and wild rice for that year but will not receive ARC/PLC payments for that year. Eligibility for succeeding years is not affected.

Planting and harvesting fruits, vegetables, and wild rice on ARC/PLC acreage is subject to the acre-for-acre payment reduction in certain situations; 1) when those crops are planted on either more than 15 percent of the base acres of a farm enrolled in ARC using the county coverage or PLC, or 2) when more than 35 percent of the base acres of a farm enrolled in ARC-IC.

Still Time to Report Your Crops at FSA

Spring Crops: If you missed the July 15, 2015 deadline for timely filing a crop certification report for spring seeded crops, you can still do so by Sept. 30th. Late Fees will apply for producers with crop insurance, NAP policies or prevented planting. Timely filing crop reports is an FSA requirement and establishes eligibility for programs including: Marketing Assistance Loans (MAL), Loan Deficiency Payments (LDP), Conservation Reserve Program (CRP), Agriculture Risk Coverage (ARC) & Price Loss Coverage (PLC), and Noninsured Crop Disaster Assistance Program (NAP).

Fall Reporting: November 15th is the deadline to report fall Perennial Forages and Fall Seeded Grains/Crops

USDA Offers Immediate Disaster Assistance to Farmers Impacted by Storms

Farm Service Agency Stands Ready to Assist Agricultural Producers Slammed by Recent Heavy Rains

Farm Service Agency (FSA) reminds Wisconsin farmers of federal farm program benefits that may be available to help eligible producers recover from recent heavy rains, flooding, and other adverse weather affecting their crops, conservation practices, farm buildings, or animals.

FSA offers disaster assistance and low-interest loan programs to assist agricultural producers in their recovery efforts following floods 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 2015 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, tornadoes, lightning, extreme heat, and extreme cold. Producers will be required to provide verifiable documentation of death losses resulting from an eligible adverse weather event. They must submit a Notice of Loss to their local FSA office within 30 calendar days of noticing the loss of livestock.

Participants must provide the following supporting documentation to their local FSA office no later than 30 calendar days after the end of the calendar year for which benefits are requested:

- proof of death documentation;
- copy of growers contracts;
- proof of normal mortality documentation.

Tree Assistance Program (TAP) – provides assistance to eligible orchardists and nursery tree growers for qualifying tree, shrub, and vine losses due to natural disaster. TAP application must be submitted either 90 calendar days after the disaster event or the date when the loss is apparent.

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. 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.

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, and/or flooding.

Emergency Conservation Program (ECP) - provides emergency funding for farmers and ranchers to rehabilitate land severely damaged by natural disasters, including fence loss.

HayNet - is an internet-based hay and grazing net ad service allowing farmers 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.

Producers suffering significant losses due to storms should contact their local FSA office for details.

Filing a Notice of Loss

The CCC-576, Notice of Loss, is used to report failed acreage and prevented planting. Timely filing a *Notice of Loss* is required for all crops including grasses. For losses on crops covered by the Non-Insured Crop Disaster Assistance Program (NAP), you must file a CCC-576, *Notice of Loss*, in the FSA county office within 15 days of the occurrence of the disaster or when losses become apparent.

Producers of hand-harvested crops must notify FSA of damage or loss through their administrative County Office within 72 hours of the date of damage or loss first becomes apparent. This notification can be provided by filing a CCC-576, email, fax, or phone. Producers who notify the county office by any method other than by filing the CCC-576 are still required to file a CCC-576, *Notice of Loss*, within the required 15 calendar days.

CRP Signup, One-Year Extension and New Grassland Grazing Initiative Announced

Agriculture Secretary Tom Vilsack announced that an additional 800,000 acres of highly environmentally sensitive land may be enrolled in Conservation Reserve Program (CRP) under certain wetland and wildlife initiatives that provide multiple benefits.

