### September 2013



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# San Benito/Santa Clara County FSA Updates

# **Current Topics**

- 2013 County Committee Elections
- 2013 DCP Payments
- Guaranteed Loan Program
- Microloan Program

#### Office Location

2337 Technology Parkway Suite A Hollister, CA 95023 Phone (831) 637-4360 ext 2 Fax (831) 636-7643

#### Hours

Monday - Friday 8:00 a.m. - 4:30 p.m.

#### **County Committee (COC)**

Melinda Casillas, Chairperson Nenette Corotto, Vice Chair Ralph Santos, Jr., Member Joseph Gonzales, Advisor

### **Next COC Meeting:**

October 17, 2013

#### Farm Program Staff:

Jeannine Leyva, CED Rebekah Reische, PT

#### Farm Loan Staff:

Amy Cody, FLO Elsa Chavez, PT Headquartered in the Salinas

### **2013 County Committee Elections**

The election of agricultural producers to the Farm Service Agency (FSA) county committees is important to all farmers and ranchers. It is crucial that every eligible producer participate in these elections because FSA county committees are a link between the agricultural community and the U.S. Department of Agriculture.

County Committee (COC) members are a critical component of FSA operations. The intent is to have the COC reflect the diversity of producers and represent all constituents. This means that minorities, women or lower income producers need to be on the committee to speak for underrepresented groups.

County Committee election ballots will be mailed to eligible voters on Nov.4, 2013. The last day to return completed ballots to the USDA Service Center is Dec. 2, 2013.

## 2013 DCP Payments

The 2013 DCP sign-up period closed 9/16/2013. 2013 payments will be issued in October. If you have any questions, please contact Rebekah at extension 104.

Service Center. Phone: (831) 424-7377

For further details and to discuss your own operation's eligibility for any program, contact your nearest FSA office.

For a list of local offices, visit www.fsa.usda.gov/ca

### **Guaranteed Loan Program**

The Farm Service Agency loan limit for the Guaranteed Loan Program has increased to \$1,355,000. The National Agricultural Statistics Service adjusts the lending limit every year according to an inflation index. The maximum combined guaranteed and direct farm loan indebtedness is now \$1,655,000.

As a reminder, the one-time loan origination fee charged on FSA guaranteed farm ownership and operating loans is 1.5 percent of the guaranteed portion of the loan. Producers should contact the local FSA Office with questions about farm loans.

## Microloan Program

The Farm Service Agency (FSA) developed the Microloan program to better serve the unique financial operating needs of beginning, niche and small family farm operations.

FSA offers applicants a Microloan designed to help farmers with credit needs of \$35,000 or less. The loan features a streamlined application process built to fit the needs of new and smaller producers. This loan program will also be useful to specialty crop producers and operators of community supported agriculture (CSA).

Eligible applicants can apply for a maximum amount of \$35,000 to pay for initial start-up expenses such as hoop houses to extend the growing season, essential tools, irrigation and annual expenses such as seed, fertilizer, utilities, land rents, marketing, and distribution expenses. As financing needs increase, applicants can apply for a regular operating loan up to the maximum amount of \$300,000 or obtain financing from a commercial lender under FSA's Guaranteed Loan Program.

Individuals interested in applying for a microloan or would like to discuss other farm loan programs available, should contact the local FSA office to setup an appointment with a Loan Approval Official.

USDA is an equal opportunity provider and employer. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).