

# COLUSA COUNTY NEWS

## COLUSA COUNTY USDA SERVICE CENTER

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## CROP DISASTER PROGRAM

The Crop Disaster Program (CDP) provides benefits to farmers who suffered quantity and quality losses to 2005, 2006, or 2007 crops. Losses from natural disasters may qualify for financial assistance. Producers who incurred qualifying losses in 2005, 2006 or 2007 can apply for benefits for every year and will be paid for the year with the highest dollar amount. Participants may apply for loss benefits on multiple commodities as long as the losses occurred in the same crop year.

*Only producers who obtained crop insurance coverage or coverage under the Noninsured Crop Disaster Assistance Program for the year of loss will be eligible for CDP benefits.*

Producers must have suffered quantity losses in excess of 35%. For most crops, the calculation will compare the production amount to the higher of the county yield or the producer's actual production history. The amount of loss in excess of



35% will be eligible for quantity payments at 42% of the payment rate.

In addition to quantity loss payments, payments for quality reductions due to eligible conditions in excess of 25% may be provided. To receive quality payments, producers must suffer an economic loss to quality-affected production of at least 25% of the expected value. Assistance, together with any crop insurance or NAP payment received for the same crop and including the value of the crop production not lost, must not exceed 95 percent of the total value of the crop absent the disaster. Farmers may receive a maximum of \$80,000 in CDP benefits. No ending date has been announced for the signup.

## LIVESTOCK COMPENSATION PROGRAM (LCP)

### **July 18th sign up deadline!**

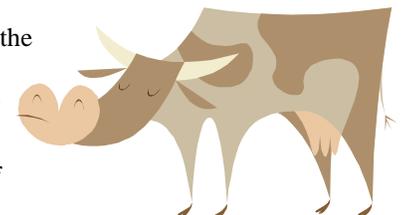
Livestock Compensation Program 2005-2007 (LCP) provides benefits to livestock and catfish producers who suffered feed losses or incurred additional feed costs directly resulting from natural disasters occurring between

Jan. 1, 2005, and Dec. 31, 2007.

Livestock Producers have until July 18th to enroll in the Livestock Compensation Program. There are no late filing provisions.

Please contact our office if you would like additional

information or would like to apply.



## FOOD, CONSERVATION, AND ENERGY ACT OF 2008

On May 22, 2008, the Food, Conservation, and Energy Act of 2008 (Farm Bill) was passed. This bill included provisions regarding the 2008 Direct and Counter-cyclical Program (DCP) and other provisions that relate to eligibility. The 2008 program will be very similar to the previous DCP. Payment limitation provisions for the 2008 year, including AGI requirements, are also

similar to the previous year. New payment limitation rules such as attribution, will not be effective until 2009.

FSA will be announcing a signup period in the near future for the 2008 program year. Producers who need to update or file new Farm Operating Plans for payment limitation purposes should contact the county office to make appointments.



## NON-INSURED CROP DISASTER ASSISTANCE PROGRAM (NAP)

The non-insured Crop Disaster Insurance Program (NAP) is 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.

NAP is available for commercial crops or agricultural commodities

except livestock for which federal crop insurance is not available.

Producers with NAP coverage must complete the following in order to qualify for benefits:

- Timely file accurate acreage reports and keep a record of harvested production using acceptable methods.
- File a "Notice of Loss" within 15 days of the

disaster event, or as soon as a loss is apparent, due to natural disaster condition.

- Timely file production records no later than the next year's subsequent acreage reporting date.
- Report any changes to your farming operation or gross income, as they occur.
- Annually pay the administrative fee in the

county for the crops that you wish to receive NAP coverage.

The fee required to apply for NAP is \$100 per crop per county. There is however a maximum fee of \$300 per county with a limit of \$900 for all crops in all counties.

## REPORTING CROP ACREAGE

We are once again scheduling appointments to take crop certification reports. Postcards are being mailed out to operators the first week of June. Operators need to know the crop, including class (short, medium, or long) for rice, planting date, and crop share for each field on the farm. Acreage reports for spring seeded crops must be

filed by July 15, 2008, in order to be considered timely.

