



## Delaware FSA Updates

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- For Your Information: FSA Loan Programs

## Delaware FSA Updates

### Kent County FSA Office

800 Bay Road, Suite 2

Dover, DE 19901

Phone: (302) 741-2600 ext.2

Fax: (302) 401-6678

### Office Hours:

Monday - Friday

8:00 am - 4:30 pm

### New Yield Data for Safety Net Calculations

Farmers can Update Yield History through Feb. 27, 2015

The U.S. Department of Agriculture Farm Service Agency (FSA) offers farmers new information to update program payment yields that will help them better select protections offered by the Agricultural Risk Coverage (ARC) and Price Loss Coverage (PLC) programs. The new programs, established by the 2014 Farm Bill, are cornerstones of the commodity farm safety, offering farmers

## County Committee

### Members:

Frank Hrupsa

Bea Moor

Louis Starkey

### County Office Staff:

Tammy Foraker

Lauren Huber

Stephanie Moore

Carrie Strachar

## New Castle County FSA Office

2430 Old County Road

Newark, DE 19702

Phone: (302) 832-3100

Fax: (302) 401-6678

### Office Hours:

Tuesday - Thursday

8:00 am - 4:30 pm

## County Committee

### Members:

David Blendt

Linda Brown

SR Smith III

### County Office Staff:

Helen Sureda

## County Executive

### Director:

New Castle & Kent County

Maryann Reed

## Sussex County FSA

protection when market forces cause substantial drops in crop prices and revenues.

The Farm Bill provides landowners with the option of updating their farm program payment yields and this is the first time that many producers have been able to update yields since 1986. FSA has worked with the Risk Management Agency (RMA) to make available certified yield data that producers can use to better calculate how the new safety net programs can offer the best protection against market swings.

Producers can check with their local FSA county office to see if data is available for them. This data belongs to the producer and only the producer associated with the crop insurance records will be provided this service. Updating yield history or reallocating base acres can occur until **Feb. 27, 2015**.

FSA also issued a reminder that from Nov. 17, 2014, to March 31, 2015, producers will make a one-time election of either ARC or PLC for the 2014 through 2018 crop years. For more information, producers are encouraged to make an appointment to go into their local FSA county office. To find a local FSA county office, visit [offices.usda.gov](http://offices.usda.gov). Additional information on the new programs is available at [www.fsa.usda.gov/arc-plc](http://www.fsa.usda.gov/arc-plc).

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## ARC/PLC Program Deadlines Approach

Producers are reminded that the deadline to update yield history and/or reallocate base acres is **Feb. 27, 2015**. Farm owners and producers can choose between the new 2014 Farm Bill established programs, Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) through **March 31, 2015**. The new programs, designed to help producers better manage risk, usher in one of the most significant reforms to U.S. farm programs in decades.

USDA helped create online tools to assist in the decision process, allowing farm owners and producers to enter information about their operation and see projections that show what ARC and/or PLC will mean for them under possible future scenarios. Farm owners and producers can access the online resources, available at [www.fsa.usda.gov/arc-plc](http://www.fsa.usda.gov/arc-plc), from the convenience of their home computer or mobile device at any time.

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 rice), safflower seed, sesame, soybeans, sunflower seed and wheat. Upland cotton is no longer a covered commodity.

Dates associated with ARC and PLC that farm owners and producers need to know:

## Office

21315 Berlin Road

Georgetown, DE 19947

Phone: (302) 856-3990, Ext 2

Fax: (855) 401-1964

## Office Hours

Monday - Friday

8:00am - 4:30pm

## County Committee

### Members:

Matt Smith

Mark Davis

Clay Vincent

Janice Arney

## County Office Staff:

Jamie Argo

Lisa Ell

Carrie Hudson

Harry Hudson

Tiria Wright

## County Executive

### Director:

Gregrey N Hudson

## Farm Loan Specialist

Jennifer Feindt

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## Farm Loan Officer

Colleen Reed

(302) 856-3990 ext. 130

## Delaware State

### Director

Bob Walls

- Now through Feb. 27, 2015: Farm owners may visit their local Farm Service Agency office to update yield history and/or reallocate base acres
- Now through March 31, 2015: Producers make a one-time election between ARC and PLC for the 2014 through 2018 crop years
- Mid-April 2015 through summer 2015: Producers sign contracts for 2014 and 2015 crop years
- October 2015: Payments issued for 2014 crop year, if needed.

