

September 2013



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## Lincoln County FSA Updates

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### Lincoln County FSA Office

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Phone: 509-725-4501  
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### County Executive Director:

Melissa Michael

### Program Technicians:

Debbie Sweet  
Paula Reed  
Aaron Landreth  
Stephanie Fisher

### Farm Loan Manager:

Houston Bruck  
Phone: 509-924-7350

### Next County Committee Meeting:

September 4, 2013 at 8:00 AM

### Marketing Assistance Loans:

Marketing Assistance loans; also referred to as commodity or price support loans, are available for producers who have eligible warehouse and/or farm stored commodities. These loans can provide temporary cash flow for operating expenses or paying down bank notes. Current interest rates are favorable with any loans disbursed in August at 1.125% interest.

Loans will mature no later than the last day of the ninth month following the month the loan was disbursed in. Loans can also be paid off prior to maturity. Lien searches and UCC filings will need to be completed prior to loan disbursement.

Producers may self-certify to the quantity on farm stored loans or pay a measurement service fee for office personnel to physically measure the quantity. Certified farm loans are subject to later spot-checks. Producers who take out farm stored loans are responsible for maintaining the quality of the crop through the term of the loan. Producers with loans must receive prior authorization from the county office prior to feeding, selling, or hauling of the stored commodity. Unauthorized dispositions carry severe penalties. Warehouse loans will be secured with a warehouse receipt.

Eligible commodities for loan include wheat, barley, corn, oats, honey, dry peas and other seed crops. The white wheat loan rate for Lincoln County is \$2.63/bushel. Please contact Debbie at the County Office for more commodity loan details.

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### NAP Application Sales Closing Dates for 2014 Crops:

August 31 is the last day for producers to apply for Non-Insured Crop Disaster Assistance Program (NAP) coverage for fall planted crops. Form CCC-471 Application for Coverage must be completed, along with payment of the NAP fee, and provided to your local FSA county office. The service fee is \$250 per crop per county or \$750 per producer per county. The fee cannot exceed a total of \$1,875 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 an eligible crop. The following are the sales closing dates for Lincoln County:

- 8/31/2013 – Canola; carrots (for seed, fresh or processing); Christmas trees; floriculture; mushrooms; onions (for seed, fresh or processing); rapeseed; and any other fall planted crops not mentioned in other closing dates.
- 9/30/2013 – Mint; perennial grazing, forage, mixed forage, and forage seed crops.
- 11/20/2013 – Perennial crops not listed in the 9/30 category; asparagus; berries; grapes; honey; hops; tree fruits and nuts.
- 3/15/2014 – Beets (for seed or fresh); buckwheat; camellia; mustard; radish (for seed or fresh); small grain forages (wheat, barley, oats, peas); and any other spring planted crops not mentioned in other closing dates.

NAP coverage should be purchased at least 30 days before the crop is planted, but no later than the application closing date. NAP coverage cannot be offered on any crop for which Federal Crop Insurance is available in the county. Please contact Paula at the County Office for more NAP information.

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## **FSA Introduces New Microloan Program:**

FSA is offering more flexible access to credit through the new microloan program. The program is an attractive loan alternative for smaller farming operations like specialty crop producers and operators of community supported agriculture (CSA).

Microloans can be used for all approved operating expenses as authorized by the FSA Operating Loan Program, including but not limited to:

- \* Initial start-up expenses;
- \* Annual expenses such as seed, fertilizer, utilities, land rents;
- \* Marketing and distribution expenses;
- \* Purchase of livestock, equipment, and other materials essential to farm operations;
- \* Minor farm improvements such as wells and coolers.
- \* Hoop houses to extend the growing season.

The application process for microloans will be simpler, requiring less paperwork to fill out. Requirements for managerial experience and loan security have been modified to accommodate smaller farm operations, beginning farmers and those with no farm management experience. Applicants will need to have some farm experience; however, FSA will consider an applicant's small business experience as well as any experience with a self-guided apprenticeship as a means to meet the farm management requirement.

Eligible applicants may obtain a microloan for up to \$35,000. The repayment term may vary and will not exceed

seven years. Annual operating loans are repaid within 12 months or when the agricultural commodities produced are sold. Interest rates are based on the regular OL rates that are in effect at the time of the microloan approval or microloan closing, whichever is less. Currently the rate is 1.25%. Contact the county office for more information. Please contact our Farm Loan staff in the Spokane County Office for more micro loan details.

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## **Signup #45 CRP Conservation Plans and Contract Signatures:**

Producers with accepted offers under CRP signup #45 have been or will be contacted in the near future by office personnel from our local NRCS office. The purpose of this contact will be to discuss and develop conservation plans that are required as a result of being accepted back into CRP. These plans will document the necessary steps needed for producers to follow in preparing, enhancing and/or seeding their respective CRP acreage. These plans need to be developed and signed by all owners receiving a share of the CRP payment by September 13, 2013. Please do your part in assisting NRCS with this process.

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## **Continue to Report Crop Losses:**

Prompt weather-related disaster reporting is crucial for FSA to determine the need for disaster declarations. If you experienced crop damage or other agriculture losses due to recent weather events, contact this FSA office and if applicable, your crop insurance agent. Disaster declarations trigger availability of emergency loans and in some instances, additional disaster assistance programs. Timely reporting to FSA and your insurance agent is also important for Non-insured Crop Disaster Assistance (NAP) or crop insurance payments.

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