



# NEWSLETTER



## Clermont County FSA Office

1000 Locust ST  
P.O. Box 38  
Owensville, OH  
45160-0038

513-732-2181 phone  
513-732-6984 fax

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

## February 2013

**County Office Staff**  
Charlotte  
Schmachtenberger,  
County Executive  
Director

Frankie Stith Scott,  
Farm Loan Manager

Sandy Wright  
Katrina Allen,  
Program Technicians

Mark Liming  
Hal Herron  
Doug Auxier  
Patti Stroub, Advisor  
Committee Members

Visit our Website at:  
[www.fsa.usda.gov/oh](http://www.fsa.usda.gov/oh)

## DCP and ACRE Sign-up

The Direct and Counter-Cyclical Payment Program (DCP) and the Average Crop Revenue Election (ACRE) Program are being offered for the 2013 crop year under the 2008 Farm Bill Extension.

DCP and ACRE sign-up for 2013 crops will begin on **February 19, 2013**. The ACRE sign-up will end on June 3, 2013 and DCP sign-up period will end on August 2, 2013.

The only program change from 2012 to 2013 is 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 (and vice versa).

The ACRE program Fact Sheet [can be found here](#). The DCP Fact Sheet [can be found here](#). Contact the Clermont County FSA office for more information, or to setup an appointment to enroll.

## Farming Operation Changes

If you have bought or sold land, or if you have added or dropped rented land from your operation, make sure you report the changes to the office as soon as possible. You need to provide a copy of your deed or recorded land contract for purchased property. Failure to maintain accurate records with FSA on all land you have an interest in can lead to possible program ineligibility and penalties. Making the record changes now will save you time in the spring. Update signature authorization when changes in the operation occur. Producers are reminded to contact the office of a change in operations on a farm so that records can be kept current and accurate.

## Bank Account Changes

Current policy mandates that FSA payments be electronically transferred into your bank account. In order for timely payments to be made, producers need to notify the FSA county office if your account has been changed or if another financial institution purchases your bank. Payments can be delayed if the FSA office is not aware of updates to your account and routing numbers.

## Power of Attorney

FSA has a required power of attorney form available for those who find it difficult to visit the county office personally because of work schedules, distance, health, etc., that enables the participant to designate another person to conduct his or her business at the office. This can be done by completing an FSA-211, Power of Attorney. The form is available at your local USDA Service Center or online at: [http://forms.sc.egov.usda.gov/efcommon/eFileService/s/Forms/FSA0211-0211A\\_081217V02.pdf](http://forms.sc.egov.usda.gov/efcommon/eFileService/s/Forms/FSA0211-0211A_081217V02.pdf).

## NAP Coverage Deadline

**March 15<sup>th</sup>** is the last day for producers to apply for Non-Insured Crop Disaster Assistance Program (NAP) coverage using Form CCC-471, Application for Coverage, and pay the service fee at the FSA county office. This is the deadline date for 2013 spring planted crops which include: forage sorghum, oats, potatoes, soybeans, sunflowers and all spring planted specialty crops grown for food.

The service fee is \$250 per crop per county or \$750 per producer per county. The fee cannot exceed a total of \$1875 per producer with farming interest in multiple counties. Limited resource producers may request a waiver of service fees.

To qualify, a producer must be a landowner, tenant or sharecropper who shares in the risk of producing.

## New Microloan Program

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

In addition to microloans, FSA offers several farm loan programs that provide funding to purchase land, livestock, equipment, feed, seed, and supplies, or can be used to construct buildings or make farm improvements.

Individuals interested in applying for a microloan or would like to discuss other farm loan programs available, should contact the farm loan office at 937-378-6173 option 5 to setup an appointment with a Loan Approval Official. The Microloan program Fact Sheet can be [found here](#).

## County Committee Meetings

The 4 member Clermont County Farm Service Agency committee meets quarterly. The committee has established to meet quarterly at 8:30 a.m. on the third Tuesday of March, June, September and December as its regular meeting time and the Clermont County FSA office as its meeting place.

