



Kent, Newaygo, Muskegon Counties' News

Kent County FSA

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Grand Rapids MI 49525
616-942-4111 (phone)
616-940-4691 (fax)

Newaygo/Muskegon County FSA

940 Rex Street
Fremont MI 49412
231-924-2230 (phone)
231-924-9263 (fax)

Websites

www.fsa.usda.gov/mi
www.fsa.usda.gov
www.usda.gov

Hours

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

Kent County Committee

Terry Nugent
Deb Kober
Fredrick Oesch

Newaygo/Muskegon County Committee

Craig Zeerip
David Stout
John Vandenberg
James Dunn
Dennis Sikkenga
Jean Stroven, Advisor

County Executive Director

David Bain

Farm Loan Manager

Leslie Wills, Muskegon
Paul Wagner, Kent
Rick Dean, Newaygo

Staff

Kent:

Richard Dunton
Nina Zick
Debbie Diehl

Newaygo/Muskegon:

John Vander Meulen
Lisa Smalligan
Kathy Nelson

COC Election Results

Congratulations to **Dave Stout** and **James Dunn!** Dave was elected to represent producers for Northern Townships (LAA#1) and James was re-elected for producers in South Eastern Townships (LAA#3) in Newaygo County.

We thank **George Cousineau** for his service and are saddened by his passing.

For Kent County LAA#1: Congratulations to **Terry Nugent**.

Thank you **Dave Dunaven** for your service.

Thanks to all who voted and received votes.

COC Meetings & Minutes

Dates of Meetings and Regular Session Minutes are posted in the office. Meetings are held in the respective field offices. For Newaygo/Muskegon the first meeting is 1/12/10 @9:30am. Thence scheduled 9:30am the 2nd Wednesday of each month. For Kent first meeting is 1/13/10 @ 9:30am. Thence scheduled 9:30am 1st Wednesday of each month. Meetings are rescheduled from time to time. PLEASE CALL FIRST THE OFFICE TO CONFIRM.

COC Advisor Nominations Wanted!

Submit your biography by 1/25/10 to the Newaygo/Muskegon office. As a non-voting member they ensure Minority producers are treated equitably.



FSA Farm Loans

The Farm Service Agency (FSA) offers loans for farmers and ranchers to purchase farmland and finance agricultural operations. FSA loan programs are designed to help producers who are temporarily unable to obtain private or commercial credit. In many cases, applicants are beginning farmers who have insufficient net worth to qualify for financing through a commercial lender. In other instances, borrowers might have suffered setbacks from natural disasters or might be persons with limited resources.

Farm ownership loans or farm operating loans may be obtained as direct loans for a maximum of up to \$300,000. Guaranteed loans can reach a maximum indebtedness of \$1,094,000. Emergency loans are always direct loans for farmers who may have suffered physical or production losses in disaster areas designated by a Presidential or Secretarial disaster declaration. Rural Youth Loans, Loans to Beginning Farmers and loans for Socially Disadvantaged applicants are also available through FSA.

Selected Interest Rates for January 2010	
Farm Operating Loans — Direct	2.875%
Farm Ownership Loans — Direct	4.750%
Limited Resource Loans	5.000%
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.500%
Emergency Loans (Actual Loss)	3.750%
Farm Storage Facility Loans 7 yr.	2.875%
Farm Storage Facility Loans 10yr.	3.375%
Farm Storage Facility Loans 12 yr	3.750%
Commodity Loans 1996-Present	1.375%

Beginning and Limited Resource Farmer Loans

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 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 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

Kent/Newaygo/Muskegon County Producers May be Eligible for 08 SURE. (08 Disaster).

Supplemental Revenue Assistance Payments (SURE) Program, the 2008 Farm Bill's successor to prior ad hoc crop disaster programs, is officially open for applications. **Currently we are taking applications for the 2008 crop year by appointment.** Producers with crop losses in 2008 can begin enrolling in the Supplemental Revenue Assistance (SURE) Program. SURE is the permanent "Disaster" program that was part of the 2008 Farm Bill. SURE will look at producers' revenue over their entire farming operation when determining a loss. Producers must have had crop insurance on all their crops, or participated in the eligibility "Buy-Ins" to be eligible for benefits under SURE. Producers will be required to have documentation for all 2008 production to substantiate losses.

