

August 2012



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## Emmet-Charlevoix County FSA Updates

DEAR PRODUCERS: Welcome to the new GovDelivery bulletins and updates service from your Emmet-Charlevoix County FSA office. Note that you are welcome to request to receive bulletins from more than one county and can add or remove individual subscriptions at any time.

### Emmet-Charlevoix County

#### FSA Office

2235 E. Mitchell Rd.  
Petoskey, MI. 49770

**Phone:** 231-347-2133

**Fax:** 231-347-8170

#### County Committee:

Wilson Boss-Chairperson  
Beverly Hinkley-Vice  
Chairperson  
Richard Gregory-Member  
Charlene Fettig-Advisor

#### County Executive Director:

Carmen A. Church

#### Program Technicians:

Jessica Chandler

#### Loan Manager:

James Monroe

## Emergency Farm Loans Available

USFA/FSA emergency farm loans are available to qualified producers in all producers in Emmet and Charlevoix County as a result of losses caused by the following weather conditions:

**DISASTER DESCRIPTION:** The effects of blizzards, excessive snow, excessive heat, excessive rain, high winds, hail, freeze, frost, tornadoes, flooding and lightning.

**DATE OF DISASTER:** January 1, 2012 to May 11, 2012

**FINAL DATE TO APPLY:** March 1, 2013

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 living expenses;  
Reorganize the farming operation; and  
Refinance certain debts.

All emergency loans must be fully collateralized. Producers can borrow up to 100% of actual production or physical losses, to a maximum of \$500,000. Loans for crop, livestock, and non-real estate losses are normally repaid within 1 to 7 years; depending on the loan purpose, repayment ability and collateral available as loan security. In special circumstances, terms of up to 20 years may be authorized. Loans for physical losses to real estate are normally repaid within 30 years. In certain circumstances, repayment may be made over a maximum of 40 years.

The current annual interest rate for emergency loans is 2.25 percent.

For more information farm operators should contact our office or the Farm Loan Program office in the Petoskey USDA Service Center at 231-347-2133.

## Noninsured Crop Disaster Assistance Program (NAP) Deadlines

Has a natural disaster like drought, excessive rain, or high winds caused

crop losses or prevented planting? Did this impact your bottom line? Crops not insurable under Risk Management Agency CAT Crop Insurance are covered under NAP and can be purchased for \$250 per crop and a maximum of \$750 per county!

To qualify for administrative service fee waiver, a limited resource producer must have a total household income at or below the national poverty level for a family of 4, or less, or 50% of the county median household in both the previous 2 years. Limited resource producer status can be determined using a web site available through the Limited Resource Farmer and Rancher Online Self Determination Tool through the National Resource and Conservation Service at [www.lrfctool.sc.egov.usda.gov/tols.asp](http://www.lrfctool.sc.egov.usda.gov/tols.asp). Please note that limited resource producers are required to recertify limited resource producer status annually.

**THE DEADLINE for purchasing your 2013 policies are as follows:**

August 30, 2012:	Aquaculture, Nursery Crops, Christmas Trees, & Grass Sod
September 30, 2012:	Mixed Hay, Alfalfa, Pasture, Rye, Seed Crops, & Fall Speltz, Wheat
November 20, 2012:	Apples, Blueberries, Cranberries, Raspberries, & Strawberries
December 1, 2012:	Honey & Maple Sap
March 15, 2013:	Peas, Oats/Barley for Forage, Sorghum, Beans, Potatoes, Triticale, Vegetable Crops, and Corn in some counties.

If you grow a crop not listed here – call your local FSA Service Center. Keep in mind that some of these crops are covered by Federal Crop Insurance in certain countries. In counties where crops are covered by crop insurance, FSA cannot sell a NAP policy for these types crops. Crops determined not insurable and not eligible for NAP do not need to meet Risk Management Purchase Requirement.

**REMEMBER – Without insurance you are NOT eligible for National Disaster Programs!**

## **USDA Authorizes Emergency Haying and Grazing of CRP Acres for All Michigan Counties**

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In response to drought conditions, FSA has authorized emergency haying and grazing use of Conservation Reserve Program (CRP) acres for all Michigan counties.

The Emergency haying and grazing authorization will become effective August 1, 2012. Emergency haying ends August 31, 2012 and all hay must be removed no later than September 15, 2012. Emergency grazing ends on September 30, 2012.

Eligible producers who are interested in emergency haying of CRP must request approval before haying eligible acreage. It is also important for producers to obtain a modified conservation plan from the Natural Resources Conservation Service (NRCS) that includes haying and/or grazing requirements.

Upon approval of emergency haying and/or grazing, producers must leave at least 50 percent of each field or contiguous field un-hayed. For those counties that are eligible for emergency haying and grazing, the same CRP acreage cannot be hayed and grazed at the same time.

New guidelines were recently announced for emergency haying and grazing on Conservation Reserve Program (CRP) land. Annual rental payments for farmers enrolled in the CRP, who use those lands for emergency grazing and hay production, will be reduced by 10 percent instead of 25 percent. Also, because of the current severe drought, all counties with a drought level of D0 or higher, as measured by the US Drought Monitor, are approved for emergency haying and grazing outside of the primary nesting season (PNS).

Michigan's CRP primary nesting season runs from May 1st through July 31st.

For more information and to request approval for emergency haying of CRP acres, please contact your local Farm Service Agency.

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## Great Interest Rates: Farm Storage Facility Loans (FSFL)

There are **GREAT INTEREST RATES** for the **Farm Storage Facility Loans (FSFL)**

**Remember: These loans are now available for Hay/Forage storage as well as traditional grain storage!**

August Interest Rates are:

- 1.000 percent for 7 years with a loan of \$100,000 or less
- 1.625 percent for 10 years with a loan of \$100,000 - \$250,000
- 1.875 percent for 12 years with a loan of \$250,000 - \$500,000

Contact your local FSA county office for more information.

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## NEW Crop Reporting Deadline for 2013

There is a new reporting deadline for the following 2013 crops:

Perennial Forage i.e. Alfalfa, Mixed Forage

Fall Wheat

and all other Fall-Seeded Small Grains.

**Deadline: November 15, 2012**

Call the county office to set up an appointment to come in and report your fall crops!

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USDA is an equal opportunity provider and employer. To file a complaint of discrimination, write to USDA, Assistant Secretary for Civil Rights, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Stop 9410, Washington, DC 20250-9450, or call toll-free at (866) 632-9992 (English) or (800) 877-8339 (TDD) or (866) 377-8642 (English Federal-relay) or (800) 845-6136 (Spanish Federal-relay).