

July 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 **2013 Acreage Reporting**

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Please **call now** to schedule an appointment to report the crops you have planted if you have not been in to report already. **The deadline has been extended until August 2, 2013, however we need to get all acreage reports loaded by that time, so the sooner the better!** Acreage reporting is required for NAP, CRP, CREP, SAFE, Marketing Assistance Loans, Loan Deficiency Payments, the DCP and ACRE programs and may be necessary for future crop disaster or market assistance programs which may arise.

Reminder – The new deadline to report **2014 Wheat, Barley, Perennial Forage, Fall Forage Seeding, and all other fall-seeded small grains is now November 15, 2013.** These new deadlines are now in effect to coincide with crop insurance deadlines.

Non-insured Assistance Program (NAP)

Policyholders: if you suspect serious crop damage, you must report it to our office and file a notice of loss **within 15 calendar days** after the disaster

occurrence or the date the damage is apparent. If your crop will not be taken to harvest or is handpicked, you will need to have an appraisal done. Please, **do not destroy your field until a loss adjuster has given the field a final appraisal.**

Signup for **2014** coverage is currently underway. NAP applications are due at different times according to the crop being insured. The service fee is \$250 per crop per county or \$750 for all crops per producer per county. Limited resource producers may request a waiver for service fees. To qualify for coverage, a producer must share in the risk of producing an eligible crop. **2014** NAP coverage closing dates that are approaching are as follows: **August 1, 2013** – Strawberries; **September 4, 2013** - Grass Sod, Fin fish, Christmas Trees; **October 1, 2013** - Clover, Grass hay, Mixed forages and Rye.

DCP/ACRE Sign-up Continues

The DCP sign-up period has now been extended until **September 16, 2013**. Your contracts are available for signature at the office and may be completed when you report your crop acres. Contact the FSA county office for more information, or an appointment to enroll.

County Committee Elections

The Farm Service Agency's local committee elections will be held this fall for local administrative area (LAA) 1. LAA 1 consists of Pennsville, Mannington, Elsinboro, Lower Alloways Creek, Quinton and Salem City. The farmer-elected committee is your voice in USDA's programs here in this area. Members of the committee work with area residents to maintain the local focus of many USDA programs, inform people of what's available, and help other producers understand how the programs work. Committee members work to help shape national programs into working local programs. The Farm Service Agency is now accepting nominating petitions until **August 1, 2013**. You may nominate yourself or someone you would like to represent you.

Conservation Reserve Enhancement Program (CREP)

Sign-up is back for CREP! The following practices are included in CREP: Grass Waterways, Contour Grass Strips, Filter Strips and Riparian Buffers. Between Federal and State funding, most practices are fully installed at no cost to you with 100% cost share reimbursement! Rental payments are 100% to 150% greater than normal rates and most are over \$100 per acre! Also, a \$100 per acre sign-up incentive payment applies! (except for contour grass strips). Under CREP, program participants enroll in contracts of 10 to 15 years. Participants remove cropland or marginal pastureland from agricultural production and convert the land to grass, trees or other vegetation. Under the riparian buffer and filter strip practice, you may apply for permanent fencing and/or a watering facility, if you need to fence animals from a stream or pond. To qualify, you must have a history of cropping the ground for 4 out of 6 years between 2002 and 2007. (cropping history is not needed for riparian buffers on marginal pastureland.) Please call now for further details.

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.

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 1.50% for a 7 year loan (under \$100K); 2.125% for a 10 year loan (\$100K to \$250K); 2.375% 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.

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