

Ties to the Land Newsletter

April-June 2015



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Resources for landowners and operators of Racine, Kenosha, and Milwaukee County

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WRITE THIS DOWN! IMPORTANT DATES!

Kenosha County
Dairy Breakfast
Saturday, June 20th, 2015
6:30 a.m. to 10:30 a.m.
Herda Farms LLC
4602 Hwy 83
Burlington

Racine County
Dairy Breakfast
Saturday, June 27th, 2015
7:00 a.m. to 11:00 a.m.
Lone Chestnut Farms
26720 Plank Rd.
Burlington



Racine/Kenosha/Milwaukee FSA Office
 1012 Vine St.
 Union Grove, WI 53182
 262-878-3353
www.fsa.usda.gov

ARCPLC DEADLINE MOVED TO APRIL 7TH

Producers have spent the past few months making decisions in relation to new safety net programs established by the 2014 Farm Bill. Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC), are the new safety net programs that provide important financial protection against unexpected changes in the marketplace.

The original deadline to complete this process was March 31st, 2015. As of the publication of this newsletter, producers were given one additional week, until April 7th, 2015 to complete base reallocation, update yield history, and elect a program for each farm operated.

If you are a farm owner or operator, and you have questions about the new ARCPLC program, please feel free to contact the FSA office at 262-878-3353.

APRIL 2015 INTEREST RATES			
COMMODITY LOAN	1.250%	7-YEAR FACILITY LOAN	1.875%
FARM OPERATING-DIRECT	2.375%	10-YEAR FACILITY LOAN	2.125%
FARM OWNERSHIP-DIRECT/CONSERVATION LOAN	3.375%	12-YEAR FACILITY LOAN	2.250%
FARM OWNERSHIP-DOWN PAYMENT	1.500%		

SUBMIT LOAN REQUESTS FOR FINANCING EARLY

The Farm Loan team in Green County is already working on operational loans for spring 2015 so it is important that potential borrowers submit their requests early so they can be timely processed. Funding should be available for all loan purposes. Farm Loan manager, Nicole Allison, along with the rest of the Farm Loan staff located at the Green County FSA Office can help determine which loan programs are best for Racine, Kenosha, and Milwaukee County producers.

FSA offers a wide range of low interest loans that can meet the financial needs of any farm operation for just about any purpose. The traditional **farm operating and farm ownership loans** can help large and small farm operations take advantage of early purchasing discounts for spring inputs as well expenses throughout the year.

Microloans are a simplified loan program that will provide up to \$50,000 to eligible applicants. These loans are targeted for smaller operations and non-traditional operations and can be used for operating expenses, starting up a new agricultural enterprise, purchasing equipment, or any other need associated with a farming operation. The staff at the Racine Kenosha Milwaukee County FSA office can provide you with basic information on farm operating and Microloans and provide you with applications as well. Loans to beginning farmers and members of socially disadvantaged or underserved groups are a priority.

If you are interested in a different type of loan, the Racine Kenosha Milwaukee County office can also help you with the following types of loans:

Marketing Assistance Loans - These loans allow producers to use eligible commodities as loan collateral and obtain a 9-month loan while the crop is in storage. The purpose of these loans is to give the producer some cash flow and allow them to market the crop when prices may be more advantageous.

Farm Storage Facility Loans - These loans can be used to build permanent structures used to store eligible commodities. These structures would include bunker silos, grain bins, hay storage structures and **refrigerated structures for vegetables and fruit. The limit for a facility loan is \$500,000.**

Please call the Racine Kenosha Milwaukee County office if you have questions about any of the loans available through FSA.



DAN TRELOAR - COUNTY CONSERVATIONIST

KENOSHA LAND & WATER CONSERVATION

19600 - 75TH ST. BRISTOL, WI 53104

(262) 857-1900 FAX (262) 857-1920

Email: dan.treloar@kenoshacounty.org

Website: <http://www.kenoshacounty.org/index.aspx?nid=676>

WHAT IS A FLOOD??

Anywhere it rains, it can flood. A flood is a general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water. Many conditions can result in a flood: snowmelt, overtopped banks, outdated or clogged drainage systems and rapid accumulation of rainfall.



Just because you haven't experienced a flood in the past, doesn't mean you won't in the future. Flood risk isn't just based on history; it's also based on a number of factors: rainfall, river-flow, topography, flood-control measures and changes due to building and development.

Flood-hazard maps have been created to show different degrees of risk in our community, which help determine the cost of flood insurance. The lower the degree of risk, the lower the flood insurance premium.

DETERMINING THE RISK

To identify Kenosha County flood risk, FEMA conducts a Flood Insurance Study. The study includes statistical data for river flow, hydrologic/hydraulic analyses, and rainfall and topographic surveys. FEMA uses this data to create the flood hazard maps that outline Kenosha's different flood risk areas.



Floodplains are shown as high-risk areas or Special Flood Hazard Areas (SFHAs). Some parts of floodplains may experience frequent flooding while others are only affected by severe storms. However, areas directly outside of these high-risk areas may also find themselves at considerable risk.

UNDERSTANDING YOUR AREA

Changing weather patterns, erosion, and development can affect floodplain boundaries. FEMA is continuously updating and modernizing the nations Flood Insurance Rate Maps (FIRMS). These digital flood hazard maps provide an official depiction of flood hazards for each community and for properties located within it.

