

The Advancer

Fargo, Arkansas

Fall Edition 2020

Lakeview, Arkansas' Hidden Treasure

*Article featured in next issue



CORONAVIRUS SAFETY

Follow these easy steps to help prevent the spread of COVID-19.



Disinfect surfaces around
your home and work.



Wash your hands for at
least 20 seconds.



Sneeze or cough?
Cover your mouth.



Arkansas Land and Community Development Corporation
533 Floyd Brown Drive • P.O. Box 907 • Brinkley, AR 72021
Arkansas Land and Farm Development Corporation
484 Floyd Brown Drive P.O Box 743 Brinkley AR. 72021



Letter from the President

Dear Constituents:

Arkansas Land and Community Development Corporation (ALCDC) Policy and Program Planning Committee along with staff has continued to make plans to host Arkansas Land and Farm Development Corporation (ALFDC) 2020 Annual Membership Meeting and Conference. The Annual Membership Meeting will be held virtually **October 30, 2020 at 10:00 am**. A meeting link along with the agenda will be sent to all members who pre-register for the meeting. Due to COVID-19 federal and state meeting requirements, the Annual Conference has been temporarily rescheduled for the month of February 2021 in conjunction with ALCDC Annual Winter Farmers Conference.

This year represents over one hundred and one (101) years of existence for the historic home site of ALFDC and ALCDC and four decades of existence for ALFDC. The site was founded by Dr. Floyd Brown as the Floyd Brown Agriculture Training School. In 1915, Brown, a Mississippi native and a Tuskegee Institute student, visited the Brinkley Fargo community and found himself drawn to the area. In 1919, Brown returned to Arkansas with \$2.85 in his pocket and a plan to transform the educational landscape for black youth in the Delta.

Before the state of Arkansas made public funds available for segregated schools for black children, Floyd Brown, a graduate of Tuskegee Institute, founded and operated the Fargo Agricultural School (FAS) outside Brinkley (Monroe County). From 1920 to 1949, the private residential school offered “training for the head, hands and heart” and high school educations for hundreds of black youth at a time when the United States’ black population averaged five years or less of formal schooling. Along with offering a high school education for black youth, the school served as institutional community lighthouse by providing community outreach education to black farmers, landowners, and community resident. The school also held annual farmers conferences. Through ALCDC and ALFDC, the site today continues to represent the rich cultural history of its heritage.

The board and staff want to extend our sincere appreciation for your continued support and participation as members, supporters, and partners. If you have any question or concerns regarding the upcoming events, please contact Mrs. Tameecia Smith or Mary Harris at (870) 734-3005 or email alcdd1934@yahoo.com.

Sincerely

Dr. Calvin R. King, Sr.

President

ALCDC's Beginning Farmer and Rancher: Aresino Jefferson

Raised in the small farming community of Ratio, Arkansas, the ninth out of ten children born to Preston and Vivian Jefferson, the bustling agricultural activities of Ratio had a profound effect in the development of Aresino's life. Prior to graduating high school Aresino worked as a farmhand with Lawrence Agriculture in Crumrod, Arkansas. His duties as a production manager farm worker included operating farm equipment, production practices, and landscaping. After high school graduation from Helena/West Helena School District, Aresino attended ITT Technical Institute in Little Rock, Arkansas where he attained an Associate of Applied Science Degree in Criminal Justice, graduating with honors. After graduating he pursued a law enforcement from ITT Technical Institute in which he became a policeman for the Helena/West Helena Police Department.

At the age of twenty-two, Aresino married his high school sweetheart, Brittany. The Jefferson's have two daughters, Harper (7) & Hailyn (4). They presently reside in the city Helena/West Helena, Arkansas. While a successful law enforcement career was being developed, Aresino had gone from Patrolman to Lead Detective. Yet, the farm itch had become more intense. According to Aresino, in 2018 God turned his dream into a reality as Jefferson Farms Limited Liability Corporation was established. Arkansas Land & Community Development Corporation (ALCDC) provided technical assistance to Aresino in developing a farm operating loan business packet for the United States Department of Agriculture's (USDA) Farm Service Agency (FSA). Aresino became a member of ALCDC's Beginning Farmers and Ranchers (NBFR) Program. Aresino is currently farming soybeans with aspirations of growing cotton and corn.



As the Helena/West Helena Police Department Lead Detective, the position required more & more of his time. In September 2019 Aresino made the conscious decision to trade in his badge for farming boots. Aresino continues to work on behalf of the police department, testifying in court cases that he was involved in.

Currently, Aresino is in the process of securing long-term leases to utilize USDA's Natural Resource Conservation Services' EQIP Practices. Mr. Jefferson is currently looking to lease additional farmland in the Helena/West Helena region. In the future, he plans to pass the business down to his daughters.



Proposed Round Two of Economic Impact Payments From The IRS

Background

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed by the President on March 27, 2020.

The CARES Act provides significant financial relief in the form of tax credits for recovery rebates for 2020 to individuals and families during this time of the COVID-19 pandemic. The CARES Act further authorizes the Internal Revenue Service (IRS) to make advance refunds of the recovery rebate credits in calendar year 2020. The advance payments are now referred to as “Economic Impact Payments” or Payment.

