



August 2008

Navajo/Gila County FSA News

Holbrook, AZ
USDA Service Center

Navajo/Gila County FSA
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Hours
Monday - Friday
7:30 A.M.-4:30 P.M.
Closed Legal Holidays

County Committee
Wilfred Stanley, Chair
Robert T Adams, V-Chair
Steven Flake, Member
Therman Susan, Member
Elwood Saganey, Member

Office Staff
Gregg W. Norton, CED
Catherine Nez, PT
Evangelene Shorty, PT

Farm Loan Staff
Harriet Mann, FLOT

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NOTICE: 2008 Disaster Programs Requires Crop Insurance or NAP

Eligibility "Buy-In" Deadline is September 16, 2008

The recently-enacted Farm Bill legislates 2008 disaster programs covering losses to crops, trees/vines/bushes, forage, and other losses due to adverse weather. These programs require the crops you planted, grew, produced or were prevented from planting to have been covered by federal crop insurance or FSA's Noninsured Crop Disaster Assistance Program (NAP). *All* of your crops on *all* of your acreage must be covered, not only those acres that suffered losses.

Due to the late passage of the Farm Bill in May, you will be given an opportunity to "buy-in" to the disaster program by paying a \$100/crop catastrophic crop insurance or NAP service fee for any 2008 crops that are not already covered by crop insurance or NAP.

This eligibility "buy-in" must be completed by September 16, 2008 at your FSA Office to satisfy the requirement for total CI / NAP coverage. Note that it does not provide you with crop insurance indemnities or NAP benefits. Once this requirement is met, you may be eligible for one or more of the following programs:

- **Supplemental Revenue Program (SURE):** Covers crop revenue losses from quantity or quality deficiencies in disaster declared counties, contiguous counties, or in cases where the overall production loss exceeds 50%
- **Livestock Forage Disaster Program (LFP):** Compensates livestock owners for forage losses due to drought. Additionally, losses due to wildfire will be covered on public lands.
- **Tree Assistance Program (TAP):** Provides for partial reimbursement for replanting, salvage, pruning, debris removal and land preparation for orchardists

and nursery tree growers if losses exceed 15%.

- **Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish (EALHF):** Emergency relief to producers of livestock (including horses), honey bees, and farm-raised fish. Covers losses from disasters such as adverse weather or other conditions, such as blizzards and wildfires not adequately covered by any other disaster program. This program is authorized at the discretion of the Secretary.

Another disaster program authorized by the Farm Bill is the **Livestock Indemnity Program (LIP)** for livestock deaths in excess of normal mortality. This is the only disaster program that does not require crop insurance or NAP coverage.

Further details of all of these disaster programs, including signup information, will be provided at a later date. Note that additional requirements exist for disaster programs eligibility.

If a producer is limited resource, and/or socially disadvantaged, and/or a beginning farmer or rancher, they are not required to pay the fee.

Bottom Line: To be eligible for Disaster Programs in 2008, you must pay the fees for the eligibility buy-in at your FSA Office by September 16, 2008. Contact your FSA Office for more information.





Wool, Mohair 2008 Benefits

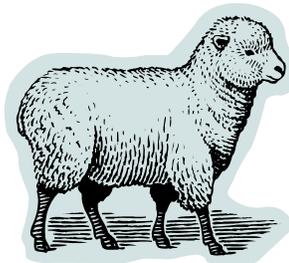
It's that time of year again. Time to file your 633-EZ Page 1 so that your wool and mohair will be eligible for payment.

DO NOT WAIT UNTIL YOU ARE READY TO SELL TO SIGN THE FORM. Producers should complete page one of the EZ form as soon as possible. Once page one is completed, producers can request benefits any time **up until January 31, 2009.**

Page 1 of the 633-EZ was mailed to wool and mohair producers that applied for benefits in prior years. **Please sign and return the form to this office as soon as possible so your wool and mohair is covered. If the form is not received by the office before you sell, you are ineligible for payment.**

When you sell your wool and mohair there is another form that must be completed.

We will be making outreach visits to the Navajo Nation to take applications. Please see this newsletter for a schedule.



FSA County Committee Election Info

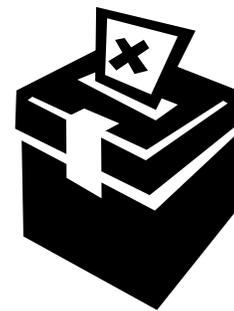
County committees play a crucial role in helping county office staff implement the 2008 Farm Bill. Due to the importance of county committee members and their roles, producers are always encouraged to participate in the 2008 FSA county committee election process by nominating an eligible candidate by the August 1 deadline.

To become a nominee, eligible individuals must sign form FSA-669A. The form and other valuable information about FSA county committee elections are available online at: <http://www.fsa.usda.gov>; click on News & Events, then County Committee Elections. **Nomination forms for the 2008 election must have been postmarked or received in the local USDA Service Center by close of business on August 1, 2008.**

FSA county committee members make decisions on disaster and conservation programs, emergency programs, commodity price support loan programs and other important agricultural issues. Members serve three-year terms. Nationwide, there are more than 7,800 farmers and ranchers serving on FSA county committees. Committees consist of three to five members who are elected by eligible local producers.

FSA will mail ballots to producers beginning Nov. 3. The voted ballots are due back at the local county office either via mail or in person by December 1, 2008.

Newly elected committee members and alternates take office January 1, 2009.