The voluntary Conservation Reserve Program allows USDA to contract with agricultural producers to conserve environmentally sensitive land. Participants establish long-term, resource-conserving plant species to control soil erosion, improve water quality, and develop wildlife habitat. In return, FSA provides participants with rental payments and cost-share assistance. Contract duration is between 10 and 15 years.

General Signup: FSA will accept new offers to participate in CRP under a general signup to be held Dec. 1, 2015, through Feb. 26, 2016. Farmers interested in removing sensitive land from agricultural production and planting grasses or trees to reduce soil erosion, improve water quality, and restore wildlife habitat are encouraged to enroll.

One-Year Extensions: Eligible existing program participants with contracts expiring Sept. 30, 2015, may be granted an option from June 22 through August 28, 2015 to apply for one-year extensions if the fields still meet the cover requirements.

Continuous CRP Signup: Farmers should consider the various CRP continuous sign-up initiatives that may help target specific resource concerns. Financial assistance is offered for practices including conservation buffers and pollinator habitat plantings, and initiatives such as the highly erodible lands, bottomland hardwood trees, and longleaf pine. Signup is conducted year round.

NEW – CRP Grasslands Initiative for Grazing: This new initiative will provide participants who establish long-term, resource-conserving covers with annual rental payments up to 75 percent of the grazing value of the land. Cost-share assistance also is available for up to 50 percent of the covers and other practices, such as cross fencing to [support rotational grazing](#) or improving pasture cover to benefit pollinators or other wildlife. Participants may still conduct common grazing practices, produce hay, mow, or harvest for seed production, conduct fire rehabilitation, and construct firebreaks and fences. FSA will accept applications for the first year ranking period from Sept. 1 through Nov. 20, 2015.

CRP protects water quality and restores significant habitat for ducks, pheasants, turkey, quail, deer, and other important wildlife. This spurs economic development like hunting and fishing, outdoor recreation, and tourism across rural America. The Secretary's announcement allows an additional 800,000 acres for duck nesting habitat and other wetland and wildlife habitat initiatives to be enrolled in the program.

For more information on CRP, contact your local FSA office or visit www.fsa.usda.gov/wi

Conservation Planning - One of the best tools around to help landowners assess and inventory their resources.

Your Conservation Plan documents the information that if implemented, can have a positive impact on your farm or non-industrial woodlands.

The Wisconsin Natural Resources Conservation Service (NRCS) is reminding farmers, and non-industrial private woodland owners, about the importance of conservation planning. Developing a conservation plan is a process where NRCS combines your existing production methods with recommended conservation practices. This helps you to best manage your property's unique natural resources, while allowing to grow sustainability, productivity, and improve your natural resources.

Following your conservation plan provides several other benefits including:

- reducing soil erosion and improving soil health;
- improving water quality on your property and in your watershed;
- improving wildlife habitat;
- helping you comply with environmental regulations and USDA compliance requirements.

Your conservation plan is the end product of NRCS's conservation planning process. It prepares you for program funding. As your conservation decision partner, NRCS provides free assistance to landowners like you to reach land use and natural resource goals. Local offices, staffed with conservation professionals with local knowledge, can help you make well-informed decisions.

During the planning process, NRCS will work closely with you on your farm. They will:

- identify potential natural resource concerns;
- discuss your objectives and economic goals for your property;
- recommend conservation practice options;
- respect you as the decision-maker for your property.

A Conservation Plan is your plan. It includes helpful information on each of the practices included in your plan: such as how they benefit your property, how to maintain them, and how they help soil, water, and wildlife. To schedule a visit with your local NRCS, a complete listing of offices located in USDA Service Center can be found at: <http://www.nrcs.usda.gov/wps/portal/nrcs/main/wi/contact/>

Highly Erodible Land (HEL) and Wetland Conservation Compliance

Landowners and operators are reminded that in order to receive payments from USDA, compliance with Highly Erodible Land (HEL) and Wetland Conservation (WC) provisions is required. Farmers with HEL determined soils are reminded of tillage, crop residue, and rotation requirements as specified in their conservation plan. Producers are to notify the USDA Farm Service Agency prior to conducting land clearing or drainage projects to ensure compliance. Failure to obtain advance approval for any of these situations can result in the loss of eligibility and all Federal payments.

