

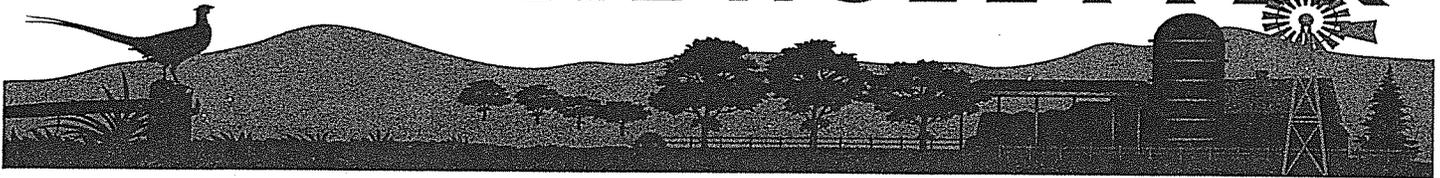


NEWSLETTER

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February 13, 2015

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Agricultural Risk Coverage and Price Loss Coverage (ARCPLC)

The direct payments that producers used to receive through base acreage on the farm have gone away. ARC-County, ARC-Individual and PLC are the new programs available and designed to support farm revenue. Farms that participate in PLC or ARC programs have a one-time opportunity to maintain the farm's current base acreage through 2018 or reallocate (but not increase) base acreage. Covered commodities include wheat, oats, barley, corn, grain sorghum and soybeans.

There is also an opportunity for farms to update the program payment yield for each covered commodity based on 90 percent of the farm's 2008-2012 average yields per planted acre, excluding any year when no acreage was planted to the commodity. In many cases, the current farm yields are low. Updating yields now or at least inquiring as to what they currently are on your farm may be something to consider.

A CCC-858 form is generated by the office after receiving yield information and being informed of a re-allocation decision which one landowner on the farm must sign to request the updates. For example, if you have a farm with 10 tracts of land, only one of the current landowners on a tract must sign the form for the entire farm.

You have until **February 27, 2015** to complete the re-allocation of base acres and/or yield update process. **March 31, 2015** will be the deadline to choose which program that you will want to elect to participate in through 2018. If you do not choose, the farm will be automatically enrolled in PLC for the 2015 – 2018 crop years (2014 will be excluded). Please contact your local office for more information.

Noninsured Crop Disaster Assistance Program (NAP)



NAP provides insurance for crops that are not covered by federal crop insurance programs. Basic NAP provides 50% loss coverage at 55% of the market price. NAP service fees start at \$250 per crop with a \$750 max per county.

For the 2015 and future years, NAP has now been expanded to include **buy-up protection**. Producers may now elect coverage for each individual crop between 50 and 65 percent, in 5 percent increments, at 100 percent of the average market price. Producers also pay a fixed premium equal to 5.25 percent of the liability with a maximum premium of \$6,563 (all crops will be covered at the 65/100 level after paying the maximum premium.) A waiver of service fees applies to limited resource farmers, beginning farmers and socially disadvantaged farmers. The premiums for buy-up coverage for these farmers are reduced by 50 percent. (A CCC-860 form must be completed to certify your status.)



March 16, 2015 is the last day to get crop insurance for the following crops for 2015: (eligible crops vary by office and not all crops available are listed) Beans (processing), Beans (fresh market), Brussel Sprouts, Cantaloupe, Celery, Corn, Cucumbers, Eggplant, Honeydews, Oats, Okra, Peppers, Pumpkins, Grain Sorghum, Sorghum Forage, Squash, Soybeans, Sweet Corn (processing), Sweet Corn (Fresh Market), Sweet Potatoes, Sunflowers, Tomatillos, Tomatoes (processing), Tomatoes (Fresh Market) and Watermelons. (Crops available through Federal Crop Insurance are underlined. You need to contact a private crop insurance agent to purchase. A list of agents is available at our offices.) Please call us to check crop availability.

(NAP cont'd)

As a reminder to NAP Policyholders, please submit your prior year's crop production records as soon as possible, if you have not done so already. Production reports for most crops are due by July 15, 2015. If production records are not submitted, your NAP coverage will be reduced. Also, when reporting your 2015 crop acreage, please review your acreage reports carefully. If your reported acreage is off by more than 15%, plus or minus, you will be ineligible for NAP benefits. Paid measurement service is available.

If you suspect serious crop damage, you must report it to FSA and file a notice of loss **within 15 calendar days** after the disaster occurrence or the date the damage is apparent. If your crop will not be taken to harvest or is handpicked, you will need to have an appraisal done. Please, **do not destroy your field until a loss adjuster has given the field a final appraisal**. In addition, if you have experienced prevented planting of crops on your policy, you may file a notice of loss. More than 35% of the total eligible acreage intended for planting must be prevented to qualify. Intention to plant must be established and a field visit required.

