

August 2014



# NEWSLETTER



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## Grand Traverse/Kalkaska/Leelanau County FSA Updates

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### Grand Traverse Area FSA Office

1501 Cass Street, Ste A  
Traverse City, MI 49686

Phone: 231-941-0951 x2  
Fax: 855-292-1667

**County Executive Director:**  
Kathy Kozlowski

**Farm Loan Manager:**  
James L. Monroe

**Farm Loan Officer:**  
Caleb S. Boge

**Program Technicians:**  
Janet Howes  
Jan Malik

**Next County Committee Meeting:** September 10, 2014 at 9:00 am

*\*This date & time are subject to change.*

### USDA Notifies Producers on Acreage History and Yields

Written notifications from USDA are underway to farmers that provide updates on their current base acres, yields and 2009-2012 planting history.

Please cross check the letter from USDA with your farm records. If the information is correct, no further action is needed at this time, but if our letter is incomplete or incorrect, contact your local FSA office as soon as possible.

Verifying the accuracy of data on a farm's acreage history is a required early step for enrolling in the upcoming Agriculture Risk Coverage (ARC) program and the Price Loss Coverage (PLC) program. Later this summer, farmers and ranchers will have an opportunity to update their crop yield information and reallocate base acres.

By mid-winter all producers on a farm will be required to make a one-time, unanimous and irrevocable election between price protection and county revenue protection or individual revenue protection for 2014-2018 crop years. Producers can expect to sign contracts for ARC or PLC for the 2014 and 2015 crop years in the spring of 2015.

Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium grain rice (includes short grain rice and temperate japonica rice), safflower seed, sesame, soybeans, sunflower seed, and wheat. Upland cotton is no longer a covered commodity.

Visit [www.fsa.usda.gov](http://www.fsa.usda.gov) or the local FSA office for information about FSA and the 2014 Farm Bill programs.

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### Microloan Program

The Farm Service Agency (FSA) developed the Microloan (ML) program to better serve the unique financial operating needs of beginning, niche and small family farm operations.

FSA offers applicants a Microloan designed to help farmers with credit needs of \$35,000 or less. The loan features a streamlined application process built to fit the needs of new and smaller producers. This loan program will also be useful to specialty crop producers and operators of community supported agriculture (CSA).

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## *MICROLOAN PROGRAM CONTINUED...*

Eligible applicants can apply for a maximum amount of \$35,000 to pay for initial start-up expenses such as hoop houses to extend the growing season, essential tools, irrigation and annual expenses such as seed, fertilizer, utilities, land rents, marketing, and distribution expenses. As financing needs increase, applicants can apply for a regular operating loan up to the maximum amount of \$300,000 or obtain financing from a commercial lender under FSA's Guaranteed Loan Program.

Individuals who are interested in applying for a microloan or would like to discuss other farm loan programs available should contact their local FSA office 231-941-0951 x2 to set up an appointment with a loan official.

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## Preventing Fraud

The Farm Service Agency supports the Risk Management Agency in the prevention of fraud, waste and abuse of the Federal Crop Insurance Program. FSA has been, and will continue to, assist RMA and insurance providers by monitoring crop conditions throughout the growing season. FSA will continue to refer all suspected cases of fraud, waste and abuse directly to RMA.

Producers can report suspected cases to the FSA office, RMA, or the Office of the Inspector General.

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## Beginning Farmer Loans

FSA assists beginning farmers 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 than 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 average size farm.

Additional program information, loan applications, and other materials are available at your local USDA Service Center. You may also visit [www.fsa.usda.gov](http://www.fsa.usda.gov).

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## USDA Farm Service Agency (FSA) Announces Online Hay and Grazing Acres Locator Tool

For many years, FSA's Hay Net website [www.fsa.usda.gov/haynet](http://www.fsa.usda.gov/haynet) has been the "go to" online resource for agricultural producers to list information concerning the need for hay or the availability of hay.

Now, in response to requests from livestock producers and landowners, FSA has expanded the site to include the option to list a need for grazing acres or to list acres available for grazing.

If, due to extenuating circumstances, producers are in need of hay and/or grazing acres to support livestock, please use Hay Net to post an advertisement seeking these resources. Likewise, landowners who have hay and/or grazing acres available for livestock producers should post a Hay Net advertisement as well.

A few things to remember when using the Hay Net website:

- There is a one-time registration process that should be completed by all users who want to post an ad online.
- Users who just want to browse ads DO NOT NEED to have an eAuthentication user id.

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USDA FSA ANNOUNCES ONLINE HAY AND GRAZING ACRES LOCATOR TOOL CONTINUED...

- Hay and grazing acre ads will be automatically removed after a period of 13 months.
- Please help your fellow farmer and rancher by keeping ads current and up to date and remove ads you no longer need or want advertised on Hay Net. Please, no corporate advertisements on this site. Hay Net is brought to you by FSA as a public service. The sole purpose of this online resource is to provide a site for the exchange of information. FSA does not endorse, guarantee, or otherwise make representations of any kind regarding any user of this site and FSA is not responsible for defining the terms of grazing agreements or lease contracts.

For more information about Hay Net and other FSA services and programs, please contact your local FSA office (231) 941-0951 x2. For local FSA Service Center contact information, please visit:

<http://offices.sc.egov.usda.gov/locator/app>.

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### Selected Interest Rates for August 2014

**90-Day Treasury Bill:** - 0.125%

**Farm Operating Loans - Direct:** - 2.125%

**Farm Ownership Loans - Direct:** - 3.750%

**Farm Ownership Loans - Joint Financing:** - 2.500%

**Limited Resource Loans:** - 5.000%

**Farm Ownership Loans - Direct FO Down Payment:** - 1.500%

**Emergency Loans:** - 3.125%

**Farm Storage Facility Loans - 7 Yr.:** - 2.125%

**Farm Storage Facility Loans - 10 Yr.:** - 2.625%

**Farm Storage Facility Loans - 12 Yr.:** - 2.750%

**Commodity Loans:** - 1.125%

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USDA is an equal opportunity provider and employer. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).