

# Ties to the Land Newsletter

July -September 2012



**Racine/Kenosha/Milwaukee  
FSA Office**  
1012 Vine St.  
Union Grove, WI 53182  
262-878-3353



New for the e-mail newsletter! You can "Ctrl + click" on any [blue underlined](#) headline or topic in any FSA article to be directed to the national FSA page for more information.

## ATTENTION CHECK WRITERS!

FSA/CCC is moving toward OTCnet, an electronic method for processing customer check payments. When a check is submitted for payment either in person or through the mail, the check will be converted into an Electronic Funds Transfer (EFT). The funds will be debited from the producer's account, usually within 24 hours of receipt. Please see the U.S. Department of Treasury legal notices posted in the Service Center or visit the following U.S. Department of Treasury Internet site for detailed information.



<http://fms.treas.gov/otcnet/legal.html>

### **What is OTCnet?**

OTCnet is a Web-based online application process for converting paper checks presented to FSA into electronic debits to the producer's bank account. It presents many benefits, such as reducing lost/misplaced checks and paper handling. This improves customer relations, speeds the check clearing process, and reduces the potential for human error.

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**How will my check be handled?**

The check will be scanned into the system and voided. The customer will not receive the check back from FSA. FSA will hold checks for up to 14 calendar days to ensure that the item was successfully processed, and then FSA will shred the check.

**How quickly will funds be transferred from my account?**

The transfer of funds from your account could occur within 24 hours. **Therefore, you should be sure that you have sufficient funds in your account to process the transaction.** If you do **not** have sufficient funds, we may initiate the transaction again.

**How will this transaction appear on my account statement?**

The transfer of funds will be reflected on your account statement. The transaction may be recorded in a different place on your statement than where your checks normally appear, such as under “other withdrawals” or “other transactions”.

**What are my rights if there is a problem with the transaction?**

You have protections under Federal law for an unauthorized electronic fund transfer from your account. You should contact your financial institution immediately if you believe that the transaction reported on your account statement was not properly authorized or is otherwise incorrect.

**DEADLINE REMINDERS FOR MANAGED HAYING AND GRAZING ON CRP ACREAGE**

Landowners are reminded that if they have written approval to hay or graze any Conservation Reserve Program (CRP) acreage that haying must be completed by September 15, 2012 and grazing livestock must be removed no later than September 30, 2012.

In order to hay or graze CRP acreage, participants must obtain a modified conservation plan to include haying or grazing requirements as determined by the Natural Resources Conservation Service. Haying and grazing plans must be site specific and reflect local wildlife concerns and needs.

Authorization of CRP managed haying and grazing can only be on certain cover practices such as grass or legume cover or native grasses. It is not

authorized where trees, windbreaks, shrubs, wildlife habitat or food plots were planted. Other restrictions include grass waterways, filter strips, riparian buffers and established or restored wetlands. Managed haying cannot be authorized until after the cover is fully established. CRP acreage may only be authorized for haying or grazing every three years.

The haying or grazing privileges may be rented or leased. However the participant must inform FSA of the renter's name and must identify the acreage to be hayed or grazed. The same acreage cannot be hayed and grazed. The participant is also responsible for re-establishing any failed cover at their own expense.

CRP participants who take advantage of this provision must report the number of acres actually hayed or grazed no later than September 30, 2012 and reports are subject to spot check by USDA. Participants must also report tonnage harvested or the number of livestock grazed by September 30, 2012.

A 25 percent payment reduction, which will be taken from the participant's annual rental payment, applies to the CRP acreage that is hayed or grazed. Contact Jeanette at the FSA office for more information and details regarding the potential haying or grazing of CRP acreage.

**FILING FOR NAP CROP LOSSES**

The CCC-576, Notice of Loss, is used to report failed acreage and prevented planting and may be completed by any producer with an interest in the crop. Timely filing a Notice of Loss is required for all crops including grasses. For losses on crops covered by the Non-Insured Crop Disaster Assistance Program (NAP) and crop insurance, you must file a CCC-576, Notice of Loss, in the FSA County Office within 15 days of the occurrence of the disaster or when losses become apparent.

