



Arenac/Iosco County
USDA Service Centers

Arenac County FSA
4490 M-61
Standish, MI 48658
989-846-4565 (phone)
989-846-9641 (fax)

Hours
Monday - Friday
8:00 a.m. - 4:30 p.m.

Arenac County Committee
Carl Daniels
Ed Stange
Brandon Johnson

Arenac Advisor
Courtney Rolfe

Iosco County FSA
190 M-55
Tawas City, MI 48763
989-362-3842 (phone)
989-362-8382 (fax)

Hours
Monday-Friday
8:00 a.m. - 4:30 p.m.

Iosco County Committee
Joe Vohwinkle
Al Erickson
Chris Daniels

Iosco Advisor
Karen Curry

Dates to Remember

Nov 11 - Office closed for the Observance of Veterans Day
Nov 20 - NAP sales closing date for perennial crops
Nov 26 - Office Closed for the Observance of Thanksgiving
Dec 1 - NAP sales closing date for honey and maple sap.
Dec 9 - Arenac Election ballots counted
Dec 10 - Iosco Election ballots counted
Dec 25 - Office Closed for Observance of Christmas.
Continues - Farm Storage Facility Loans
Continues - Continuous Conservation Reserve Program & CREP

Commodity 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.

ACRE Program

For those farms enrolled in the ACRE provisions of the DCP program please remember that you are required to provide production records for all enrolled commodity crops covered by ACRE. The evidence must be in a verifiable format and be provided to the offices by July 15, 2010 for the years 2004 through 2009.

County Committee Elections

Election ballots for County Committee have been mailed in both Arenac and Iosco counties. Please take the time to vote and return your ballot. This is your opportunity to provide local input and guidance to the implementation of federal farm programs administered by the Farm Service Agency. Return your ballot by December 7, 2009

Ballots will be counted in Arenac County on December 9, 2009. Ballots will be counted in Iosco County on December 10, 2009.



Farm Operation Changes

Report your changes in farm operations as soon as possible to insure that we can timely service your operation.

New Employee

Welcome to Lyn Potts our new employee in Arenac. Lyn replaces Chris Ancel who retired the end of January.

Special Accommodations

Special accommodations will be made upon request for individuals with disabilities, vision impairment or hearing impairment. If accommodations are required, individuals should contact the Arenac or Iosco county offices in person or by phone.

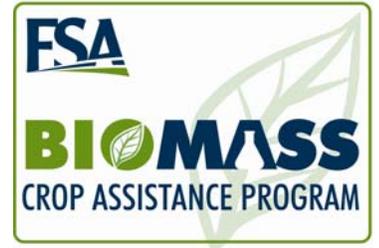
Unauthorized Disposition of Loaned Grain

If loan grain has been disposed of through feeding, selling or any other form of disposal without prior written authorization from the county office staff, it is considered unauthorized disposition. The financial penalties for unauthorized dispositions are severe and a producer's name will be placed on a loan violation list for a two-year period. Always call the office before any grain under loan is fed or sold.



Biomass Crop Assistance Program (BCAP)

FSA is currently accepting applications from biomass facilities interested in participating in the Biomass Crop Assistance Program



Once an agreement is signed between FSA and a facility and funding through the program is provided, the facilities can begin accepting materials. Producers who sell these materials can apply for matching payments under the collection, harvest, storage and transportation (CHST) component of BCAP.

The matching CHST payments are paid at a rate of \$1 for \$1 per dry-ton equivalent received from a qualified biomass conversion facility, not to exceed \$45 per dry-ton equivalent. A biomass owner is eligible to receive payments for two years. The purpose of the matching payments is to assist biomass producers with the CHST cost of delivering biomass to a qualified biomass conversion facility. Once a facility becomes qualified, eligible material owners or producers who deliver biomass to that facility may be eligible to receive CHST payments.

Eligible material owners or producers, who market eligible material to a qualified biomass conversion facility, may apply for the matching CHST payment at their FSA county office. An application must be submitted before the eligible material is sold and delivered to a qualified biomass conversion facility. After the product is delivered, a producer must provide FSA with documentation of product quantity, quality and payment rate. County offices will validate payment requests with information in the county office and information provided under the terms of MOUs with the qualified biomass conversion facilities. CHST payments will not be authorized until after an appropriate environmental analysis has been conducted.

Biomass conversion facilities and material owners or producers should contact their FSA state offices or visit www.fsa.usda.gov for more information.



Farm Storage Facility Loan Program Changes

The Farm Storage Facility Loan (FSFL) program allows producers of eligible commodities to obtain low-interest financing to build or upgrade farm storage and handling facilities.