CRP Acres Must Be Annually Maintained According to Contract and Plan

The Conservation Reserve Program (CRP) has a long history in the Farm Service Agency (FSA). While many producers may refer to it as a set aside program. CRP is not a set it and forget it program.

Maintenance of CRP acres is the producer's responsibility as each contract receives a maintenance payment as part of the annual rental payment per acre. In order to maintain eligibility to continue in the program, CRP contracts require the producer to maintain the approved cover and control invading woody vegetation, weeds, and other pests. The options available to you and the timing are critical. Not paying attention to these requirements can cost you money, can cause you to lose your contract, and can cause ineligibility for future participation.

Producers are allowed to conduct any spot mowing, spraying, or other treatments before or after the nesting season without approval of the FSA office. However, generic/cosmetic weed control is not allowed at any time! We are currently in the primary nesting season, which runs from May 15 to August 1. If you notice a weed problem before the end of the current primary nesting season, you must contact your administrating FSA office for approval before any spot treatment may begin.

Local county FSA offices also conducts annual spot checks of land under CRP contracts. CRP participants are required by contract to maintain the approved cover on CRP fields for the entire contract length or violations will be assessed. Violations will result in monetary loss of annual payments and/or termination of acres in violation. Terminations will result in full repayment of all annual rental/cost share/incentive payments and liquidated damages, plus interest.

Maintenance is a very serious issue and can affect future program eligibility. All CRP participants agreed to conduct maintenance on their contract throughout the contract period. Be sure you comply. You will be rewarded with even greater wildlife use of your property!

If you have any questions concerning maintenance requirements, or actions you can take without causing a violation, contact the local FSA office before completing any maintenance activities.

Dairy Indemnity Payment Program

The 2014 Farm Bill authorized the extension of the Dairy Indemnity Payment Program (DIPP) through Sept. 30, 2018. DIPP provides payments to dairy producers and manufacturers of dairy products when they are directed to remove their raw milk or products from the market because of contamination.

For more details, give your local FSA office a call.

Farm Service Agency (FSA) and Risk Management Agency (RMA) to Prevent Fraud, Waste, and Abuse

FSA supports the RMA in the prevention of fraud, waste, and abuse of the Federal Crop Insurance Program. FSA has been, and will continue to, assist RMA and insurance providers by monitoring crop conditions throughout the growing season. FSA will continue to refer all suspected cases of fraud, waste, and abuse directly to RMA. Producers can report suspected cases to the county office, the RMA office, or Office of the Inspector General.

9-month Marketing Assistance Crop Loans and LDP Policy Changes

Marketing Assistant Crop Loans (MALs) and Loan Deficiency Payments (LDPs) provide financing and marketing assistance for wheat, feed grains, soybeans, and other oilseeds, pulse crops, wool, and honey. MALs provide producers 9-month, low-interest interim financing after harvest to help them meet cash flow needs without having to sell their commodities when market prices are typically at harvest-time lows. A producer who is eligible to obtain a loan, but agrees to forgo the loan, may obtain an LDP if such a payment is available when crop prices fall.

FSA is now accepting requests for 2015 MALs and LDPs for wool as well as LDPs for unshorn pelts. MAL and LDP requests for all other eligible commodities will be accepted after harvest. To be considered eligible for an LDP, producers must have form [CCC-633EZ, Page 1](#) on file at their local FSA office before losing beneficial interest in the crop. Pages 2, 3 or 4 must be submitted later.

Before MAL repayments and LDP disbursements can be made, producers must meet to the rules of actively engaged in farming, cash rent tenant, and member contribution.