We will post a notice on the county office black board if the committee must reschedule the time or place of its next meeting.

County committee members are:  
Chairman Mark Liming, representing LAA 1.  
Hal Herron, representing LAA 2.  
Doug Auxier, representing LAA 3.  
Patti Stroub, County Committee advisor.

## New AGI Form for 2013

Under the 2008 Farm Bill extension, all payment eligibility and payment limitation provisions were extended, including AGI limitations for the 2013 crop year, program year and fiscal year.

All rules and requirements effective for 2012 program payments and benefits are applicable to eligible recipients of 2013 program payment and benefits. This includes the requirements of actively engaged in farming, cash-rent tenant, substantive change, minor child, and spousal provisions. Payments will continue to be limited by direct attribution to person and legal entity. All average AGI limitations for commodity, price support, disaster assistance, and conservation programs are also continued for 2013 including the \$1 million average AGI limitation for 2013 direct payments.

The average AGI for 2013 payment eligibility purposes will be based on the average of AGI amounts for the 3-year period of 2009, 2010, and 2011. Producers will be required to complete a new AGI compliance certification and written consent for disclosure for 2013 using form CCC-933, which is a new form for 2013 only. The CCC-933 must be completed by the person or legal entity earning USDA benefits either directly or indirectly in the 2013 program. Producers who fail to provide the certification and consent must refund all applicable program payments received from FSA and NRCS.

Producers can stop by the office to complete this form or can download the form at <http://www.fsa.usda.gov/ccc933>. Specific detail about AGI [may be found here](#).

Selected Interest Rates for February 2013	
90-Day Treasury Bill	0.125%
Farm Operating Loans — Direct	1.250%
Farm Ownership Loans — Direct	3.125%
Limited Resource Loans	5.000%
Farm Ownership Loans — Down Payment	1.500%
Emergency Loans	2.250%
Farm Storage Facility Loan -- 7 year	1.250%
Farm Storage Facility Loan -- 10 year	1.875%
Farm Storage Facility Loan -- 12 year	2.125%
Sugar Storage Facility Loans	2.375%
Commodity Loans 1996-Present	1.125%

## Highly Erodible Land and Wetland Conservation Compliance

Landowners and operators are reminded that in order to receive payments from USDA, compliance with Highly Erodible Land (HEL) and Wetland Conservation (WC) provisions is required. Farmers with HEL-determined soils are reminded to comply with tillage, crop residue, and rotation requirements specified in their conservation plan. Farmers are to notify the USDA Farm Service Agency prior to conducting land clearing or drainage projects to insure compliance. Failure to obtain advance approval for any of these activities can result in the loss of eligibility for certain USDA program benefits.

## Unauthorized Disposition of Grain

If loan grain has been disposed of through feeding, selling or any other form of disposal without prior written authorization from the county office staff, it is considered unauthorized disposition. The financial penalties for unauthorized dispositions are severe and a producer's name will be placed on a loan violation list for a two-year period. Always call the county office before you haul any grain under loan.

## FSA Reminds Producers That All Counties in Ohio Were Designated as Primary or Contiguous Natural Disaster Areas

The Ohio Farm Service Agency (FSA) reminds producers about the U.S. Department of Agriculture Secretarial designation on Sept. 5, 2012. All of Ohio's counties were designated as primary or contiguous agricultural natural disaster areas due to drought and excessive heat that occurred from February 1, 2012 and continuing.

This gives all qualified farm operators in the designated areas the opportunity to file an application for low interest emergency (EM) loans from USDA's FSA, provided eligibility requirements are met. Farmers in eligible counties have eight months from the date of the declaration to apply for loans to help cover part of their actual losses. FSA will consider each loan application on its own merits, taking into account the extent of losses, security available and repayment ability.