You can utilize a SURE Calculator! (www.fsa.usda.gov) Under "I Want to..." upper right, click "View Farm Bill Info"

LOAN AND LDP PROVISIONS

To be eligible for Price Support Benefits (marketing assistance loans, loan deficiency payments) all crop acreage must be reported by the final certification date. Producer must have beneficial interest (title) in the commodity at the time benefits are requested. Estates, trusts, or heirs may be eligible for benefits in cases of succession from an eligible producer. The final date to request benefits on the proceeding year's commodities is January 31 for wool and mohair, March 31 for wheat and oats, and May 31 for corn and soybeans. Contact the FSA office for final availability dates on other commodities.



DCP and ACRE Signup Underway

The 2010 Direct and Counter-Cyclical Payment (DCP) Program and the Average Crop Revenue Election (ACRE) Program sign up for farms with base acres have begun. Signup continues through June 1, 2010. The June 1, 2010 deadline is mandatory for all participants. **FSA will not accept any late-filed applications after June 1, 2010.**

Please note, new leases must have owners and operators names printed along with dated signatures, length of the lease, and type of the lease.

You can sign up at our office or online at www.fsa.usda.gov/dcp. To access this online service, you must have an active USDA eAuthentication Level 2 account, which requires filling out an online registration form at <http://www.eauth.egov.usda.gov>. Then visit the local USDA Service Center for identity verification.

Advanced direct payments (22% of payment) are available upon request. Please schedule an appointment.

DON'T WAIT UNTIL THE LAST MINUTE!

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NEWS FLASH

ALL TAKE NOTE and READ!!!!

To retain 09 and earn 2010

Benefits: A new form must be filed directly with the IRS. All entities MUST file form CCC-928. A CCC-927 MUST be filed by Individuals, including members of an entity. We have forms available in the office.

We will not file or maintain these forms. **IF you do not file these forms, USDA benefits will be lost!** Deadlines are not known yet.

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NAP Production Reporting

Production records for individual crops insured with FSA through the Non Insured Assistance Program need to be filed with our office to establish an approved NAP yield. If this is the first year you participated in NAP, you can provide production and acreage information from prior years to establish your yield. If you have participated in NAP in previous years, you must report your production and acreage on a yearly basis to keep your yield up-to-date. Records submitted must be reliable and/or verifiable. Records need to show crop disposition. It is recommended that producer's submit 2009 production records as soon as possible after harvest. **All production records must be submitted by the subsequent crop year's final acreage reporting deadline, July 15th.**

FOREIGN INVESTMENT DISCLOSURE ACT

Foreign persons who acquire, or hold interest in agricultural land are required to report these holdings and transactions to the Secretary of Agriculture. Reports are due within 90 days of a transaction.

Has ownership of land changed??

FSA will require proof of ownership (i.e. deed, land contract, tax bill) to update ownership in our records.

ADJUSTED GROSS INCOME LIMITS FOR PROGRAM ELIGIBILITY –

The 2008 farm Bill contained the following new AGI rules for farm program eligibility:

Non farm income exceeds \$500,000:

Ineligible for all commodity, price support and disaster assistance

Farm Income exceeds \$750,000:

Ineligible for direct payments under DCP

Nonfarm income exceeds \$1,000,000:

Ineligible for all conservation program benefits

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.

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

Biomass Crop Assistance Program “BCAP”

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

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.

SPOUSAL SIGNATURES

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

Appointments Recommended



We recommend you call to make an appointment before coming to the office to conduct business. This will enable us to prepare any necessary paperwork and research issues before your appointment. We realize how important your time is and this will reduce the amount of time that you will have to wait in the office

Picking up New Ground??

FSA requires a lease or written permission from the landowner before information for a farm can be released for any newly acquired land. This also applies to crop reporting regardless of program participation.

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 office, by phone or in person.

Dates to Remember

Jan 31	Final date to request 2009 crop wool and mohair loans.
Feb 1	NAP sale closing for onions.
Mar 1	Deadline for Planting Transferability Pilot Project sign-up for DCP
Mar 15	NAP sale closing For most other crops.
Mar 31	Final date to request Wheat Loans
June 1	Last day to sign up in DCP/ACRE.
Jun 30	Last day to report Acers and yields for fall seeded small grain crops.
July 15	Last day to report Acers and yields on all other crops.
Continues	Continuous Conservation Reserve Program, CREP, CRP-SAFE and FSFL.



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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.