

August 2013



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Sacramento/Amador/El Dorado/Placer FSA

Elk Grove Service Center Microloan Program

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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 that helps new and smaller producers as well as 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.

DCP Deadline

The sign-up period for DCP has been extended and is still open. Producers are encouraged to sign before the extended Sept. 16, 2013, deadline.

For an appointment or more information, contact the FSA county office.

Adjusted Gross Income

USDA and the Internal Revenue Service have established an electronic information exchange process for verifying compliance with the adjusted gross income (AGI) provisions for farm programs. Written consent is required from each producer or payment recipient for the tax review process. No actual tax data will be included in the report that IRS sends to FSA.

This ensures that payments are not issued to producers whose AGI exceeds certain limits. The limits set in the 2008 Farm Bill are \$500,000 nonfarm average AGI for commodity and disaster programs; \$750,000 farm average AGI for direct payments; and \$1 million nonfarm average AGI for conservation programs. Starting with 2012, a combined overall income exceeding \$1 million excludes participation in DCP or ACRE.

Participants in CCC programs subject to average AGI rules must submit form CCC-933 to their local FSA County Office to avoid interruption of program benefits. This form may be obtained from local FSA and NRCS offices or online at: <http://forms.sc.egov.usda.gov/eforms/mainervlet>.

NAP Losses

The CCC-576, Notice of Loss, is used to report failed acreage and prevented planting and may be completed by any producer with an interest in the crop. Timely filing a Notice of Loss is required for all crops including grasses. For losses on crops covered by the Non-Insured Crop Disaster Assistance Program (NAP) and crop insurance, you must file a CCC-576, Notice of Loss, in the FSA County Office within 15 days of the occurrence of the disaster or when losses become apparent.

If filing for prevented planting, an acreage report and CCC-576 must be filed within 15 calendar days of the final planting date for the crop.

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 \$5,000.

For more information you can stop by your FSA county office. Our staff can help with preparing and processing the application forms.

Dates To Remember

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9/16/2013	DCP Deadline
10/01/2013	2014 NAP Application Deadline for Strawberries
12/01/2013	2014 NAP Application Deadline for Forage/Grazing Crops
12/01/2013	2014 NAP Application Deadline for Honey
12/15/2013	2014 NAP Application Deadline for Asparagus and Artichokes
12/15/2013	Crop Report Deadline for Perennial Forage/All Grazing
12/15/2013	2014 NAP Application Deadline for Fruit and Nut Tree Crops
01/31/2014	2014 NAP Application Deadline for Apples
01/01/2014	2015 NAP Application Deadline for Citrus, Oranges ect.

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