

February 2018



Farm Service Agency **Electronic News Service**

NEWSLETTER

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Connecticut FSA Newsletter

**Connecticut Farm
Service Agency**
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State Executive Director:

Clark Chapin

State Committee:

Bonnie Burr, Chair

Melissa Dziurgot, Member

Consider Risk Protection Coverage before the Crop Sales Deadlines

The Farm Service Agency encourages producers to consider USDA crop risk protection options:

Federal Crop Insurance obtained from a Crop Insurance Sales Agent.

Federal crop insurance covers crop losses from natural adversities such as drought, hail and excessive moisture. The deadline to obtain coverage for spring planted corn, sweet corn and tobacco is **March 15th**. <http://ctfarmrisk.uconn.edu/>

Noninsured Crop Disaster Assistance Program (NAP) coverage is available through your County FSA Office.

NAP covers losses from natural disasters on crops for which no federal crop insurance program is available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms,

Bruce Gresczyk Jr, Member

floriculture, organic, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops

Diane Karabin, Member

Mark Sellow, Member

Free NAP catastrophic coverage is available to beginning, underserved, and limited resource farmers; as well as discounted premiums for additional levels of protection.

Office Staff:

Doris Ostrowski,
Administrative Officer

The NAP deadline to sign up for coverage of spring planted crops is **March 15th**.

Ross Eddy,
District Director

To learn more about NAP visit www.fsa.usda.gov/nap or contact your local USDA Service Center at <http://offices.usda.gov>.

Sarah Fournier,
Program Specialist

Change in Farming Operation

Dawn Pindell,
Outreach Specialist

Have you bought or sold land, picked up or dropped rented land from your operation?

Rebecca Palmer,
Administrative Specialist

Report the changes to the County FSA office as soon as possible. You need to provide a copy of your deed or recorded land contract for purchased property. Failure to maintain accurate records with FSA on all land you have an interest in can lead to possible program ineligibility and penalties.

Also, be sure to update signature authorization when changes in the operation occur.

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.

Streamlined Guaranteed Loans and Additional Lender Category for Small-Scale Operators

Options Help More Beginning, Small and Urban Producers Gain Access to Credit

A streamlined version of USDA guaranteed loans, tailored for smaller scale farms and urban producer is called EZ Guarantee Loans. Through a simplified application process beginning, small, underserved and family farmers and ranchers can apply for loans of up to \$100,000 from USDA-approved lenders to purchase farmland or finance agricultural operations.

EZ Guarantee Loans offer low interest rates and terms up to seven years for financing operating expenses and 40 years for financing the purchase of farm real estate. USDA-approved lenders can issue these loans with the Farm Service Agency (FSA) guaranteeing the loan up to 95 percent.

More information about the available types of FSA farm loans can be found at www.fsa.usda.gov/farmloans or by contacting your local FSA office.

Breaking New Ground

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

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

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

Landowners and operators complete the form AD-1026 - Highly Erodible Land Conservation (HEL) and Wetland Conservation (WC) Certification to identify the proposed action and allow FSA to determine whether a referral to Natural Resources Conservation Service (NRCS) for further review is necessary.

Payments to Deceased Producers

In order to claim a Farm Service Agency (FSA) payment on behalf of a deceased producer, all program conditions for the payment must have been met before the applicable producer's date of death.

If a producer earned a FSA payment prior to becoming deceased, the following is the order of precedence of the representatives of the producer:

- administrator or executor of the estate
- the surviving spouse
- surviving sons and daughters, including adopted children
- surviving father and mother
- surviving brothers and sisters
- heirs of the deceased person who would be entitled to payment according to the State law

In order for FSA to release the payment, the legal representative of the deceased producer must file a form FSA-325, to claim the payment for themselves or an estate. The county office will verify and determine that the application, contract, loan agreement, or other similar form requesting payment issuance, was signed by the applicable deadline for such form, by the deceased or a person legally authorized to act on their behalf at that time of application.

If the application, contract or loan agreement form was signed by someone other than the participant who is deceased, FSA will determine whether the person submitting the form has the legal authority to submit the form to compel FSA to pay the deceased participant.

Payments will be issued to the respective representative's name using the deceased program participant's tax identification number. Payments made to representatives are subject to offset regulations for debts owed by the deceased.

Farm Loan & Farm Storage Facility Loan Interest Rates

- * Farm Operating - Direct 3.125%
- * Farm Ownership - Direct 3.750%
- * Farm Ownership - Direct Down Payment, Beginning Farmer 1.50%
- * Farm Storage Facility Loan (3 years) 2.125%
- * Farm Storage Facility Loan (7 years) 2.375%
- * Farm Storage Facility Loan (10 years) 2.500%

Agriculture Meetings & Deadlines

February 21 - CT Risk Management School, 3pm to 8:30 pm; Nonnewaug Vo-Ag High School, Woodbury, CT 860-875-3331

February 22 - CT Risk Management School, 9 am to 3 pm, Scout Hall, East Windsor, CT; 860-875-3331

February 26 - One-on-One Sessions, 4 pm to 8:30 pm, Tolland County Extension Center, Vernon, CT; Reserve sessions with: Mackenzie.white@uconn.edu or 860-875-3331

February 26 - Overview of PA 490, 7 pm to 9 pm at LaGrua Center, Stonington; CT www.cfba.org

February 27 - Tobacco Research Meeting, 9 am to 1 pm, Scout Hall, East Windsor; CT joseph.bonelli@UConn.edu

March 6 - RI Women in Agriculture 2018 Conference, 8 am to 4 pm, Crowne Plaza Hotel, Warwick, RI, <https://www.eventbrite.com/e/ri-women-in-agriculture-2018-conference-tickets-40115435347>

March 7 - Finding Your Market - Advantages & Challenges, 5 to 8 pm, Killingly Vo-Ag High School, Killingly, CT; <http://events.uconn.edu/event/58308/2018-03-07>

March 10 - OrganicConn-CT NOFA's 36th Annual Winter Conference, 8 am to 5 pm, Western CT State University, Danbury, CT; <http://ctnofa.org/winterconference/>

March 10 - One-on-One Sessions, 9 am to 3:30 pm, Common Ground High School, New Haven, CT; Reserve sessions with: Mackenzie.white@uconn.edu or 860-875-3331

March 16- One on One Sessions, 1 pm to 8 pm, Windham County Extension Center, Brooklyn, CT; reserve sessions with Mackenzie.white@uconn.edu ; 860-875-3331

March 17- 2018 MA Urban Farming Conference, 8 am to 6 pm, Bunker Hill Community College, Boston, MA; <http://bfmass.org/calendar/2018-massachusetts-urban-farming-conference>

March 19 - Annual CT Dairy Conference, 7 am to 3 pm, Tolland Agriculture Center, Vernon, CT; Sheila.andrew@UConn.edu

March 21 - Agriculture Day at the Capitol, 10 am to 1 pm, Capitol Building, Hartford, CT; Rebecca.eddy@ct.gov or 860-713-2538

March 22 - Canaan Valley Agricultural Cooperative, 11:30 am, East Canaan. RSVP to Amanda@cowpots.com

March 28 - One-on-One Sessions, 9 am to 3:30 pm, Middlesex County Extension Center, Haddam, CT; Reserve sessions with: Mackenzie.white@UConn.edu or 860-875-3331

March 29 - AGvocate Regional Meeting, 6:30 pm to 9 pm, Canterbury Town Hall, Canterbury, CT, Farmland Preservation, Bio-Controls, USDA, SCORE mentoring, Risk Management, Agritourism

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