



# NEWSLETTER



## Ohio FSA State Office

200 North High St.  
Rm. 540  
Columbus, OH 43215

614-255-2441 phone  
614-255-2542 fax

### Hours

Monday - Friday  
7:30 a.m. - 4:30 p.m.

## March 2014

Ohio FSA State  
Executive Director,  
Steve Maurer

Farm Loan Chief,  
David Drake

Visit our Website at:  
[www.fsa.usda.gov/oh](http://www.fsa.usda.gov/oh)

## NAP Coverage Deadline

**March 17<sup>th</sup>** is the last day for producers to apply for Non-Insured Crop Disaster Assistance Program (NAP) coverage using Form CCC-471, Application for Coverage, and pay the service fee at the FSA county office. The application and service fee must be filed **by March 17<sup>th</sup>**, the deadline date for 2014 spring planted crops which include: forage sorghum, oats, potatoes, soybeans, sunflowers and all spring planted specialty crops grown for food.

The service fee is \$250 per crop per county or \$750 per producer per county. The fee cannot exceed a total of \$1875 per producer with farming interest in multiple counties. Limited resource producers may request a waiver of service fees.

To qualify, a producer must be a landowner, tenant or sharecropper who shares in the risk of producing an eligible crop.

## New Farm Bill Provides Permanent Livestock Disaster Assistance Programs

The 2014 Farm Bill, formally known as the Agricultural Act of 2014, makes the Livestock Forage Program (LFP) and Livestock Indemnity Program (LIP) permanent programs and provides retroactive authority to cover eligible losses back to Oct. 1, 2011.

LFP provides compensation to eligible producers who suffered grazing losses due to drought and fire. LIP provides compensation to livestock producers who suffered livestock death losses in excess of normal mortality due to adverse weather and attacks by animals reintroduced into the wild by the Federal Government or protected by Federal law, including wolves and avian predators.

USDA is determined to make implementing the livestock disaster programs a top priority and plans to open program enrollment by April 15, 2014.

As USDA begins implementing the livestock disaster assistance programs, producers should record all pertinent information of natural disaster consequences, including:

- Documentation of the number and kind of livestock that have died, supplemented if possible by photographs or video records of ownership and losses
- Dates of death supported by birth recordings or purchase receipts
- Costs of transporting livestock to safer grounds or to move animals to new pastures
- Feed purchases if supplies or grazing pastures are destroyed
- Crop records, including seed and fertilizer purchases, planting and production records

Many producers still have questions. USDA is in the process of interpreting Farm Bill program regulations. Additional information will be provided once the enrollment period is announced. In the meantime, producers can review the [LIP and LFP Fact Sheets](#). Thanks for your patience as USDA works diligently to put Farm Bill programs into action to benefit the farmers and ranchers of rural America.

## Guaranteed Loan Eligibility

Changes to FSA regulations have removed Guaranteed Operating term limits. Previous and current guaranteed loan borrowers who were not eligible for further guaranteed loans due to the previous 15 year eligibility term limit may now be eligible for further guaranteed loans through their commercial lender.

## 2014 Acreage Reporting Dates

In order to comply with FSA program eligibility requirements, all producers are encouraged to visit your local FSA office to file an accurate crop certification report by the applicable deadline.

The following acreage reporting dates are applicable for Ohio:



June 2, 2014 --- Report Nursery Crop Acreage.  
July 15, 2014 --- Report all your Burley Tobacco, Cabbage (Planted 3/19/14-5/31/14), Corn, Grain Sorghum, Hybrid Corn Seed, Spring Oats, Popcorn, Potatoes, Soybeans, Sugar Beets, Tomatoes and all other crops.  
Aug. 15, 2014 --- Report Cabbage (Planted 6/1/14-7/20/14).  
Sept. 30, 2014 --- Report Aquaculture.  
Dec. 15, 2014 --- Fall Barley, Fall Wheat, and all other Fall-Seeded Small Grains.

The following exceptions apply to the above acreage reporting dates:

- If the crop has not been planted by the above acreage reporting date, then the acreage must be reported no later than 15 calendar days after planting is completed.
- If a producer acquires additional acreage after the above acreage reporting date, then the acreage must be reported no later than 30 calendar days after purchase or acquiring the lease. Appropriate documentation must be provided to the county office.
- If a perennial forage crop is reported with the intended use of “cover only,” “green manure,” “left standing,” or “seed,” then the acreage must be reported by July 15th.

