



## September 2011

On Line Only

### Jefferson/Clark FSA

Service Center  
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Rigby ID 83442

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### Hours:

Monday – Friday  
8:00 am - 4:30 pm

### CED:

Ben Evans

### Staff:

Lisa Eaton, PT  
Joy Lopez, PT  
Elaine Roker, PT

### County Committee:

Lee Burtenshaw  
George Ellsworth  
Robert McCulloch  
Kevin Small  
Andy Wagoner

### Advisor:

Susan Stewart

### Jefferson/Clark County

#### Committee Meetings dates:

September 13, 2011  
December 12, 2011

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## NAP Coverage Application Deadline December 1<sup>st</sup>

The NAP (Non-Insured Crop Disaster Assistance Program) was designed to reduce financial losses that occur when natural disasters cause a catastrophic loss of production or prevented planting of an eligible crop. NAP provides coverage equivalent to CAT (Catastrophic Insurance). NAP coverage is only available on crops for which CAT is not available.

Application deadlines for 2012 alfalfa and grass NAP coverage is December 1<sup>st</sup>. Producers who already have coverage on 2011 NAP crops may choose to continue coverage on the same crops for 2012, if the applicable service fee is submitted by the application closing date. A new CCC-471, application for coverage is not required to be signed when applying for continuous coverage of the same crops.

Producers who choose to add a new crop(s) or delete a crop(s) from previous year's coverage or changing crop shares must file a new CCC-471 with signatures and pay the applicable service fee.

Producers with NAP coverage must remember to file an acreage report, and report the prior year's production by June 30<sup>th</sup> each year. Also, keep track of harvested production using acceptable methods, and file a "Notice of Loss" within 15 days of when a loss is apparent, due to drought, hail and other natural causes.

## Commodity Loans

Marketing assistance loans (MALs), provide you interim financing to meet cash flow needs without having to sell your commodity. These loans mature nine months after the month of issuance.

The last day to take a loan on your 2011 wheat, barley and oats is March 31, 2012.

A few highlights of this nine-month MAL program are as follows:

- competitive interest rates (September rates listed on back page).
- during the nine-month loan period, a producer may repay all or some of the loan at any time, principal plus interest.
- crops placed under loan are pledged as the loan collateral. Producers have the option of delivering the pledged collateral to the Commodity Credit Corporation (CCC) as full payment for the loan at maturity.
- market loan repayments, under certain circumstances, loans may be repaid at less than principal plus accrued interest and other charges.

To be eligible for a loan the commodity must:

- have been produced by an eligible producer.
- be in existence and in a storable condition.
- be merchantable for food, feed, or other uses as determined by CCC.
- **not** contain mercurial compounds, toxin-producing molds, or other substances poisonous to humans or animals.

Commodities eligible for a loan are: barley, corn, grain sorghum, honey, oats, oilseeds, pulse crops (including small chickpeas, lentils, and dry peas), and wheat.

**Remember: Prior to removing any grain under loan, call the office and obtain a release.** Other applicable conditions and producer eligibility requirements can be obtained from our staff, please call or stop by for details.

### ***eNewsletters and eUpdates through GovDelivery!***

The Farm Service Agency is providing more cost-effective and resource-conserving options to deliver news, deadlines and bulletins. You have the option to receive information instantly and electronically from your state or local FSA office directly to your farm or ranch. Several states already have GovDelivery for news releases.

Take a look at your current state and county options for electronic delivery by visiting the FSA home page at [www.fsa.usda.gov](http://www.fsa.usda.gov).

To enroll in Gov-Delivery go to the Idaho HomePage at [www.fsa.usda.gov/id](http://www.fsa.usda.gov/id) and click on [email updates](#) in the right column. Once you enroll in GovDelivery, you can select electronic subscriptions via e-mail. For more information contact your FSA state office and watch for more news and opportunities to sign up to receive your news quicker and at less cost via e-mail.

### ***Notice to Hispanic and/or Women Farmers or Ranchers on 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.

To register your name to receive a claims packet, call the Farmer and Rancher Call Center at 1-888-508-4429 or visit: [www.farmerclaims.gov](http://www.farmerclaims.gov).

The claims package will have detailed information about the eligibility and claims process.

## ***Farm Safety***



Flowing grain in a storage bin or gravity-flow wagon is like quicksand, it can kill quickly. It takes less than five seconds for a person caught in flowing grain to be trapped.

The mechanical aspects of grain handling equipment, also presents a real danger. Augers, power take offs, and other moving parts can grab people or clothing.

These hazards, along with pinch points and missing shields, are dangerous enough for adults; not to mention children. It is always advisable to keep children a safe distance from operating farm equipment. Always use extra caution when backing up or maneuvering farm machinery. Ensure everyone is visibly clear and accounted for before machinery is engaged.