USDA FSA has a variety of programs, in addition to the emergency loan program, to help eligible farmers recover from adversity. Other programs available to assist farmers include the Emergency Conservation Program and the Noninsured Crop Disaster Assistance Program.

Interested farmers may contact their local FSA county office for further information on eligibility requirements and application procedures for these and other programs.

## 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.

### Applicants Must:

- Be a citizen of the United States (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands) or a legal resident alien
- Be 10 years to 20 years of age
- Live in a rural area or in a town of 50,000 people or fewer
- Must obtain a written recommendation and consent from a parent or guardian if the applicant has not reached the age of majority under state law
- Comply with FSA's general eligibility requirements
- Be unable to get a loan from other sources
- Conduct a modest income-producing project in a supervised program of work as outlined above
- Demonstrate capability of planning, managing and operating the project under guidance and assistance from a project advisor. The project supervisor must recommend the project and the loan, along with providing adequate supervision.

To find out more about the FSA Rural Youth loan program, contact the farm loan office at 937-378-6173 option 5 to setup an appointment with a Loan Approval Official.

## Southern Ohio Agricultural & Community Development Foundation

Producers interested in the grant programs provided by SOACDF (Ag Development and Young Farmer program) are encouraged to attend the Business Planning Session on Thursday, March 14, 2013 at 1:00 p.m. at the Washington Township Building at 2238 SR 756 Moscow, OH. For more information, please call Chris Grooms @ 937-213-2700.

## Foreign Buyers Notification

The Agricultural Foreign Investment Disclosure Act (AFIDA) requires all foreign owners of U.S. agricultural land to report their holdings to the Secretary of Agriculture. The Farm Service Agency administers this program for USDA.

All individuals who are not U.S. citizens, and have purchased or sold agricultural land in the county are required to report the transaction to FSA with 90 days of the closing. Failure to submit the AFIDA form (FSA-153) could result in civil penalties of up to 25 percent of the fair market value of the property. County government offices, Realtors, attorneys and others involved in real estate transactions are reminded to notify foreign investors of these reporting requirements.

## Marketing Assistance Loans

A Marketing Assistance Loan (MAL) is available for producers who share in the risk of producing an eligible commodity. To be eligible, a producer must maintain continual beneficial interest in the eligible commodity.

Commodity loan eligibility also requires compliance with conservation and wetland protection requirements; beneficial interest requirements, acreage reporting, and ensuring that the commodity meets Commodity Credit Corporation minimum grade and quality standards.

FSA offers MALs on honey, wool & an assortment of grains, and other approved agricultural commodities.

Violating provisions of a marketing assistance loan may trigger administrative actions, such as assessing liquidated damages, calling the loan and denial of future farm-stored loans. The most common violations are removing or disposing of a commodity being used as loan collateral without prior authorization and providing an incorrect quantity certification.

For more details on marketing assistance loans contact the Clermont County FSA office.

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## Appeal Process

After an FSA official makes a decision on your request for USDA services or application, you will be sent a letter informing you of the decision and options you can pursue if you disagree.

Generally, program participants have three choices — an informal review with the original agency decision-maker, an opportunity for mediation and finally an appeal to the next level of authority within the agency.

Dates to Remember	
Feb. 18	President's Day Holiday. <b>FSA Offices Closed.</b>
Feb. 19	2013 DCP/ACRE sign-up begins
March 14	SOACDF Business Planning Session @ Moscow, OH @ 1:00 p.m.
March 15	Deadline to obtain 2013 NAP coverage on spring planted crops.
April 1	Final Availability for 2012 crop wheat, barley, oats, honey loans and LDPs.
May 31	Final availability for 2012 crop corn and soybean loans and LDP
June 3	Deadline for ACRE program
July 15	Crop reporting deadline for burley tobacco, corn, oats, soybeans and all other crops.*
August 2	Deadline for DCP program

\*For the NAP program-All hay must be reported 15 days prior to harvest.

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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 20250-9410, 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). USDA is an equal opportunity provider and employer."