Noninsured Crop Disaster Assistance Program (NAP) policy holders should note that the acreage reporting date for NAP covered crops is the earlier of the dates listed above or 15 calendar days before grazing or harvesting of the crop begins.

For questions regarding crop certification and crop loss reports, please contact your local FSA office.

## Maintaining Stored Grain Quality

With spring right around the corner, producers are reminded to keep an eye on the condition and quality of the stored grain. Remember to contact your local FSA office if you notice changes in the condition and quality of the stored grain.

## Direct Loan Changes

Changes were made to the interest rate charged on loans where FSA provides 50 percent or less on jointly financed purchases of real estate also called Direct Farm Ownership Participation Loans. The interest rate will be the greater of 2.5 percent or the current interest rate for direct Farm Ownership loans minus 2 percent, as a fixed rate for the duration of the loan. At present, the March direct Farm Ownership rate is 4.25 percent. Because the 2.5 percent floor is greater than subtracting 2 percent from the direct farm ownership loan rate, the rate for Direct Farm Ownership Participation Loans in March is 2.5 percent.

## Unauthorized Disposition of Grain

If loan grain has been disposed of through feeding, selling or any other form of disposal without prior written authorization from the county office staff, it is considered unauthorized disposition. The financial penalties for unauthorized dispositions are severe and a producer’s name will be placed on a loan violation list for a two-year period. Always call the county office before you haul any grain under loan.

## Honey Loans Available

Marketing assistance loans and loan deficiency payments for 2013 crop year honey are available **through March 31, 2014**. The national loan rate for honey is \$.60 per pound. Market prices currently exceed the loan rate; so LDPs are not available right now.

To be eligible for a loan, the producer must have produced honey in the United States during the calendar year for which the loan is requested, and extracted the honey on or before Dec. 31 of the applicable crop year; have continuous beneficial interest in the honey through date of repayment of the loan; and been responsible for the financial risk of keeping the honey. Producers are responsible for maintaining the quality of farm-stored honey during the term of the loan.

The honey must be produced in the United States by an eligible producer, from an approved floral source, and stored in approved containers.

The containers must be marked with the producer’s name, type of honey, number of container and net weight. Pre-loan inspections are required before the loans can be disbursed.

Honey used as collateral may not be disposed of without approval of the county office staff.

## 2013 ACRE Program Reports

Participation in 2013 ACRE requires production reports for planted acres that must be submitted for small grains and other crops **by July 15, 2014**. Production reports may be submitted by the 2013 crop year operator, owner or other producer with an interest in the reported acreage. Failure to file a production

report (FSA-658) for a farm enrolled in ACRE will result in the farm’s producers being ineligible for any ACRE contract payments and the actual yield used to determine future benchmark farm yields will be zero.

## Microloan Program

The Farm Service Agency (FSA) offers applicants a Microloan designed to help farmers with credit needs of \$35,000 or less. The loan features a streamlined application process built to fit the needs of new and smaller producers. This loan program will also be useful to specialty crop producers and operators of community supported agriculture (CSA).

Eligible applicants can apply for a maximum amount of \$35,000 to pay for initial start-up expenses such as hoop houses to extend the growing season, essential tools, irrigation and annual expenses such as seed, fertilizer, utilities, land rents, marketing, and distribution expenses. As financing needs increase, applicants can apply for a regular operating loan up to the maximum amount of \$300,000 or obtain financing from a commercial lender under FSA’s Guaranteed Loan Program.

In addition to microloans, FSA offers several farm loan programs that provide funding to purchase land, livestock, equipment, feed, seed, and supplies, or can be used to construct buildings or make farm improvements.

Individuals interested in applying for a microloan or would like to discuss other farm loan programs available, should contact your local FSA office to setup an appointment with a loan approval official. The Microloan program Fact Sheet can be [found here](#).

