Georgia Farm Service Agency Newsletter

Jan.—Feb. 2012 | United State Department of Agriculture | Volume 9, Issue 1

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CALENDER
Important Dates for FSA Programs

Final Availability Dates for 2011 Crop Loans and LDP's:

31-Jan	Peanuts, Wool
31-May	Cotton, Corn, Grain Sorghum, Soybeans, Sunflower Seeds

NAP Insurance Sales Closing Dates:

31-Jan	All annually planted crops, both spring and fall

Additional Program Deadlines:

Now	Inquire and Sign-up CRP Continuous Practices such as Riparian Buffers, Longleaf Pine, Habitat Buffers for Upland Birds
Now	Emergency Conservation approved applicants -- report completed practices to FSA
Now	Emergency Forest Restoration Program applicants – report debris cleanup to FSA
Now	Complete for 2012 form CCC-931 Average Adjusted Gross Income Certification and Consent to Disclosure of Tax Information
Now–31-Mar	Emergency Forest Restoration Program applicants – report completed tree planting practices to FSA
23-Jan	Signup begins for 2012 Direct and Counter Cyclical Program (DCP)
30-Jan	Deadline to sign Application for payment for 2011 Livestock Forage Program
1-Mar	Deadline to submit Acreage Reports for Fall-seeded Small Grains and other crops with a harvest date prior to June 1

NOTE: If the crop being reported has NAP coverage, the final date to timely report the acreage is 15 days PRIOR to the onset of harvest or grazing. It is important for producers to remember that crops with NAP coverage will usually have a NAP crop reporting date EARLIER than the regularly established reporting dates for crops without NAP coverage.

Emergency Loan Deadlines:

Application deadlines for emergency loans are available to producers for losses sustained due to severe storms, tornadoes, flooding, straight-line winds, hail, severe drought and excessive heat range from Dec. 1, 2011 to March 29, 2012, depending on the designation a county may have received. If you suffered loss due to severe weather, check with your local FSA office to see if your county has received a disaster designation.

NOTE: All producers are encouraged to contact their local FSA office for information specific to the Emergency Loan Program and to determine whether their counties are declared under a certain

USDA FSA FARM SERVICE AGENCY

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Director's Message

Farm income in 2012 is forecast to reach an all-time high, up 28 percent over 2011, signaling that American agriculture remains a bright spot in our nation's economy. The growth in farm income is also making a real difference for America's farm families, whose household income was up 3.1 percent in 2011 and is forecast to increase 1.2 percent in 2012. And despite marginal increases in retail food prices, all American families still pay substantially less for food at the grocery store than residents of nearly every other country thanks to the productivity of our farmers.

For our part, FSA is dedicated to providing a strong farm safety net, expand local and regional food systems, and promote greater export opportunities for U.S. agriculture, all designed to increase incomes for America's farm families.

As always, your Georgia FSA is here to assist our famers in any way we can. Please do not hesitate to contact your local office if you have any questions or need assistance. We look forward to serving you in 2012!

Beginning and Limited Resource Farmers

FSA assists beginning farmers and or members of socially disadvantaged groups to finance agricultural enterprises. Under these designated farm loan programs, FSA can 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 % of the county's median size.

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

Notice to Hispanic or Women Farmers and Ranchers: Compensation for Claims of Discrimination

If you believe that the United States Department of Agriculture (USDA) improperly denied farm loan benefits to you between 1981 and 2000 because you are Hispanic, or because you are female, you may be eligible to apply for compensation. You may be eligible if:

1. you sought a farm loan or farm-loan servicing from USDA during that period; and
2. the loan was denied, provided late, approved for a lesser amount than requested, approved with restrictive conditions, or USDA failed to provide an appropriate loan service; and
3. you believe these actions occurred because you are Hispanic or female.

If you want to register your name to receive a claims package, you can call the Farmer and Rancher Call Center at 1-888-508-4429 or access the following website: www.farmerclaims.gov.

