



September 2010

## Orleans County News

### Farm Service Agency

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Newport, VT 05855-4877

334-6090-Phone  
1-866-241-2190 Toll Free Phone  
334-1365-Fax

### Hours

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

### County Committee

Scott Birch, Chair  
Doug Lawson, Vice Chair  
Donna Hammond, Voting Member  
Donna Hammond, Minority Advisor

**COC meets 2<sup>nd</sup> Wednesday of each month.**

### NRCS District

Dayna Cole, Dist Mgr X18  
Sarah Damsell, ARS X20  
Dee Nault

Paul Daniels, Chair  
Bill Lawson, Vice Chair  
Richard Delfavero, Treasurer  
William Ryan  
Darryl Mongeon

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Brock Columbia, PT X26



### FSA Farm Loans

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. Rural Youth Loans, Loans to Beginning Farmers and loans for socially disadvantaged applicants are also available through FSA.

For detailed information about loan eligibility, contact the county office loan staff.

### 2010 Women in Sustainable Agriculture Conference

The 2010 Women in Sustainable Agriculture Conference will take place November 1-3, 2010 at the Lake Morey Resort in Fairlee, VT.

The conference strives to bring together farmers, ranchers, educators, agricultural service providers and activists to:

- Build production and business skills
- Share educational and organizational strategies
- Forge new connections that support farm women in the Northeast

It will feature:

- Farm-based workshops and tours
- Intensive skill building sessions
- Engaging speakers and practical workshops
- Small-group, roundtable discussions with other farmers
- Locally grown food that showcases the bounty of the season

Join us in celebrating farm women's accomplishments and help us set the stage for further success.

Registration opens September 7, 2010. Fees will range between \$100 and \$150, depending on the conference options you select. **Early registration discounts are available through September 30, 2010.**

Sign-up to receive email updates about the conference at

<http://www.uvm.edu/wagn/?Page=conference/updates.html&SM=conference/sub-menu.html>.

Visit [www.uvm.edu/wagn](http://www.uvm.edu/wagn) and click on "202=10 Women in Sustainable Agriculture Conference" in the green "Quick Links" box for more information.

If you have questions, please email [wagn@uvm.edu](mailto:wagn@uvm.edu).

The conference is supported by the Northeast Center for Risk Management Education and the USDA Farm Service Agency.

### NAP Coverage

The Non-Insured Crop Disaster Assistance Program (NAP) was designed to reduce financial losses that occur when natural disasters cause a catastrophic loss of production or prevented planting of an eligible crop by providing coverage equivalent to catastrophic (CAT) insurance. Statute limits NAP to each commercial crop or agricultural commodity, except livestock, for which CAT is not available.

**The application deadline date for the 2011 NAP coverage for forage crops is Nov 20<sup>th</sup> and for Maple Sap is Jan 1<sup>st</sup>.**

Producers who already have coverage on 2010 NAP crops may choose to continue coverage on the same crop or crops for 2011, if the applicable service fee is submitted by the application closing date. A new CCC-471, application for coverage is not required to be signed when applying for continuous coverage of the same crop or crops.

Producers who choose to add a new crop(s) or delete a crop(s) from previous year's coverage or changing crop shares must file a new CCC-471 with signatures and pay the applicable service fee.

Producers with NAP coverage must remember to complete the following to qualify for benefits:

- Timely file acreage reports and keep track of harvested production using acceptable methods. For example, bale weights or other means of determining quantities of hay are required.

- File a "Notice of Loss" within 15 days of when a loss is apparent, due to drought, hail, etc.

For more information on NAP coverage please contact your nearest Farm Service Agency office.

### September 30 Deadline for SURE Applications

**The deadline to submit USDA Farm Service Agency 2008 Supplemental Revenue Assistance (SURE) program payment applications is close of business on September 30, 2010.** Applications not filed by September 30, 2010, will not receive a payment unless your name is on a register that allows county office staff to process your applications past that date.

SURE provides crop disaster assistance payments to eligible producers on farms that have incurred crop production or crop quality losses. The program takes into consideration crop losses on all crops grown by a producer nationwide. SURE provides assistance in an amount equal to 60 percent of the difference between the SURE farm guarantee and total farm revenue. The farm guarantee is based on the amount of crop insurance and Non-insured Crop Disaster Assistance Program (NAP) coverage on the farm. Total farm revenue takes into account the actual value of production on the farm as well as insurance indemnities and certain farm program payments.

To be eligible for SURE, producers must have suffered at least a 10 percent production loss on a crop of economic significance. In addition, producers must meet the risk management purchase requirement by either obtaining a policy or plan of insurance, under the Federal Crop Insurance Act or NAP coverage, for all economically significant crops. For 2008 crops, producers had the opportunity to obtain a waiver of the risk management purchase requirement through a buy-in provision. Producers considered socially disadvantaged, a beginning farmer or rancher, or a limited resource farmer may be eligible for SURE without a policy or plan of insurance or NAP coverage.