Selected Interest Rates for March 2014	
90-Day Treasury Bill	0.125%
Farm Operating Loans — Direct	2.250%
Farm Ownership Loans — Direct	4.250%
Limited Resource Loans	5.000%
Farm Ownership Loans — Down Payment	1.500%
Emergency Loans	3.250%
Farm Storage Facility Loan -- 7 year	2.125%
Farm Storage Facility Loan -- 10 year	2.750%
Farm Storage Facility Loan -- 12 year	2.875%
Sugar Storage Facility Loans -- 15 year	3.125%
Commodity Loans 1996-Present	1.125%

## USDA Enhances Farm Storage Facility Loan Program

The U.S. Department of Agriculture (USDA) announced the expansion of the Farm Storage and Facility Loan program, which provides low-interest financing to producers. The enhanced program includes 22 new categories of eligible equipment for fruit and vegetable producers.

Producers with small and mid-sized operations, and specialty crop fruit and vegetable growers, now have access to needed capital for a variety of supplies including sorting bins, wash stations and other food safety-related equipment. A new more flexible alternative is also provided for determining storage needs for fruit and vegetable producers, and waivers are available on a case-by-case basis for disaster assistance or insurance coverage if available products are not relevant or feasible for a particular producer.

Additionally, Farm Storage and Facility Loans security requirements have been eased for loans between \$50,000 and \$100,000. Previously, all loans in excess of \$50,000 required a promissory note and additional security, such as a lien on real estate. Now loans up to \$100,000 can be secured by only a promissory note.

The low-interest funds can be used to build or upgrade permanent facilities to store commodities. Eligible commodities include grains, oilseeds, peanuts, pulse crops, hay, honey, renewable biomass commodities, fruits and vegetables. Qualified facilities include grain bins, hay barns and cold storage facilities for fruits and vegetables.

Contact your local FSA office or view the [FSFL fact sheet](#) for more information.

## Beginning and Limited Resource Farmers

FSA has funding to assist beginning farmers and or members of socially disadvantaged groups to finance agricultural enterprises. Under these designated farm loan programs, FSA can provide financing to eligible applicants through either direct or guaranteed loans.

FSA defines a beginning farmer as a person who:

- Has operated a farm for not more that 10 years;
- Will materially and substantially participate in the operation of the farm;
- Agrees to participate in a loan assessment, borrower training and financial management program sponsored by FSA;
- Does not own a farm in excess of 30 percent of the county’s median farm size; and
- Also, the applicant must meet the loan eligibility requirements of the program to which he/she is applying.

**Note:** All applicants for direct farm ownership loans must have participated in a business operation of a farm for at least three years.

To find out more about loans for Beginning Farmer and Ranchers and more basic qualifications required, contact your local FSA county office to setup an appointment with a loan approval official.



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## Livestock Producers Affected by Severe Weather Urged to Keep Good Records

The U.S. Department of Agriculture’s (USDA) Farm Service Agency (FSA) again appeals to livestock producers affected by natural disasters such as the drought in the West and the unexpected winter storm in the upper Midwest to keep thorough records. This includes livestock and feed losses, and any additional expenses that are a result of losses to purchased forage or feed stuff.

In addition to western drought and the early-winter snowstorms, there are a variety of disasters from floods to storms to unexpected freezes. Each event causes economic consequences for farmers and ranchers throughout the United States. FSA recommends that owners and producers record all pertinent information of natural disaster consequences, including:

- Documentation of the number and kind of livestock that have died, supplemented if possible by photographs or video records of ownership and losses;
- Dates of death supported by birth recordings or purchase receipts;
- Costs of transporting livestock to safer grounds or to move animals to new pastures;
- Feed purchases if supplies or grazing pastures are destroyed;
- Crop records, including seed and fertilizer purchases, planting and production records;

Visit [www.fsa.usda.gov](http://www.fsa.usda.gov) or an FSA county office to learn more about FSA programs and loans. For information about USDA’s Farm Bill implementation plan, visit [www.usda.gov/farmbill](http://www.usda.gov/farmbill).

Dates to Remember	
Mar. 17	Deadline to obtain 2014 NAP coverage on spring planted crops.
Mar. 31	Final Availability for 2013 crop wheat, barley, oats, honey loans and LDPs.
May 26	Memorial Day Holiday. <b>FSA Offices Closed.</b>
June 2	Deadline to apply for 2013 commodity loans and LDP's on feed grains, soybeans, pulse crops.
July 4	Independence Day Holiday. <b>FSA Offices Closed.</b>
July 15	Final date to submit 2013 production for ACRE participants.

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To file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html), or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax at (202) 690-7442 or e-mail at [program.intake@usda.gov](mailto:program.intake@usda.gov). USDA is an equal opportunity provider and employer.”