

March 2013

USDA Service Center

Chippewa/Mackinac/L uce County FSA 2487 Ashmun Street Sault Ste Marie, MI 49783 906-632-9611(phone) 906-632-0341 (fax) www.fsa.usda.gov/mi

Hours Monday – Friday 8:00 a.m. to 4:30 p.m.

Website

www.fsa.usda.gov

County Committee Brent Cottle Scott Hill

Scott Hill Max Macaulay

Committee Advisor Jeff Holt

County Executive Director Kaye Hillock-Vining

Office Staff

Melissa Gabbard Lynn MacArthur

Farm Loan Manager Betty Garrett 989-356-3596

Farm Loan Officer Bruce Stephenson 906-428-1060



Hispanic and Women Farmer and Rancher Claims

USDA has announced that Hispanic and women farmers and ranchers who allege discrimination by the USDA in past decades can file claims between Sept. 24, 2012 and March 25, 2013.

The process offers a voluntary alternative to litigation for each Hispanic or female farmer and rancher who can prove that USDA denied their applications for loan or loan servicing assistance for discriminatory reasons for certain time periods between 1981 and 2000.

As announced in February 2011, the voluntary claims process will make available at least \$1.33 billion for cash awards and tax relief payments, plus up to \$160 million in farm debt relief, to eligible Hispanic and women farmers and ranchers. There are no filing fees to participate in the program.

The department will continue reaching out to potential Hispanic and female claimants, around the country to get the word out to individuals who may be eligible for this program so they have the opportunity to participate.

Call center representatives can be reached at 1-888-508-4429. Claimants must register for a claims package (by calling the number or visiting the website) and the claims package will be mailed to claimants. All those interested in learning more or receiving information about the claims process and claims packages are encouraged to attend meetings in their communities about the claims process and contact the website or claims telephone number.

Website: www.farmerclaims.gov Phone: 1-888-508-4429

Claims Period: Sept. 24, 2012 - March 25, 2013.

Independent legal services companies will administer the claims process and adjudicate

the claims. Although there are no filing fees to participate and a lawyer is not required to participate in the claims process, people seeking legal advice may contact a lawyer or other legal services provider.

To read Secretary Tom Vilsack's news release click on the following link:

 $\frac{http://www.usda.gov/wps/portal/usda/usda}{home?contentid=2012/09/0309.xml\&contentid} \\ \frac{only=true}{}$

DCP and ACRE Sign-up – Make Your Appointment Today!

FSA will begin sign-ups for DCP and ACRE for the 2013 crops on **Feb. 19, 2013**. The DCP sign-up period will end on Aug. 2, 2013; and the ACRE sign-up period will end on June 3, 2013

The 2013 DCP and ACRE program provisions are unchanged from 2012, except that all eligible participants in 2013 may choose to enroll in either DCP or ACRE for the 2013 crop year. This means that eligible producers who were enrolled in ACRE in 2012 may elect to enroll in DCP in 2013 or may re-enroll in ACRE in 2013. Likewise producers who were enrolled in DCP may opt for ACRE enrollment.

Contact the FSA county office for more information, or an appointment to enroll.

NAP Deadline for Spring Planted Small Grain Crops – MARCH 15, 2013

The deadline for purchasing your 2013 NAP policies for: Peas, Oats/Barley for Forage, Sorghum, Beans, Potatoes, Triticale, Vegetable Crops, and Corn in some counties is March 15, 2013. Remember – Without insurance you are NOT eligible for National Disaster Programs!

MILC Contracts Automatically Extended

Dairy producers enrolled in the Milk Income Loss Contract program (MILC) will have their contracts automatically extended through Sept. 30, 2013. There is no need to re-enroll in the program. The MILC program was part of several FSA-related programs that were continued with the extension of the 2008 Farm Bill. Specific information regarding changes to the program will be released soon.

Rural Youth Loans

The Farm Service Agency makes loans to rural youths to establish and operate income-producing projects in connection with 4-H Clubs, FFA and other agricultural groups. Projects must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. The maximum loan amount is \$5000.