To learn more about which safety net options are most appropriate for specific farming operations, farmers can use new Web tools at [www.fsa.usda.gov/arc-plc](http://www.fsa.usda.gov/arc-plc), which can be accessed from the convenience of a home computer or a mobile device at any time. To learn more about upcoming educational meetings, farmers can contact their local Farm Service Agency county office at <http://offices.sc.egov.usda.gov/locator/app>.

## Farm Bill Questions?

### Come Join Us at a Farm Bill Meeting...

The Delaware Farm Service Agency and Texas A&M AgriLife Extension Service are hosting a series of Farm Bill meetings the last week of January 2015. Meetings are free and open to the public.

Meeting attendees will learn about Farm Service Agency (FSA) Farm Bill programs, new online tools available and many other changes and new opportunities.

Robin Talley, DD/PS, will demonstrate the online decision-making tools that are available to producers to help make important enrollment decisions regarding the Agricultural Risk Coverage (ARC) and Price Loss Coverage (PLC) programs. Learning more about ARC and PLC is extremely important for producers who must make a one-time decision about base and yield updates as well as ARC or PLC election and enrollment decisions. An FSA representative will be in attendance to answer any questions on ARC and PLC policy and procedure.

- **Jan 27, 2015:** New Castle County Farm Bill Meeting with FSA/University of Delaware/College of Agriculture & Natural Resources Cooperative Extension is in Middletown at Hooper's Inc., from 9:00 a.m. to 11:00 a.m.
- **Jan 28, 2015:** Kent County Farm Bill Meeting with FSA/University of Delaware/College of Agriculture & Natural Resources Cooperative Extension is at Paradee Center in Dover from 9:00 a.m. to 11:00 a.m.

(302) 678-4250

[www.fsa.usda.gov](http://www.fsa.usda.gov)

**Jan 29, 2015:** Sussex County Farm Bill Meeting with FSA/University of Delaware/College of Agriculture & Natural Resources Cooperative Extension is at Carvel Research and Education Center in Georgetown from 9:00 a.m. to 11:00 a.m.

For more information about the meeting, please contact CED, New Castle/Kent County: MaryAnn Reed, (302)741-2600 ext 2, Sussex County: Greg Hudson, (302)856-3990 ext.2

Persons with disabilities who require accommodations to attend or participate in this meeting/event/function should contact CED New Castle/Kent County is MaryAnn Reed, (302) 856-3990 ext 2, Sussex County, Greg Hudson, (302)856-3990 ext.2 or Federal Relay Service at 1-800-877-8339 by January 12, 2014.

## **Greater Protection for Fruit, Vegetable and Other Specialty Crop Growers**

Free Basic Coverage Plans and Premium Discounts Available for New, Underserved and Limited Income Farmers

Greater protection is now available from the Noninsured Crop Disaster Assistance Program for crops that historically have been ineligible for federal crop insurance. The new options, created by the 2014 Farm Bill, provide greater coverage for losses when natural disasters affect specialty crops such as vegetables, fruits, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, and energy crops.

Previously, the program offered coverage at 55 percent of the average market price for crop losses that exceed 50 percent of expected production. Producers can now choose higher levels of coverage, up to 65 percent of their expected production at 100 percent of the average market price.

The expanded protection will be especially helpful to beginning and socially disadvantaged producers, as well as farmers with limited resources, who will receive fee waivers and premium reductions for expanded coverage. More crops are now eligible for the program, including expanded aquaculture production practices, and sweet and biomass sorghum. For the first time, a range of crops used to produce bioenergy will be eligible as well.

To help producers learn more about the Noninsured Crop Disaster Assistance Program and how it can help them, USDA, in partnership with Michigan State University and the University of Illinois, created an online resource. The Web tool, available at [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap), allows producers to determine whether their crops are eligible for coverage. It also gives them an opportunity to explore a variety of options and levels to determine the best protection level for their operation.

