



September and October 2008

## WHATCOM COUNTY FSA NEWS

### Whatcom County FSA

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### Office Hours

Monday – Friday  
8:00 AM – 4:30 PM

### County Committee

Ed Strachila, Chair  
Debbie Smit, V-Chair  
Dan Noteboom, Member  
Satpaul Neger, Advisor

### Office Staff

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### Farm Loan Staff

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### National USDA Website

<http://www.usda.gov>

### National FSA Website

<http://www.fsa.usda.gov>

### State FSA Website

<http://www.usda.gov/wa>

### Next COC Meeting

October 1, 2008  
9:00 AM

### DATES TO REMEMBER

September 30 – NAP deadline  
for grasses and fall planted  
wheat

October 13 – Office Closed for  
Columbus Day Observation

November 20 – NAP deadline  
for berries, apples



### New Crop Insurance Requirements for Disaster Programs

Beginning with the 2009 crop year, to maintain eligibility for the Supplemental Agricultural Disaster Assistance Programs (SURE), producers must obtain a policy or plan of insurance of at least catastrophic (CAT) level coverage for 2009. **All crops must have crop insurance or Noninsured Crop Disaster Assistance (NAP) including pasture and grass to be eligible for the SURE.** Note: the more crop insurance coverage a producer has, the more the SURE guarantee will be. For those crops that are non-insurable, coverage under the (NAP) must also be timely obtained.

Therefore, producers with fall planted commodities need to be making important crop insurance decisions for the upcoming crop year. Producers are encouraged to contact our office and visit with a crop insurance agent (a list of agents is available online at <http://www3.rma.usda.gov/tools/agents/>) to fully understand what crop insurance programs are available in the county and to ensure they are obtaining adequate coverage for eligibility. The next round of sales closing dates for Federal crop insurance is September 30 for fall planted crops like wheat, forage production, (fall) barley and mint (with winter coverage).

### Deadlines for Non-Insured Crop Disaster Assistance Program

The application closing date to purchase coverage for the 2009 crop year for fall planted crops under the Non-insured Crop Disaster Assistance Program (NAP) is September 30, 2008. Perennial crops such as raspberries, apples, and honey, need to purchase NAP by November 20, 2008. *The deadline for all fall and perennial crops has been extended till December 1, 2008.*

To be eligible for NAP benefits, production loss must be attributed to adverse weather conditions. Losses must be reported to FSA within 15 days after the adverse weather event or when the loss becomes evident.

Producers pay an application fee of \$250 per crop with a \$750 cap per county. The maximum for multiple crops in more than one county is \$1,875. In return, you receive a payment if all eligibility requirements have been met and the crop suffers greater than a 50% production loss for weather related damages. Contact the county office if you would like more information or are interested in applying for NAP coverage.

### Farm Service Agency Offers Farm Loan

Each year Congress allocates dollars to the Farm Service Agency (FSA) to operate an Agricultural Lending program. We presently have priority funding set aside to assist beginning farmers with their farming operations. Also, a portion of the funds are specifically allocated for minority and women. While FSA farm loans are available to all qualified applicants, by setting aside funds specifically for minorities and women, it ensures that they will receive a portion of available funds.

Loan funds can be used to purchase farms, livestock and equipment. They may also be used to operate the farm, build or repair farm service buildings, pay for soil and water conservation practices, and in some cases refinance debts. FSA offers both direct and guaranteed farm loans.

For direct loans made by FSA to purchase a farm the terms may extend to 40 years. In addition, if an applicant is able to obtain financing from a private lender equivalent to 50% or more of the total funds needed to jointly finance the purchase of the farm.

Applicants for direct real estate loans need to be aware that funding for this program may be limited, making it necessary to wait for a period of time before funds are available. Direct operating loans may be made for one to seven years.

The FSA guaranteed loans are made by banks or other lenders for which FSA guarantees up to 90% of any loss. The guaranteed loan program includes both operation and real estate loan programs.

## **DCP Deadline - Producers have until September 30, 2008 to apply for the 2008 Direct and Counter-Cyclical Payment Program (DCP).**

### **New Terminology for Farm Programs**

The 2008 Farm Bill grants exceptions to certain program rules for beginning, socially disadvantaged and limited resource farmers/ranchers. This statutory terminology is not new to FSA's loan programs but it is new for most other programs. Definitions may differ slightly depending on the program.

A beginning farmer/rancher is an individual or an entity who has operated a farm for 10 years or less and who participates substantially in the farm/ranch operation. For loan purposes of purchasing a farm, the farm must be no more than 30 percent of the median size farm in the county. All members of an entity must meet the definition for the entity to be considered beginning farmers or ranchers. This definition applies to the purchase of a 2008 risk management waiver for disaster assistance programs.

A socially disadvantaged farmer/rancher is a member of a demographic group whose members have historically been subjected to racial, ethnic, or for some programs, gender prejudice. Groups include: American Indians, Alaska Natives, Asians, Blacks or African Americans, Pacific Islanders, and Hispanics/Latinos. For DCP, ACRE and farm loans, women meet the socially disadvantaged definition. Socially disadvantaged, without the gender consideration, is applicable for the purchase of a 2008 risk management waiver for disaster assistance programs.

A limited resource farmer/rancher is an individual who, in the previous two years, has had gross farm sales of not more than \$116,800 (Whatcom County). Additionally, the farmer/rancher must have a total household income of \$23,580. The limited resource definition applies to DCP, ACRE, ECP, NAP, farm loans and the purchase of a 2008 risk management waiver for disaster assistance programs.

### **Signature authority for Entities and Spouses**

If you have a LLC, a Corporation, or a Trust our office needs documentation of who can sign for these entities, before we can execute an application or ballot. When signing for an Entity please place a 'by' before the signature. When signing for an individual you do not need to use the 'by' unless you are signing for a spouse. Spouses may sign documents on behalf of each other for FSA and Commodity Credit Corporation programs in which either has an interest unless written notification denying a spouse this authority has been provided to the county office. A spouse may not, however, sign a Power of Attorney on behalf of the spouse, nor may they sign on behalf of the other as an authorized signatory for entities. Spouses must also have a Power of Attorney on file to sign for claim settlements such as promissory notes.

### **Direct Deposit**

**Have you changed your checking account? Have you changed banks in the last year? Please notify your Farm Service Agency of any banking changes that you have made. Remember that FSA assistance payments are issued by Direct Deposit. Don't make it impossible for your assistance payments to find you.**

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