



## United States Department of Agriculture Niobrara County Service Center

905 S. Main; Lusk, WY 82225

Phone: (307) 334-3454

Fax: (307) 334-3539

### Niobrara Conservation District

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Matt Dockery

Kevin Gaukel

Dale Hytrek

Mike Larson

#### *Staff*

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**March 2009**

### **DCP Signup Continues**

Signup for the 2009 Direct and Counter-cyclical Payment (DCP) Program continues until June 1, 2009. The June 1, 2009 deadline is mandatory for all participants. FSA will not accept any late-filed applications.

Producers eligible for the DCP Program are also able to enroll in the Average Crop Revenue Election (ACRE) Program or the Counter-cyclical Program. The enrollment period for the ACRE Program will begin later in the spring. You may first enroll in the DCP Program, receive advance direct payments and then later modify your enrollment to the ACRE program or you may wait and elect to enroll in DCP and ACRE at the same time in spring 2009.

### **Emergency Loan Program**

The Secretary of Agriculture has declared Custer and Fall River counties in South Dakota as disaster areas due to drought in 2008, making producers in those counties and contiguous counties eligible for emergency loans. Niobrara and Weston counties in Wyoming as well as Sioux and Dawes counties in Nebraska are eligible contiguous counties. To qualify for **production loss loans**, applicants must have suffered at least a 30 percent loss of their normal production. **Physical loss loan** applicants must have suffered severe physical losses affecting the ability of their operation to continue on a reasonably sound basis. All applicants must have sufficient equity to secure the loan and the operation must show repayment ability. The deadline for applying for emergency loans under this disaster designation is October 13, 2009.

### **Farm Loan Programs**

As part of the recently approved economic stimulus package, FSA's Farm Loan Programs (FLP) is scheduled to receive an extra \$173 million in funding for the direct operating loan (OL) program. Many states have a current backlog of approved OL loans waiting for funding. As of February 23, the backlog stood at 1,039 loans valued at more than \$72 million. Producers' financial needs have increased significantly with the elevated costs of production inputs and the downturn in the agricultural economy. This growing need, coupled with FLP's successful marketing efforts, has generated increased demand for FSA OL loans as well as farm ownership loans.

### **FSA is "Lender of First Opportunity"**

The Farm Service Agency (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. Currently guaranteed loans can reach a maximum indebtedness of \$1,094,000. Emergency loans are always direct loans for farmers who may have suffered physical or production losses in disaster areas designated by a Presidential or Secretarial disaster declaration. Rural Youth Loans, Loans to Beginning Farmers and loans for socially disadvantaged applicants are also available through FSA. For detailed information, just contact the county office staff for an appointment with a farm loan officer.

### **FSA Farm Loans for Beginning Farmers or Ranchers**

Beginning farmers or ranchers may obtain a farm ownership loan by using funds set aside especially for them by the Farm Service Agency. These loans can finance up to the \$300,000 loan limit, and the term of the loan can be up to 40 years.

Farm ownership loan funds may also be used in joint financing where FSA lends up to 50 percent of the amount financed and another lender provides 50 percent or more. FSA may charge an interest rate of not less than 4 % with terms up to 40 years.

### **Farm Ownership Program - Down Payment**

This program can be used to finance a down payment up to 45 percent of the purchase price of a farm. The Farm Service Agency financing cannot exceed 45 percent of the lesser of: the purchase price of the farm, the appraised value of the farm, or \$500,000. The applicant must put down 5 percent. The remainder of the purchase price can be financed on contract with the seller or a loan through a conventional lender. The lender can obtain a guarantee from FSA if the customer is eligible.

The FSA loan rate will have a term of 20 years, and currently the interest rate is 1.5 percent. Other financing must be amortized over 30 years with the interest rate negotiated by the farmer and the lender.

Applicants must either meet the definition of a “beginning farmer” or a “socially disadvantaged applicant”. Beginning farmer applicants must have three years of farm experience, must have farmed for less than 10 years, and cannot own real estate that exceeds 30 percent of the median farm acre-age for the county. Socially disadvantaged applicants include women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans, and Pacific Islanders.

### **Power of Attorney**

For those who find it difficult to visit the county office personally because of work schedules, distance, health, etc., we have a power of attorney form available that enables you to designate another person to conduct your business at the office. If you are interested, please contact our office or any Farm Service Agency office near you for more information. If you want a crop loan, a power of attorney form will need to be completed for husband and wife, if both do not come into the office to sign the forms on the day the loan is disbursed.

### **Attention – All Buyers of Agricultural Products**

It is required that all 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.

### **Bank Account Changes**

Almost all Farm Service Agency payments are made electronically using Direct Deposit. This innovation has cut down on the number of missing and late payments and reduced the time required to move funds. Another benefit is that a Direct Deposit to your account can be made within 48 hours. If you have changed accounts or institutions that might affect the direct deposit of your FSA payments, contact the FSA county office so we can update our files to insure continued uninterrupted service.