In 2011, a Claims Administrator will begin mailing claims packages to those who have requested one through the Call Center or website. The claims package will have detailed information about the eligibility and claims process. In order to participate, you must submit a claim to the Claims Administrator by the end of the claims period.

If you are currently represented by counsel regarding allegations of discrimination against USDA or in a lawsuit claiming discrimination by USDA, you should contact your counsel regarding this claims process.

USDA cannot provide legal advice to you. You are not required to hire an attorney to file a claim, but you may contact a lawyer or other legal services provider in your community for additional guidance.

Farm Loan Programs

How to Complete an FSA Direct Loan Application

Farm Service Agency (FSA) must follow all relevant federal credit, environmental, and debt collection laws and policies when making farm loans. Before applying for an FSA loan, producers should make sure their intended use of loan funds falls within FSA guidelines. Loan funds can be used by family farmers, ranchers, and others to refinance certain debts, pay normal operating and family living expenses, purchase farmland, livestock, equipment, feed, and other materials essential to farm operations. FSA loans cannot be used to refinance personal debts, buy personal vehicles, or start and operate non-farm businesses.

Applicants who need help in gathering information or completing forms should contact their local FSA office. FSA employees will help applicants understand what information is needed, where to find it or who to contact to get it. In some areas, FSA can arrange for an outside organization to help the applicant gather the information and complete the forms. Providing all the information in the following three steps will help the application process flow smoothly. Please note that other information may be required depending on each individual situation.

Step 1 – Complete Forms

Gather information and complete the following forms:

- Form FSA 2001, "Request for Direct Loan Assistance" – If the applicant is a cooperative, corporation, partnership, joint operation, trust, or limited liability company, additional information will be required of each member of the group. Producers will need to discuss their business structures with an FSA loan official. Applicants will need to provide a credit report fee, which will vary in amount depending on how many individuals are applying and/or the business structure.
- Form FSA-2002, "Three Year Financial History"
- Form FSA-2003, "Three Year Production History"
- Form FSA 2004. "Authorization to Release Information."
- Form FSA-2005, "Creditor List"
- Form FSA-2006, "Property Owned and Leased"
- Form FSA 2037, "Farm Business Plan Worksheet-Balance Sheet."
- Form FSA 2038, "Farm Business Plan Worksheet-Projected Income and Expense"
- Form FSA-2302, "Description of Farm Training and Experience."

Step 2 – Provide Additional Information

In addition to forms, a loan applicant must provide FSA with the following information as part of the loan process: (If the applicant is already an FSA borrower, this information may already be on file with FSA.)

- Proof that the applicant cannot obtain credit from private sources at reasonable rates and terms.
- Copies of federal income tax returns for the past three years.
- Copies of any leases, contracts, or agreements that might affect the operation or that might be important.
- Documentation showing compliance with regulations governing certain environmental programs. The local FSA office can assist the applicant with meeting this requirement.

If a producer is applying for an emergency loan based on losses in an area that has been designated an agriculture disaster, he/she should fill out the following forms:

- Form FSA 2309, "Certification of Disaster Losses."
- Form FSA 2310, "Request for Lender's Verification of Loan Application."

Actual Production History (APH) yields for the past five years must be established by a producer's crop insurance company and will be used to calculate losses. If APH yields are not available, three years of production history will be used.

Step 3 – Contact FSA

After completing the required paperwork, an applicant should contact his/her local FSA office or USDA Service Center to schedule an appointment with a farm loan official to submit the farm loan application. It is important that applicants who are having problems gathering needed information or completing forms contact FSA immediately for help.

After the loan application is submitted, FSA reviews the application and determines if the applicant is eligible for a loan. The applicant will receive written notification of each step in the process, such as when the application is received, when more information is needed, and when a final decision is made on the application. If the application is approved, FSA makes the loan and the loan applicant receives the funds. If the application is denied, the applicant will be notified in writing of the specific reasons for the denial, and provided reconsideration and appeal rights.

