

BARNYARDS & BACKYARDS

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Farm bill offers resources and options for returning veterans

The 2014 Farm Bill emphasized providing services and programs to encourage military veterans to become involved in production agriculture and agribusiness.

This outreach is for veterans at any stage of involvement in production agriculture, including those just becoming interested about the industry, to those seeking operating capital, or those looking to secure a real estate loan.

Financing Options

Veterans who qualify as first time or beginning farmers have several programs available through the Farm Service Agency (FSA) in the form of direct loans and loan guarantees. Direct loans are made and serviced directly through FSA, whereas guaranteed funding is offered for either a real estate or operating loan originated by a commercial bank or other lender and guaranteed by FSA for up to 95 percent of the loan value.

Veteran operators qualify for interest rates similar to those offered to beginning farmers within the micro loan program and other incentives in a direct loan situation.

In a guaranteed loan situation, FSA provides oversight of the loan after the guarantee has been made. Direct loans of up to \$300,000 may be made for up to 40 year terms and direct down-payment guarantee loans of \$300,000 for up to 45 percent of the purchase price for no more than 20 year terms.

Beginning farmers are expected to pay 5 percent of the purchase price as a down payment from their own funds. In addition, leadership or management experience while serving in any branch of the military may be substituted for one year of the three year experience requirement.

Micro loan programs are also available and are smaller scale loans for agricultural businesses.

Risk Management Opportunities

The full umbrella of policies and programs available under the Federal Crop Insurance program are an important resource for veteran farmers and ranchers. These programs cover a wide range of crops and livestock and help insure against unexpected losses due to weather, other natural disasters, and low prices.

Veterans may be eligible for premium reductions, fee waivers, and increased coverage at little or no cost, and other programs designed to make risk management more affordable.

Cost Share Opportunities

For veterans looking to improve conservation practices or make conservation improvements to their farms or ranches, cost share options are available through the Environmental Quality Incentives Program (EQIP) and other programs through the Natural Resources Conservation Service (NRCS) and FSA.

New and veteran producers may be eligible for up to 90 percent cost sharing and have other financial incentives available for implementing certain conservation practices on their farms or ranches.

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For more information

USDA has dedicated resources to assist veterans and their families. For resources to help new farmers and ranchers, visit:

- www.usda.gov/veterans or
- www.newfarmers.usda.gov.

Visit the Farm Service Agency (FSA) at bit.ly/agloanprograms for information on financing and loan programs, or visit your local FSA office to learn more about loan programs and other programs and resources available to military veterans.

USDA has web resources for new farmers at <http://newfarmers.usda.gov>.

Visit <http://RightRisk.org> for more information on this and other risk management topics pertinent to your operation.

Livestock grazing can be fire mitigation tool during the season

Some communities in the West face heightened wildfire risk almost every year.

In high risk years, a heavy growth of grass occurs in late fall or early spring followed by a hot, early summer leaving massive amounts of "flash" fuel just awaiting a lightning strike, a pitched cigarette, or the Fourth of July.

Historically, many small towns have had shared grazing spaces in the center of or surrounding towns referred to as the "commons." This practice provided not only nutrition for horses and milk cows

when we used them, but also reduced fire risk to adjacent areas.

Livestock grazing management can establish a natural fire break around areas needing protection by shortening vegetation height and removing flash fuels like dry grasses and ladder fuels such as small brush.

The side benefit is when a wildfire reaches the area of low vegetation, the flame height, heat, and intensity drop, allowing responders to have the upper hand.

Livestock can help with this targeted grazing in different ways, including removing grass, shrubs, slash, and timber risks. Cattle and horses usually consume grass; sheep and goats usually remove some grass but also forbs and small shrubs. If left for extended periods, goats, alpacas, and llamas will thin brush.

USDA Sustainable Agriculture Research Education and Colorado State University research trials used goats to thin and remove mountain mahogany to reduce fire risk near Beulah, Colorado, from 2003-2005. Targeted grazing trials by Texas A&M and Utah State University reduced grass and brush, including mesquite, to create fire breaks in the late 1990s. Research on using livestock to control fire risks have

been underway since 1927 at land-grant universities. Zimmerman and Neuenschwander wrote one of the most significant papers on the subject in 1984, which was published in the *Journal of Range Management* (JRM 37:104-110).

Landowners with significant fire risk, including infestation by pesky cheatgrass (downey brome), can still use livestock to reduce risks. It does not have to be your livestock. Establish a safety border by using electric fence to develop a 30- to 40-foot corridor around the inside perimeter of your property and then graze it with the appropriate livestock. If you have no livestock, possibly a neighbor will graze it for you and compensate for the pasture. In comparison to using a mower, which you have to fuel and then take the chance of shedding a spark when it hits a rock, livestock is a better option.

We call it targeted grazing since it is grazing to reach an objective and should include specific animal management. Some of our youngsters with animals possibly could start a "Fire Break Grazing" service.

Using livestock as a fire control tool is not a new concept. Part of Red Cloud's "Winter Count" elk hide on display at Agate Fossil Beds notes setting fires to draw herds of buffalo to certain areas and grazing bands of horses to keep lodges safe from fire. If you have livestock, or access to them – consider using them to enhance your wildfire safety.

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Goats can remove forbs and small shrubs to help establish a natural fire break.