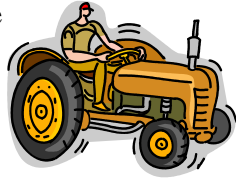
If filing for prevented planting, an acreage report and CCC-576 must be filed within 15 calendar days of the final planting date for the crop.



## FARM SAFETY

Summer is an exciting and hectic time on Racine, Kenosha, and Milwaukee County farms. We here at the FSA office care about our customers, and want to remind them to practice farm safety.

Remember to: Walk around machinery and check shields and guards; make sure the PTO's master shield is in place; make sure Slow Moving Vehicle signs are on machinery.



If you are taking medicine, take it at the appropriate time and eat on schedule.

If you are working in grain bins know that flowing grain can kill, and it can kill quickly. It takes less than five seconds for a person caught in flowing grain to be trapped. Try not to work alone in bins or confined spaces, and if that's not possible let someone know where you are by checking in regularly by cell phone.

The American Society of Safety Engineers (ASSE) offers the following safety tips for farmers:

1. Educate yourself on farm equipment. Read and follow instructions according to the equipment's manuals about safety.
2. Conduct regular equipment inspections.
3. Don't wear loose clothing while entering confined spaces such as grain bins, silos and hoppers as this can prevent entanglements.
4. Install Rollover Protective Structures (ROPS) on tractors.
5. Use seat belts while operating tractors with a ROPS. Do not allow additional passengers on the tractor with you.
6. While operating tractors and other farm equipment, be very cautious on rural roadways.
7. Use protective gear when operating machinery: Be familiar with hazardous chemicals. Take extra precaution when handling chemicals such as anhydrous ammonia, carbon dioxide, methane gas and hydrogen sulfide.
8. Consistently educate your family and co-workers about safety practices, especially children.

## HIGHLY ERODIBLE LANDS AND WETLAND COMPLIANCE

Producers participating in most programs administered by the Farm Service Agency (FSA) and the Natural Resources Conservation Service (NRCS) are required to abide by certain conditions on any land owned or farmed that is highly erodible or that is considered a wetland.

To be in compliance with the highly erodible land conservation and wetland conservation provisions, producers must agree, that they will not:

- Produce an agricultural commodity on highly erodible land without a conservation system;
- Plant an agricultural commodity on a converted wetland;
- Convert a wetland to make possible the production of an agricultural commodity.

Producers planning to remove fence rows, convert woodlots to cropland, combine crop fields, divide a crop field into two or more fields, install new drainage, or improve or modify existing drainage, must notify the FSA and update Form AD-1026. FSA will notify NRCS and NRCS will then provide highly erodible land or wetland technical determinations.

To get additional information on highly erodible land and wetland conservation compliance contact the FSA office or the NRCS office at a local USDA Service Center. Additional information about conservation programs offered by FSA can be found online at [www.fsa.usda.gov/conservation](http://www.fsa.usda.gov/conservation), and information on NRCS programs can be found at <http://www.nrcs.usda.gov>.



## **WISCONSIN FARM LOAN PROGRAMS AVAILABILITY DETERMINED BY A NUMBER OF FACTORS**

The Wisconsin Farm Service is a national leader in farm loans, providing 640 loans to beginning or Socially Disadvantaged farmers in fiscal year 2011 and 1,434 farm ownership and operating loans in the same fiscal year. However, many people are not aware of how FSA's farm loan funding to the states is determined each fiscal year to ensure that we are able to meet the needs of Wisconsin farmers visiting our offices to apply for loans.

Each fiscal year Congress allocates FSA loan funds as part of the USDA budget. Congress makes allocations for each loan program: direct operating, direct farm ownership, emergency disaster, guaranteed operating and guaranteed farm ownership.

The FSA national office then allocates loan funds to each state based on a formula used to determine potential loan needs. A major factor in the allocation formula is the number of farmers in each state.

### **Definitions**

Congress sets targets by reserving loan funds in each loan program for beginning farmers and socially disadvantaged farmers.

Congress defines beginning farmers as those who have not operated a farm for more than 10 years and for a farm ownership loan, does not own farm real estate which does not exceed 30 percent of the median farm acreage in the county.

