



# Bay County News

## Bay County USDA Service Center

**Bay County FSA**  
4044 S Three Mile Rd  
Bay City, Mi. 48706  
989-686-0430 (phone)  
989-686-7925 (fax)  
www.fsa.usda.gov/mi

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

**County Committee**  
Gene VanDriessche  
William C Meylan  
Bernie Cianek  
Renee DeShano - Advisor

**Staff**  
Donna Jacobs  
Cathy Krengielski  
Jodi Lahar  
Renay Fritch  
Floyd Fischer

**County Executive  
Director**  
John Porath

**Farm Loan Manager**  
Jerry Spickerman



## Disaster Buy-In Waiver Extension

Producers who did not obtain crop insurance or Non-insured Crop Disaster Assistance Program (NAP) coverage for 2008 can pay a buy-in fee through May 18, 2009, to become eligible for 2008 disaster assistance programs authorized by the Food, Conservation, and Energy Act of 2008.

Farmers have an additional opportunity to become eligible for several programs if they suffered 2008 agricultural losses due to natural disaster.

If you have not already taken the necessary steps to become eligible for the Supplemental Revenue Assistance Program (SURE), Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish (ELAP), and the Tree Assistance Program (TAP), you are required to complete the following steps by May 18, 2009:

- Pay a \$100 “buy-in” fee per crop. The maximum fee is \$300 per county, per producer, not to exceed \$900 for multi-county producers.
- In the case of each insurable crop, excluding grazing land, agree to obtain a policy or plan of insurance for the next insurance year for which crop insurance is available; coverage level should equal 70 percent or more of the yield at 100 percent of the price.
- In the case of each noninsurable crop, agree to file the required paperwork and pay the applicable administrative NAP coverage fee by the applicable state application closing date for the next available year.

Those who choose to “buy in” under this provision will be considered, for insured crops, to have obtained a policy or plan of insurance for the 2008 crop year at a level of coverage not to exceed 70 percent of the yield at 100 percent of the price. For noninsurable crops, producers will be considered to have a level of coverage equal to 70 percent of the yield. These levels of coverage will be used to calculate the 2008 SURE guarantee.

## 2009 DIRECT AND COUNTER CYCLICAL PROGRAM

Enrollment in DCP for 2009 ends **June 1**. Beginning with the 2009 program year regulations no longer provide for a “late file” signup period. 2009 DCP contracts will not be approved unless all producers with a share on the contract have signed on or before **June 1**.

## ACRE PROGRAM

At press time the rules for ACRE are still being written. Producers considering ACRE are encourage to enroll their farms in the Direct and Counter Cyclical Program (DCP) before the June 1 deadline. DCP contracts can then be cancelled to enroll the farm in ACRE.

Please call the office for an appointment for DCP. Informational meetings will be held on ACRE when the program enrollment period has been announced



Bay County FSA Office  
 4044 S Three Mile Rd  
 Bay Citv. Mi 48706



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**FARM LOAN PROGRAM**

FSA offers Michigan’s farm families access to affordable credit through a wide variety of lending opportunities. Our seasoned and knowledgeable staff specializes in tailoring our loan products to meet the needs of your operation. Beyond simple access to agricultural financing, FSA are industry leaders in providing supervised credit. This means we help famers with farm planning, credit counseling, financial planning, and farm and financial education throughout the term of the loan.

We serve a variety of Michigan’s agricultural producers including individuals and entities wanting to start farming, those wanting to continue or change their operations, women and minorities who want to start or continue farming, and youth wanting to build their own income producing agricultural projects. Current Farm Loan Program interest rates are listed as follows:

- Operating Loans (including term loans or annual operating) – 2.25
- Farm Ownership (real estate purchases) – 4.125

- Farm Ownership Beginning Farmer Down Payment Loans – 1.5%
- Emergency Loans – 3.75%

Bay County Farm Loan Programs are administered through the Mount Pleasant FSA Office. For more information, please contact Jerry Spickerman, Farm Loan Manager, or Betty Garrett, Farm Loan Officer at 989-772-5927, extension 2.

**CONSERVATION RESERVE ENHANCEMENT PROGRAM (CREP)**

As the name implies, the Michigan CREP is an enhanced version of the Conservation Reserve Program (CRP) and offers farmers and landowners more and better options and increased financial incentives to help improve water quality and wildlife in the Region.

Producers can participate with a filter strip, windbreak, wetland restoration, or riparian buffer strip. Now may be the time to look into one of these practices before planting.

**RECORD CORRECTIONS AND RECONS**

Producers are being encouraged to get all of their records updated with our office in preparation for sign-up into the programs. If any producer is either adding land or has deleted land from what you were operating last year, we are asking that you give us a call and let us know of the changes.

Dates to Remember	
May 18	Buy-in for 2008 crop Disaster eligibility ends
June 1	DCP sign up ends
June 30	Last day to report 2009 wheat
July 15	Last day to report 2009 crops other than wheat
Continues	Continuous Conservation Enhancement Reserve Program
Continues	Farm Storage Facility Loans
Continues	Continuous Conservation Reserve Program

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