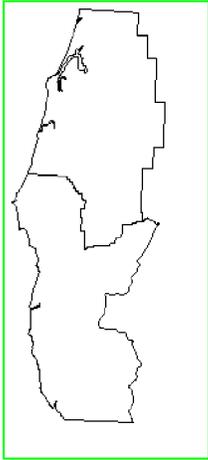


Coos/Curry FSA News

<http://www.fsa.usda.gov/or/cooscurry.html>

376 N Central Blvd.
Coquille, OR 97423



November
2008

Coos/Curry FSA

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OFFICE STAFF

Bret A. Harris, CED
Dawn Weekly, PT

OFFICE HOURS

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

Loan Staff Available

Call for an appointment!
(541) 673-6071, ext. 2
Jim Jutson, FLM
Dana Mahlberg, PT

COUNTY FSA COMMITTEE

Chairperson:

Sharon Waterman -LAA- 1

Vice Chairman:

Eric Wiley - LAA-2

Member:

Rick McKenzie - LAA-3

Producer Information Meetings Scheduled Planning for USDA Disaster Assistance

Producers need to **take action now** if they want to be eligible for FSA disaster assistance in 2009. **The 2008 Farm Bill tied disaster aid to having federal crop insurance or federal coverage for non-insurable crops prior to a natural disaster.** Deadlines for 2009 coverage are quickly approaching and FSA has scheduled several "Information Meetings" in the area to help insure that producers don't miss out on the eligibility for possible assistance if its needed. Informational meetings are scheduled for:

Attention Farmers & Ranchers

- **Tuesday, November 18 in Bandon** at the Bandon Library , Sprague Room – 6:30 pm
- **Wednesday, November 19 in Myrtle Point** at the OSU Extension conf. room – 6:30 pm
- **Thursday, November 20 in Gold Beach** at the OSU Extension conference Room – 6:30 pm

Information will be presented and available on a variety of USDA assistance programs, from **FSA** disaster assistance programs, conservation programs, and farm loan programs to **NRCS** technical and financial assistance programs and farm planning assistance. We have a presenter from the Regional Service Office, **Risk Management Agency** (Federal Crop Insurance) in Spokane to present information on their programs for crops, livestock, and revenue protection.

Purchase deadlines for crop insurance and NAP are crop-specific but include a **December 1, 2008 date to purchase Non-insured Crop Disaster Assistance Program (NAP) coverage on hay and grazing, and November 20, 2008 for 2009 crop year cranberry insurance.** A key component of the disaster assistance is that **all crops on all farms must have coverage.** FSA is concerned that many producers will learn the details the hard way when they seek assistance after suffering losses.

The NAP service fee is \$250 per crop or \$750 per producer per administrative county, not to exceed a total of \$1,875 per producer with farming interests in multiple counties. Limited resource producers may request a waiver of service fees. Crop insurance prices vary by crop and by level of coverage.

The 2008 Farm Bill disaster assistance programs tied to crop insurance and/or NAP coverage include: the Supplemental Revenue Assistance Payments (SURE) Program, Livestock Forage Disaster Program (LFP), Tree Assistance Program (TAP), and Emergency Assistance Livestock, Honeybees and Farm-Raised Fish Program (ELAP).

The SURE program will cover crop production losses and/or crop quality losses during the crop year. The LFP program will be available to livestock producers who suffered grazing losses for eligible livestock. **To maintain eligibility for LFP, producers must purchase coverage on grazed pasture rather than for all crops in the counties they wish to be eligible for assistance.** However, failure to purchase coverage on all "crops" will result in ineligibility for SURE, TAP and ELAP.

For additional information about the disaster assistance programs, individuals should contact their Farm Service Agency county office or check online at: <http://www.fsa.usda.gov>.

County Committee Elections

LAA 1 (Western Coos County) county committee nominations are closed. Nominees are Sharon Waterman and Robert Nelson. Committee members are an integral component in shaping federal farm programs and implementing them locally.

Remember to **VOTE FOR ONLY ONE** choice and **SIGN THE BALLOT RETURN ENVELOPE** where indicated. **UNSIGNED BALLOTS ARE NOT VALID** You may either mail your ballot back (must be postmarked Dec 3rd or earlier) or drop it by our office by 4:30 pm on Dec 3rd.

Ballots will be mailed to eligible voters beginning November 2nd. If you are an eligible voter in LAA 1 and do not receive a ballot, please stop by the FSA office to vote.

Deadline for returning ballots for this year's COC election is December 1st.

Non-Insured Assistance Program (NAP) Coverage for 2009

NAP is available for all crops not covered under Federal Crop Insurance. NAP provides catastrophic level of coverage (50% yield / 55% price) to crops damaged by the eligible weather events that occur before or during harvest.

The new Farm Bill increased the NAP **fee to \$250/crop, maximum of \$750/county**, and a maximum of \$1,875 for multi County.

Because of the late announcement of P.L. 110-246 about the 2009 risk management purchase requirement for the Supplemental Disaster Programs, an extension of 2009 NAP application closing dates has been authorized:

- **December 1, 2008** for **Grass Forage (hay), Mixed Forage (hay), Grazing**, Barley, Oats, Clover, Vetch ...

- **NOTE: Sales Closing Date for 2009 FCIC Cranberry coverage is November 20, 2008.**

Want Your Info Via E-mail?

If you use a computer at home or in your farm or ranch operation, you may prefer to receive information via e-mail from FSA. To get on our list, send your e-mail address and full name, address and phone number to bret.harris@or.usda.gov Note that USDA will not share or sell your e-mail address.