FSA Farm Loans

The new Farm Bill provides increased limits on loans through FSA's Farm Loan Program. The maximum loan amount authorized for direct Farm Ownership (FO) loans and direct Operating Loans (OL) has been increased from \$200,000 to \$300,000.

In the FO program, the maximum loan term for the revised down payment program has been extended from 15 years to 20 years. Changes in the Down Payment Program mean the required down payment amount has been reduced from 10 percent to 5 percent and interest rates have been reduced to as low as 1.5% depending on the present FO interest rate. This program allows the agency to loan up to 45% of the purchase price with another lender providing 50% of the financing and the applicant contributing 5%.

FSA makes both direct and guaranteed farm ownership and operating loans to family-size farmers and ranchers who cannot obtain commercial credit from a bank, Farm Credit System institution or other lender. FSA loans can be used to purchase land, livestock, equipment, feed, seed and supplies. The loans can also be used to construct buildings or make farm improvements.

If you're having trouble getting commercial



credit, check with your county office staff about a FSA loan.

For more information and to obtain an application package, contact: Harriet Mann at the contact number in this newsletter.



Youth Project Loans Available

Where's the STEER ?

Where's the LAMB?

Where's the SWINE?

YOUTH LOANS AVAILABLE FOR JUNIOR LIVESTOCK SHOW PROJECTS

Contact Farm Service Agency if funds are needed to purchase a show project animal, feed, show equipment, or to finance an income-producing 4-H or FAA project.

Who's eligible? Any youth between the ages of 10 and 20, who lives in the country or in a community of less than 10,000 people.

How are funds used? Buy animals, equipment and supplies; buy, rent or repair needed tools and equipment; pay operating expenses for the project.

Youth Loans have a maximum amount of \$5,000.

For more information and to obtain an application package, contact: Harriet Mann at the contact number in this newsletter.

NAP Coverage – Plan for 2009

The Non-Insured Crop Disaster Assistance Program (NAP) was designed to reduce financial losses that occur when natural disasters cause a catastrophic loss of production or prevented planting of an eligible crop by providing coverage equivalent to catastrophic (CAT) insurance. Statute limits NAP to each commercial crop or agricultural commodity, except livestock, for which CAT is not available.

NOTE: The application deadline date for 2009 NAP coverage has been extended to Dec. 1, 2008 for those crops whose insurance deadlines were prior to Dec. 1, 2008

In Navajo and Gila counties the deadline for native range, small grains, and forage crops has always been October 31st. With this extension, the application fees will not be due until December 1, 2008. The new fees, as prescribed in the newly passed farm bill, are \$250 per crop per county, up to \$750 for single county producers and \$1,875 for multi county producers. For limited resource producers the fee can be waived. REMEMBER- Participation in NAP is required to be eligible for the other disaster programs authorized in the new farm bill.

Producers with 2008 NAP coverage must remember to complete the following to qualify for benefits:

- Timely file acreage reports.
- File a "Notice of Loss" within 15 days of when a loss is apparent, due to drought, hail, etc.

For more information on NAP coverage please contact the Farm Service Agency office.

Crop Disaster Program (CDP)

Signup for CDP is ongoing. Producers must have purchased crop insurance or coverage under the agency's Non-insured Assistance Program in the prior year in order to qualify for a crop. Eligible losses are those that exceeded 35 percent and occurred in 2005, 2006 or 2007 as a result of a natural disaster. The producer will choose one year for benefits. Quality loss assistance will be available for some crops as well.

Beginning and Limited Resource Farmers and Ranchers

FSA assists beginning farmers and or members of socially disadvantaged groups to finance agricultural enterprises. Under these designated farm loan programs, FSA can





United We Stand!

provide financing to eligible applicants through either direct or guaranteed loans. FSA defines a beginning farmer as a person who:

- Has operated a farm for not more that 10 years
- Will materially and substantially participate in the operation of the farm
- Agrees to participate in a loan assessment, borrower training and financial management program sponsored by FSA
- Does not own a farm in excess of 30 percent of the county's average size.

Each member of an entity must meet the eligibility requirements. Loan approval is not guaranteed.

Additional program information, loan applications, and other materials are available at your local USDA Service Center. You may also visit www.fsa.usda.gov

Outreach Visits

We will be making the following visits to take applications for *all* FSA programs available at this time:

Location	Date	Time of Day
Chinle Chapter	Aug 12, 26 Sept 16, 23, 30 Chinle Fair at the NRCS Office August 21, 22	10 A.M. to 2 P.M.
Rock Point Chapter	Aug 20	10 A.M. to 2 P.M.
St. Michaels USDA Service Ctr	Aug 14, 28 Sept 11, 18, 25 Navajo Nation Fair Sept 3, 4, 5, 6	10 A.M. to 2 P.M.
Shonto Chapter	Aug 12, 26 Sept 9, 23	1 P.M. to 4 P.M.
Kayenta NRCS next to Chapter	Aug 13, 27 Sept 10, 24	8 A.M. to 12 P.M.
Teec Nos Pos Chapter	Sept 10	10 A.M. to 2 P.M.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation, or marital or family status. (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 USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, D.C., 20250-9410, or call 202-720-5964 (voice or TDD). USDA is an equal opportunity provider and employer.

Special accommodations will be made, upon request, for persons with disabilities, vision impairment, or hearing impairment. If accommodations are required, please call Gregg W. Norton, CED, at (928) 337-4411