

August 16, 2018



Farm Service Agency **Electronic News Service**

NEWSLETTER

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Florida FSA Newsletter

Florida Farm Service Agency

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Deadline Approaches for Continuous Conservation Reserve Program Enrollment

Producers Must File by August 17, One-Year Extension Available to Holders of Many Expiring Contracts

The deadline to sign up for enrollment in the Conservation Reserve Program (CRP) is Friday, Aug. 17, 2018.

In return for enrolling land in CRP, FSA provides participants with annual rental payments and cost-share assistance to remove sensitive lands from production and plant certain grasses, shrubs and trees that improve water quality, prevent soil erosion and increase wildlife habitat. Landowners enter into contracts that last between 10 and 15 years.

For this year's signup, limited priority practices are available for continuous enrollment. These include grassed waterways, filter

Administrative Officer

Mark Cotrell

strips, riparian buffers, wetland restoration and others. [View a full list of practices.](#)

Farm Program

Tom Hockert

FSA will use [updated soil rental rates](#) to make annual rental payments, reflecting current values. It will not offer incentive payments as part of the new signup.

Farm Loans

Justin Teuton

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

USDA will not open a general signup this year, however, a one-year extension will be offered to existing CRP participants with expiring CRP contracts of 14 years or less.

Additionally, FSA established new [ranking criteria](#) for CRP grasslands. To guarantee all CRP grasslands offers are treated equally, applicants who previously applied (prior to the current sign-up period) will be asked to reapply using the new ranking criteria.

Producers wanting to apply for the CRP continuous signup or CRP grasslands should contact their USDA service center. To locate your local FSA office, visit <https://www.farmers.gov>. More information on CRP can be found at www.fsa.usda.gov/crp.

Reminder to Submit 2017 Year End Financial Data for Supervised Credit

FSA Direct Loan borrowers are reminded of their responsibility (per loan closing conditions) to submit 2017 yearend financial data to their local FSA office. This includes the following:

- yearend or current balance sheet
- profit and loss
- complete copies of both corporate and personal tax returns of all entity members – many producers had extensions to file their returns from the hurricane disaster last year
- proof of current insurance coverage on all assets pledged as security for the FSA loans.

FSA Direct Loans are considered a temporary source of credit that is available to producers who do not meet normal underwriting criteria for commercial banks. The FSA team will help borrowers identify their goals to ensure financial success. Through this process, FSA staff will assist borrowers in developing strategies and a plan to meet your operation's goals and graduate to commercial credit. Ultimately, the borrower is responsible for the success of the farming operation, but FSA's staff will help in an advisory role to provide the tools necessary to help you achieve your operational goals and manage your finances

It is crucial for borrowers to communicate with their farm loan staff when changes occur and 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.

Nearly \$2 Billion Now Available for Eligible Producers Affected by 2017 Hurricanes and Wildfires

Agricultural producers affected by hurricanes and wildfires in 2017 now may apply for assistance to help recover and rebuild their farming operations. Signup begins July 16, 2018, and continues through Nov. 16, 2018.

Hurricanes and wildfires caused billions of dollars in losses to America's farmers last year. Our objective is to get relief funds into the hands of eligible producers as quickly as possible. We are making immediate, initial payments of up to 50 percent of the calculated assistance so producers can pay their bills.

Additional payments will be issued, if funds remain available, later in the year.

The program, known as the 2017 Wildfires and Hurricanes Indemnity Program (2017 WHIP) was authorized by Congress earlier this year by the Bipartisan Budget Act of 2018.

Eligible crops, trees, bushes, or vines, located in a county declared in a Presidential Emergency Disaster Declaration or Secretarial Disaster Designation as a primary county are eligible for assistance if the producer suffered a loss as a result of a 2017 hurricane. Also, losses located in a county not designated as a primary county may be eligible if the producer provides documentation showing that the loss was due to a hurricane or wildfire in 2017. A list of counties that received qualifying hurricane declarations and designations is available at <https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/wildfires-and-hurricanes-indemnity-program/index>. Eligibility is determined by Farm Service Agency (FSA) county committees.

Agricultural production losses due to conditions caused by last year's wildfires and hurricanes, including excessive rain, high winds, flooding, mudslides, fire, and heavy smoke, could qualify for assistance through the program. Typically, 2017 WHIP is only designed to provide assistance for production losses, however, if quality was taken into consideration under the insurance or Noninsured Crop Disaster Assistance Program (NAP) policy, where production was further adjusted, the adjusted production will be used in calculating assistance under this program.

Eligible crops include those for which federal crop insurance or NAP coverage is available, excluding crops intended for grazing. A list of crops covered by crop insurance is available through the U.S. Department of Agriculture's (USDA) Actuarial Information Browser at <https://webapp.rma.usda.gov/apps/actuarialinformationbrowser>.

Eligibility will be determined for each producer based on the size of the loss and the level of insurance coverage elected by the producer. A WHIP factor will be determined for each crop based on the producer's coverage level. Producers who elected higher coverage levels will receive a higher WHIP factor.

The 2017 WHIP payment factor ranges from 65 percent to 95 percent, depending upon the level of crop insurance coverage or NAP coverage that a producer obtained for the crop. Producers who did not insure their crops in 2017 will receive 65 percent of the expected value of the crop. Insured producers will receive between 70 percent and 95 percent of expected value; those who purchased the highest levels of coverage will receive 95-percent coverage.

Each eligible producer requesting 2017 WHIP benefits will be subject to a payment limitation of either \$125,000 or \$900,000, depending upon their average adjusted gross income, which will be verified. The payment limit is \$125,000 if less than 75 percent of the person or legal entity's average adjusted gross income is average adjusted gross farm income. The payment limit is \$900,000, if 75 percent or more of the average adjusted gross income of the person or legal entity is average adjusted gross farm income.

