

August 2013



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Coos-Carroll County FSA Updates

**Coos-Carroll County
FSA Office
4 Mayberry Lane
Lancaster, NH 03584**

Phone: 603-788-4602 Ext. 2
Fax: 603-788-2538

County Executive Director:
Patricia Matte
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Program Technician:
Paulette Couture
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County Committee
Julie Hussey, Chair
Bruce Savage, Vice-Chair
Richard Fortin, Member
Wayne Cheney, Member
Sarah Cordwell, Member

County Committee Meeting:
September 10 - 11:00 AM

Farm Loan Office
The Concord Center
10 Ferry St.
Suite 212, Box 212
Concord, NH 03301
Phone (603) 223-6003
Fax (603) 223-6030

**NH Acting Farm Loan
Manager:**
Brian Kuper

Noninsured Crop Disaster Assistance Program (NAP) Losses

The CCC-576, Notice of Loss, is used to report failed acreage and prevented planting and may be completed by any producer with an interest in the crop. Timely filing a Notice of Loss is required for all crops including grasses. For losses on crops covered by the Non-Insured Crop Disaster Assistance Program (NAP) and crop insurance, you must file a CCC-576, Notice of Loss, in the FSA County Office within 15 days of the occurrence of the disaster or when losses become apparent. If filing for prevented planting, an acreage report and CCC-576 must be filed within 15 calendar days of the final planting date for the crop.

Noninsured Crop Disaster Deadline

USDA's Farm Service Agency's (FSA) Noninsured Crop Disaster Assistance Program (NAP) is a federally funded program that helps producers reduce their risk when growing food and fiber crops, specialty crops and crops for livestock feed. Benefits are only available for crops for which the catastrophic level of crop insurance is not available. NAP is a voluntary program that reduces the risk of financial loss when natural disasters cause losses or prevented planting of an eligible crop or agricultural commodity. An eligible natural disaster is any of the following:

- Damaging weather, such as: drought, freeze, hail, excessive moisture, excessive wind or hurricanes;
- An adverse natural occurrence, such as: earthquake or flood;
- A condition related to damaging weather or an adverse natural occurrence, such as: excessive heat, plant disease, volcanic smog (VOG), insect infestation
- Any combination of these conditions.

The natural disaster must occur during the coverage period, before or during

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Farm Loan Officers:

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harvest and must directly affect the eligible crop.

A service fee of \$250 per crop per county or \$750 per producer per county. The fee for multi-county producers cannot exceed \$1875. Limited resource producers may request a waiver of service fees. Eligibility for NAP coverage is based on a proven history of crop production or on an expected yield for the county. Each unit has an actual production history (APH). Losses exceeding 50 percent of the APH will be covered. Payments are based on 55 percent of the average market price for the crop, set by the New Hampshire State Committee.

The application closing dates are:

- SEPTEMBER 1—Fall Seeded Garlic, Ornamental Nursery, Christmas Trees, Floriculture
- SEPTEMBER 30—All Forage Crops
- NOVEMBER 20—All Perennial Crops
- DECEMBER 1—Maple Sap and Honey
- MARCH 15—Annually Spring Seeded Crops

NOTE: Hay/Alfalfa Producers are reminded to report their 2013 Production by November 15, 2013. For more information on NAP, give us a call at 603-788-4602 (ext 2) or stop by and see us at 4 Mayberry Lane, Lancaster, NH 03854

Disaster Assistance

The Farm Service Agency would like to remind crop and livestock producers that have recently experienced severe damage from flooding, wildfires and tornadoes that FSA programs exist to aid producers.

We encourage all who have suffered a disaster due to the recent severe weather conditions to read the fact sheets and visit their local FSA county office so they get a quick start in the recovery process.

Fact sheets for all of these programs can be found at the disaster assistance program page <http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=landing>.

Microloan Program

The Farm Service Agency (FSA) developed the Microloan 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).

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 interested in applying for a microloan or would like to discuss other farm loan programs available,

should contact the local FSA office to setup an appointment with a Loan Approval Official.

Dates to Remember

September 2 - Labor Day Holiday (Office Closed)
September 10 - Coos-Carroll FSA County Committee Meeting
September 30 - NAP Purchase Deadline For Forage Crops

Interest Rates

Selected Interest Rates for August 2013

Farm Operating Loans (including Microloans) - 1.50 %
Farm Ownership Loans - Direct 3.625 %
Farm Ownership Loans - Direct, Joint Financing 5.00 %
Emergency Loans - 2.50 %
Farm Storage Facility Loans - (7 years) 2.00 %

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