

August 2013



## Hillsdale County FSA Updates

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Tom Schroeder - Member  
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### Commodity Loans

Commodity loans, also referred to as Marketing Assistance Loans, are available to producers who share in the risk of producing the crop. These low interest rate loans provide a way to provide cash flow prior to the sale of the grain. Current interest rate is: **1.125%**

#### 2013 Loan Rates for Hillsdale County (per bushel)

Wheat	\$2.63
Oats	\$1.38
Soybeans	\$5.03
Corn	\$1.89

To be eligible, producers must maintain beneficial interest in the crop through the time of application. Once beneficial interest in a commodity is lost, the commodity is ineligible for loan — even if the producer regains beneficial interest.

Provisions of Commodity Loans require correct certification of the quantity of grain under loan. Participants must also obtain authorization before removing or selling the commodity that is under loan. Violating these provisions may trigger administrative actions, such as assessing liquidated damages, calling the loan, and denial of future farm-stored loans.

**NEW:** For individuals requesting a loan, please provide a copy of your unexpired driver's license and your spouse's driver's license if applicable. This allows us to properly file financing statements against your grain.

### Report 2014 Wheat and All Hay by November 15, 2013

**Next County Committee Meeting:** Sept. 10, 2013  
at 8:30 A.M.

**The date has changed!** Producers are required to certify wheat and forage crops by **November 15, 2013**. This includes **2014 wheat, all previously seeded forage (ex: alfalfa, mixed hay), and any other fall-seeded crops**. The reporting deadline has been revised to coincide with crop insurance reporting deadlines. Please be aware that the November 15th deadline applies even if you do not carry crop insurance coverage. **If you report these crops after the deadline a late file fee of \$46 per farm will be assessed.**

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## MILC Production Deadline

Final production evidence for MILC program payments **MUST** be received in this office by **Close Of Business on November 1, 2013**. All production evidence for milk produced during the months of **October 2008 through September 2013**(for which a payment was available) must be received in the office by this date if they were not previously submitted. **Payments will not be made on any production evidence that is received after November 1, 2013.**

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## NAP Insurance for Hay and Forage

The Non-Insured Crop Disaster Assistance Program (NAP) was designed to reduce financial losses by providing coverage equivalent to catastrophic (CAT) insurance. The coverage is for losses on an eligible crop that occur when natural disasters cause prevented planting or a catastrophic loss of production. NAP is not available for crops that can be insured in the county by regular crop insurance. Eligibility requirements for the last disaster program included a provision that producers carry coverage on all crops including hay.

**The application deadline date for the 2014 NAP coverage for small grains, and forage crops, including alfalfa and mixed forage hay, is September 30, 2013.**

Producers who already have coverage on 2013 NAP crops may choose to continue coverage on the same crop for 2014, if the applicable service fee is submitted by the application closing date. A new CCC-471, application for coverage is not required to be signed when applying for continuous coverage of the same crop or crops.

In order to qualify for benefits, producers with NAP coverage must remember to:

- Timely file acreage reports
- Keep track of harvested production using acceptable methods. For example, bale weights or other means of determining quantities of hay are required.
- File a "Notice of Loss" within 15 days of when a loss is apparent, due to drought, hail, or other natural disasters.

Call the office with questions at 517-849-9890 X 2.

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