#### November 2018





## Farm Service Agency Electronic News Service

# **NEWSLETTER**

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## **Arkansas FSA Newsletter**

## Arkansas Farm Service Agency

700 West Capitol, Room 3416 Little Rock, Arkansas 72201 Phone: 501-301-3000 www.fsa.usda.gov/ar

State Committee: Chairman: Ron Chastain

**Members:** Gary Churchill, Sarah Dunklin, Nathan Reed, & Vivian Wright

**State Executive Director:** David Curtis

**Administrative Officer:** Sharon Baker

## Message from the SED

I would like to encourage all eligible Farmers and Ranchers to Vote in 2018 County Committee Elections.

The Farm Service Agency (FSA) County Committee Elections began on Nov. 5, when ballots were mailed to eligible voters.

County committee members are an important component of the operations of FSA and provide a link between the agricultural community and USDA. Farmers and ranchers elected to county committees help deliver FSA programs at the local level, applying their knowledge and judgment to make decisions on commodity price support programs; conservation programs; incentive indemnity and disaster programs for some commodities; emergency programs and eligibility, within official regulations designed to carry out federal laws.

Eligible voters who have not receive a ballot can obtain one from their local USDA Service Center. Dec. 3, 2018, is the last day for voters to submit ballots in person. Ballots returned by mail must be

## Farm Programs:

Terri McManus

Farm Loan Programs: James Culpepper

Please contact your local FSA Office for questions specific to your operation or county. To find contact information for your local office go to <a href="https://www.fsa.usda.gov/ar">www.fsa.usda.gov/ar</a>

postmarked no later than Dec. 3, 2018. Newly elected committee members will take office Jan. 1, 2019.

## **Upcoming Events and Workshops**

USDA Arkansas Farm Service Agency (FSA) is committed to educating producers on available programs and loans. FSA representatives will be available at the following workshops and conferences. Producers interested in attending these conferences/workshops should follow the registration or RSVP instructions listed below.

Dec 6<sup>th</sup> - Arkansas Land Community Development Corporation (ALCDC) Symposium Arkansas Land and Community Development Corporation is hosting a Community Economic Development Symposium. They are partnering with The Mississippi County Arkansas Economic Opportunity Commission. Erik Deatherage, Mississippi County FSA Executive Director, and Charlean Smith, FSA Farm Loan Manager, will present a workshop on FSA Programs. The conference will be held Thursday, December 6, 2018, and is free to attend. Registration begins at 5:30 p.m. and the opening session begins at 6:00 p.m. Pre-registration is not required. The conference will be held at Mississippi County EOC Early Childhood Education Department, 1100 Byrum Road, Blytheville, Arkansas. Dinner will be served.

Dec. 12<sup>th</sup> – 14<sup>th</sup> – National Black Growers Council (NBGC) Annual Meeting NBGC is hosting their Annual Meeting and Conference at Tunica, Mississippi. Rhonda O'Guinn, Arkansas Outreach & Communications Specialist, Precilla Wade, Farm Loan Officer, and Cheryl Massey, Farm Loan Technician will present a workshop on FSA Programs. The conference will be held on December 12-14, 2018. Please register online at www.NationalBlackGrowersCouncil.com.

Dec. 20<sup>th</sup> – ALFDC/ALCDC Annual Growers & Livestock Technical Meeting Arkansas Land and Farm Development Corporation (ALFDC) and Arkansas Land and Community Development Corporation (ALCDC) will host a Growers and Livestock Technical meeting on Thursday, December 20, 2018. An FSA representative will present on FSA Programs. The meeting is free to attend. Registration will begin at 8:30am and the meeting will begin at 9:00am. The meeting will be held on the ALCDC campus located at 484 Floyd Brown Drive in Fargo. For additional information contact Van Banks or Albert Jones at (870)734-1140.

Feb 1<sup>st</sup> - UAPB's Rural Life Conference The University of Arkansas at Pine Bluff is hosting the 2019 Rural Life Conference. FSA will present a workshop on FSA Programs and will have an Exhibit Booth. The conference will be held Friday, February 1, 2019, and is free to farmers and homemakers. Registration begins at 7:30 a.m. and the opening session begins at 8:45 a.m. The conference will be held at the Pine Bluff Convention Center, One Convention Center Drive in Pine Bluff. Additional Information will be forthcoming.

If you have any questions regarding FSA programs or loans, please contact your local USDA Service Center. To locate a USDA Service Center near you, visit: <a href="http://offices.usda.gov">http://offices.usda.gov</a>.