### Debt for Nature Program (DFN)

The Debt for Nature Program (DFN), also known as the Debt Cancellation Conservation Contract Program, is a unique program for eligible landowner that protects important natural resources and other sensitive areas while providing a debt management tool.

Debt for Nature is available to persons with Farm Service Agency (FSA) direct loans secured by real estate. These individuals may qualify for cancellation of a portion of their FSA indebtedness in exchange for a conservation contract with a term of 50, 30, or 10 years. The conservation contract is a voluntary legal agreement that restricts the type and amount of development that may take place on portions of the landowner's property. Contracts may be established on marginal cropland and other environmentally sensitive lands for conservation, recreation, and wildlife purposes.

By participating in this program, direct loan customers may reduce their Farm Service Agency debt, thereby improving their overall financial stability. For more information contact the Newport FSA loan Office at 802-334-6090 to talk with a loan officer.

***RETURN SERVICE REQUESTED***



The U.S. Department of Agriculture (USDA) prohibits discrimination in all its program and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.

**Paper Check Conversion – Over the Counter (PCC –OTC)**

Over the next year, FSA/CCC is moving toward an electronic method for processing producers' checks. This will allow FSA/CCC to process collections faster. When producers present checks, either in person or through the mail, the checks will be converted into an Electronic Funds Transfer (EFT). The funds will be debited from the producer's account, usually within 24 hours of receipt. Please see the U.S. Department of Treasury legal notices posted in the Service Center or visit the following U.S. Department of Treasury Internet site for detailed information: <https://www.pccotc.gov/pccotc/pcc/usingpcc/Legal%20Notices/legalnotices.htm>

**Note:** FSA/CCC will begin this process in the coming months.

**What is PCC - OTC?**

PCC – OTC is a process for converting paper checks presented to FSA into electronic debits to the producer's bank account. It presents many benefits, such as reducing lost/misplaced checks and paper handling. This improves customer relations, speeds the check clearing process, and reduces the potential for human error.

**How will my checks be handled?**

If the check is presented in person, the check will be scanned into the system, voided, and stamped with the words, "Electronically Processed" or "Electronically Presented" and the voided check will be returned to the customer. If the check is mailed to FSA, the check will be scanned into the system and voided. The customer will not receive the check back from FSA. FSA will hold checks for up to 14 calendar days to ensure that the item was successfully processed, and then FSA will shred the check.

**How quickly will funds be transferred from my account?**

The transfer of funds from your account could occur within 24 hours. Therefore, you should be sure that you have sufficient funds in your account to process the transaction. If you do **not** have sufficient funds, we may initiate the transaction again.

**How will this transaction appear on my account statement?**

The transfer of funds will be reflected on your account statement. The transaction may be recorded in a different place on your statement than where your checks normally appear, such as under "other withdrawals" or "other transactions".

**What are my rights if there is a problem with the transaction?**

You have protections under Federal law for an unauthorized electronic fund transfer from your account. You should contact your financial institution immediately if you believe that the transaction reported on your account statement was not properly authorized or is otherwise incorrect.

**Natural Resources Conservation Service Conservation Payment Opportunities**

Do you need to install soil erosion practices on your forest or agricultural land or address a waste storage or silage leachate issue? Would your operation benefit from a seasonal high tunnel system or do you need to increase the efficiency of your existing irrigation system by installing more efficient irrigation pipeline, for one? Are you interested in enhancing wildlife habitat on your farm or forest land? Would you like to further enhance resources that have already been addressed on your land?

The NRCS offers voluntary conservation programs to agricultural and forest landowners for addressing identified resource concerns and for further enhancing resources that have already been addressed. Sign up for NRCS conservation programs is on a continuous basis, however, the deadline to apply for the initial round of the Environmental Quality Incentives Program (EQIP) and the Wildlife Habitat Incentive Program (WHIP) is **October 1**.

These programs benefit soil and water quality and wildlife habitat. The deadline to sign up for the Conservation Stewardship Program (CSP) is **October 30**. This program provides payments to landowners for further enhancing the resources on their land. Applications for all conservation programs can be obtained at your local NRCS office or on the web. Vermont NRCS County office locations can be found at: <http://www.vt.nrcs.usda.gov/> and then by clicking on 'Find a Service Center' at the bottom, left.

**Farm Storage Facility Loan Program**

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.

Payments are available in the form of a partial disbursement and the remaining final disbursement. The partial disbursement will be available after a portion of the construction has been completed. The final fund disbursement will be made when all construction is completed. The maximum amount of the partial disbursement will be 50 percent of the projected and approved total loan amount.

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.