Poultry Loan Making Policies Reviewed in Georgia

Due to recent losses experienced in the guaranteed loan program, as well as the potential for future losses, Georgia FSA leaders have found it necessary to review existing policies applicable to processing loan requests from existing and potential poultry producers.

Recent losses paid can be attributed, in part, to the industry's downturn and age of poultry facilities requiring expensive upgrades. Consequently, the existing policies have been revised to mitigate the potential for losses while at the same time, put into place policies that should benefit and help ensure the success of existing and potential poultry producers who request FSA loan assistance. For details and additional information, interested persons may contact their local FSA office.

Farm Loan Programs, cont.

Loans Available To Rural Youths

FSA makes operating loans to eligible individual rural youths to establish and operate income-producing agriculture-related projects. The project must be of modest size, educational, and initiated, developed, and carried out by rural youths participating in 4-H clubs, Future Farmers of America, or similar organizations.

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 adviser, produce sufficient income to repay the loan, and provide the youth with practical business and educational experience in agriculture-related skills.

Each year, many young entrepreneurs take advantage of these loans and gain valuable business experience in the process.

To qualify for a loan, an applicant must meet the following criteria:

- be a U.S. citizen (or permanent resident).
- be between 10 and 20 years old.
- live in a town of less than 50,000 people.
- be unable to obtain a loan from other sources.
- conduct a modest income-producing project in a supervised work program.

These loans may be used to finance many kinds of income-producing agricultural projects. The loan funds may be used to buy livestock, seed, equipment, and supplies; buy, rent, or repair needed tools and equipment; and pay operating expenses for the project. To apply, the applicant must submit completed plans and budgets signed by the project advisor and parent or guardian along with the FSA application for loan assistance.

These loans have a maximum loan amount of $5,000 (total principal balance owed at any one time cannot exceed $5,000); have an interest rate which is determined periodically, based on the cost of money to the federal government. The loans will be secured, in addition to promissory notes, by liens on the products produced for sale and on chattel property, including livestock, equipment, and fixtures purchased with loan funds. The youth loans will have a repayment schedule which varies depending on the type project for which the loan is made.

For more information interested persons may contact any of the Farm Service Agency offices located in local USDA Service Centers throughout Georgia.

Current Emergency Loan Application Deadlines in Georgia

9 Jan-12 Designation M1973 Amend 6 in 7 counties due to severe storms, tornadoes, straight line winds, and associated flooding
2 Feb-12 Designation M1974 Amend 3 in 2 counties due to severe storms, tornadoes, straight line winds, and associated flooding
7 Feb-12 Designation M1974 Amend 4 in 1 county due to severe storms, tornadoes, straight line winds, and associated flooding
24 Feb-12 Designation S3123 in 48 counties due to drought
8 Mar-12 Designation S3132 in 9 counties due to excessive rain, high winds, and hail storm
20 Mar-12 Designation M4005 in 1 county due to severe storms, tornadoes, straight line winds, and flooding
29 Mar-12 Designation S3145 in 7 counties due to drought and excessive heat
16 Apr-12 Designation S3150 in 13 counties due to drought and excessive heat
7 May-12 Designation S3162 in 159 counties due to drought and excessive heat
21 May-12 Designation S3170 in 7 counties due to drought

All producers are encouraged to contact their local FSA office for information specific to the Emergency Loan Program and to determine whether their counties are declared under a certain designation.

Changes to the Guaranteed Loan Program

The statutory guaranteed loan limit has been increased to $1,214,000. This represents an increase of $95,000 from last year, or about 8.5%.

Effective October 1, 2011, the guarantee fee, that non-refundable fee paid by a lender to FSA, increased from 1.0% to 1.5% of the guaranteed loan amount. Typically, the fee is passed on by lenders to the borrower and included in the loan amount.