Under the CARES Act, each eligible individual will receive \$1,200 in economic impact payment and an additional \$500 for each qualifying child the individual claims on the income tax return.

Are the Payments taxable?

No, the Payment you receive is not income to you, and you will not owe Federal income tax on it. A Payment is an advance credit payment and, therefore, will not reduce your refund or increase the amount you owe when you file your 2020 tax return next year. But you should keep a copy of the IRS letter you receive later this year listing the amount of your payment. Finally, a Payment will not affect an individual’s income for government assistance or benefit programs.

Will my Payment be reduced if my income is too little or too much?

Eligible individuals don’t need a minimum income for the Payment.

However, for higher income individuals, the Payment amount is reduced by 5% of the amount that your adjusted gross income exceeds \$75,000 (\$112,500 for taxpayers filing as head of household or \$150,000 for taxpayers filing a joint return), until it is \$0.

The \$1,200 Payment for eligible individuals with no qualifying children (\$2,400 for married couples filing a joint return) will be reduced to \$0 once

adjusted gross income reaches the following thresholds:

- \$198,000 for taxpayers filing a joint return
- \$136,500 for taxpayers filing as head of household
- \$99,000 for all others

Each of these threshold amounts increases by \$10,000 for each additional qualifying child. For example, because families with one qualifying child receive an additional \$500 Payment, their \$1,700 Payment (\$2,900 for taxpayers filing a joint return) will be reduced to \$0 once adjusted gross income reaches the following thresholds:

- \$208,000 for taxpayers filing a joint return
- \$146,500 for taxpayers filing as head of household
- \$109,000 for all others

Any U.S. citizen, permanent resident or qualifying resident alien is eligible to receive EIP. An individual described below, however, is not eligible:

An individual who can be claimed as a dependent on another taxpayer’s return.

Examples: a college student who can be claimed on a parent’s return or an elderly parent who can be claimed on a child’s return.

An individual who is a nonresident alien.

An individual who filed Form 1040-NR or Form 1040NR-EZ, Form 1040-PR or Form 1040-SS for 2019.

Social Security Number or ATIN required

Every eligible individual or qualifying child for whom a Payment is made must show a social security number (SSN) that is valid for work in the United States and issued before the due date (including any extension) of the tax return for 2019 or the IRS adoption taxpayer identification number (ATIN) on the return.

Generally, for taxpayers filing a joint return, each spouse must have an SSN valid for work to qualify for a Payment. There is an exception if one of the spouses is a member of the Armed Forces of the United States (new Code 6428(g)(3)) at any time during the taxable year. In that case, only one spouse needs to have an SSN valid for work. For example, if the spouse who is a member of the Armed Forces has an SSN valid for work but his or her spouse has an ITIN, the spouse with the SSN valid for work may qualify for a \$1,200 Payment.

I have a tax filing obligation but have not filed my tax return for 2018 or 2019. Can I still receive a Payment?

Yes. The IRS urges anyone with a tax filing obligation who has not yet filed a tax return for 2018 or 2019 to file as soon as possible to receive a Payment as soon as possible. Taxpayers should include direct deposit banking information on the return.

I need to file a tax return. How long are the Payments available?

For those concerned about visiting a tax professional or local community organization in person to get help with a tax return, these Payments will be available through the rest of 2020.

Will I receive a Payment if I do not make enough money to normally have to file an income tax return?

Yes. Eligible retirees and recipients of Social Security retirement, disability (SSDI) or survivor benefits, Railroad Retirement benefits, or veterans' benefits, as well as individuals who do not make enough money to have to file a tax return, are also eligible for the Payment. Eligible individuals include those who have no income, as well as those whose income comes entirely from federal benefit programs, such as supplemental security income (SSI) benefits. No minimum income is needed for the Payment.

Notification

For security reasons, the law requires the IRS to mail a letter about the Payment to the taxpayer's last known address within 15 days after payment. The letter will provide information on how the payment was made and how to report any failure to receive the payment. If a taxpayer is unsure they're receiving a legitimate letter, the IRS urges taxpayers to visit IRS.gov first to protect against scam artists.

How will the IRS know where to send my payment?

Most individuals do not need to take any action. The IRS will calculate and automatically send the economic impact

payment to eligible individuals.

For individuals who have already filed a 2019 tax return, the IRS will use this information to calculate the payment amount. For those who have not yet filed a return for 2019, the IRS will use information from the taxpayer's 2018 tax return to calculate the payment. If an individual received a direct deposit of his or her refund based on a 2019 tax return (or 2018 tax return if no 2019 tax return has been filed), the economic impact payment will be deposited directly into the banking account reflected on the return filed.

The IRS does not have my direct deposit information. What can I do?

The Treasury Department developed a web-based portal for individuals to provide banking information to the IRS online, so that individuals can receive a payment sooner by direct deposit, as opposed to later by a check in the mail.

If I owe tax, or have a Payment agreement with the IRS, or owe other federal or state debts, will my Payment be reduced as an offset?

No, with one exception. The Payment will be offset only by past-due child support. The Bureau of the Fiscal Service will send you a notice if an offset occurs.