## **UAPB** to Offer Borrower Training for FSA Borrowers

Borrower training is available for all Farm Service Agency customers. This training is required for all direct loan applicants, unless the applicant has a waiver issued by the agency.

The Small Farm Program at the University of Arkansas at Pine Bluff (UAPB) will be conducting financial management and production training which will satisfy the Borrower Training requirements for many new or beginning Farm Service Agency (FSA) borrowers.

Borrower training includes instruction in production and financial management. The purpose is to help the applicant develop and improve skills that are necessary to successfully operate a farm and build equity in the operation. It aims to help the producer become financially successful. Borrower training is provided, for a fee, by agency approved vendors. Contact your local FSA Farm Loan Manager for a list of approved vendors.

The first course is scheduled for Friday and Saturday, Dec. 7-8, in the conference room of the UAPB S.J. Parker Agricultural Research Center. The course gets underway at 8:00 a.m. each day and ends at 5:00 p.m. Producers will undergo two days of intensive education consisting of 12 hours of farm business training and six hours of production, crop or livestock training.

Producers will have required homework and will be tested at the end of the training. They will receive a score of 1 to 3. A score of 1 or 2 is needed to pass the course. The score will be sent to the FSA state office and to the borrower's local FSA loan officer. Most producers have two years from receipt of their first FSA loan to complete the Borrower Training.

The cost for the training is \$300 per person. Funds will go to a UAPB Small Farm Program Borrower Training Fund. Fees will be collected on the first day of the course. Only a cashier's check or money order, made payable to UAPB Small Farm Program, will be accepted.

The S.J. Parker Agricultural Research Center is located at 21010liver Road in Pine Bluff, Arkansas. Those interested in taking the course should contact the Small Farm Program at (870) 575-7226 or 7246.

Contact your local FSA office for additional training options.

#### **ASKFSA**

Are you looking for answers to your FSA questions? Then ASK FSA at askfsa.custhelp.com.

AskFSA is an online resource that helps 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 and ranchers 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.

## Sign in/Sign up!

Farmers, ranchers and agricultural producers have new online options to access U.S. Department of Agriculture (USDA) programs. Through USDA's new streamlined process, producers doing business as an individual can now register, track and manage their applications for the Market Facilitation Program (MFP) and 2017 Wildfires Hurricanes Indemnity Program (2017 WHIP) on the secure and convenient <a href="www.farmers.gov">www.farmers.gov</a>. Producers doing business as an individual first need to sign up for the Level 2 eAuthentication access. Currently USDA eAuthentication does not have the mechanism to issue accounts to businesses, corporations, other entities or for anyone acting on behalf of another individual or entity.

Step 1: Create and online account at www.eauth.usda.gov

Step 2: Complete identity verification by either using the online self-service identity verification method or by completing the identity verification in-person at your USDA Service Center.

Step 3: You're enrolled

Step 4: Contact your local USDA Service Center to have your new Level 2 account linked with your USDA customer record

Step 5: You're ready to Log In

Or go to your local USDA Service Center and our supportive staff will help you sign up for Level 2 Access right in the office! They will get you online so you can create an online account at <a href="https://www.farmers.gov/sign-in">https://www.farmers.gov/sign-in</a>. You'll complete identity verification right on the spot. You're enrolled! Users with a secure Level 2 eAuthentication ID linked to their USDA customer record can apply for select USDA programs, view and print farm maps and farm records data. Enrolling is easy! Visit farmers.gov/sign-in to learn more.

To locate a service center near you or use online services not requiring eAuthentication access, visit www.farmers.gov. For technical assistance, call the eAuthentication help desk at 1-800-457-3642.

## **New Improvement to Streamline Crop Reporting**

Update Lets Farmers and Ranchers Report Common Acreage Information Once

Farmers and ranchers filing crop acreage reports with the Farm Service Agency (FSA) and participating insurance providers approved by the Risk Management Agency (RMA) now can provide the common information from their acreage reports at one office and the information will be electronically shared with the other location.

This new process is part of the USDA Acreage Crop Reporting Streamlining Initiative (ACRSI). This interagency collaboration also includes participating private crop insurance agents and insurance companies, all working to streamline the information collected from farmers and ranchers who participate in USDA programs.

Once filing at one location, data that's important to both FSA and RMA will be securely and electronically shared with the other location avoiding redundant and duplicative reporting, as well as saving farmers and ranchers time.