Note also that all county FSA newsletters are available on the FSA (Oregon) website at www.fsa.usda.gov/or.

Youth Project Loans

Youths, ages 10 to 20 years, who are citizens or permanent residents of the United States involved in 4-H, FFA or similar organizations and who reside in towns with a population of less than 10,000 may be eligible for project loans. These loans are to be used to establish and operate income-producing projects of modest size. Each project must be part of an organized and supervised program of work. The project must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the youth practical business and education experience. The maximum loan amount is \$5,000 and those funds may be used to buy livestock, equipment and supplies; buy, rent or repair needed tools and equipment; and/or operating expenses for running the project. To apply you need to complete FSA 2301 Request for Youth Loan, by contacting Jim Jutson, Farm Loan Manager at (541) 673-6071

Selected Interest Rates for November 2008

Farm Operating - Direct	3.75 %
Farm Ownership - Direct	5.125 %
Farm Ownership - Direct Down Payment	1.500 %
Beginning Farmer or Rancher	
Emergency	3.750 %

CREP for 2009

Farmers and landowners in the Coos & Curry Counties are encouraged to take advantage of the Conservation Reserve Enhancement Program (CREP). CREP will reimburse farmers for enrolling cropland or pastureland adjacent to streams, ponds and rivers from agricultural production. Program participants will receive **annual rental payments, cost-share assistance, and other financial incentives for a period of 10-15 years for installing and maintaining riparian buffer strips, grassed waterways and shallow water areas for wildlife.**

check selection procedure, feel free to contact your local Farm Service Agency office for additional clarification.



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.

Beginning Farmer Down Payment Ownership Program

Purpose: Obtain help financing the purchase of a farm up to 45% of the purchase price or appraised value, with a loan cap of \$225,000. The applicant must put down 5%. The Farm Service Agency finances up to 45% of the purchase price. The remaining 55% of the purchase price can be financed on contract with the seller or through a conventional lender. The lender can obtain a guarantee from FSA if the customer is eligible.

Rates: The FSA loan rate will be locked in for the full 20 years, and currently the rate is the direct Farm Ownership rate minus 4.0% (which currently equals a loan rate of 1.125%) or 1.5%, whichever is greater.

Qualification: Minorities, females and beginning farmer applicants must have been farming for at least three years and not more than ten. Applicants cannot own real estate that exceeds 30 percent of the median farm size for the county.

Socially Disadvantaged Persons

The Farm Service Agency can make and guarantee loans to socially disadvantaged applicants to buy and operate family-sized farms and ranches. Funds specifically for these loans are reserved each year but non-reserved funds may also be utilized. A socially disadvantaged farmer or rancher is defined as a member of a group who has been subjected to racial, ethnic or gender prejudice because of their identity as a member of the group without regard to their individual qualities. For the purposes of this program socially disadvantaged groups include women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

Request Loan information should be directed to Jim Jutson, Farm Loan Manager, at 541-673-6071, extension 2. Or, you can access the USDA web site at www.usda.gov or the FSA website at www.fsa.usda.gov for more information.

Acreage Spot Check Determinations and Notification

Each year the Farm Service Agency completes spot checks of acreage reports. Acreage reports are an integral part of farm program participation. Acreage spot checks are completed to ensure accurate acreage reports are used in farm program computations.

FSA will conduct spot checks on a selected number of farms in each state. All acreage determinations will be completed using the FSA Geographic Information System official acreages.

After farms are spot checked, a Notice of Determined Acreage will be sent to the farm operator. Producer notifications will be issued by FSA as spot checks are completed.

USDA – Risk Management Agency (RMA)

Information on available Federal Crop Insurance, covered crops (by county), Adjusted Gross Revenue insurance, Livestock Gross Margin and Livestock Risk Management, Pasture, Rangeland, Forage Pilot programs, and other risk management assistance programs can be found at www.rma.usda.gov.



Electronic Services Available

If a producer has Internet access, program participants can access many services from home 24 hours a day, seven days a week, and receive approval and payment by direct deposit within 48 hours.

To participate in these services, you must meet all program eligibility requirements. Online services have stringent security measures to protect your private information.

To utilize electronic services a producer needs an active USDA eAuthentication Level 2 account, which requires an e-mail address and filling out an online registration form at <http://www.eauth.egov.usda.gov/> followed by a visit to the county office for identity verification.

If you have more questions, or would like assistance establishing your account, just contact your local USDA Service Center and talk with our trained FSA personnel.

Visit our Web site at
www.fsa.usda.gov/FSA

Dates to Remember	
Nov 18, 2008	Producer Info Meeting – Bandon Library, 6:30 pm
Nov 19, 2008	Producer Info Meeting – OSU, Myrtle Point, 6:30 pm
Nov 20, 2008	Regular COC Meeting
Nov 20, 2008	Producer Info Meeting – OSU, Gold Beach, 6:30 pm
Aug 31, 2008 Dec 1, 2008	Sales Closing Date – 2009 NAP Crops – Nursery, Aquaculture, Christmas Trees, Flowers
Oct 1, 2008 Dec 1, 2008	Sales Closing Date – 2009 NAP Crops – Grass, Mixed Forage , Barley, Oats, Clover, Vetch,
On-going	Sign-up for CREP, GRP, 2008 LDP
Within 15 days	NAP notice of loss. Must report damage within 15 days of damage or when damage is apparent.

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