If the application deadline for an eligible crop has already passed, producers will have until Jan. 14, 2015, to choose expanded coverage through the Noninsured Crop Disaster Assistance Program. To learn more, visit the Farm Service Agency (FSA) website at [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap) or contact your local FSA office at [offices.usda.gov](http://offices.usda.gov). The Farm Service Agency (FSA), which administers the program, also wants to hear from producers and other interested stakeholders who may have suggestions or recommendations on the program. Written comments will be accepted until Feb. 13, 2015 and can be submitted through [www.regulations.gov](http://www.regulations.gov).

## Did You Know? Your FSA Working for you...

### ***FSA Offers Farm Bill Website and Online Overview of Farm Bill Programs***

The Agricultural Act of 2014 (the Act), also known as the 2014 Farm Bill, was signed by President Obama on Feb. 7, 2014. The Act repeals certain programs, continues some programs with modifications, and authorizes several new programs administered by the Farm Service Agency (FSA). Most of these programs are authorized and funded through 2018.

For the latest on 2014 Farm Bill programs administered by FSA, please visit our Farm Bill website at [www.fsa.usda.gov/farmbill](http://www.fsa.usda.gov/farmbill) and for an FSA program overview please read, download and/or print our recently posted FSA Farm Bill Fact Sheet titled, [What's in the 2014 Farm Bill for Farm Service Agency Customers?](#)

For more information on FSA, please contact your local USDA Service Center or visit us online at [www.fsa.usda.gov](http://www.fsa.usda.gov).

### ***FSA Administers Foreign Buyer Notifications***

The Agricultural Foreign Investment Disclosure Act (AFIDA) requires all foreign owners of U.S. agricultural land to report their holdings to the Secretary of Agriculture. The Farm Service Agency administers this program for USDA.

All individuals who are not U.S. citizens, and have purchased or sold agricultural land in the county are required to report the transaction to FSA with 90 days of the closing. Failure to submit the AFIDA form (FSA-153) could result in civil penalties of up to 25 percent of the fair market value of the property. County government offices, Realtors, attorneys and others involved in real estate transactions are reminded to notify foreign investors of these reporting requirements.

### ***Did you forget, Bank Account Changes Cause Delays***

Current policy mandates that FSA payments be electronically transferred into a bank account. In order for timely payments to be made, producers need to notify the FSA county office when an account has been changed or if another financial institution purchases the bank where payments are sent. Payments can be delayed if the FSA office is not aware of updates to bank accounts and routing numbers.

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## For Your Information: FSA Loan Programs

### ***Microloan Cap Grows***

Farm Service Agency (FSA) reminds farmers and ranchers that the FSA borrowing limit for microloans increased from \$35,000 to \$50,000, effective Nov. 7. Microloans offer borrowers simplified lending with less paperwork.

The microloan change allows beginning, small and mid-sized farmers to access an additional \$15,000 in loans using a simplified application process with up to seven years to repay. Microloans are part of USDA's continued commitment to [small and midsized farming operations](#).

To complement the microloan program additional changes to FSA eligibility requirements will enhance beginning farmers and ranchers access to land, a key barrier to entry level producers. FSA policies related to farm experience have changed so that other types of skills may be considered to meet the

direct farming experience required for farm ownership loan eligibility. Operation or management of non-farm businesses, leadership positions while serving in the military or advanced education in an agricultural field will now count towards the experience applicants need to show when applying for farm ownership loans. **Important Note:** Microloans cannot be used to purchase real estate.

Since 2010, FSA has made a record amount of farm loans — more than 165,000 loans totaling nearly \$23 billion. More than 50 percent of USDA's farm loans now go to beginning farmers. In addition, FSA has increased its lending to socially-disadvantaged producers by nearly 50 percent since 2010.

Please review the FSA [Microloan Program Fact Sheet](#) for program application, eligibility and related information.

### ***Loans for the Socially Disadvantaged***

FSA has a number of loan programs available to assist applicants to begin or continue in agriculture production. Loans are available for operating type loans and/or purchase or improve farms or ranches.

While all qualified producers are eligible to apply for these loan programs, the FSA has provided priority funding for members of socially disadvantaged applicants.

A socially disadvantaged applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities.

For purposes of this program, socially disadvantaged groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

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