Producers must still visit both their local FSA office and their insurance provider to validate and sign acreage reports, complete maps, or provide program-specific information, including reporting uninsured crops to FSA. The common data from the first-filed acreage report will now be available to pre-populate and accelerate completion of the second report.

USDA has been working to streamline the crop reporting process for agricultural producers, who have expressed concerns with providing the same basic common information for multiple locations. In 2013, USDA consolidated the deadlines to 15 dates for submitting these reports, down from the previous 54 dates at RMA and 17 dates for FSA. USDA representatives believe farmers and ranchers will experience a notable improvement in the coming weeks as they approach the peak season for crop reporting later this summer.

More than 93 percent of all annual reported acres to FSA and RMA now are eligible for the common data reporting, and USDA is exploring adding more crops. Plans are underway at USDA to continue building upon the framework with additional efficiencies at a future date.

Farmers and ranchers are also reminded that they can now access their FSA farm information from the convenience of their home computer. Producers can see field boundaries, images of the farm, conservation status, operator and owner information and much more.

The new customer self-service portal, known as *FSAFarm*+, gives farmers and ranchers online access to securely view, print or export their personal farm data. To enroll in the online service, producers are encouraged to contact their local FSA office for details. To find a local FSA office in your area, visit <a href="http://offices.usda.gov">http://offices.usda.gov</a>.

## **USDA Commodity Loans Available to Producers**

U.S. Department of Agriculture (USDA) Farm Service Agency reminds producers that Marketing Assistance Loans (MALs) and Loan Deficiency Payments (LDPs) are available to help producers through periods of low market prices. The 2014 Farm Bill authorized MALs and LDPs for the 2014 to 2018 crop years.

MALs provide interim financing and allow producers to delay the sale of the commodity at harvesttime lows and wait until more favorable market conditions emerge. 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.

MALs and LDPs provide financing and marketing assistance for wheat, feed grains, soybeans and other oilseeds, pulse crops, rice, peanuts, cotton, wool and honey.

The County FSA office is now accepting requests for 2018 MALs and LDPs for all eligible commodities after harvest.

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

In order to meet eligibility requirements, producers must retain beneficial interest in the commodity, meaning they have control of the commodity or a title to the commodity, until the MAL is repaid or the Commodity Credit Corporation takes title to the commodity.

The 2014 Farm Bill also establishes payment limitations per individual or entity not to exceed \$125,000 annually on certain commodities for the following program benefits: Agriculture Risk Coverage and Price Loss Coverage payments, Marketing Loan Gains and LDPs. These payment limitations do not apply to MAL disbursements.

Producers or legal entities whose total applicable three-year average adjusted gross income exceeds \$900,000 are not eligible for Marketing Loan Gains and LDPs, but are eligible for MALs repaid at principal plus interest.

For more information, please visit your local FSA office or <a href="www.fsa.usda.gov">www.fsa.usda.gov</a>. To find your local USDA service center, visit <a href="www.farmers.gov">www.farmers.gov</a>.

#### **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.

## **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.

## **Changing Bank Accounts**

FSA program payments are issued electronically into your bank account. In order to make timely payments, you need to notify your FSA servicing office if you close your account or if your bank information is changed for whatever reason (such as your financial institution merging or being purchased). Payments can be delayed if FSA is not notified of changes to account and bank routing numbers.

For some programs, payments are not made until the following year. For example, payments for crop year 2017 through the Agriculture Risk Coverage and Price Loss Coverage program aren't paid until 2018. If the bank account was closed due to the death of an individual or dissolution of an entity or partnership before the payment was issued, please notify your local FSA office as soon as possible to claim your payment.

#### **Rates and Dates**

Selected Interest Rates for November 2018	
90-Day Treasury Bill	2.125
Farm Operating Loans — Direct	3.750
Farm Ownership Loans — Direct	4.125
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.500
Emergency Loans	3.750
Farm Storage Facility Loans (7 years)	3.125
Farm Storage Facility Loans (3 years)	2.875
Commodity Loans 1996-Present	3.625

Dates to Remember	
Nov 15 <sup>th</sup>	NAP forage application deadline
Dec. /til	
Jan 15th	Market Facilitation Program application deadline

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).

Persons with disabilities who require accommodations to attend or participate in this meeting/function/event should contact their local County Executive Director or Sharon Baker at 501-301-3014, (TDD# or Federal Relay Service at 1-800-877-8339, and <a href="mailto:Sharon.Baker@ar.usda.gov">Sharon.Baker@ar.usda.gov</a>).