If you are married filing jointly and you filed an injured spouse claim with your 2019 tax return (or 2018 tax return if you haven't filed your 2019 tax return), half of the total Payment will be sent to each spouse and your spouse's Payment will be offset only for past-due child support. There is no need to file another injured spouse claim for the Payment.

Web Portal launched – Non- Filers: Enter Payment Info tool

IR-2020-69, April 10, 2020

For those who don't normally file a tax return, the process is simple and only takes a few minutes to complete. First, visit IRS.gov, and look for "Non-Filers: Enter Payment Info Here." Then provide basic information including Social Security number, name, address, and names of any qualifying children under age 17. The IRS will use this information to confirm eligibility and calculate and send a Payment. Using the tool to get your Payment will not result in any taxes being owed. Entering bank or financial account information will allow the IRS to deposit your payment directly in your account. Otherwise, your Payment will be mailed to you.

"Non-Filers: Enter Payment Info" is secure, and the information entered will be safe. The tool is based on Free File Fillable Forms, part of the Free File Alliance's offerings of free products on IRS.gov.

Agricultural Conservation Easement Program

Natural Resources Conservation Service

USDA's Natural Resources Conservation Service offers voluntary Farm Bill programs that benefit both agricultural producers and the environment.

Overview

The Agricultural Conservation Easement Program (ACEP) helps landowners, land trusts, and other entities protect, restore, and enhance wetlands, grasslands, and working farms and ranches through conservation easements.

Under the Agricultural Land Easements component, NRCS helps American Indian tribes, state and local governments, and non-governmental organizations protect working agricultural lands and limit non-agricultural uses of the land.

Under the Wetland Reserve Easements component, NRCS helps to restore, protect, and enhance enrolled wetlands.

Benefits

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 enhanced 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 non-developed recreational activities.

Agricultural Land Easements

NRCS provides financial assistance to partners for purchasing Agricultural Land Easements that protect the agricultural use and conservation values of land. The program helps farmers and ranchers keep working farms in agriculture. Eligible partners include American Indian tribes, state and local governments, and non-governmental organizations that have farmland or grassland protection programs. Under the Agricultural Land Easements component, NRCS may contribute up to 50 percent of the fair market value of the agricultural land easement. Where NRCS determines that grasslands of special environmental significance will be protected, NRCS may contribute up to 75 percent of the fair market value of the agricultural land easement.

Wetland Reserve Easements

NRCS provides technical and financial assistance directly to private landowners and American Indian tribes to restore, enhance, and protect wetlands through the purchase of a wetland reserve easement. For acreage owned by an American Indian tribe, there is an additional enrollment option of a 30-year contract.

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

- Permanent Easements are conservation easements in perpetuity. NRCS pays 100 percent of the easement value for the purchase of the easement, and 75 to 100 percent of the restoration costs.
- 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, and 50 to 75 percent of the restoration costs.
- 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 and between 50 to 75 percent of the restoration costs.
- 30-Year Contracts are only available to enroll acreage owned by Indian tribes. Program payment rates are commensurate with 30-year easements.

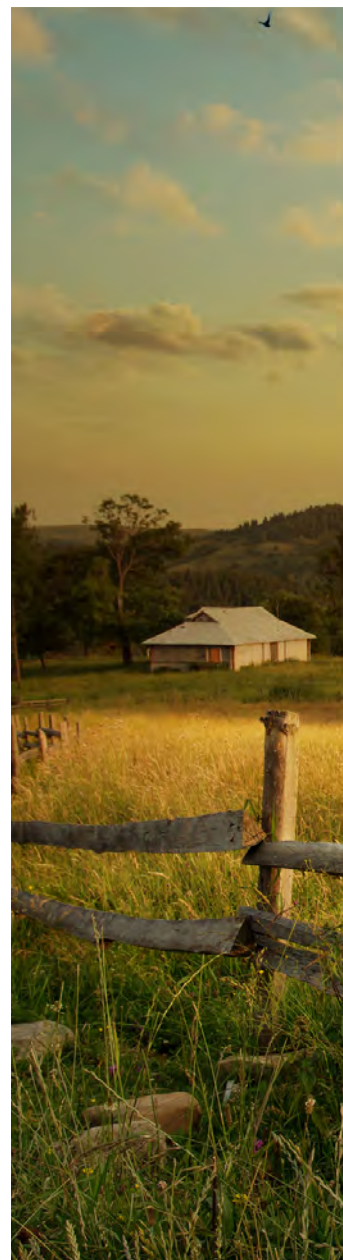
For Wetland Reserve Easements, NRCS pays all costs associated with recording the easement in the local land records office, including recording fees, charges for abstracts, survey and appraisal fees, and title insurance.

Who is Eligible?

Land eligible for Agricultural Land Easements includes cropland, rangeland, grassland, pastureland, and nonindustrial private forest land associated with an agricultural operation. 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. To enroll land through Agricultural Land Easements, NRCS enters into agreements with eligible partners. Land eligible for Wetland Reserve Easements includes farmed or converted wetlands that have been previously altered for agricultural production that can be successfully and cost-effectively restored. NRCS will prioritize applications based on the easement's potential for improving water quality and protecting and enhancing habitat for migratory birds and other wildlife.