In addition, Congress defines socially disadvantaged groups, for farm loan program purposes, as being American Indians or Alaskan natives, Asians, African Americans, native Hawaiians or Pacific Islanders, Hispanics and women.

### **Target dates**

Fifty percent of the direct operating loan funds and 75 percent of the direct farm ownership loan funds are targeted or reserved for beginning farmers. These reserves of direct loan funds remain in effect until September 1 each fiscal year.

For the guaranteed loan programs, 40 percent of the operating loan funds and 40 percent of the farm

ownership loan funds are reserved for beginning farmers until April 1 each fiscal year.

After the target dates the loan funds can be used for non-beginning farmer applications. The percentage of targeted loan funds for socially disadvantaged farmers is based on the state percentage of the total rural population made up of socially disadvantaged groups and the statewide percentage of total farmers who are female.

Operating and farm ownership loan funds are reserved until September 1<sup>st</sup> each fiscal year. There can be situations where FSA has approved a loan request but loan funds are not available.

At the same time loan funds may be available in other reserved categories or other loan programs. Also other states may still have loan funds available while Wisconsin has used up our allocation.

FSA suggests that farmers apply for a loan even when loan funds have run out for a program because FSA still accepts, processes, and approves loan applications subject to funding. All approved loans are placed on a waiting list by the type of loan and category until the loan money becomes available. Approved loans are funded based on the date the application was received in the FSA office.

Therefore submitting the application earlier helps to set the application's place in the waiting line for loan funds.

Information on Farm Service Agency loan programs is available at your local FSA office or the FSA website at [www.fsa.usda.gov](http://www.fsa.usda.gov).

### **FSA INTEREST RATES FOR JULY 2012**

<b>COMMODITY LOAN</b>	<b>1.250%</b>
<b>7-YEAR FACILITY LOAN</b>	<b>1.125%</b>
<b>10-YEAR FACILITY LOAN</b>	<b>1.625%</b>
<b>12-YEAR FACILITY LOAN</b>	<b>1.875%</b>
<b>FARM OPERATING-DIRECT</b>	<b>1.50%</b>
<b>FARM OWNERSHIP-DIRECT</b>	<b>3.625%</b>
<b>FARM OWNERSHIP-DOWN PAYMENT</b>	<b>1.500%</b>
<b>CONSERVATION LOAN</b>	<b>3.625%</b>





## NEW FEMA MAPS FOR KENOSHA COUNTY

In Kenosha County floodplains were originally identified as part of the Flood Insurance Study (FIS) and the accompanying Flood Insurance Rate Maps (FIRMS) produced by the Federal Emergency Management Agency (FEMA) for Kenosha County in 1981. The last update and revision to the FIRMS for Kenosha County was in 1996. In 2007, FEMA initiated and has recently completed a Map Modernization Program for Kenosha County which has resulted in updated digital Flood Insurance Rate Maps (dFIRMS). Flood elevations and floodplain limits were identified through detailed studies along the Des Plaines River, Fox River, Pike River, Root River, and selected tributaries and are included in the new FIS. The FIS also depicts “approximate” floodplains along streams and lakes where no detailed engineering studies were conducted.



Kenosha County and other municipalities that participated in the National Flood Insurance Program (NFIP) were required to update their floodplain zoning maps and ordinances to reflect the new FEMA floodplain maps and be consistent with the State model floodplain ordinance, no later than June 19, 2012 or be suspended from the NFIP. Following a public hearing, the Zoning Ordinance for the unincorporated areas of the County was amended, updated, and approved by the Kenosha County Board, WDNR, and FEMA. The new flood hazard maps became effective June 19, 2012.

Adoption of these new floodplain elements will allow the Kenosha County Department of Planning and Development to continue to protect life, health and property, minimize public expenditures for costly flood

control projects, minimize rescue and relief efforts, minimize business interruptions and damage to public facilities, restrain the occurrence of future flood blight areas, and maintain eligibility for Kenosha County residents to obtain affordable flood insurance coverage. It is worth noting that as a result of the Kenosha County Planning & Development regulating land use based on an earlier adopted floodplain overlay district that was equivalent to the new FEMA flood hazard maps, very few residences will see a change in their risk zone and/or their Base Flood Elevation (BFE).

