

January 2018



Farm Service Agency **Electronic News Service**

NEWSLETTER

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- [Perdue Names Appointees to the Delaware USDA Farm Service Agency State Committee](#)
- [Breaking New Ground](#)
- [USDA Announces a Near-Record Year for Farm Loans](#)
- [USDA Encourages Producers to Consider Risk Protection Coverage before Crop Sales Deadlines](#)

State FSA Newsletter

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Richard Bergold – Chair

Perdue Names Appointees to the Delaware USDA Farm Service Agency State Committee

U. S. Secretary of Agriculture Sonny Perdue recently announced the individuals who will serve on the Delaware USDA Farm Service Agency (FSA) state committee. The state committee is responsible for the oversight of farm programs and county committee operations, resolving appeals from the agriculture community, and helping to keep producers informed about FSA programs.

Each state committee will have five members, one chairperson and four members. The individuals appointed to serve on this committee include:

- Committee Chair Richard Bergold – Dover
- Jay Baxter – Georgetown
- Donnie Collins – Millsboro
- Lori Ockels – Milton

Donnie Collins

Jay Baxter

Lori Ockels

Important Dates

The USDA Farm Service Agency (FSA) offices will be **closed on Monday, February 19, 2018** in observance of President's Day.

Please contact your local [FSA Office](#) for questions specific to your operation or county.

Selected Interest Rates for January 2018

- Farm Operating Loans — Direct – 3.000%
- Farm Ownership Loans — Direct – 3.750%
- Farm Ownership Loans — Direct Down Payment - 1.50%
- Farm Storage Facility Loans (7 yr. term) - 2.250%
- Commodity Loans – 2.625%

The Farm Service Agency serves farmers, ranchers and agricultural partners through the delivery of effective, efficient agricultural programs. The agency offers farmers a strong safety net through the administration of farm commodity and disaster programs. FSA continues to conserve natural resources and also provides credit to agricultural producers who are unable to receive private, commercial credit, including special emphasis on beginning, underserved and women farmers and ranchers.

Under the direction of Secretary Sonny Perdue, the USDA will always be facts-based and data-driven, with a decision-making mindset that is customer-focused. Secretary Perdue leads the USDA with four guiding principles: to maximize the ability of American agriculture to create jobs, sell food and fiber, and feed and clothe the world; to prioritize customer service for the taxpayers; to ensure that our food supply is safe and secure; and to maintain good stewardship of the natural resources that provide us with our miraculous bounty. Understanding that we live in a global economy where trade is of top importance, Secretary Perdue has pledged to be an unapologetic advocate for American agriculture.

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 (HELC) 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.

USDA Announces a Near-Record Year for Farm Loans

Infusing Rural Communities with Stronger Businesses and Sounder Agricultural Economies

The U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) announced another year of high activity in its farm loan programs. Hard-working farm families across the country accessed nearly \$6 billion in new credit, either directly or guaranteed through commercial lenders in 2017. At year end, FSA was assisting more than 120,000 family farmers with loans totaling just over \$25 billion.

FSA provides a variety of loan assistance, including direct and guaranteed farm ownership loans, operating loans and even direct Microloans up to \$50,000 and EZ Guarantees up to \$100,000 with streamlined application processes.

More than 25,000 direct and guaranteed FSA loans went to beginning or underserved farmers and ranchers. Over 4,200 beginning farmers received direct farm ownership loans from FSA to make their first land purchase. And of the approximately 6,500 Microloans made in the last fiscal year, three-quarters (almost 4,900) went to beginning farmers, 1,000 went to women and 400 to veterans.

FSA's direct farm loans are unique in that the agency provides technical assistance in addition to credit. Consistent with efforts to continually improve technical assistance, today FSA announced the publication of two booklets that will serve as important informational tools and resources for existing and prospective farm loan borrowers.

Your FSA Farm Loan Compass booklet was recently developed specifically for farmers and ranchers who have an existing farm loan with FSA. It provides detailed guidance outlining borrower responsibilities and the servicing options that FSA offers. It also addresses common questions borrowers may have as they navigate through loan program requirements and the financial concepts involved.

Originally published in 2012, **Your Guide to FSA Farm Loans** was designed for new loan customers. It provides information about the various types of farm loans available and guides new borrowers through the application process. The revised version addresses program changes and includes new loan offerings, like the popular Microloan program that was rolled out after the publication of the original Guide.

"Your FSA Farm Loan Compass" and "Your Guide to FSA Farm Loans" are available on the FSA website at www.fsa.usda.gov/dafn. Farmers and ranchers are encouraged to download and share them with others in their community who may require assistance in understanding FSA's loans and servicing processes. For additional information about FSA farm loans, please contact your loan officer or other FSA staff at your local office. To find your local FSA office, visit <http://offices.usda.gov>.

USDA Encourages Producers to Consider 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. The 2014 Farm Bill expanded NAP to include higher levels of protection. Beginning, underserved and limited resource farmers are now eligible for free catastrophic level coverage, as well as discounted

premiums for additional levels of protection."

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/actuarialinformationbrowser2017/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, with higher levels of coverage, up to 65 percent of their expected production at 100 percent of the average market price, including coverage for organics and crops marketed directly to consumers.

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/costesimator/Default.aspx>, to predict insurance premium costs.