To enroll land through Wetland Reserve Easements, NRCS enters into purchase agreements with eligible private landowners or American Indian tribes. NRCS and the landowner work together to develop and implement a wetland reserve plan to guide the restoration easement process. This plan restores, enhances, and protects the wetland's functions and values. More Information

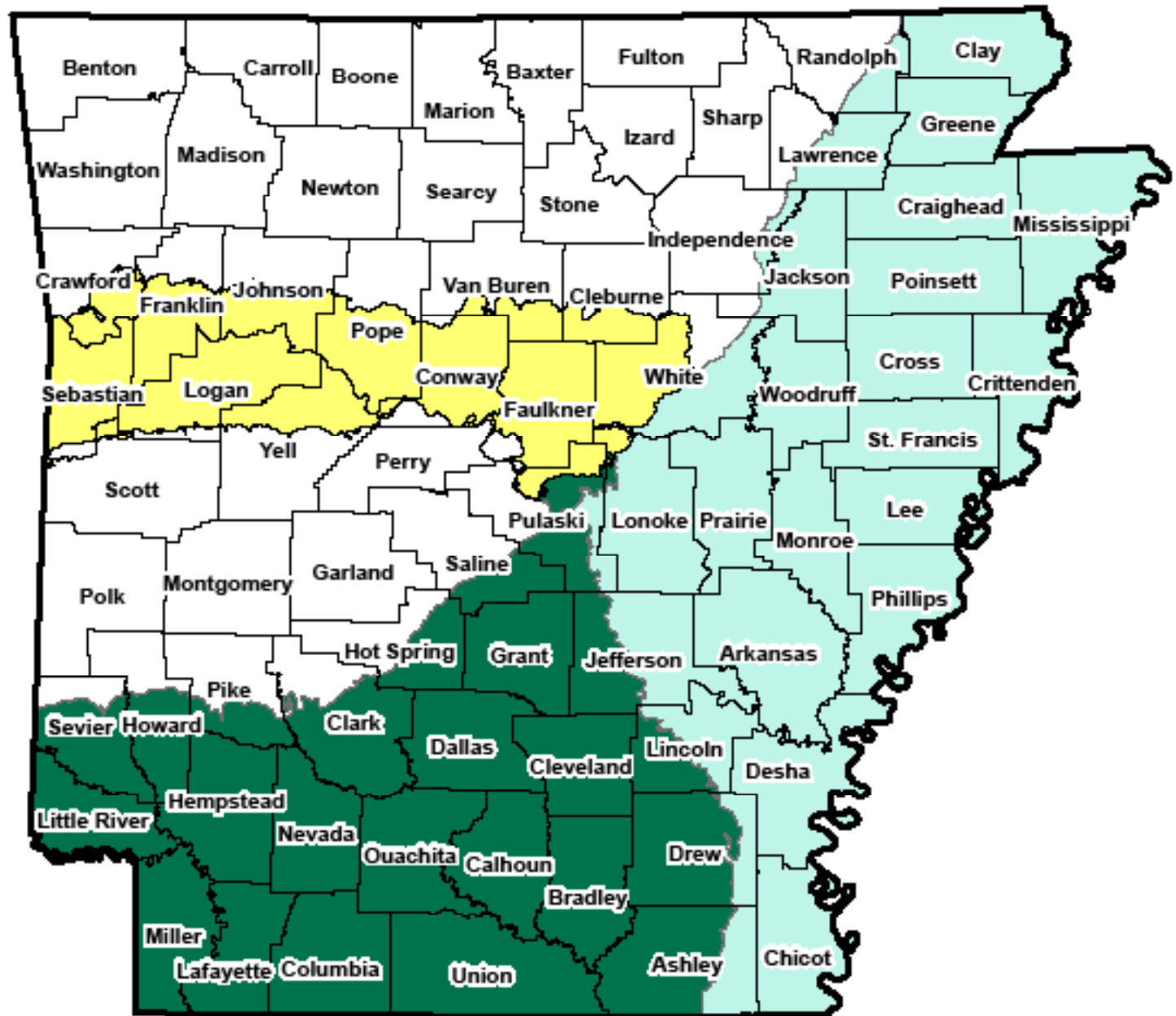
For more information, visit nrcs.usda.gov/farmbill or farmers.gov. Find your local USDA Service Center at farmers.gov/service-locator.



Natural Resources Conservation Service

nrcs.usda.gov

Arkansas WRE and FPE- FY 2020 Geographic Area Rate Cap (GARC)



ACEP-WRE and FPE Market Areas

Arkansas River Valley

Irrigated Cropland	\$2,600.00
Non-Irrigated Cropland	\$2,000.00
Wooded Non-CRP and Incidental Land	\$800.00
Wooded-CRP Planted Lands	\$1,100.00
Pasture Land	\$1,900.00

Mississippi River Valley

Irrigated Cropland	\$3,200.00
Non-Irrigated Cropland	\$2,300.00
Wooded Non-CRP and Incidental Land	\$800.00
Wooded-CRP Planted Lands	\$1,400.00
Pasture Land	\$1,900.00

Gulf Coastal Plain

Irrigated Cropland	\$2,600.00
Non-Irrigated Cropland	\$1,800.00
Wooded Non-CRP and Incidental Land	\$700.00
Wooded-CRP Planted Lands	\$1,000.00
Pasture Land	\$1,300.00

Remainder Of State

80% of Appraisal

Values shown are per acre units



PPP Eligibility Rules for Self-Employed-- Including Farmers

To be eligible for a PPP loan, a self-employed individual, including a self-employed farmer, must meet four requirements.