FSA wants all farmers to have a productive crop year, and that begins with putting safety first.

## ***Continuous CRP***

The Continuous Conservation Reserve Program is a voluntary private lands environmental improvement program that allows participants the opportunity to enroll environmentally sensitive acreages in conservation practices that will reduce soil erosion, improve water and soil quality and provide wildlife habitat and food sources.

Eligible landowners enter into contracts that range from 10 to 15 years in length. In return, the landowners receive annual rental and maintenance payments, incentive payments for certain activities, and cost share for establishment.

To be eligible, participants and acreage must meet certain requirements. Provided the eligibility requirements are met, FSA will automatically accept enrollments of acreage into Continuous CRP. Landowners may enroll in the program at any time during the year.

## **2011 ELAP and LIP Sign Up**

Sign up deadlines are approaching for FSA's Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish Program (ELAP) and the Livestock Indemnity Program (LIP). Fact sheets for these programs can be found at [www.fsa.usda.gov](http://www.fsa.usda.gov); click on NEWSROOM, then FACT SHEETS.

Producers who have suffered a disaster due to the recent severe weather conditions should read the fact sheets and visit their local FSA office to get a quick start on the recovery process.

Both ELAP and LIP Sign-ups require a Notice of Loss filed by the earliest of earlier of:

- 30 calendar days of when the loss is apparent to the participant or
- October 31, 2011

An application for payment must be received no later than January 30.

### **Looking For a Farm Loan?**

**FSA helps farmers and ranchers get started  
– and keeps them going.**

The Farm Service Agency (FSA) offers farm loans to farmers and ranchers who have experience and want to own or operate their own farm or ranch, but are unable to get financing from a traditional lender.

What sets FSA loans apart from traditional agricultural lenders?

- **No down payment** required
- Lower interest rates than traditional financing
- Longer terms available (up to 40 years for real estate loans)
- FSA provides financial assistance and business planning to help ensure the future well-being of American agriculture.

### **Loans for the Socially Disadvantaged**

FSA has loan programs available to assist applicants to begin or continue in agriculture production. Loans are available for operating type loans and/or purchase or improve farms or ranches.

While all qualified producers are eligible to apply for these loan programs, the FSA has provided priority funding for members of Socially Disadvantaged Applicants.

A socially disadvantaged applicant 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.

If producers or their spouses believe they would qualify as socially disadvantaged, they should contact the local FSA office for details. FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

### **Guaranteed Loans Available**

FSA partners with local lenders to provide farmers and ranchers with agricultural loans. FSA guaranteed loans provide lenders (e.g., banks, Farm Credit System institutions, credit unions) with a guarantee of up to 95 percent of the loss of principal and interest on a loan. Farmers and ranchers apply to an agricultural lender, which then arranges for the guarantee from FSA. The FSA guarantee permits lenders to make agricultural credit available to farmers who do not meet the lender's normal underwriting criteria.

FSA guaranteed loans are for both Farm Ownership (real estate purchases) and Operating purposes. A percentage of Guaranteed Loan funds are targeted to beginning farmers and ranchers and minority applicants (including women applicants).

#### **Guaranteed Farm Ownership Loans**

Guaranteed Farm Ownership (FO) Loans may be made to purchase farmland, construct or repair buildings and other fixtures, develop farmland to promote soil and water conservation, or to refinance debt.

#### **Guaranteed Operating Loans**

Guaranteed Operating Loans (OL) may be used to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance, and other operating expenses. Operating Loans may also be used to pay for minor improvements to buildings, costs associated with land and water development, family living expenses, and to refinance debts under certain conditions.

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Rigby, Idaho 83442



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### ***2011 Dates to Remember!***

- Ongoing** : Continuous CRP signup
- October 10<sup>th</sup>** : Office closed for Columbus Day
- October 31<sup>st</sup>** : Deadline to apply for ELAP or LIP
- November 6<sup>th</sup>** : Day Light Saving Time Ends
- November 11<sup>th</sup>** : Office closed for Veterans Day
- December 1<sup>st</sup>** : Deadline to purchase NAP Insurance

### ***September 2011 Interest Rates***

- 2.125% Farm Operating – direct
- 4.625% Farm Ownership – Direct
- 1.500% Farm Ownership – Direct Down Payment, Beginning Farmer or Rancher
- 3.750% Emergency & Limited Resource
- 1.125% Commodity Loans
- 1.875% FSFL (Farm Storage Facility Loans) with 7-year loan terms
- 2.500% FSFL with 10-year loan terms
- 2.875% FSFL with 12-year loan terms

**USDA is an equal opportunity provider and employer**