FEMA has published almost 100,000 individual Flood Insurance Rate Maps. By examining your map and learning how to read it you can make informed decisions about protecting your property, both financially and structurally. The FEMA Flood Map Service Center (found at <https://msc.fema.gov/portal>) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). You can use the Flood Map Service Center to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk. The FEMA resource and document library located at www.fema.gov/media-library/assets/documents/7984?id offers great tutorials that educate users on the use and application of the Flood Insurance Rate Maps. Each component of the FIRM is explored and each tutorial includes a section that contains examples of how to get specific information from a FIRM. Kenosha County Interactive mapping website located at <http://wi-kenoshacounty.civicplus.com/index.aspx?nid=673> can also show you where the floodplain district lies on your individual property.



FARMLAND AND WETLAND EASEMENTS- APPLICATIONS ACCEPTED NOW FOR 2015 FUNDING

Applications for the Agricultural Conservation Easements Program (ACEP) for 2015 funding are now being accepted through **April 30, 2015**.

ACEP offers Agricultural Land Easements, and Wetlands Reserve Easements. The eased lands remain privately owned, and public access is not required.

The Agricultural Conservation Easement Program (ACEP) provides financial and technical assistance to help conserve agricultural lands and wetlands and their related benefits. Under the Agricultural Land Easements component, NRCS helps Indian tribes, state and local governments and non-governmental organizations protect working agricultural lands and limit non-agricultural uses of the land. Under the Wetlands Reserve Easements component, NRCS helps to restore, protect and enhance enrolled wetlands.

Agricultural Land Easements protect the long-term viability of the nation's food supply by preventing conversion of productive working lands to non-agricultural uses. Land protected by agricultural land easements provides additional public benefits, including environmental quality, historic preservation, wildlife habitat and protection of open space.

Wetland Reserve Easements provide habitat for fish and wildlife, including threatened and endangered species, improve water quality by filtering sediments and chemicals, reduce flooding, recharge groundwater, protect biological diversity and provide opportunities for educational, scientific and limited recreational activities.

Through the wetland reserve enrollment options, NRCS may enroll eligible land through:

Permanent Easements – Permanent Easements are conservation easements in perpetuity. NRCS pays 100 percent of the easement value for the purchase of the easement. Additionally, NRCS pays between 75 to 100 percent of the restoration costs.

30-year Easements – 30-year easements expire after 30 years. Under 30-year easements, NRCS pays 50 to 75 percent of the easement value for the purchase of the easement. Additionally, NRCS pays between 50 to 75 percent of the restoration costs.

Term Easements - Term easements are easements that are for the maximum duration allowed under applicable State laws. NRCS pays 50 to 75 percent of the easement value for the purchase of the term easement. Additionally, NRCS pays between 50 to 75 percent of the restoration costs.

30-year Contracts – Term easements are easements that are for the maximum duration allowed under applicable State laws. NRCS pays 50 to 75 percent of the easement value for the purchase of the term easement. Additionally, NRCS pays between 50 to 75 percent of the restoration costs.

For wetland reserve easements, NRCS pays all costs associated with recording the easement in the local land records office, including recording fees, charges for abstracts, survey and appraisal fees, and title insurance.

Land eligible for agricultural easements includes cropland, rangeland, grassland, pastureland and nonindustrial private forest land. NRCS will prioritize applications that protect agricultural uses and related conservation values of the land and those that maximize the protection of contiguous acres devoted to agricultural use.

Land eligible for wetland reserve easements includes farmed or converted wetland that can be successfully and cost-effectively restored. NRCS will prioritize applications based the easement's potential for protecting and enhancing habitat for migratory birds and other wildlife.

Contact Brandi Richter or Rhia Holden in the Racine Kenosha Milwaukee NRCS office at 262-878-3353, extension for more information.



Cooperative Extension
University of Wisconsin-Extension
Kenosha & Racine Counties

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

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

2015 YOUTH TRACTOR CERTIFICATION COURSE

Offered by Kenosha, Racine and Walworth Counties UW-Extension

The Tractor Certification Course is a 24-hour program designed to teach safety as it relates to driving farm implements on public roads, offering both classroom and hands-on tractor driving experiences, for youth under the age of 16 and over the age of 12.

When: June 15 - 19 and June 22, 2015

Time: 8am – Noon

Where: Burlington High School

Cost: \$50/participant



This course meets the Wisconsin Act 455, Section 10, Section 346.925 "Operation of agricultural machinery by youthful operators" law that states "...After April 30, 1996 no person may direct or permit a child under the age of 16 years to operate a farm tractor or self-propelled implement of husbandry on the highway unless the child has been certified as successfully completing a tractor and machinery operation safety-training course..."

For More Information Contact:

Leigh Presley, Kenosha/Racine Counties UW Extension, 262-857-1948 (Kenosha) or 262-767-2905 (Racine), leigh.presley@ces.uwex.edu **OR** Peg Reedy or Kristine Ely, Walworth County UW Extension: 262-741-4961, peg.reedy@ces.uwex.edu, kristine.ely@ces.uwex.edu

Please send registration form and payment to:

Walworth County UW Extension, Tractor Safety Program
100 W Walworth Street, PO Box 1001
Elkhorn, WI 53121-4362

2015 Tractor Safety Registration Form

Name of Youth: _____ Birth date: _____

Name of Youth: _____ Birth date: _____

Name of Parent(s)/Guardian(s): _____

Mailing Address: _____

City, State, Zip: _____

Phone: _____ E-mail: _____

of Youth _____ x \$50 = _____ Total Enclosed

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