

May 2015



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## Goshen County FSA Updates

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### Goshen County FSA Office

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Torrington WY 82240

Phone: 307-532-4880  
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### County Executive Director:

Darrell Jones

### Farm Loan Manager:

Duane Wisroth

### Program Technicians:

Brian McKenna  
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Susan Thomas  
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### Next County

**Committee Meeting:**  
TBA

## USDA Packages Disaster Protection with Loans to Benefit Specialty Crop and Diversified Producers

U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) today announced that producers who apply for FSA farm loans also will be offered the opportunity to enroll in new disaster loss protections created by the 2014 Farm Bill. The new coverage, available from the Noninsured Crop Disaster Assistance Program (NAP), is available to FSA loan applicants who grow non-insurable crops, so this is especially important to fruit and vegetable producers and other specialty crop growers.

New, underserved and limited income specialty growers who apply for farm loans could qualify for basic loss coverage at no cost, or higher coverage for a discounted premium.

The basic disaster coverage protects at 55 percent of the market price for crop losses that exceed 50 percent of production. Covered crops include "specialty" crops, for instance, vegetables, fruits, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, hay, forage, grazing and energy crops. FSA allows beginning, underserved or limited income producers to obtain NAP coverage up to 90 days after the normal application closing date when they also apply for FSA credit.

In addition to free basic coverage, beginning, underserved or limited income producers are eligible for a 50 percent discount on premiums for the higher levels of coverage that protect up to 65 percent of expected production at 100 percent of the average market price. Producers also may work with FSA to protect value-added production, such as organic or direct market crops, at their fair market value in those markets. Targeted underserved groups eligible for free or discounted coverage are American Indians or Alaskan Natives, Asians, Blacks or African Americans, Native Hawaiians or other Pacific Islanders, Hispanics, and women.

FSA offers a variety of loan products, including farm ownership loans, operating loans and microloans that have a streamlined application process.

Growers need not apply for an FSA loan, nor be a beginning, limited resource, or underserved farmer, to be eligible for Noninsured Crop Disaster Assistance Program assistance. To learn more, visit [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap) or [www.fsa.usda.gov/farmloans](http://www.fsa.usda.gov/farmloans), or contact your local FSA office at <https://offices.usda.gov>.

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## Attention All Buyers of Agricultural Products

It is required that buyers of agricultural products check or register with the Secretary of State's Office to determine if there are liens against the seller of the product. If a lien is found, you are required to place the lien holder's name on the check as well as that of the seller. Ag products include but are not limited to: Livestock (including horses), crops used for feed (hay, silage, oats, etc.), machinery, equipment, and all other crops. **Failure to place the lien holder's name on the check may result in civil legal action being taken against the buyer of the product. Protect yourself as a buyer!** You may contact the Secretary of State's Office at (307) 777-7311.

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## Farm Loan Program Information

Farm Service Agency (FSA) has loan programs that could help farmers and ranchers experiencing financial problems in today's economy of tight profit margins. Several types of loan programs are offered through FSA.

Under the Guaranteed Loan program, FSA guarantees farm ownership, term operating loans, and lines of credit used for annual operating through conventional agricultural lenders for guarantees up to 95%. The guarantee generally allows the conventional lender to provide the applicant with longer terms and lower rates of interest. All applicants must meet certain qualifying criteria to be eligible for guarantees. Farmers and ranchers interested in Guaranteed Loans should apply directly with a conventional lender, who arranges for the guarantee.

For those unable to qualify for a Guaranteed Loan, FSA offers Direct Loans, which are made and serviced by FSA officials. Funding is limited for Direct Loans, and applicants must sometimes wait until funds are available. To qualify for a Direct Farm Ownership or Operating Loan, the applicant must meet eligibility criteria and have sufficient repayment ability and loan collateral. FSA will work with you to analyze your situation, provide technical assistance, and tailor loans to meet your needs.

Youth between the ages of 10 and 21 may also apply for a direct loan up to \$5,000 associated with their 4-H, FFA, or other youth organization activities.

Farm Service Agency is an Equal Credit Opportunity Lender. Beginning farmers and members of traditionally underserved gender and ethnic groups are encouraged to apply for guaranteed and/or direct loan assistance from FSA. Each year, farm ownership and operating loan funds are temporarily set-aside to meet the needs of beginning farmers and traditionally underserved groups.

Anyone having questions, please call your local Farm Service Agency in Torrington WY at 307-532-4880.

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USDA is an equal opportunity provider and employer. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).