1. The self-employed person must have been in operation on February 15, 2020.⁷²
2. A self-employed person must have self-employment income.⁷³
This can be, for example, income from an independent contractor or a sole proprietor.
3. The self-employed person must have a principal place of residence in the United States.⁷⁴
4. The self-employed person must have filed, or intend to file, a 2019 IRS Form 1040 Schedule C.⁷⁵ This requirement is confusing and has important implications for farmers.

Schedule C and Farmer Eligibility

As the above section noted, to be eligible for PPP as a self-employed person, the applicant must have filed, or have plans to file, a 2019 Form 1040 Schedule C.⁷⁶ It appears SBA is interested in the financial tax records for the small businesses that apply for PPP. For those who filed (or will file) a 2019 Form 1040 Schedule C, the Self-Employed PPP Interim Final Rule provides detailed guidance on PPP eligibility.⁷⁷ For farmers, however, it is more complicated because they often do not file a Schedule C. While a detailed discussion of federal taxation is far beyond the scope of this Guide, the current Schedule C eligibility requirement forces farmers to think about these issues. Different kinds of business tend to file different tax forms. For corporations, the tax form filed will generally be a Form 1120, the "U.S. they are a: (1) sole proprietor; (2) independent contractor; or (3) eligible self-employed individual.

Corporation Income Tax Return."⁷⁸ The focus for this Guide, however, is the tax forms that smaller businesses use. Smaller businesses, especially those where there is a sole proprietorship, will often use an IRS Form 1040, the "Individual

Income Tax Return."⁷⁹ This is the familiar form that individuals tend to use. A sole proprietorship might be organized as a limited liability company (LLC), may be a sole proprietor that is not an incorporated business, or may be an independent contractor. In each of those cases, the sole proprietor uses an IRS Form 1040. IRS Form 1040 has a line for "other income" from what is called "Schedule 1, Additional Income and Adjustments to Income."⁸⁰ Schedule 1, in turn, has a line for "business income or (loss)." To get that number, the taxpayer must use "Schedule C, Profit or Loss From Business."⁸¹ Schedule C, in other words, is the IRS tax form that describes a sole proprietor's business income and expenses. Expenses on Schedule C include wages paid.

In sum, to be eligible for PPP, a self-employed person, sole proprietor, and independent contractor must use a Schedule C form for federal income tax purposes. It is not surprising that for the PPP program a self-employed person must produce some documentation from Schedule C. The problem for farmers is that the Self-Employed PPP Interim Final Rule seems to assume that every

self-employed person files a Schedule C, when in fact the overwhelming majority of self-employed farmers do not file a Schedule C.⁸² Most farmers file a Schedule F, "Profit and Loss from Farming," as well as a Form 1040.⁸³ For these farmers, the process is much like it is for other small business. Generally, a Form 1099 is filed, and Form 1099 requires a Schedule 1, and the Schedule 1 has a place for Schedule F. ⁸⁴ Like Schedule C, Schedule F has a line for the cost of labor hired. In other words, the Schedule F serves a similar function for the taxpayer as does a Schedule C, but one is for a small business, and one for a farm. Unfortunately, the Self-Employed PPP Interim Final Rule appears to require a Schedule C when applying for PPP, which many farmers simply do not have. The Rule does not mention a Schedule F, and does not discuss PPP eligibility for self-employed people who do not file a Schedule C.

The Treasury Department, however, has since released guidance that says farmers can use Schedule F in place of Schedule C.⁸⁵ Specifically, it says self-employed farmers who report their net farm profits on IRS Form 1040 Schedule 1 and Schedule

F should use Schedule F, line 34 (net farm profit), in place of Schedule C, line 31 (net profit). In order to be eligible for a PPP loan as a self-employed farmer, the farmer’s net profit on line 34 of Schedule F must be greater than zero.⁸⁶ According to the Treasury guidance, in all other respects the PPP calculation for

Schedule F filers is the same as that for Schedule C filers. It is important to note that this guidance expressly says that it “does not carry the force and effect of law independent of the statute and regulations on which it is based.”⁸⁷ That said, according to the Treasury Department, SBA will use this guidance to implement PPP. Any

farmers who have been discouraged from applying for a PPP by a lender, or have been denied by a lender, should try again. If the lender is not aware of the possibility of using a Schedule F, show the lender this Guide, and feel free to call FLAG for assistance.

Farm Eligibility and PPP

Despite some confusion on this question, agricultural producers, farmers, and ranchers can be eligible for PPP.⁸⁸ The vast majority of farms will qualify as sole proprietorships or under the category of self-employed individuals. As noted above, in general for self-employed people, including farmers, if the business has less 500 employees it will not be too large to be eligible for PPP.

A Treasury Department Frequently Asked Questions (FAQs) page for PPP confirms that “agricultural producers, farmers, and ranchers” are eligible for PPP.