Both insured and uninsured producers are eligible to apply for 2017 WHIP. However, all producers receiving 2017 WHIP payments will be required to purchase crop insurance and/or NAP, at the 60 percent coverage level or higher, for the next two available crop years to meet statutory requirements. Producers who fail to purchase crop insurance for the next two applicable years will be required to pay back the 2017 WHIP payment.

To help expedite payments, a producer who does not have records established at the [local USDA service center](#) are encouraged to do so early in the process. To establish a record for a farm, a producer needs:

- Proof of identity: driver's license and Social Security number/card;
- Copy of recorder deed, survey plat, rental, or lease agreement of the land. A producer does not have to own property to participate in FSA programs;
- Corporation, estate, or trust documents, if applicable

Once signup begins, a producer will be asked to provide verifiable and reliable production records. If a producer is unable to provide production records, USDA will calculate the yield based on the county average yield. A producer with this information on file does not need to provide the information again.

For more information on FSA disaster assistance programs, please contact your local USDA service center or visit <https://www.farmers.gov/recover/whip>.

USDA Encourages Producers to Consider NAP Risk Protection Coverage before Crop Sales Deadlines

The Farm Service Agency encourages producers to examine available USDA crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the applicable crop sales deadline.

Producers are reminded that crops not covered by insurance may be eligible for NAP. Beginning, underserved and limited resource farmers are now eligible for free catastrophic level coverage.

Federal crop insurance covers crop losses from natural adversities such as drought, hail and excessive moisture. NAP covers losses from natural disasters on crops for which no permanent federal crop insurance program is available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.

Producers can determine if crops are eligible for federal crop insurance or NAP by visiting <https://webapp.rma.usda.gov/apps/ActuarialInformationBrowser2018/CropCriteria.aspx>.

NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production.

Deadlines for coverage vary by state and crop. To learn more about NAP visit www.fsa.usda.gov/nap or contact your local USDA Service Center. To find your local USDA Service Centers go to <http://offices.usda.gov>.

Federal crop insurance coverage is sold and delivered solely through private insurance agents. Agent lists are available at all USDA Service Centers or at USDA's online Agent Locator: <http://prodwebnlb.rma.usda.gov/apps/AgentLocator/#>. Producers can use the USDA Cost Estimator, <https://ewebapp.rma.usda.gov/apps/costestimator/Default.aspx>, to predict insurance premium costs.

Elections for the 2018 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 2018 elections will be conducted for the representative Local Administrative Area (LAA).

County committee members are a critical component of FSA operations. Committees should be comprised of members who reflect the diversity of producers involved in production agriculture. This means that producers representing underserved groups or communities should be on the committee to speak on behalf of their constituency.

Underserved producers are beginning, women and other minority farmers and ranchers and land owners and/or operators who have limited resources. Other minority groups including Native American and Alaska Natives; persons under the poverty level, and persons that have disabilities are also considered underserved.

County committee election ballots will be mailed to eligible voters on Nov. 5, 2018. The last day to return completed ballots to the County USDA service center is Dec. 3, 2018.

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

New Dairy Revenue Protection Insurance Plan Available Nationwide

Sign-up Begins October 9

WASHINGTON, Aug. 8, 2018 – The U.S. Department of Agriculture's (USDA) Risk Management Agency (RMA) today announced a new insurance plan for dairy producers that insures against unexpected declines in quarterly milk sales. Sign-up for the new product begins Tuesday, October 9, 2018, with the first available coverage starting the first quarter of 2019.

"Expanding the Federal crop insurance program to markets that need it is key to an effective farm safety net. Because of cooperation with partners like the American Farm Bureau Federation, we are able to offer this new product in a way that it can be flexible based on the needs of dairy producers," said Bill Northey, Under Secretary, Farm Production and Conservation.

The new plan, called Dairy Revenue Protection, provides insurance for the difference between the final revenue guarantee and actual milk revenue if prices fall. It also provides a greater choice of prices, from those that focus on cheese to fresh milk, protein or butterfat. Coverage levels are available from 70 to 95 percent of revenue. Dairy Revenue Protection is available in all counties in all 50 states.

Participating producers are not precluded from participation in the USDA Farm Service Agency's Margin Protection Plan.

Those interested in purchasing Dairy Revenue Protection must do so through an agent selling on behalf of an approved insurance provider. A list of crop insurance agents is available at all USDA

Service Centers and online at the RMA Agent Locator, located at www.rma.usda.gov/tools/agent.html.

Dairy Revenue Protection was developed and approved through the Federal Crop Insurance Act's 508(h) process, which allows private parties to develop insurance products that are in the best interests of producers, follow sound insurance principles and are actuarially appropriate.

Dairy Revenue Protection is another risk management tool in the toolbox available to dairy producers. Federal crop insurance helps producers and owners manage risks and strengthens the rural economy. Additional information regarding Dairy Revenue Protection is available on the RMA website's Livestock page, located at www.rma.usda.gov/livestock/.

For more information about crop insurance and the modern farm safety net, visit www.rma.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.

Save Time – Make an Appointment with FSA

Producers are encouraged to call their local FSA office to schedule an appointment to ensure maximum use of their time and to make sure FSA staff is available to tend to their important business needs. Please call your local FSA office ahead of your visit to set an appointment and to discuss any records or documentation that might be needed during your appointment. To find your local FSA office, visit: <http://offices.sc.egov.usda.gov/locator/app>.

Dates to Remember

September 3 - Federal Holiday Observed. Offices Closed.

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).