September 2011

Madison County FSA Office

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Hours
Monday - Friday
7:30 a.m. - 4:30 p.m.

County Staff

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Farm Loan Officers

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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; 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.

NAP Loss Filing

For losses on crops covered by the Non-insured Crop Disaster Assistance Program (NAP), 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. The CCC-576 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.

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.

AFIDA

Any foreign person who acquires, transfers or holds any interest, other than a security interest, in agricultural land in the United States is required by law to report the transaction no later than 90 days after the date of the transaction. They must file Agricultural Foreign Investment Disclosure Act (AFIDA) reports with the FSA county office that maintains reports for the county where the land is located.

For AFIDA purposes, agricultural land is defined as any land used for farming, ranching or timber production, if the tracts total 10 acres or more.

For more information contact the FSA office near you or visit the USDA Web site at www.usda.gov.

Hispanic and Women Farmers

A process to resolve the claims of Hispanic and women farmers and ranchers who believe they were discriminated against when seeking USDA farm loans has been established.

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.

For additional information contact:

- **Hispanic and Women Farmer Claims Process:** www.farmerclaims.gov or call 1-888-508-4429
- **Pigford – The Black Farmers Discrimination Litigation:** www.blackfarmercase.com or call 1-866-950-5547
- **Keepseagle - The Native American Farmers Class Action Settlement:** www.IndianFarmClass.com or call 1-888-233-5506

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.

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

To enroll in Gov-Delivery go to the Idaho HomePage at 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.

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. For more information on Continuous CRP enrollments, please contact your local FSA office.

Marketing Assistance Loans

A Marketing Assistance Loan (MAL) is available for producers who share in the risk of producing the crop. To be eligible, a producer must maintain continual beneficial interest in the crop from harvest through the earlier of the date the loan is repaid or CCC takes title to the commodity. Beneficial interest means retaining the ability to make decisions about the commodity; responsibility for loss or damage to the commodity; and title to the commodity. Once beneficial interest in a commodity is lost, the commodity is ineligible for loan — even if the producer regains beneficial interest.

Commodity loan eligibility also requires compliance with conservation and wetland protection requirements; beneficial interest requirements, acreage reporting and ensuring that the commodity meets Commodity Credit Corporation minimum grade and quality standards. For commodities to be eligible they must have been produced by an eligible producer, be in existence and in a storable condition and be merchantable for food, feed or other uses as determined by CCC. The quality of the commodity in farm storage must be maintained throughout the term of the loan.

Producers do not have to participate in the Direct and Counter-Cyclical and/or ACRE Programs to be eligible for commodity loans.

Violating provisions of a marketing assistance loan may trigger administrative actions, such as assessing liquidated damages, calling the loan and denial of future farm-stored loans.

The most common violations are removing or disposing of a commodity being used as loan collateral without prior authorization and providing an incorrect quantity certification.

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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United States Department of Agriculture
Farm Service Agency

Emergency Farm Loans

The Farm Service Agency provides emergency loans to help producers recover from production losses and physical losses due to drought, flooding, other natural disasters, or quarantine.

Loan Uses

Emergency loan funds may be used to:

- Restore or replace essential property;
- Pay all or part of production costs associated with the disaster year;
- Pay essential family living expenses;
- Reorganize the farming operation; and
- Refinance certain debts.

Further information and applications for the loan programs described are available at local FSA county offices.

Succession in Interest

If you have made any changes that affect your interest in base acres since you signed your last Direct and Counter-cyclical Program contract, you must report these ***successions-in-interest*** to the county committee by Sept. 30, so a determination can be made on who is eligible for the program. Changes that qualify as a succession-in-interest include:

- A sale of land
- A change of operator or producer, including a an increase or decrease in the number of partners
- A foreclosure, bankruptcy or involuntary loss of the farm.
- A change in producer shares to reflect changes in the producer's share of the crop(s) that were originally approved on the contract.

If a succession-in-interest has taken place, you, as the “predecessor,” are required to refund any advance DCP payments you received for the affected base acres before a payment can be made to the “successor.” Not reporting a succession-in-interest can result in contract termination and a loss of program benefits for all producers involved.

Selected Interest Rates for September 2011	
90-Day Treasury Bill	0.125%
Farm Operating - Direct	2.125%
Farm Ownership - Direct	4.625%
Farm Ownership - Direct Down Payment, Beginning Farmer or Rancher	1.500%
Emergency	3.750%

Dates to Remember	
Sept. 1	2010 ACRE Certification Deadline
Sept. 30	Fall Seeded Crop NAP sign-up ends
Sept. 30	Succession in Interest Report to County Office

USDA is an equal opportunity provider and employer.