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New York State FSA Newsletter

New York State Farm Service Agency

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SED Comments

Spring has finally arrived here in New York, but not without some crazy weather along the way. The months of March and April have had several big swings in temperature. We know these dramatic weather changes could have affected fruit crops. Please access your crops and report any possible damage to your local FSA office right away.

The Farm Storage Facility Loan (FSFL) program has recently been expanded and can now serve virtually every type of farmer in some way!

FSFL provides low-interest financing to producers to build or upgrade storage facilities for eligible commodities. The new commodities eligible for facility loans include milk, cheese, butter, yogurt, hops, rye, maple sap, meat and poultry (raw), eggs, floriculture and aquaculture. Commodities already eligible for these loans include grains, honey, and fruits, nuts and vegetables for cold storage facilities. Structures that can be built or updated include milk houses and equipment, refrigeration units, cold storage facilities (with washing, handling and packing equipment), hay storage, grain bins, silage bunks, and more.

These loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, direct marketing farms, non-traditional farm products, and

Please contact your local FSA underserved producers.
Office for questions specific to
your operation or county.

<http://offices.usda.gov>

FSFL interest rates are fixed for the term of the loan. Loan terms can be 7, 10 or 12 years depending on the amount of the loan. The current interest rate for a 7 year loan is 1.625% and a 12 year loan is 2%! Call your local FSA office to learn more about this exciting program!

Happy planting,
Jim Barber

Filing a Notice of Loss

The CCC-576, Notice of Loss, is used to report failed acreage and prevented planting and may be completed by any producer with an interest in the crop. 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 the 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.

If filing for prevented planting, an acreage report and CCC-576 must be filed within 15 calendar days of the final planting date for the crop.

Direct Loans

FSA offers direct farm ownership and direct farm operating loans to producers who want to establish, maintain or strengthen their farm or ranch. FSA loan officers 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.

\$44 Million Available Through Value-Added Producer Grant

The U.S. Department of Agriculture announced the availability of \$44 million to farmers, ranchers and businesses to develop new bio-based products and expand markets through the Value-Added Producer Grant program.

"America's farmers, ranchers and rural business owners are innovative entrepreneurs and this program helps them grow economic opportunities for their families and communities by increasing the value of the items they produce," said Agriculture Secretary Tom Vilsack. "The Value-Added Producer Grant program has a great track record of helping producers increase the value of products and expand their markets and customer base, strengthening rural America in the process."

Value-Added Producer Grants may be used to develop new products and create additional uses for existing ones. Priority for these grants is given to veterans, members of underserved groups, beginning farmers and ranchers, and operators of small and medium-sized family farms and ranches. Additional priority is given to applicants who seek funding for projects that will create or increase marketing opportunities for these types of operators. [Learn more or apply today.](#)

Enrollment Period for 2016 USDA Safety Net Coverage Ends August 1

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

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

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

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

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

CRP Payment Limitation

Payments and benefits received under the Conservation Reserve Program (CRP) are subject to the following:

- payment limitation by direct attribution
- foreign person rule
- average adjusted gross income (AGI) limitation

The 2014 Farm Bill continued the \$50,000 maximum CRP payment amount that can be received annually, directly or indirectly, by each person or legal entity. This payment limitation includes all annual rental payments and incentive payments (Sign-up Incentive Payments and Practice Incentive Payments). Annual rental payments are attributed (earned) in the fiscal year in which program performance occurs. Sign-up Incentive Payments (SIP) are attributed (earned) based on the fiscal year in which the contract is approved, not the fiscal year the contract is effective. Practice Incentive Payments (PIP) are attributed (earned) based on the fiscal year in which the cost-share documentation is completed and the producer or technical service provider certifies performance of practice completion to the county office.

Such limitation on payments is controlled by direct attribution.

- Program payments made directly or indirectly to a person are combined with the pro rata interest held in any legal entity that received payment, unless the payments to the legal entity have been reduced by the pro rata share of the person.
- Program payments made directly to a legal entity are attributed to those persons that have a direct and indirect interest in the legal entity, unless the payments to the legal entity have been reduced by the pro rata share of the person.
- Payment attribution to a legal entity is tracked through four levels of ownership. If any part of the ownership interest at the fourth level is owned by another legal entity, a reduction in payment will be applied to the payment entity in the amount that represents the indirect interest of the fourth level entity in the payment entity.

Essentially, all payments will be “attributed” to a person’s Social Security Number. Given the current CRP annual rental rates in many areas, it is important producers are aware of how CRP offered acreages impact their \$50,000 annual payment limitation. Producers should contact their local FSA office for additional information.

USDA Regional Climate Change Hubs

Agriculture Secretary Tom Vilsack established the first ever USDA Regional Climate Change Hubs in February 2014 at seven locations around the country to provide more information to farmers, ranchers and forest landowners on the increasing risks of fires, pests, floods, and droughts associated with a changing climate. For general information on Climate Hubs, [click here](#). For information on the Climate Hub in your Region, visit <http://climatehubs.oce.usda.gov> and click on your region to learn more.

A Simple Start to Retirement Savings

Don’t have access to a retirement savings plan? Haven’t found an easy way to start saving? The U.S. Department of the Treasury’s **myRA** can help you get on the path to retirement saving. It costs nothing to open an account and there are no fees. Visit myRA.gov today to get started.

Attention Apple Users

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