Please call the office if you are in a hurry to report your acreage. We will be happy to accommodate you.



## FSA FARM LENDING

Farmers and ranchers have an understanding lender who will listen when banks and other financial institutions decline to extend credit. That lender is FSA.

The Farm Service Agency (FSA) offers loans for farmers and ranchers to purchase farmland and finance agricultural operations. FSA loan programs are designed to help producers who are temporarily unable to obtain private or commercial credit. In many cases, applicants are beginning farmers who have insufficient net worth to qualify for financing through a commercial lender. In other instances, borrowers might have suffered setbacks from natural disasters or might be persons with limited resources.

Farm ownership loans or farm operating loans may be obtained as direct loans for a maximum of up to \$200,000. Guaranteed loans can reach a maximum indebtedness of \$949,000. Emergency loans are always direct loans for farmers who may have suffered physical or production losses in disaster areas designated by a Presidential or Secretarial disaster declaration. Rural Youth Loans, Loans to Beginning Farmers and loans for socially disadvantaged applicants are also available through FSA.

For more information regarding loan eligibility or loan options, contact the county office staff for an appointment with a farm loan officer.

### Farm Loans for Socially Disadvantaged

The Farm Service Agency makes direct and guaranteed loans to socially disadvantaged applicants, enabling them to buy and operate family-size farms and ranches. Funds are reserved each year specifically for these loans, but regular loan funds can also be used.

Direct loans may be made to qualified applicants by FSA for both farm operating and farm ownership purposes. Guaranteed farm loans also may be made for ownership or operating purposes, and may be made by any lending institution subject to Federal or state supervision (banks, savings and loans, and units of the Farm Credit System) and guaranteed by FSA. Some state governments also operate farm loan programs that are eligible for FSA guarantees. FSA typically guarantees 90 or 95 percent of a loan against any loss that might be incurred if the loan fails.

Persons who are primarily and directly engaged in farming and ranching on family-size operations may apply. A family-size farm is one that a family can operate and manage itself. Socially disadvantaged loan applicants do not receive automatic approval. In addition to being members of a socially disadvantaged group, individual applicants under this program must meet all requirements for FSA's regular farm loan program assistance, including:

- Have a satisfactory history of meeting credit obligations. Have sufficient education; training, or at least one-year's

experience in managing or operating a farm or ranch within the last five years for a direct operating loan, or, for a direct farm ownership loan, have participated in the business operation of a farm or ranch for three out of the last ten years.

- Be a citizen of the United States (or a legal resident alien), including Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, and certain former Pacific Island Trust Territories;
- Be unable to obtain credit elsewhere at reasonable rates and terms to meet actual needs; and
- Possess legal capacity to incur loan obligations.

A socially disadvantaged person is one of a group whose members have been subjected to racial, ethnic, or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities. For purposes of this program, socially disadvantaged groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

### Youth Loans – a Good Start

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 21 years of age
- Live in a rural area or in a town of 50,000 people or fewer
- Must obtain a written recommendation and consent from a parent or guardian if the applicant has not reached the age of majority under state law
- Comply with FSA's general eligibility requirements
- 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. The FSA staff can help you with questions you may have about a particular program.



## 2008 COC Elections – Why Not You?

One of FSA’s responsibilities is to conduct County Committee elections in an open manner that ensures accountability. FSA will provide local organizations representing socially disadvantaged groups with detailed information about the COC election process. The agency is reaching out to agricultural communities to get equitable representation on their county committees.

Groups representing socially disadvantaged farmers and ranchers, will be actively solicited for COC election candidates, and encouraged to fill out a nomination form (**FSA-669A**). Under represented farmers and ranchers are encouraged to step up and participate in their county’s COC election process. Producers will notice posters and announcements displayed in businesses, churches, and other public places. COC election fact sheets can be found online at <http://www.fsa.usda.gov/FSA> under the News & Events tab on the FSA homepage.

### IMPORTANT DATES

June 5 - 8	Colusa County Fair
July 4	Office will be closed 
July 15	Last day to certify spring
July 18	Deadline for LCP sign-up
August 1	Final date to receive COC

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