Maintaining quality of grain - Bins are ideally designed to hold a level volume of grain. When bins are overfilled and grain is heaped up, airflow is hindered and the chance of spoilage increases

Call before you haul - Loan grain disposed of through feeding, selling or any other form of disposal without prior written authorization from the county office staff, is considered unauthorized disposition. The financial penalties for unauthorized dispositions are severe and a producer's name will be placed on a loan violation list for a two-year period. Always call before hauling any loan grain.

Payment limitations – Adjusted Gross Income

Payment limits apply per individual or entity not to exceed \$125,000 annually on certain commodities for the following programs: ARC-PLC payment, marketing loan gains, and LDPs. Adjusted Gross Income (AGI) provisions were modified by the 2014 Farm Bill, which states that a producer whose total applicable three-year average AGI exceeds \$900,000 is not eligible to receive a LDP. Spot-check on AGI certifications are being conducted by FSA. Producers found to have exceeded the AGI limitation will have receivables established for applicable payments.

FSA County Committee Nomination Period is Now Open

The nomination period for FSA County Committees began on June 15, 2015. Nomination forms must be postmarked or received in your local FSA office by close of business on Aug. 3, 2015.

County Committees are unique to FSA and allow producers to have a voice on federal farm program implementation at the local level.

To be eligible to serve on the FSA county committee, a person must participate or cooperate in an agency administered program, be eligible to vote in a county committee election, and reside in the Local Administrative Area where they are nominated. All producers, including women, minority, and beginning farmers are encouraged to participate in the nomination and election process.

Producers may nominate themselves or others as candidates. Organizations representing minority and women farmers may also nominate candidates. To become a nominee, eligible individuals must sign form FSA-669A. The form and more information about county committee elections is available at the local FSA office or online at: www.fsa.usda.gov/elections.

Elected County Committee members serve a three-year term and are responsible for making decisions on FSA disaster, conservation, commodity, and price support programs, as well as other important federal farm program issues. County Committees consist of three to 11 members.

FSA will mail election ballots to eligible voters beginning Nov. 9. Ballots are due back in the FSA Office by mail or in person no later than December 7, 2015. All newly elected county committee members and alternates will take office Jan. 1, 2016.

For more information about your local county committee election, please contact your local FSA office.

FSA Electronic Monthly Newsletters and Bulletins - Sign Up Online!

In 2012, FSA started to utilize an electronic email service called GovDelivery. FSA will continue to utilize this to publicize important program information timely.

Through GovDelivery, subscribers receive bulletins and monthly newsletters related to FSA program information.

To subscribe to GovDelivery, you can contact your local FSA office or you may subscribe by accessing the Wisconsin FSA website at www.fsa.usda.gov/wi and completing the subscription process in the "I Want To" section on the right hand side of the screen. Enter your email address, scroll down to select Wisconsin, and then select your county.

Short on Farm Storage?

The U.S. Department of Agriculture (USDA) expanded the Farm Storage and Facility Loan program, which provides low-interest financing to producers. The enhanced program includes 22 new categories of eligible equipment for fruit and vegetable producers.

Producers with small and mid-sized operations, and specialty crop fruit and vegetable growers, now have access to needed capital for a variety of supplies including sorting bins, wash stations and other food safety-related equipment. A new, more flexible alternative is also provided for determining storage needs for fruit and vegetable producers. Waivers are available on a case-by-case basis for disaster assistance or insurance coverage if available products are not relevant or feasible for a particular producer.

Additionally, Farm Storage Facility Loan security requirements have been eased for loans up to \$100,000. Previously, all loans in excess of \$50,000 and any loan with little resale value required a promissory note/security agreement and additional security, such as a lien on real estate. Now loans up to \$50,000 can be secured by only a promissory note/security agreement and some loans between \$50,000 and \$100,000 will no longer require additional security.

The low-interest funds can be used to build or upgrade permanent facilities to store commodities. Eligible commodities include grains, oilseeds, peanuts, pulse crops, hay, honey, renewable biomass commodities, fruits, and vegetables. Qualified facilities include grain bins, hay barns, and cold storage facilities for fruits and vegetables.