Small farm cooperatives are also eligible.⁹⁰ The FAQ adds details that suggest some farms with more than 500 employees can still be eligible.⁹¹ Farms that have year-round workers are likely to be most benefited

by the program. For farms with employees, independent contractors are not counted when calculating the farm’s PPP loan amount.⁹² This is because independent contractors can themselves apply for a PPP loan.

Forms

⁷¹ PPP Borrower Application Form, at 1.
⁷² Self-Employed PPP Interim Final Rule, 85 Fed. Reg. 21747, 21748 (April 20, 2020).
⁷³ Self-Employed PPP Interim Final Rule, 85 Fed. Reg. 21747, 21748 (April 20, 2020).
⁷⁴ Self-Employed PPP Interim Final Rule, 85 Fed. Reg. 21747, 21748 (April 20, 2020).
⁷⁵ Self-Employed PPP Interim Final Rule, 85 Fed. Reg. 21747, 21748 (April 20, 2020).

⁷⁶ According to the Self-Employed PPP Interim Final Rule, a partner in a partnership may not file a separate PPP loan application as a self-employed individual. Instead, the partnership may file a PPP loan application and report the self-employment income of the general active partners as payroll costs. See Self-Employed PPP Interim Final Rule, 85 Fed. Reg. 21747, 21748 (April 15, 2020).
⁷⁷ Self-Employed PPP Interim Final Rule, See 85 Fed. Reg. 21747, 21748 (April 20, 2020).

Heir Property and Taxes

Tax Liens must first list or report their property to the tax collector. To find out where to pay your taxes and where to list your property, contact the tax collector's office in your county and for your city. Look out for tax bills which should be sent out in March. The statement should give you the option of paying in three (3) installments or all at once. In Arkansas, property taxes are due on the 10th day of the month of October (October 10th) of each year. Taxes from the previous year are paid on that date. For example, in October of 2011, property taxes from the year of 2010 will be due. Please be sure to pay your taxes on time each year. If your taxes are not paid on time, then you will be subject to pay a penalty in addition to what you would normally pay.

The amount of your tax bill is based on the value of your property, which is appraised every few years by the government. In Arkansas, the county assessor is required by law to value your property for tax purposes. Again, depending on where your land is, you should check to see in what county you should pay your taxes. If you do not pay your taxes within one (1) year from the date it is due, the land will be forfeited to the State and transmitted by certification to the Commissioner of State Lands for collection or sale. You will be notified that you have one (1) year to redeem before the land is sold.

The tax collector will advertise all tax liens, including amounts and owners, in the local newspaper. The list will also be available to the public for

inspection in the county assessor's office. The advertisement will list in alphabetic order the names of everyone who owes property taxes. These names will be followed by addresses of the property and the amount of unpaid taxes that are due. To prevent your land from being certified to the Commissioner of State Lands, you must pay the taxes due, interest, and any advertising cost at any time during the advertising period. Be sure to get a receipt from the tax collector for every payment that you make. Pay your taxes only to the tax collector at his or her office. Do not pay your taxes to a lawyer or any other third party.

If you do not know how much you owe in taxes, you are entitled to request a tax certificate from the tax collector. This certificate will tell you the total amount of taxes owed on your property.

Foreclosure on Tax Liens

If your property taxes are not paid, the government will collect that tax by selling your land. This is called foreclosure. Foreclosures occur in one of two ways: In-Rem Foreclosure and by court order. The In-Rem method is most common.

In-Rem Foreclosure

Generally, after (30) days from the date that the tax lien is first advertised, the government can file a certificate in your county courthouse showing the amount owed in taxes, interests, and cost. This certificate acts as a judgment (a formal order of a

judicial opinion) and the government can execute on that judgment after it has been on file at the courthouse for at least three months, but no longer than two years. Execution means that the government can have the land sold by the sheriff at public auction. When this method is used by the government, the government must either personally serve you with a copy of the order or certified letter to you within (30) days before the tax lien becomes a foreclosure. The letter will be sent to your last known address. However, if the government is unable to find your address, it does not have to send the letter.

The sale of your land can be stopped. You or any other person having an interest in the property can ask the clerk of superior court to cancel the foreclosure if the tax has since been paid or the tax lien was illegal. You can also get the sale canceled if you can now pay all the taxes owed plus the costs the tax office incurred up to this point.

Additionally, if the sale is held and the government buys your property, you may be able to convince it to resell the land to you for the amount of all taxes, costs, interest and penalties owed.

Foreclosure by Court Order

A court ordered tax foreclosure is more complicated and is used less often. It can start any time after a tax lien is put on the land. In a court ordered tax foreclosure, the tax collector must first post a

notice of the tax liens stating the following information: (1) the names of everyone who owes property taxes, followed by the address of the property and the amount of unpaid tax; (2) notice that the unpaid taxes will be increased by interest and costs; (3) notice that the county or city may sell the land to collect the taxes. The listed taxpayer and all other persons entitled to be made parties to the action are served with a summons (court papers) or may be served by publication (notice in the newspaper) if their addresses are unknown.

