

April 2013



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Salem/Gloucester Farm Service Agency Updates

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

Woodstown FSA Office **Non-insured Assistance Program (NAP)**

51 Cheney Road, Woodstown,
NJ 08098

Phone: 856-769-1126
Fax: 856-769-0718

County Executive Director:
Al DiBella

Program Technicians:
Deanne Bill, Sherri Paulding,
Ashley Dolbow

NAP Policyholder Reminder: Please submit your 2012 crop production records as soon as possible, if you have not done so already. They are due by **July 15, 2013**, but we know you will be very busy by then. If production records are not submitted, your NAP coverage will be reduced. Also, when reporting your 2013 crop acreage, please review your acreage reports carefully. If your reported acreage is off by more than 15%, plus or minus, you will be ineligible for NAP benefits. Paid for measurement service is available. In addition, if you have experienced prevented planting of crops on your policy, you may file a notice of loss. More than 35% of the total eligible acreage intended for planting must be prevented to qualify. Intention to plant must be established and a field visit required. Please call if you have any questions.

Supplemental Revenue Assistance Program (SURE)

Sign up for 2011 SURE is ongoing and ends on **June 7, 2013**. SURE is available to farms that sustained qualifying crop losses during the 2011 crop year (not this past growing season). To be eligible for SURE, you must have purchased insurance for every crop of economic significance on the farm and all these crops must be included on the SURE application (good and bad). SURE is a total farm revenue disaster program. Past NAP and RMA insurance payments are considered farm revenue. Please call to apply or for more information.

DCP/ACRE Sign-up Continues

DCP and ACRE signups for the 2013 crops are on-going. The DCP sign-up period will end on **Aug. 2, 2013**; and the ACRE sign-up period will end on **June 3, 2013**.

The 2013 DCP and ACRE program provisions are unchanged from 2012, except that all eligible participants in 2013 may choose to enroll in either DCP or ACRE for the 2013 crop year. This means that eligible producers who were enrolled in ACRE in 2012 may elect to enroll in DCP in 2013 or may re-enroll in ACRE in 2013. Likewise producers who were enrolled in DCP may opt for ACRE enrollment. Contact the FSA county office for more information, or an appointment to enroll.

Conservation Reserve Program General Sign-up

Sign-up for the CRP general program will begin on May 20th and end on **June 14, 2013**. Unlike Continuous CRP or CREP, participants may offer entire fields for enrollment in the program, which are taken out of agricultural production. Rental payments and up to 50% cost sharing for the practice installation are available on the 10 to 15 year contracts. Competitive offers for general sign-up will be evaluated based on five environmental factors and cost.

To be eligible, the offered land must be cropland that is planted or considered planted to an agricultural commodity, four out of the six crop years from 2002 to 2007, and which is physically and legally capable of being planted in a normal manner to an agricultural commodity. Alfalfa or other multiyear grasses and legumes grown in a rotation not to exceed 12 years may be eligible. In addition, the cropland must also have a weighted average erosion index of eight or higher or be expiring CRP acreage. Please call for more information.

Emergency Loans

Gloucester and Salem counties received Natural Disaster Determinations for 2012 due to a variety of weather conditions. Loan applications will be received through October 15, 2013.

FSA will consider each loan application on its own merits, taking into account the extent of losses, security available and repayment ability. Please call the Vineland Office at 856-205-1225 x 2 for more information or to apply.

Marketing Assistance Loans (MAL)

MALs are beneficial if you are storing grain, but need operating money now. These are nine-month low interest loans on stored commodities that can be paid anytime before maturity. The current interest rate for April 2013 is 1.125%! The deadline for 2012 stored corn and soybeans is May 31, 2013.

Paperwork is minimal. You may now take loans out on commodities stored at Perdue, as they are an approved warehouse facility. Please call if you are interested. 2012 loan rates are as follows: Corn – 2.16 bu., Barley – 1.65 bu., Grain Sorghum – 3.75 cwt., Oats – 1.38 bu., Soybeans – 5.05 bu., Wheat – 2.85 bu.

Hispanic and Women Farmers and Ranchers Claims Process Extended

Agriculture Secretary Tom Vilsack has announced the extension of the voluntary claims process for Hispanic and women farmers and ranchers who allege discrimination by the USDA in past decades. All claims must now be filed by **May 1, 2013**.

USDA urges potential claimants to contact the Claims Administrator for information and mail their claim packages on or before May 1, 2013.

The process offers a voluntary alternative to litigation for each Hispanic or female farmer and rancher who can prove that USDA denied his or her application for loan or loan servicing assistance for discriminatory reasons for certain time periods between 1981 and 2000. As announced in February 2011, the voluntary claims process will make available at least \$1.33 billion for cash awards and tax relief payments, plus up to \$160 million in farm debt relief, to eligible Hispanic and women farmers and ranchers. There are no filing fees to participate in the program.

Claimants may register for a claims package by calling the telephone number below Monday through Friday 9 a.m. to 8 p.m. Eastern Time or by downloading the forms from the website.

Website: www.farmerclaims.gov

Phone: 1-888-508-4429

Fax: (855) 626-8343

Email: claims@hwfr.org

Claims Period: September 24, 2012 – May 1, 2013.