Contact your local FSA office or visit www.fsa.usda.gov for more about FSA programs and loans, including the Farm Storage Facility Loan Program.

ASKFSA

Are you looking for answers to your FSA questions? Then ASK FSA at <http://askfsa.custhelp.com/>.

This online resource can help you easily find information and answers to your FSA questions no matter where you are or what device you use. It is for ALL customers, including underserved farmers who wish to be enrolled in FSA loans, farm, and conservation programs.

Through AskFSA you can:

- Access our knowledge base 24/7;
- Receive answers to your questions faster;
- Submit a question and receive a timely response from an FSA expert ;
- Get notifications when answers important to you and your farming operation are updated;
- Customize your account settings and view responses at any time.

USDA Packages Disaster Protection with Loans to Benefit Specialty Crop and Diversified Producers

Free basic coverage and discounted premiums available for new and underserved loan applicants

Producers who apply for FSA farm loans also will be offered the opportunity to enroll in new disaster loss protections created by the 2014 Farm Bill. The new coverage, available from the Noninsured Crop Disaster Assistance Program (NAP), is available to FSA loan applicants who grow non-insurable crops, so this is especially important to fruit and vegetable producers and other specialty crop growers.

New, underserved and limited income specialty growers who apply for farm loans could qualify for basic loss coverage at no cost, or higher coverage for a discounted premium.

The basic disaster coverage protects 55 percent of the market price for crop losses that exceed 50 percent of production. Covered crops include "specialty" crops, such as, vegetables, fruits, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, hay, forage, grazing and energy crops. FSA allows beginning, underserved or limited income producers to obtain NAP coverage up to 90 days after the normal application closing date when they also apply for FSA credit.

In addition to free basic coverage, beginning, underserved or limited income producers are eligible for a 50 percent discount on premiums for the higher levels of coverage that protect up to 65 percent of expected production at 100 percent of the average market price. Producers also may work with FSA to protect value-added production, such as organic or direct market crops, at their fair market value in those markets. Targeted underserved groups eligible for free or discounted coverage are American Indians or Alaskan Natives, Asians, Blacks or African Americans, Native Hawaiians or other Pacific Islanders, Hispanics, and women.

FSA offers a variety of loan products, including farm ownership loans, operating loans and microloans that have a streamlined application process.

Growers need not apply for an FSA loan, nor be a beginning, limited resource, or underserved farmer, to be eligible for Noninsured Crop Disaster Assistance Program assistance. To learn more, visit www.fsa.usda.gov/nap or www.fsa.usda.gov/farmloans, or contact your local FSA office at <https://offices.usda.gov>.

Report Farm Record Changes

If there are any changes in the land that you operate or own, such as land sales or purchases, please inform the local FSA office as soon as possible of those changes.

Direct Farm Operating and Ownership Loans

FSA offers direct farm ownership and direct farm operating loans to producers who want to establish, maintain, or strengthen their farm. FSA Farm Loan employees 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.

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

Guaranteed Loan Program

FSA guaranteed loans allow lenders to provide agricultural credit to farmers who do not meet the lender's normal underwriting criteria. Farmers apply for a guaranteed loan through a lender, and the lender arranges for the guarantee. FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. Guaranteed loans can be used for both farm ownership and operating purposes.

Guaranteed farm ownership loans can be used to purchase farmland, construct or repair buildings, develop farmland to promote soil and water conservation or to refinance debt.

Guaranteed operating loans can be used to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance and other operating expenses.

FSA can guarantee farm ownership and operating loans up to \$1,392,000. 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.

Please contact your lender or local FSA farm loan office for more information on guaranteed loans.

Microloans Available up to \$50,000

Microloans offer borrowers simplified lending with less paperwork. Farm Service Agency (FSA) reminds farmers that the FSA borrowing limit for microloans increased from \$35,000 to \$50,000.

The microloan change allows beginning, small and mid-sized farmers to access an additional \$15,000 in loans using a simplified application process with up to seven years to repay. Microloans are part of USDA's continued commitment to small and midsized farming operations.