ELAP - Honeybee Assistance



The 2014 Farm Bill authorized the Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP). It covers losses due to eligible damaging weather or loss as determined by the Secretary. ELAP provides for the loss of honeybee colonies in excess of normal mortality (17.5%). It covers damage to honeybee hives and honeybee feed that was purchased or produced for eligible honeybees including additional feed purchased above normal quantities to sustain honeybees until additional feed becomes available. Eligible loss conditions include: colony collapse disorder (CCD), eligible winter storm, excessive wind, flood, hurricane and lightning. For 2015 and future years, losses will need to be reported to FSA within 30 days of when they are apparent. If you would like to apply or have any questions, please give your local office a call.

Tree Assistance Program (TAP)

TAP provides financial assistance to qualifying orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes and vines damaged by natural disasters. Eligible trees, bushes and vines are those from which an annual crop is produced for commercial purposes. Nursery trees include ornamental, fruit, nut and Christmas trees produced for commercial sale. Growers must have suffered losses in excess of 15% in addition to normal mortality. The trees, bushes or vines must be replaced within 12 months from the date the application is approved. For 2015 and future years, losses will need to be reported to your local FSA office within 90 days of when they are apparent.

Livestock Indemnity Program (LIP)

The 2014 Farm Bill now makes LIP a permanent program which covers livestock death losses in excess of normal mortality due to eligible adverse weather events. Eligible adverse weather events include: lightning; hurricanes; floods, blizzards; and extreme heat and cold. Eligible livestock include: Beef cattle, Dairy cattle, Bison, Poultry, Sheep, Equine and Swine. Documentation of death and inventory records is required. Notice of loss must be reported to our office within 30 days of when they are apparent. If you would like to apply or have any questions, please contact your local office.

Conservation Reserve

Enhancement Program (CREP)

CREP allows farmers and ranchers to voluntarily enroll environmentally sensitive land into a program that decreases erosion, restores wildlife habitat and safeguards ground and surface water. CREP is a partnership with federal and state government and is limited to specific geographic areas. The following practices are included in CREP: **Grass Waterways, Contour Grass Strips, Filter Strips and Riparian Buffers**. Between Federal and State funding, most practices are fully installed at no cost to you with 100% cost share reimbursement! Rental payments are 100% to 150% greater than normal rates and most are over \$100 per acre! Also, a \$100 per acre sign-up incentive payment applies! (except for contour grass strips).

Under CREP, program participants enroll in contracts of 10 to 15 years. Participants remove cropland or marginal pastureland from agricultural production and convert the land to grass, trees or other vegetation. Under the riparian buffer and filter strip practice, you may apply for permanent fencing and/or a watering facility, if you need to fence animals from a stream or pond. To qualify, you must have a cropping history on the land. (cropping history is not needed for riparian buffers on marginal pastureland.) Please call the office for further details or to apply.

Farm Storage Facility Loan Program (FSFL)

The Farm Storage Facility Loan (FSFL) program allows producers of eligible commodities to obtain low-interest financing to build or upgrade farm storage and handling facilities. The maximum principal amount of a loan through FSFL is \$500,000. Participants are required to provide a down payment of 15 percent, with CCC providing a loan for the remaining 85 percent of the net cost of the eligible storage facility and permanent drying and handling equipment. Loan terms of 7, 10 or 12 years are available depending on the amount of the loan. The following commodities are eligible for farm storage facility loans: corn, grain sorghum, soybeans, oats, wheat, barley or minor oilseeds harvested as whole grain; For other than whole grain harvest—corn, grain sorghum, wheat, oats or barley; hay; renewable biomass; fruits and vegetables - cold storage facilities. In addition to the loan for a cold storage facility, a variety of supplies, including **sorting bins, wash stations, hydro coolers, packing systems, graders, ice machines, food safety-related equipment and more are now eligible.** Also, now all loans of up to \$100,000 (including outstanding current FSFL loan balances) can be secured by only a promissory note (without a lien taken on real estate). After the stored commodity has been marketed, the facility may, with prior approval, be used to temporarily store equipment and other agricultural items until the next harvest season. The February interest rate for the 7 year loan is **1.875%**! For more information about FSFL please give us a call or go to www.fsa.usda.gov.

Farm Record Changes

For the 2015 crop year, will you be acquiring new parcels, no longer farming a current parcel, or have the owners changed on your current parcels? Verification proving you will be the operator for the 2015 crop year or a highly erodible land determination may be needed for newly acquired parcels. If you are no longer farming a parcel, a reconstitution may need to be completed. Please notify the county office to update your farm records.