Youth Loan Eligibility Requirements:

- Be a citizen of the United States (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands) or a legal resident alien
- Be 10 years to 20 years of age
- Comply with FSA's general eligibility requirements
- Reside in a rural area, city or town with a population of 50,000 or fewer people
- Be unable to get a loan from other sources
- Conduct a modest income-producing project in a supervised program of work as outlined above
- Demonstrate capability of planning, managing and operating the project under guidance and assistance from a project advisor. The project supervisor must recommend the project and the loan, along with providing adequate supervision.

Stop by the county office for help preparing and processing the application forms.

Marketing Assistance Loans (MAL)

Short-term financing is available by obtaining low interest commodity loans for eligible harvested production. A ninemonth Marketing Assistance Loan provides financing that allows producers to store production for later marketing. The crop may be stored on the farm or in the warehouse.

Loans are available for producers who share in the risk of producing the eligible commodity and maintain beneficial interest in the crop through the duration of the loan.

Beneficial interest means retaining the ability to make decisions about the commodity, responsibility for loss because of damage to the commodity and title to the commodity. Once beneficial interest in a commodity is lost, it is ineligible for a loan, even if you regain beneficial interest.

2011 Supplemental Revenue Assistance Program Applications

The Farm Service Agency (FSA) will continue to accept SURE applications for 2011 crop losses through June 7, 2013. The SURE Program provides payments to producers when crop revenues are less than the crop guarantee. The SURE Program payment is equal to 60 percent of the difference between the crop guarantee and revenue.

To determine the guarantee and revenue for the SURE Program, all crops on all farms for a producer are included in the calculation. Payments under the SURE Program are limited to \$100,000.

To be eligible for the 2011 SURE Program, producers must have crop insurance on all insurable crops. For crops that are not covered by crop insurance such as pumpkins and cucumbers, producers must have purchased Non Insured Crop Disaster Assistance Program (NAP) coverage through FSA. The Crop Insurance and NAP purchase requirement is waived for crops that are not economically significant to the farming operation In addition; the producer must have at least one crop with a 10 percent production loss in order to be eligible.

For more information concerning the 2011 SURE Programs or other Farm Service Agency programs, contact your local FSA office or visit the Farm Service Agency website at <u>www.fsa.usda.gov</u>.

Guaranteed Loan Limit

The Farm Service Agency has announced that the loan limit for the Guaranteed Loan Program is currently \$1,302,000. The limit is adjusted annually based on data compiled by the National Statistics Service.

The lending limit increases every year according to an inflation index. The maximum combined guaranteed and direct farm loan indebtedness has increased to \$1,602,000.

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 their local FSA county office with questions about farm loans.

Microloan Program

The Farm Service Agency (FSA) developed the Microloan (ML) 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 who would like to discuss other farm loan programs available, should contact the local FSA office to setup an appointment with a loan approval official.



The USDA Farm Service Agency offices are moving toward a paperless operation.

Producers are asked to enroll in the new GovDelivery system which will provide notices, newsletters and electronic reminders instead of a hard copy through the mail.

FSA, like many other organizations, is trying to work smarter and be more efficient. Moving to electronic notifications via email will help conserve resources and save taxpayer dollars.

County Committee ballots will continue to be mailed to all eligible producers.

Producers can subscribe to receive free e-mail updates by going to http://www.fsa.usda.gov/subscribe.

March Loan Rates	
Farm Storage Facility Loans – 7 year	1.375%
10 year	2.000%
12 year	2.250%
Contact the Chippewa-Luce-Mackinac	
County FSA office with any questions.	

Dates to Remember	
March 15	The deadline for purchasing your 2013 NAP policies for: Peas, Oats/Barley for Forage, Sorghum, Beans, Potatoes, Triticale, Vegetable Crops, and Corn in some counties
June 3	Deadline to sign up for ACRE
June 7	Deadline to apply for 2011 SURE
August 2	Deadline to sign up for DCP

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its program and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of Discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, SW., Washington, DC 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.