### **Farm Record Changes**

If you purchase or sell property, even small acreages for home sites; lease additional ground to farm; or restructure your farm/ranching operation you need to let the county office know so that we can update your farm records.

### **Payment Eligibility Comment Period Extended**

The Farm Service Agency (FSA) has announced that the comment period for the regulation defining actively engaged participation in a farming operation has been extended for an additional 60 days, FSA is seeking a diverse range of comments from different areas of the United States and farming communities.

With this extension, the public may continue to submit comments until April 6, 2009. The extension document is available at:

<http://www.fsa.usda.gov/FSA/federalNotices?are=home&subject=lare&topic=frd-ii>

## ***NIORARA CONSERVATION DISTRICT NEWS AND NOTES***

### **Lusk Service Center Welcomes a New District Conservationist**

Hello,

I am excited to be the new District Conservationist with the NRCS in Niobrara County and I look forward to meeting and working with you in the coming months. I bring experiences from around the state, different jobs within the NRCS and other agencies as well. I am coming to this office from Sheridan where I worked as a Soil Conservationist for the last two and a half years. I started with the NRCS as a Soil Conservation Technician just down the road in Douglas. My time in Wyoming began with the Medicine Bow Conservation District as the District Manager. Prior to the move to Medicine Bow I worked with the Nebraska Game & Parks as a Private Lands Habitat Biologist. I am proud to be a graduate of the University of Wyoming with a Rangeland Ecology and Watershed Management degree. I thoroughly enjoy spending time with my two kids, especially fishing, hunting, and camping.

Growing up in a farming community, working as a ranch hand, and trying to build my own place has given me a deep respect for you, the producer and the challenges that you face. From what I have seen in my short time in this office this will be a great county to work in. I have already met some great people and started on some great projects. Please call if you have any conservation needs, or stop in the office if you are in town.

Thanks and see you around,  
Brad Holliday

### **Tree Order Deadline**

Seedling tree orders will be taken until April 1<sup>st</sup> and larger trees and shrubs can be ordered until April 15<sup>th</sup>. Place your order soon for best selection, price and size.

### **Tree & Landscaping Show**

The second annual Tree and Landscaping Show will be May 1<sup>st</sup> at the Fairgrounds. Vendors include the Wyoming Plant Company, Pleasant Ridge Nursery, Scottsbluff Landscaping, Green Acres Nursery and the Niobrara Conservation District. Plans include an Arbor Day celebration by the students, speakers, door prizes, information and tons of trees, shrubs, grasses and perennials as well as mulch, weed barrier and survival aids. Gift Certificates are available for Mother's Day, Easter or just because! Everyone loves plants!

### **Range 101 Workshop**

The Wyoming section of the Society for Range Management will be presenting a Rangeland Management 101 School in Lusk on Thursday May 7, 2009. The School is being hosted by the Niobrara County Cooperative Extension Service and the Niobrara Conservation District and will be held at the Fairgrounds building in Lusk.

The Rangeland Management 101 School is a one day introduction to the art and science of range management and includes presentations on how plants grow, time and timing of grazing, animal nutrition and behavior, monitoring methodologies that can be used on private and federally owned rangelands, applied grazing management, and management strategies to deal with drought.

Cost for the school is \$25 which covers the notebook that contains handouts from all the presentations and other pertinent information as well as lunch. Attendees will also receive the newest version of the Wyoming Rangeland Monitoring Guide.

For more information or to obtain a registration brochure contact Blaine Horn at (307) 684-7522 or [bhorn@uwyo.edu](mailto:bhorn@uwyo.edu), Tammie Jensen at (307) 334-3534 or [trjensen@uwyo.edu](mailto:trjensen@uwyo.edu), or Lisa Shaw at (307) 334-2953 or [lshaw@wyoming.com](mailto:lshaw@wyoming.com).

### **Community Enhancement Grants Awarded**

The Niobrara Conservation District awarded five recipients the Community Enhancement funding for trees and landscaping materials. The site must be publicly owned for public benefit and agree to the terms of a contract for care and replacement. Those awarded for 2009 include Lusk Elementary Middle School for Parker Pfister's Scout Project, the Town of Lusk Cemetery and Recycling Center, the Niobrara County Fairgrounds, and the HUD Housing System for the Lusk Housing Authority. These projects should help to beautify and enhance the community as well as improve the heating and cooling, slow the wind and catch snow.

<b>Important Dates to Remember</b>	
March 31	Final Day to request Loans/LDPs on 2008 Barley, Oats, & Wheat
April 1	Final Day to purchase NAP on Spring Seeded Grain Crops
June 1	Final Day to Sign up for 2009 DCP Program
October 13	Final Day to request Emergency Loan - Disaster Declaration S2851
Continues	Farm Storage Facility Loans
Continues	Continuous CRP Signup

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NIOBRARA COUNTY FSA OFFICE  
PO BOX 720  
LUSK, WY 82225