The U.S. Congress mandated federally regulated or insured lenders to require flood insurance on properties that are located in areas at high risk of flooding. Areas at high risk of flooding are referred to as Special Flood Hazard Areas (SFHA). SFHA are inside the 1% annual flood-risk floodplain area (100-year floodplain). Over the life of a 30-year mortgage, there is a 26% chance that a property in a SFHA will be flooded. The Kenosha County flood maps SHFA zones are labeled with the letters A or AE.

Kenosha County landowners whose property is within the SFHA may receive a letter from their lender about the new flood hazard maps and flood insurance requirements. In an effort to supply as much information as possible to Kenosha County residents regarding the new floodplain mapping we have designed a webpage to help you understand how you will be affected, what your property’s risk for flooding is, and what insurance options you have. Visit <http://www.co.kenosha.wi.us/plandev/NewFloodHazardMapsandInsuranceRequirements.html>.

The new flood hazard maps will be a valuable tool to regulate land use in the floodplain and to help builders and developers, lenders, realtors, insurance agents and the general public to determine flood risk, develop mitigation measures, and encourage responsible risk management decision-making.



1. How long does it take to make an inch of topsoil?  
 A. One Day  
 B. Around 12-18 months  
 C. A lifetime  
 D. 200 to 1,000 years
2. Soil comes in a rainbow of colors.  
 A. True, they can come in black, red, yellow, white, brown, and gray.  
 B. False, soil is only brown and black and that's it.
3. Planets like Mars and Venus have soil?  
 A. True, all planets in our solar system have soil.  
 B. False, just Earth has soil.
4. How many counties in the United States have a soil survey?  
 A. 100,000  
 B. 3000  
 C. 1000  
 D. Just Racine, Kenosha, and Milwaukee Counties in WI
5. Five tons of topsoil spread over an acre is as thick as:  
 A. A hair  
 B. 5mm  
 C. 2 inches  
 D. A hand
6. The Fox River in WI actually flows North instead of South, like most rivers in the U.S.  
 A. True  
 B. False

7. How many gallons of water does it take to produce 1 pound of plant material?  
 A. 1 gallon  
 B. 10 gallons  
 C. About 25 – 120 gallons  
 D. About 200 gallons
8. The perfect soil for most plants and soil organisms is:  
 A. Cement  
 B. Sand  
 C. Silt  
 D. Clay  
 E. Loam
9. An acre of corn can give off 4,000 gallons of water per day in evaporation.  
 A. True  
 B. False
10. How many flowers must a bee tap to make a pound of honey?  
 A. 2 Million  
 B. 200,000  
 C. 200  
 D. 1 Big Daisy
11. Why does a farmer plant cover crops?  
 A. To provide pretty blooms  
 B. To cover ugly land  
 C. To prevent soil from washing away  
 D. To justify buying more farm equipment
12. How fast does water travel up a tree?  
 A. As fast as an airplane  
 B. 1 foot per hour  
 C. 50 feet per hour  
 D. 150 feet per hour
13. How much of America's soil is still at risk of erosion?  
 A. Erosion? What Erosion?  
 B. 35%  
 C. All of it  
 D. None of it, everything is ok

Contact NRCS, 262-8787-1243 Ext. 3, for information on cost share practices related to topics in the quiz.

Check out Web Soil Survey  
<http://websoilsurvey.nrcs.usda.gov/app/HomePage.htm>

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Answers: 1.D, 2.A, 3.B, 4.B, 5.B, 6.A, 7.C, 8.E, 9.A, 10.A, 11.C, 12.D, 13.B



**Racine County Land Conservation**  
**14200 Washington Ave.**  
**Sturtevant, WI 53177**  
**262-886-8440**

**<http://www.racineco.com/landconv/>**

Staff Contributions by:  
Chad Sampson, Jon Grove, & Brian Sadler

### **Dry Weather and Conservation**

On July 16<sup>th</sup>, the Racine County Emergency Board recognized Racine County has been declared in a level 2 - "severe drought". Landowners with grassed waterways and grassed buffers must continue to follow existing maintenance plans. In many cases, no mowing, harvesting or grazing is allowed. In some cases, harvesting or mowing may be allowed after August 1<sup>st</sup>. Please contact the appropriate agency before harvesting or grazing any of your Conservation Reserve Program land.