Claim packages and other documentation may be mailed to Hispanic and Women Farmers and Ranchers Claims Administrator, PO Box 4540, Portland, OR 97208-4540. Claim packages and other documentation may also be emailed to claims@hwfr.org. Claimants may also fax claims packages and other documentation to (855) 626-8343. Completed forms and documentation must be received no later than 11:59 p.m. PDT on May 1, 2013.

Microloans Are Cultivating Big Dreams on a Small Scale

Microloans are helping small, niche and beginning farmers and ranchers meet their goals. The less burdensome and more simplified loan process allows producers to apply for a maximum of \$35,000 to pay for initial start-up expenses such as hoop houses, essential tools, irrigation, delivery vehicles and annual expenses such as seed, fertilizer, utilities, land rents, marketing and distribution expenses. Producers interested in applying for a microloan should contact the Vineland FSA office at 856-205-1225.

Read how microloans are helping producers across the U.S. expand their operations.

[Thanks, Mr. President: Niche Farmers Send Obama Appreciation Letter for Boosting Their Business](#)
[Small Farmer Finds Success With FSA Microloan Program](#)

Adjusted Gross Income

USDA and the Internal Revenue Service have established an electronic information exchange process for verifying compliance with the adjusted gross income (AGI) provisions for farm programs. Written consent is required from each producer or payment recipient for the tax review process. No actual tax data will be included in the report that IRS sends to FSA.

This ensures that payments are not issued to producers whose AGI exceeds certain limits. The limits set in the 2008 Farm Bill are \$500,000 nonfarm average AGI for commodity and disaster programs; \$750,000 farm average AGI for direct payments; and \$1 million nonfarm average AGI for conservation programs.

Participants in CCC programs subject to average AGI rules must submit form CCC-931 to their local FSA County Office to avoid interruption of program benefits. This form may be obtained from local FSA and NRCS offices or

online at: <http://forms.sc.egov.usda.gov/eforms/mainervlet>.

Farm Safety

Flowing grain in a storage bin or gravity-flow wagon can be fatal. It takes less than five seconds for a person caught in flowing grain to be trapped.

The mechanical aspects of grain handling equipment, also presents a real danger. Augers, power take offs, and other moving parts can grab people or clothing.

These hazards, along with pinch points and missing shields, are dangerous enough for adults; not to mention children. It is always advisable to keep children a safe distance from operating farm equipment. Always use extra caution when backing or maneuvering farm machinery. Ensure everyone is visibly clear and accounted for before machinery is engaged.

FSA wants all farmers to have a productive crop year, and that begins with putting safety first.

Farm Storage Facility Loans

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 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. Loan terms of 7, 10 or 12 years are available depending on the amount of the loan. The following commodities are eligible for farm storage facility loans: Corn, grain sorghum, soybeans, oats, wheat, barley or minor oilseeds harvested as whole grain; For other than whole grain harvest—Corn, grain sorghum, wheat, oats or barley; Hay; Renewable biomass; Fruits and vegetables - cold storage facilities. After the stored commodity has been marketed, the facility may, with prior approval, be used to temporarily store equipment and other agricultural items until the next harvest season. For more information about FSFL please give us a call or go to www.fsa.usda.gov.

The current interest rates are 1.125% for a 7 year loan (under \$100K); 1.75% for a 10 year loan (\$100K to \$250K); 2.00% for a 12 year loan (\$250K to \$500K). Rates change monthly.

Guaranteed Loan Program

The Farm Service Agency loan limit for the Guaranteed Loan Program has increased to \$1,302,000. The limit is adjusted annually based on data compiled by the National Agricultural Statistics Service.

The lending limit increases every year according to an inflation index. The maximum combined guaranteed and direct farm loan indebtedness has increased to \$1,602,000.

As a reminder, the one-time loan origination fee charged on FSA guaranteed farm ownership and operating loans is 1.5 percent of the guaranteed portion of the loan.

Producers should contact the Vineland FSA office at 856-205-1225 with questions about farm loans.

Rural Youth Loans

The Farm Service Agency makes loans to rural youths to establish and operate income-producing projects in connection with 4-H Clubs, FFA and other agricultural groups. Projects must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. The maximum loan amount is \$5000.

For more information please contact the Vineland Office at 856-205-1225. Our staff can help with preparing and processing the application forms.

Beginning and Limited Resource Farmers

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

Additional program information, loan applications, and other materials are available at the Vineland Office at 856-205-1225. You may also visit www.fsa.usda.gov.

Loans for the Socially Disadvantaged

FSA has a number of loan programs available to assist applicants to begin or continue in agriculture production. Loans are available for operating type loans and/or purchase or improve farms or ranches.

While all qualified producers are eligible to apply for these loan programs, the FSA has provided priority funding for members of socially disadvantaged applicants.

A socially disadvantaged applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities.

For purposes of this program, socially disadvantaged groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere. Please contact the Vineland Office at 856-205-1225 for more info.

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).



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If you have questions about FSA activities, please view our [Frequently Asked Questions](#) page or you may also [Search](#) our web site. These features are designed to assist you in obtaining the information you are seeking.

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