Farm Programs

Production Adjustment/Emergency Conservation/Common Provisions
Brett Martin, Chief

Noninsured Crop Disaster Assistance Program

Producers are reminded that Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to growers of eligible crops that are not covered by Federal Crop Insurance when low yields, loss of inventory or prevented planting occur due to an eligible natural disaster. An eligible natural disaster is any damaging weather event, such as drought, freeze, hail, excessive moisture, excessive wind or hurricanes, an adverse natural occurrence, such as earthquake or flood; and condition related to damaging weather or an adverse natural occurrence, such as excessive heat, plant disease, insect infestation or; any combination of these conditions. The natural disaster event must occur during the coverage period, before or during harvest and must directly affect the insured crop.

Persons eligible to enroll in NAP are persons who have a valid share in the risk of growing the eligible crop and are entitled to an ownership share of that crop, to include landowners, tenants or sharecroppers.

To enroll in NAP you must apply for coverage by completing a Form CCC-471, "Application for Coverage," and pay the applicable service fee at the FSA office where their farm records are main-tained. The application and service fee must be filed by the application closing date as established by the FSA State Committee and these dates are available at your local FSA office. Note that the NAP application deadlines are also included in this newsletter under the Deadline section. The service fee for NAP is the lesser of $250 per crop or $750 per producer per administrative county, not to exceed a total of $1,875 for a producer with farming interests in multiple counties. The service fee can be waived for limited resource producers who meet both of the following criteria:

- Earn no more than $100,000 gross income in farm sales from each of the previous two years (to be increased starting in FY 2004 to adjust for inflation, using the prices paid by farm-ers index as compiled by the National Agricultural Statistics Service (NASS);
- Have a total household income at or below the national poverty level for a family of four, or less than 50 percent of county median household for both of the previous two years. Limited resource producer status may be determined using the USDA Limited Resource Farmer and Rancher Online Self Determination Tool located on the Limited Resource Farmer and Rancher - (LRF/R) home page at www.lrftool.sc.egov.usda.gov/ . The automated system calculates and displays adjusted gross farm sales per year and the higher of the national poverty level or county median household income.

Crops eligible for NAP coverage are crops commercially produced and can be any of the following:

- Crops grown for food;
- Crops planted and grown for livestock consumption, including, but not limited to grain and forage crops, including native forage;
- Crops grown for fiber, such as cotton and flax (except for trees);
- Crops grown in a controlled environment, such as mushrooms and floriculture;
- Specialty crops, such as honey;
- Value loss crops, such as aquaculture, Christmas trees, ginseng, ornamental nursery and turfgrass sod;
- Seed crops where the propagation stock is produced for sale as seed stock for other eligible NAP crop production.

For further information on NAP on whether a crop is eligible for NAP coverage, producers should contact the FSA county office where their farm records are maintained or visit the FSA's website at www.fsa.usda.gov/nap.

Coverage Period for NAP

The coverage period for NAP may vary depending on the crop. The coverage period for an annual crop begins the later of:

- 30 days after application for coverage and the applicable service fees have been paid or;
- The date the crop is planted (cannot exceed the final plant-ing date) and ends the earlier of:
  - The date the crop harvest is completed;
  - The normal harvest date for the crop;
  - The date the crop is abandoned or;
  - The date the entire crop acreage is destroyed.

The coverage period for a perennial crop, other than a crop intended for forage, begins 30 calendar days after the application closing date and ends the earlier of:

- 10 months from the application closing date;
- The date the crop harvest is completed;
- The normal harvest date for the crop;
- The date the crop is abandoned or;
- The date the entire crop acreage is destroyed.

Contact a local FSA office for information on the coverage periods for perennial forage crops, controlled environment crops, specialty crops and value loss crops.

Failure to report acreage and production information may result in reduced or zero NAP assistance. Be aware that acreage reporting and final planting dates vary by crop and by region. Producers should contact the FSA office where their farm records are maintained for questions regarding local acreage reporting and final planting dates.