*Stressed corn field*

### **Back to the Fair**

With the return of summer comes the return of the Racine County Fair. From July 25-29, Racine County Land Conservation staff will be on site at the fair to answer general conservation questions, discuss programs and project installation procedures. Conservation photos will be available for viewing.

### **Drought and Wetlands**

Due to the dry conditions, many wetlands are more accessible than in the past. This makes it easy to harvest, drain, or pasture these areas.



*Manure spread illegally in wetlands*

Here are the rules regarding wetlands.

1. You cannot fill the wetlands
2. You cannot add new drainage to the wetlands
3. You cannot remove woody vegetation to create more cropland
4. You cannot spread manure in wetlands
5. You can put a crop in if existing conditions allow you to
6. You can allow livestock to graze wetlands

If you have other questions regarding wetlands, contact your local regulatory agency for information.

### **Student Environmental Poster Contest**

The Racine County Land Conservation Department is looking for students and teachers to participate in the Annual Student Poster Contest. Cash prizes will be awarded to the top three posters in each division within Racine County. The top three posters will be displayed at the department booth at the 2013 Racine County Fair. First-place posters will advance to the Area Contest. All posters must be submitted to the Racine County Land Conservation office, located at 14200 Washington Avenue, Sturtevant, Wisconsin, no later than **4 p.m. on FRIDAY OCTOBER 5, 2012.**

For contest rules visit <http://www.wlwca.org>. Please contact our office with your school and number of participants between 8:00 a.m. and 4:30 p.m.



**Kenosha County**  
**PO Box 550**  
**Bristol, WI 53104**  
**262-857-1945**

**Racine County**  
**209 N Main Street**  
**Burlington, WI 53105**  
**262-767-2929**

Article Submitted by: Rose Skora  
rose.skora@ces.uwex.edu

## **SECURING FARMERS AND FARMLAND WORKSHOP**

UW Cooperative Extension, Wisconsin Farmers Union and Town & Country RC&D with funding from the Grazing Lands Conservation Initiative, are holding a one-day workshop for everyone interested in farm transition, beginning farmers, and farmland preservation.

Declining farm numbers and loss of farmland is a critical issue for the future of our rural landscapes and communities and the future of our food system and agricultural economy. This workshop will provide key information about what farmers and landowners need to successfully transition to the next generation or to non-family members and also information for new farmers looking for land. The workshop will pay particular attention to the farmland preservation tools available, including conservation easements and land trusts.

Presentations will include details on government and organizational resources but also first-hand accounts from farmers and families who are going or have gone through transitions to maintain farmers and farmland.

Date: Wednesday, September 19<sup>th</sup>, 2012

Location: The Duck Inn, N6214 Delavan, WI 53115

### **PROGRAM SCHEDULE**

9:00am: Registration

9:30am: Welcome and Introductions

9:45am: The Toolbox... What do you Need to Think About When Transferring the Farm? How Can New Farmers Get Started?

10:15am: Break

10:30am: Farmland Preservation, Land Trusts and Conservation Easements

11:45am – 1:00pm: Lunch/Speaker/Networking

- 11:45am: Diversifying the Farm to Bring in the Next Generation
- 12:15pm: Networking and Informational Booths

1:00pm: Break-out Sessions

- A: Dairy Transition and Beginnings
- B: Preserving my Farm, A Panel Discussion of 3 Operations who have used Farmland Preservation Tools to Keep the Farm

2:30pm: Break

2:45pm: Next Steps – Getting Your Transition or Start-up Plan Underway

For more information or to request a brochure, contact Rose Skora.



## **FARMER TO FARMER WEBSITE**

The Farmer to Farmer Corn and Forage website is an electronic neighborhood bulletin board that allows local farmers to get in touch with one another to facilitate the marketing of feed commodities. It has recently been expanded to connect those with productive pastures to those producers who are in need of pastures.

The site developed and supported by UW-Extension, can be found at <http://farmertofarmer.uwex.edu>. This site is only designed to facilitate the farmer-to-farmer connection and initial communication.