### August 2020





### Farm Service Agency Electronic News Service

## BULLETIN

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- USDA Offers Help to Fire-Affected Farmers and Ranchers in San Luis Obispo County
- Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation

### San Luis Obispo County FSA Updates

# San Luis Obispo County Farm Service Agency

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### San Luis Obispo County Producers Urged to Consider NAP Risk Protection Coverage Before Crop Sales Deadlines

The USDA Farm Service Agency (FSA) encourages you to review available USDA crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the crop deadline of **September 1, 2020**.

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.

The following crops in San Luis Obispo County have NAP application deadlines as follows:

**September 1, 2020** – All Grazing and Forage Grasses and Mixed Forage, All Grazing and Seed Crops.

Marina Arballo Riley Haas Russell Todd

### County Office Committee (COC):

Elena Clark, Chairperson Daniel Jaureguy, Vice Chairperson Nicolette Alford, Member Humberto Ponce, Advisor

#### **Next COC Meeting**

August 10th - Tentative

**October 1, 2020 –** Perennial Tree Crops, Fall planted Garlic, Fall planted Onions, Strawberries

**December 1, 2020 –** Honey, all other forage or grazing crops (Barley, oats, triticale, wheat, etc.)

**December 15, 2020 –** Asparagus, Artichokes, and Perennial Herbs

You can determine if crops are eligible for federal crop insurance or NAP by visiting the RMA website.

NAP offers higher levels of coverage, from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Producers of organics and crops marketed directly to consumers also may exercise the "buy-up" option to obtain NAP coverage of 100 percent of the average market price at the coverage levels of between 50 and 65 percent of expected production. NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production.

For all coverage levels, the NAP service fee is the lesser of \$325 per crop or \$825 per producer per county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties.

Beginning, underserved and limited resource farmers are now eligible for free catastrophic level coverage.

Federal crop insurance coverage is sold and delivered solely through private insurance agents. Agent lists are available at all USDA Service Centers or at <u>USDA's online Agent Locator</u>. You can use the <u>USDA Cost Estimator</u> to predict insurance premium costs.

For more information on NAP, service fees, sales deadlines, contact your San Luis Obispo County USDA Service Center at 805-434-0396 or visit fsa.usda.gov.

# **USDA Offers Help to Fire-Affected Farmers and Ranchers in San Luis Obispo County**

The Farm Service Agency's (FSA) reminds farmers and ranchers affected by the recent wildfires in San Luis Obispo County that disaster assistance programs are available to support their recovery efforts.

FSA administers a suite of safety-net programs to help you recover from lost livestock, grazing land, fences or eligible trees, bushes and vines as a result of a natural disaster:

Non-Insured Crop Disaster Assistance Program (NAP) - provides financial assistance to
producers of non-insurable crops when low yields, loss of inventory, or prevented planting
occur due to natural disasters including excessive wind and qualifying drought (includes
native grass for grazing).

- Livestock Indemnity Program (LIP) offers payments to eligible producers for livestock death losses in excess of normal mortality due to adverse weather.
- Tree Assistance Program (TAP) provides assistance to eligible orchardists and nursery tree growers for qualifying tree, shrub and vine losses due to natural disasters including excessive wind and qualifying drought.
- Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP) provides emergency relief for losses due to feed or water shortages, disease, adverse weather, or other conditions, which are not adequately addressed by other disaster programs.
- **Emergency Loan Program** available to producers with agriculture operations located in a county under a primary or contiguous Presidential or Secretarial disaster designation. These low interest loans help producers recover from production and physical losses.
- **Emergency Conservation Program (ECP)** provides emergency funding for farmers and ranchers to rehabilitate land severely damaged by natural disasters; includes fence loss.

For more information on these programs, contact your San Luis Obispo County USDA Service Center at 805-434-0396 or visit <u>fsa.usda.gov/disaster</u>,

# Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation

Farmers and ranchers can use the *Farm Loan Discovery Tool* on farmgers.gov to find information on USDA farm loans that may best fit their operations.

USDA's Farm Service Agency (FSA) offers a variety of loan options to help farmers finance their operations. From buying land to financing the purchase of equipment, FSA loans can help.

USDA conducted field research in eight states, gathering input from farmers and FSA farm loan staff to better understand their needs and challenges.

#### **How the Tool Works**

Farmers who are looking for financing options to operate a farm or buy land can answer a few simple questions about what they are looking to fund and how much money they need to borrow. After submitting their answers, farmers will be receiving information on farm loans that best fit their specific needs. The loan application and additional resources also will be provided.

Farmers can download application quick guides that outline what to expect from preparing an application to receiving a loan decision. There are four guides that cover loans to individuals, entities, and youth, as well as information on microloans. The guides include general eligibility requirements and a list of required forms and documentation for each type of loan. These guides can help farmers prepare before their first USDA service center visit with a loan officer.

Farmers can access the Farm Loan Discovery Tool by visiting farmers.gov/fund and clicking the "Start" button. Follow the prompts and answer five simple questions to receive loan information that is applicable to your agricultural operation. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser, and is fully functional on mobile devices. It does not work in Internet Explorer.

#### **About Farmers.gov**

In 2018, USDA unveiled farmers.gov, a dynamic, mobile-friendly public website combined with an authenticated portal where farmers will be able to apply for programs, process transactions, and manage accounts.

The Farm Loan Discovery Tool is one of many resources on farmers.gov to help connect farmers to information that can help their operations. Earlier this year, USDA launched the *My Financial Information* feature, which enables farmers to view their loan information, history, payments, and alerts by logging into the website.

USDA is building farmers.gov for farmers, by farmers. In addition to the interactive farm loan features, the site also offers a Disaster Assistance Discovery Tool. Farmers can visit <a href="mailto:farmers.gov/recover/disaster-assistance-tool#step-1">farmers.gov/recover/disaster-assistance-tool#step-1</a> to find disaster assistance programs that can help their operation recover from natural disasters.

For more information, contact your San Luis Obispo County USDA Service Center at 805-434-0396 or visit <u>farmers.gov.</u>

Persons with disabilities who require accommodations to attend meetings or participate in Farm Service Agency programs should contact Jeff Sledd at 805-434-0396 ext. 2 or Federal Relay Service at 1-800-877-8339.

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