Applying for NAP Assistance When a Natural Disaster Strikes

When a crop or planting is affected by a natural disaster, producers must notify the FSA office where their farm records are maintained and complete Part B, (the Notice of Loss portion) of Form CCC-576, Notice of Loss and Application for Payment.

More Information

Further information on NAP is available from your local FSA office or on FSA's website at www.fsa.usda.gov/nap.

Farm Programs

Price Support/Conservation/Compliance/GIS

Clark Weaver, Chief

USDA Proposes Improvements to Help Deliver Disaster Assistance More Quickly to Producers

Proposed Rule Aims to Streamline USDA Disaster Designation Process —

USDA is accepting comments on a proposed rule to streamline the process for its Secretarial Disaster Designation, allowing farmers and ranchers devastated by natural disaster to obtain assistance faster. The improvements outlined in the proposed rule aim to cut the time to make a disaster designation by as much as 70 percent. Designating disaster counties is a key step to authorizing disaster assistance for some of the programs administered by USDA through the Farm Service Agency. Disaster assistance provides support to American producers as part of the farm safety net. USDA believes that a strong farm safety net is important to the vitality of American agriculture.

A natural disaster designation makes all qualified farm operators in the designated areas eligible for a variety of assistance from USDA, including low interest emergency (EM) loans and the Supplemental Revenue Assistance Program (SURE). The Secretary of Agriculture is authorized to designate disaster counties to make disaster assistance programs available to farmers and ranchers. Currently, designations require a state governor to initiate disaster designation through a formal request of the USDA Secretary. The process has been in place for more than two decades and regulations have not been substantively revised since 1988. Streamlining the process from six steps to two will enable USDA to help those in need in an expedited manner, allowing farmers and ranchers devastated by natural disaster to obtain emergency loans faster than before. Additionally, the proposed rule can help to ensure all eligible disaster counties receive a designation.

The proposed rule for Secretarial Disaster Designations:

- Streamlines the USDA Secretarial designation process from a six-step process to a two-step process.
- Expedites and simplifies the disaster designation process for severe drought occurrences by using the U.S. Drought Monitor as a tool to automatically trigger disaster areas with no further documentation.
- Removes the requirement that a request for a disaster designation be initiated by a state governor or Indian tribal council. Note: This rule still allows a state governor or Indian tribal council to request a Secretarial Disaster Designation.

In 2011, Georgia had two different disaster designations for drought. The first designation was initiated in April by the Governor Office as a result of drought conditions in South Georgia that affected winter seeded crops and cool season grasses. This request included 22 primary counties and 26 contiguous counties. The official designation was finalized in June.

The second designation was initiated by the Governor's Office in July as a result of drought conditions throughout the entire state that affected spring seeded crops and warm season grasses. This request included 150 primary counties and 9 contiguous counties. The official designation was finalized in September.

The proposed rule, which is contained in the Federal Register dated Nov. 14, 2011, at http://www.regulations.gov, has a 60-day comment period. Comments on the proposed rule must be submitted no later than Jan. 13, 2012, to be considered.

For information about FSA and its programs, visit a local FSA county office or go to www.fsa.usda.gov.

Additional FSA Updates

Newly Elected FSA County Committee Members to Take Office

Ballots have been counted and the newly elected COC members will take office January 1, 2012. Thank you to all producers who participated in this year's COC election.

County committee members are a critical component of the operations of FSA. They help deliver FSA farm programs at the local level. Farmers and ranchers who serve on county committees help with the decisions necessary to administer the programs in their counties. They work to make FSA agricultural programs serve the needs of local producers.

FSA county committees operate within official regulations designed to carry out federal laws. County committee members apply their judgment and knowledge to make local decisions.

In addition to elected members, FSA county committees may also include advisors. Advisors are appointed to county committees in counties or multi-county jurisdictions that have significant numbers of minority or women producers and lack such members on FSA county committees. Advisors play an important role by providing diverse viewpoints and by representing the interests of minorities and women in decisions made by county committees. FSA state committees officially appoint advisors who are recommended by county committees or community based organizations. COC's shall submit name of the nominee and supporting information to STC no later than February 1 of each year.