You or your attorney can challenge the court's decision to sell your property if you have a good reason to back you up. These reasons may be that payment of the lien has already been made to the tax collector; there was an unfair sale of the property; the sale was scheduled before the waiting (notice) period had passed; or all necessary parties were not given notice of the foreclosure. Sometimes a trial will be held to sort all this out. After the trial, the judge will make a decision (or judgment). If the judgment is in your favor, you get to keep your land (though possibly under

certain conditions). If the judgment is against you, the property will be sold at a public auction to the highest bidder. You are able to participate in the auction if you have the money to bid for the property.

The Foreclosure Sale

You can buy back your land at the auction if you are the highest bidder. But even if the property is sold to someone else, you have 10 days to make a higher upset bid. Either way, you may be able to hold on to your land. Or, if the government buys back your property, you may be able to hold on your land. Or, if the government buys back your property, you may be able to convince it to sell the land back to you for the amount of taxes, costs, interest, and penalties owed. You should know, however, that if your property is sold to someone else they may register a deed, you only have one (1) year to challenge that sale. On the flip side, if the county or municipality waits longer than ten (10) years to bring an action for unpaid taxes, they lose their right to foreclose.

Special Tax Breaks

Senior citizens and Disabled citizens may qualify for lower property (home and land) tax rates than other people. Check state and Federal rules on age and personal income requirements. Disabled individuals must provide some proof of their disability, like a certificate from their doctor or the social security office. To receive this special rate, contact the county tax assessor's office in your county. Be aware that each county may have its own deadline date by which you should file. There is also a \$300 credit on your homestead.

Agricultural tax breaks exist as well to help farmers. There are also special, lower tax rates on many farm products. Crops that are to be sold qualify for this rate. But crops grown for feed do not qualify for the lower tax rates and neither does poultry or livestock. You should consult with an attorney if you have questions about these tax rates.

Ownership of Heir Property

As an owner of heir property, you should work with the other owners to look after your land. Arrangements should be made to pay property taxes on time. Arrangements should also be made to divide the profits made off of the land equally among the property owners. If other heirs are not interested in the land, you may be able to purchase the estate from the owner. A lawyer can help them "deed" their share to

you. A lawyer could also make legal arrangements so that any heirs who live on the land can be the ones to make the decisions about it. If there are any family disagreements over the land, they should be worked out by the family members themselves before seeking outside help. If there are issues that cannot be resolved by the family members themselves, then a neutral mediator—

someone trained in that profession—should be sought after. Do not undervalue the importance of 3rd party mediation it can help to resolve long existing family disputes over the land.

Youth Enterprises and Careers in Agriculture and Entrepreneurship

The summer of 2020 has represented an exciting and rewarding one for the Arkansas Land and Community Development Corporation (ALCDC) youth program. With the summer ended this year of the work experience workforce readiness phase of our program. We are continuing our ongoing work with program youth participants returning to Jr. high and high school, along with supporting program graduates who are now continuing their education with their first year entry to college.

This ongoing work involves working with our partnership schools and their participation in our youth leadership

phase of the program. At this point, we would normally be in the final stage of planning for our Annual Youth Day Conference as part of Arkansas Land and Farm Development Corporation (ALFDC) and Arkansas Land and Community Development Corporation (ALCDC) Annual Conference and Membership Meeting. However, due to the COVID-19 virus, and required restriction based on federal and state guidelines, the youth conference is being delayed and rescheduled until February 2021.

Details for the event will be sent to all participating partnering

school districts. Reflection of our past conferences and youth program participants gives us great joy and happiness for all the youth who have gone on to pursue continued education and their various occupational careers as leading contributing citizens to our society. Any schools that are interested in participating or receiving more details on our youth program or plans for this years event may contact our event planner by email: alcdc1934@yahoo.com or contact Mary Harris at (870) 734-3005.



Annual Membership Meeting October 30, 2020

2020 Membership Meeting Registration Form

(Please Print)					
Date: _____			Office Use: _____		
Membership Information					
Last name: _____	First: _____	Middle: _____	Mr. Mrs.	Miss Ms.	_____
_____			_____	_____	_____
Agency: _____		Landowner: _____		Email: _____	
Farmer: _____		Small Business: _____			
Resident: _____					
Street address: _____		Fax: _____		Home Phone: _____	
_____		()		()	
P.O. Box: _____	City: _____			State: _____	ZIP Code: _____
_____	_____			_____	_____
<p style="text-align: center;">This is a no cost event for members only ----- ALFDC P.O Box 743, Brinkley, AR 72021 ALCDC P.O Box 907 Brinkley, AR. 72021</p> <p style="text-align: center;">I plan to attend virtually/Zoom—() I do not plan to attend by Zoom—()</p> <p style="text-align: center;">Please check your membership selection below</p>					
ALCDC Membership-\$25.00 () Joint Membership-\$40.00 () ALFDC Membership-\$25.00 ()					
Arkansas Land and Farm Development Corporation (ALFDC)----- \$ _____					
Arkansas Land and Community Development Corporation (ALCDC) _____ \$ _____					
Joint Membership Partnership ALFDC and ALCDC----- \$ _____					
Amount Enclosed \$ _____					

ALFDC/ALCDC Information Survey for Service

We are requesting that you complete the following survey and provide the requested information. This will give us added options for providing you valuable service during these challenging times.