The new maximum principal amount of a loan through FSFL is \$500,000. Participants are now required to provide a down payment of 15 percent, with CCC providing a loan for the remaining 85 percent of the net cost of the eligible storage facility and permanent drying and handling equipment. New loan terms of 7, 10 or 12 years are available depending on the amount of the loan. Interest rates for each term rate may be different and are based on the rate which CCC borrows from the Treasury Department.

Payments are available in the form of a partial disbursement and the remaining final disbursement. The partial disbursement will be available after a portion of the construction has been completed. The final fund disbursement will be made when all construction is completed. The maximum amount of the partial disbursement will be 50 percent of the projected and approved total loan amount.

Applications for FSFL must be submitted to the FSA county office that maintains the farm's records. An FSFL must be approved before any site preparation or construction can begin. The following commodities are eligible for farm storage facility loans:

- Corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley or minor oilseeds harvested as whole grain
- Corn, grain sorghum, wheat, oats or barley harvested as other-than-whole grain
- Pulse crops - lentils, small chickpeas and dry peas
- Hay
- Renewable biomass
- Fruits (including nuts) and vegetables - cold storage facilities

Spousal Signature Requirement

Spouses may sign documents on behalf of each other for many FSA and CCC programs in which either has an interest, unless written notification denying a spouse this authority has been provided to the county office. This procedure does not apply to the commodity loan, farm loan programs or Loan Deficiency Program. Spouses must have an FSA-211 on file to sign commodity loan documents or loan deficiency applications on behalf of each other.

Spouses may not sign FSA-211 on behalf of each other as an authorized signatory for partnerships, joint ventures, corporations or other similar entities.

Program Outreach



FSA is constantly striving to seek out persons from minority, female, and/or underrepresented groups to ensure they are informed of the agricultural services and programs that our offices administer. Any person of legal age who has an interest in a farm as an owner or operator is eligible to participate in FSA programs and to vote in the FSA county committee election process. If you or someone you know may be eligible for our programs or would like to be included in our mailings please contact your local FSA office for more information.

Crop Protection Policies Sales Deadlines

There are two ways to protect your investment in growing crops.

- Crop Insurance – purchased through private agents (list available for review at FSA office) for selected crops. Various insurance levels and options are available for certain fees. Check with a private agent for more details.
- NAP – purchased through FSA for all crops not covered by Crop Insurance. This covers a 50% (or greater) crop loss for an administrative fee of \$250 per crop per year with a maximum limit of \$750 per producer per county.

The deadline to purchase Crop Insurance or NAP on most spring planted crops intended for harvest during 2010 is **March 15, 2010**.

Supplemental Disaster Assistance Programs

The 2008 Farm Bill amended the Trade Act of 1974 to create five new disaster programs, collectively referred to as

Supplemental Agriculture Disaster Assistance programs. These programs include:

Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish (ELAP)
Livestock Forage Disaster Program (LFP)
Livestock Indemnity Program (LIP)
Supplemental Revenue Assistance Payments (SURE) Program
Tree Assistance Program (TAP)



To be eligible for these programs, producers must purchase at least catastrophic risk protection (CAT) level of crop insurance for all insurable crops and/or Noninsured Crop Disaster Assistance Program (NAP) coverage for non-insurable crops under SURE, TAP, LFP, and ELAP.

In the 2008 Farm Bill; in general, the term "farm" means the sum of all crop acreage in all counties that is planted or intended to be planted for harvest by the eligible producer. In the case of aquaculture, the term "farm" means all fish being produced in all counties that are intended to be harvested for sale by the eligible producer. In the case of honey, the term "farm" means all bees and beehives in all counties that are intended to be harvested for a honey crop by the eligible producer.

Producers who meet the definition of a Socially Disadvantaged, Limited Resource Producer, or Beginning Farmer or Rancher, do not have to meet this risk management purchase requirement.



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 percent of the county's median size.

Each member of an entity must meet the eligibility requirements. Loan approval is not guaranteed. Additional program information, loan applications, and other materials are available at your local USDA Service Center. You may also visit www.fsa.usda.gov

ACRE Production Reporting

Producers participating in the ACRE program must report their actual crop yields for 2009. Acceptable documentation includes:

- Receipts of crops sold (warehouse receipts, settlement sheets, sales documents, etc.)
- Appraisal performed by crop insurance
- Paid measurement of bins or other farm storage

Please call if you chop corn for silage. We will help you determine when appraisals are necessary. Note that actual farm yields must be reported by the **subsequent crop year's** acreage reporting deadline. (June 30 for fall seeded crops, July 15 for spring seeded crops).

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its program and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of Discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, SW., Washington, DC 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.