To complement the microloan program additional changes to FSA eligibility requirements will enhance beginning farmers' access to land, a key barrier to entry level producers. FSA policies related to farm experience have changed so that other types of skills may be considered to meet the direct farming experience required for farm ownership loan eligibility. Operation or management of non-farm businesses, leadership positions while serving in the military or advanced education in an agricultural field will now count towards the experience applicants need to show when applying for farm ownership loans.

Important Note: *Microloans cannot be used to purchase real estate.*

Since 2010, more than 50 percent of USDA's farm loans now go to beginning farmers, and FSA has increased its lending to targeted underserved producers by nearly 50 percent.

Please review the FSA Microloan Program Fact Sheet available at your local FSA office for program application, eligibility and related information.

Loans for Targeted Underserved Producers

FSA has a number of loan programs available to assist applicants to begin or continue in agriculture production. Loans are available for operating type loans and/or to purchase or improve farms.

While all qualified producers are eligible to apply for these loan programs, FSA has provided priority funding for members of targeted underserved applicants.

A targeted underserved applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities.

For purposes of this program, targeted underserved groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

Youth Loans- Ages 10 to 20 Eligible to Apply

The Farm Service Agency (FSA) makes loans to youth to establish and operate agricultural income-producing projects in connection with 4-H clubs, FFA and other agricultural groups. Projects must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. The maximum loan amount is \$5000.

Youth Loan Eligibility Requirements:

- Be a citizen of the United States (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands) or a legal resident alien;
- be 10 years to 20 years of age;
- comply with FSA's general eligibility requirements;
- Be unable to get a loan from other sources;
- Conduct a modest income-producing project in a supervised program of work as outlined above;
- Demonstrate capability of planning, managing and operating the project under guidance and assistance from a project advisor. The project supervisor must recommend the youth loan applicant, along with providing adequate supervision.

Contact local county FSA office for help preparing and processing the application forms.

Beginning Farmer Loans

The Farm Service Agency (FSA) assists beginning farmers to finance agricultural enterprises. Under these designated farm loan programs, FSA can provide financing to eligible applicants through either direct or guaranteed loans. FSA defines a beginning farmer as a person who:

- has operated a farm for not more than 10 years;
- will materially and substantially participate in the operation of the farm;
- agrees to participate in a loan assessment, borrower; training and financial management program sponsored by FSA;
- does not own a farm in excess of 30 percent of the county's average size farm.

Additional program information, loan applications, and other materials are available at your local FSA office. You may also visit www.fsa.usda.gov.

Compliance Spot Checks

Compliance spot checks will be conducted by FSA on 2015 crops. Instead of locally selecting farms, contracts, deficiency loans, etc. for review, a nationwide selection of producers is employed. Spot check selections are to be conducted based on a producer's participation in FSA programs, including the Conservation Reserve Program and Marketing Assistance Crop Loans, among others.

Selected Interest Rates for July 2015	
90-Day Treasury Bill	.125%
Farm Operating Loans — Direct	2.50%
Farm Ownership Loans — Direct	3.75%
Farm Ownership Loans — Direct Down Payment, Beginning Farmer	1.50%
Emergency Loans	3.50%
Farm Storage Facility Loans (7 years)	2.0%
Farm Storage Facility Loans (10 years)	2.25%
Farm Storage Facility Loans (12 years)	2.375%

USDA Farm Service Agency (FSA) Online Hay and Grazing Acres Locator Tool

FSA's **Hay Net** website www.fsa.usda.gov/haynet is the "go to" online resource for agricultural producers to list information concerning the need for hay and grazing acres or the availability of hay and grazing acres.

If, due to extenuating circumstances, producers are in need of hay and/or grazing acres to support livestock, please use **Hay Net** to post an advertisement seeking these resources. Likewise, landowners who have hay and/or grazing acres available for livestock producers should post a Hay Net advertisement as well.