Acreage Reporting

After spring planting, producers should certify their 2015 acreage. Filing an accurate acreage report for all crops and land uses, including failed acreage and prevented planting, may prevent the loss of benefits for a variety of programs. **Reminder:** the deadline to report spring forage seeding is June 15th. Perennial forage and fall seeded small grains were to have been reported by November 15th. Most other crops are to be reported by July 15th. Failed acreage must be reported within fifteen (15) calendar days of the disaster event and before disposition of the crop. Prevented planting must be reported no later than fifteen (15) calendar days after the final planting date. For crops enrolled in the Non-insured Crop Disaster Assistance Program (NAP), acreage reports are to be completed by the earlier of November 15th for fall seeded small grains or perennial forage, June 15th for spring seeded small grains or forage, July 15th for all other crops, or fifteen (15) calendar days before the onset of harvest or grazing of the specific crop being reported. Please contact the office to schedule an appointment.

Farm Ownership Loans

Eligible applicants may obtain direct loans up to a maximum indebtedness of \$300,000. Maximum indebtedness for guaranteed loans is \$1,355,000 (adjusted annually for inflation). The maximum repayment term is 40 years for both direct and guaranteed farm ownership loans. Special financing is available for **beginning farmer and SDA applicants** under the FSA Down Payment Program. The applicant must make a cash down payment of at least 5 percent of the purchase price. The term of the loan is 20 years. The interest rate is 4 percent below the direct rate, but will not be lower than 1.5 percent. The remaining balance must be obtained from a commercial lender or private party. FSA may guarantee the other lenders loan. The maximum loan from FSA will be \$300,000.00, 45% of the purchase price, or 45% of the appraised value whichever is lower. Please call your local office for more information.

Youth Loans

These are available as direct loans only and have a maximum loan amount of \$5,000. Youth loans may be made to individuals who are sponsored by a project advisor, such as a 4-H Club, FFA or local vocational instructor. Individuals must be at least 10 but not more than 20 years old to be eligible. Please call your local office for more information.

Farm Operating Loans and Microloans

Farm Operating Direct and Guaranteed Loan Programs provide low-interest financing for producers to purchase farm operating inputs. Eligible applicants may obtain direct loans for up to a maximum indebtedness of \$300,000 and a direct operating Microloan for up to a maximum indebtedness of \$50,000. Maximum indebtedness for a guaranteed loan is \$1,355,000 (adjusted annually for inflation). The repayment term may vary, but typically it will not exceed seven years for intermediate-term purposes. Annual operating loans are generally repaid within 12 months or when the commodities produced are sold. Please call your local office for more information.

New Jersey State Office
Farm Service Agency
300 Clocktower Dr. Suite 202
Hamilton Square, NJ 08690



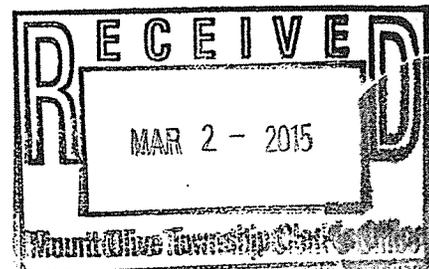
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DATES TO REMEMBER:

- February 27, 2015 – Final day to complete the ARCPLC re-allocation/yield update process
- March 16, 2015 – Final day to obtain NAP coverage on crops listed in above article
- March 31, 2015 – Final day of Election under the ARCPLC program for farms with base acres
- June 1, 2015 – Final day to pay your 2015 MPP-Dairy premium, if applicable
- June 15, 2015 – Final day to timely report spring forage seeding
- July 15, 2015 – Final day to timely report most crop acreages
- July 15, 2015 – Final day to timely submit 2014 NAP production records



Dairy - Margin Protection Program (MPP)

The 2014/2015 deadlines have past. Participating dairy farms must make their 2016 annual coverage elections between July 1 and September 30, 2015. Dairy farms that are currently not participating may also enroll during this period. MPP offers protection to Dairy Farmers when the difference between the all milk price and the average feed cost falls below a certain dollar amount selected by the producer. A \$100 administrative fee applies. Producer premiums vary depending on the coverage level selected. The \$4.00 margin protection at the 90% coverage level (of established production) is free with the \$100 administrative fee. Reminder: remaining 2015 premiums are due by **June 1, 2015**, if applicable. Please call your local office for more information.

Marketing Assistance Loans

Marketing assistance loans are beneficial if you are storing grain, waiting for the price to rise, but need operating money now. These are nine-month low interest loans that can be paid back any time before maturity. The current interest rate for February is 1.25%! Paperwork is minimal. Please call your local office for more information. Current loan rates are as follows: Corn- 2.15 bu., Barley – 1.67 bu., Grain Sorghum – 3.73 cwt., Oats – 1.38 bu., Soybeans – 5.04 bu., Wheat – 2.59 bu.

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