Name: _____ Address: _____
City: _____ State: _____ Zip Code: _____
County: _____

Mobile Phone Number: _____ Home Phone Number: _____

Email Address: _____

Is your phone a landline or a mobile? Landline _____ Mobile _____

Do you have access to the internet? Yes _____ No _____

Please check yes or no to the following that apply:

Landowner: Yes _____ No: _____ Heir Prosperity Interest Holder: Yes: _____ No: _____

Row Crop Farmer: Yes: _____ No: _____ Gardner: Yes: _____ No: _____ Small Farmer: Yes: _____ No: _____

Vegetable Farmer: Yes: _____ No: _____ Rancher (Livestock Operation): Yes: _____ No: _____

Small Business Owner: Yes: _____ No: _____ Veteran: Yes: _____ No: _____ New/Beginning Farmer: Yes: _____ No: _____

Are you presently receiving any service from USDA? Yes: _____ No: _____ FSA: _____ NRCS: _____

USDA Rural Development: _____ Forestry _____ Other: _____

Do you have any conservation program service contracts? Yes: _____ No: _____

Are you aware of the new government program opportunities resulting from the COVID-19 Stimulus package? Yes: _____ No: _____

Are you aware of the COVID-19 Stimulus Grant and other governments program benefits that will be made available? Yes: _____ No: _____

Please mail the information provided in the survey to:

Mary Harris

P O Box 743

Brinkley, Arkansas 72021

ALFDC/ALCDC Partnership Membership Renewal Form

October 2020 - September 2021

_____ Individual Membership \$25 _____ Partner Membership \$40

_____ Organization Membership \$200

Membership Benefits

Advocacy and Public Relations - ALCDC/ALFDC participates in federal and state hearing sessions that focus on policy development for its members, farmers, youth and rural residents.

Member Opportunities - ALCDC/ALFDC offers leadership opportunities within the organization for our youth, farmers and rural residents. Members are also recommended for advisory boards at the federal, state local levels.

Marketing Opportunities - ALCDC/ALFDC offers cooperative marketing opportunities for farmers and rural businesses interested in collective marketing. We also offer the opportunity to present or set up an exhibit during our Annual Conference. We offer facility rentals at a discounted fee to all ALCDC members.

Access to Housing, Farming and Youth Services - ALCDC/ALFDC offers rural residents the opportunity for affordable housing, home ownership education, business development, assistance with accessing farm financing, training on conservation program practices, youth leadership development, education enrichment and workforce readiness.

Information and Communication - ALCDC/ALFDC members are able to communicate with ALCDC representative via phone or website concerning their farming, housing, or youth service's needs. Members receive ALCDC updates and news through our quarterly newsletters and weekly e-letters.

Name _____

Address _____

City, Zip Code _____

Phone _____

Please return your application and tax-deductible contribution to:

ALCDC/ALFDC Membership Program

P.O. Box 743, Brinkley, AR 72021

ALCDC/ALFDC services and programs are available without regard to race, color, national origin, religion, sex, disability, or familial status.



P.O. Box 907
Brinkley AR
72021

NON-PROFIT
ORGANIZATION
U.S. POSTAGE

PAID

PERMIT NO. 40
BRINKLEY, AR
72021

About the Advancer

The Advancer is a publication of the Arkansas Land and Community Development Corporation. It is printed and circulated as a public service and communication resource for our membership and constituents. This publication is also circulated to a broad range of organizations and residents throughout the Delta and the United States.

The Advancer reflects the nature of our work - providing self-help opportunities and support services to our farmers and others of limited resources in our 42-county service area. Our work is dedicated to helping people become more productive and self-sufficient. Your comments and suggestions are appreciated. Direct all comments and inquiries regarding this publication by phone to (870) 734-3005 or e-mail to mary_harris15@yahoo.com.

You may correct your mailing address on the label above and fax back to (870) 734-4197 or call Mary Harris at (870) 734-3005.

ALCDC Staff

Dr. Calvin R. King Sr., President and Chief Executive Officer
J.D. Davis, Vice President for Program and Policy
Mary Harris, Farm Administrative Assistant, Office Administrator
LaShica Miller, Vice President, Chief Financial Operations Officer
Tameecia Smith, Housing Director, Vice President Special Assistant
Albert Jones, Farm Director
Erma Brown, Accounts Receivables
Mike Tucker, Farm Advisor
JaSean Brent, Administrative Assistant
Nelson Hubbert, Environmental Engineer

Multi-Family Housing (off-site)

Tameecia Smith, McNeil Apartments, Phase I: Crawfordsville; Earle & Pinewood Apt. Dev: Brinkley
Shannon Barnes, Chapel Ridge, Phase I and II: Forrest City, Resident Manager
Keisha Caffey, Meadowbrook: Marianna, Helena-West Helena, Resident Manager
Amanda Rogers, Stone Brook: Forrest City and Wynne, Resident Manager

ALCDC Mission Statement

The mission of ALCDC is to provide advocacy outreach, technical assistance and training to limited resource small farmers and all rural residents to alleviate poverty, enhance sustainable farming and strengthen communities' economic sustainability and workforce readiness.

ALCDC services and programs are available without regard to age, race, religion, gender or physical handicap.