A few things to remember when using the **Hay Net** website:

- There is a one-time registration process that should be completed by all users who want to post an ad online.
- Users who just want to browse ads DO NOT NEED to have an eAuthentication user id.
- Hay and grazing acre ads will be automatically removed after a period of 13 months.
- Please help your fellow farmer by keeping ads current and up to date and remove ads you no longer need or want advertised on **Hay Net**.
Please, no corporate advertisements on this site.

Hay Net is brought to you by FSA as a public service. The sole purpose of this online resource is to provide a site for the exchange of information. FSA does not endorse, guarantee, or otherwise make representations of any kind regarding any user of this site and FSA is not responsible for defining the terms of grazing agreements or lease contracts.

For more information about Hay Net and other FSA services and programs, please contact your local FSA office. To find your local office, please visit: <https://offices.usda.gov>.

FSA in Wisconsin is Hiring

Farm Service Agency (FSA) is an exciting and rewarding place to start, build and/or continue your career. Be part of our team and support the well-being of Wisconsin agriculture and the American public.

FSA's diverse culture and benefits allow for a healthy balance between your career and home life. In addition to a generous salary, FSA offers a friendly and professional working environment with a diverse workforce, flexible hours/work schedules, and other family-friendly benefits such as: paid vacation and sick leave, paid holidays, retirement and supplemental savings plan, a wide array of health, dental, vision, and life insurance plans, flexible spending accounts, and long-term care insurance. Working for the U.S. Department of Agriculture will afford you the opportunity to contribute to projects that positively impact the lives of over 300 million people. Explore a career with the U.S. Department of Agriculture at www.usajobs.gov. Interested individuals can search for career opportunities based upon keywords and/or specific locations.

Service Center Moves and Address Updates

The following USDA Service Centers have moved to the new locations listed:

Iowa County USDA Service Center
1124 Professional Drive, Suite 100
Dodgeville, WI 53533-1176
Ph: (608) 935-2791

Oconto-Marinette USDA Service Center
410 ½ E Main Street
Lena, WI 54139-9196
Ph: (920) 829-5406

Portage County USDA Service Center
4949 Kirschling Court, Suite 1
Stevens Point, WI 54481
Ph: (715) 346-1313

Wood County USDA Service Center
Moving in 2015, please watch for updated location!

The following Service Centers have remained in the same location but have had a change in their mailing address:

Rusk-Sawyer USDA Service Center
1120 Lake Avenue West
Ladysmith, WI 54848-1002
Ph: (715) 532-3786

Trempealeau County USDA Service Center
36270 Tower Drive, Suite 300
Whitehall, WI 54773
Ph: (715) 538-4396



Official Business

All future newsletters will be issued via email. Please provide your email address to the local FSA office to get monthly updates!

<i>Important Dates to Remember</i>	
August 3	Deadline for FSA Committee nominations to be filed or postmarked
August 28	Deadline to request a one-year extension of eligible expiring CRP contracts
September 2	Application Deadline for 2015 NAP "Value Loss" Crops
September 30	Deadline to enroll in the 2014-2015 ARC-PLC Programs
September 30	NAP Application Deadline for Perennial Forage, Fall and Spring Planted Grain and Pasture Land Forage.
September 30	Deadline for Dairy Producers in Margin Protection Program to sign up for 2016 coverage
November 15	Deadline to Report all 2016 Crop Year Perennial Forages and Fall Seeded Grains/Crops to FSA
November 20	Deadline to apply for new CRP Grassland Grazing Initiative - signup starts Sept. 1, 2015
November 20	NAP Application Deadline for Perennial Fruit & other Perennial crops
December 1	General sign up begins for Conservation Reserve Program (CRP) – Signup ends Feb. 26, 2016
December 7	Official ballot for FSA committee elections (FSA-669) must be returned to County FSA Office or postmarked
Ongoing	Continuous Conservation Reserve Program Enrollment

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To file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax at (202) 690-7442 or e-mail at program.intake@usda.gov.