For More Information

For more information about FSA county committees, visit a local FSA or USDA Service Center or the Web site at http://www.fsa.usda.gov/elections.

FSA Near You!

Jan.—Fe, 2012. featured producer: Marjorie McRee, Lee County

Farming is hardly ever an easy career choice, however, there was never any doubt in Marjorie McRee's mind that a good mix of family and farming was the calling for her life's focus and direction. Marjorie is a very successful Lee County farmer who farms, on average, approximately 850 acres of crops each year in her home county, as well as, Sumter County.

Marjorie has been farming independently for most of her adult life. She was raised on a farm and was put to work at an early age assisting her father with the many chores commonly found on the typical Southwest Georgia farm. Not content to merely look back on her fond memories of her rural upbringing, Marjorie was determined to continue farming on her own. A typical crop year will find her growing peanuts, cotton, and corn on her farms in Lee County

As any farmer can attest, finding financing during trying times can be almost as worrisome as our lack of rainfall and unrelenting heat that we have seen recently in Southwest Georgia. Farm Service Agency's Dawson Farm Loan Team has been a big help to Marjorie in securing much needed operating funds for the past several years. With local lenders limiting their agricultural loan practices in recent years, Marjorie found that FSA was eager to help her. She says, "I never would have gotten the money to farm if it was not for FSA's assistance." Marjorie has made wise use of FSA's operating loans by making some impressive yields over the years. Indeed, this year Marjorie has averaged 6000 pounds per acre on her peanut crop, as well as 200 bushels per acre on corn, and 1250 pounds per acre on her cotton. Part of her success is her knack for keeping very meticulous records on each crop planted, by field, each year. At any time she can refer back to her records for any year and know what was grown in a particular field and each particular step taken to produce, harvest, and market that crop. She takes immense pride in the fact that she is a very "hands on" manager of her operation from start to finish. Marjorie is a strong participant in the Agency's Direct and Counter Cyclical program, and also utilizes the Agency's price support programs each year in both Lee and Sumter counties to even out the natural ebb and flow of capital to her farming operation.

Marjorie's favorite crop to grow is peanuts, partly because it was her father's "money crop" back in the day. She receives a great degree of personal satisfaction from watching the crop begin growing in the early spring, and all the promise that the future holds for the crop as it matures towards a fall harvest. In her opinion, Marjorie thinks corn, as it matures, is the prettiest crop, from the time it breaks the soil until it is harvested.

Marjorie naturally credits her family as her biggest supporters, and states that the opportunity for the entire family to be involved in the many tasks on the typical farm is one of the biggest rewards for a farming family...farming tends to keep a family close knit by the nature of her, and many others, chosen profession.

Macon County Ag Appreciation Day

The Macon County FSA Office maintained an exhibit booth at the recent Macon County Ag Appreciation Day. GA Agriculture Commissioner, Gary Black, was the keynote speaker at the event held at the newly opened Swartz AG oilseed crushing facility in Montezuma. Enjoying the festivities (from left) are Linda Cooper, Howard Rumph, Mary Lynn Robinson and Denervia Coogle.

Holiday Giving

The Farm Loan Team of Dawson, GA adopted a family of four through The Liberty House in Albany, GA. In order to provide a more joyous holiday season, the Dawson Farm Loan Team purchased several gifts for each member of the family. The Liberty House is a non-profit agency that provides comprehensive services for domestic violence victims, their children, families and friends.

Pictured right (from left): April Pierce, Leigh Wilson, Rodney Brooks, Dona Massey, Fatima Jones and Liberty House Staff.

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Farm Service Agency is equitably serving all farmers, ranchers, and agricultural partners through the delivery of effective, efficient agricultural programs for all Americans.

FARM SERVICE AGENCY

Producers are reminded when they have an address change due to 911 upgrades or relocation, to please contact your local FSA office to update your address.

FSA Adopting GovDelivery

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