



**UNITED STATES
DEPARTMENT OF
AGRICULTURE**

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CHATHAM COUNTY
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OFFICE HOURS

**Monday – Friday
8:00 am – 4:30 pm**



Farm Service Agency

Chatham County Farm Service Agency

Newsletter

April 2007



FARM LOANS

The Farm Service Agency offers loans for farmers and ranchers to purchase farmland and finance agricultural operations. FSA's loan programs are designed to help producers who are temporarily unable to obtain private or commercial credit. In many cases, applicants could be beginning farmers who have insufficient net worth to qualify for financing through a commercial lender. In other instances, borrowers may have suffered setbacks from natural disasters or may be persons with limited resources. Applications for FSA direct loan programs are made through the FSA local office. Guaranteed loan applications are made with the lender.

FSA can make and guarantee loans to socially disadvantaged applicants to buy and operate family size farms. Funds specifically for these loans are reserved each year. A socially disadvantaged farmer is one of a group whose members have been subjected to racial, ethnic, or gender prejudice because of their identity as members of the group without regard to their individual qualities. These groups are: women, African Americans, American Indians, Hispanics, Asian Americans and Pacific Islanders. Individual applicants under this program must meet all requirements for FSA's regular farm loan assistance including: having a satisfactory history of meeting credit obligations; have sufficient education or training or experience; be a citizen or legal resident of the US; and be unable to obtain credit elsewhere.

Youth loans can be made to rural youth between the ages of 10 and 20 participating in 4-H clubs, FFA, or similar organizations, may be eligible for a loan to establish and operate an income producing project. The money may be used for buying animals, equipment, supplies, tools, and pay operating costs.

FSA also is authorized to assist beginning farmers to finance agricultural enterprises. Under these programs, FSA can provide financing to eligible applicants through either direct or guaranteed loans. FSA defines a beginning farmer as a person whom:

- has operated a farm for more than three years but not more than 10 years
- will materially and substantially participate in the operation of the farm
- agrees to participate in a loan assessment, borrower training and financial management program sponsored by FSA
- does not own a farm in excess of 30 percent of the county's average size.

All FSA loans are not guaranteed to be approved. If you need financing, contact the farm loan staff in Cabarrus County which covers Chatham County to find out more about program requirements and availability of loan funds. Their phone number is 704-788-2107 ext. 107.

FSA Signature Requirements

Proper signatures on Farm Service Agency contracts, applications and forms must be submitted before the document will be considered as filed. All entities, including revocable and irrevocable trusts, corporations, partnerships, estates, etc., must provide evidence of signature authority stipulating those individuals who are authorized to represent the entity. FSA cannot accept signatures without such documentation on file. Examples of acceptable evidence include trust agreements, corporate charters or resolutions, partnership agreements and court orders of appointment. Spouses can sign for one another on most program documents unless written notification denying a spouse this authority has been provided to the county office staff. An FSA-211 may be filed to delegate signature authority for FSA program purposes to another individual.

United States
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Chatham County Farm Service Agency
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DATES TO REMEMBER

- **May 15**
Last day to report small grains planted (wheat, oats, rye, barley)
Producers should also report acres that were prevented from being planted due to weather and planted acres that failed due to weather.
- **June 1**
Last day to request 2007 farm reconstitution
- **July 2**
Last day to report all spring planted crops (corn, tobacco, CRP, fruits, vegetables, soybeans, sorghum)
Also last day to submit production records for NAP yields
- **August 3**
Last day to enroll a farm in 2007 DCP.



DIRECT & COUNTER CYCLICAL PROG

Signup continues for the Direct & Counter Cyclical Program (DCP) through **August 3, 2007**. **This deadline has been extended.** Applications with missing signatures obtained after August 3 but before September 30, 2007 will be assessed a late-filed fee of \$100.00 per contract. All farm owner and operator changes should be reported to the county office. Please inform the office if you have dropped or added a farm, sold or purchased lands, have landowner changes, have address changes, or have banking changes so we may correct your records. In April, the county office will mail postcards to eligible farm owners or operators that have not yet enrolled their farm in DCP for 2007. **If you receive one of these cards, please contact the county office. Some farms can be taken care of through the mail.** Please call the office to set up an appointment to complete DCP contract for the 2007 crop year. Producers who enroll land in the Direct and Countercyclical Payment Program (DCP) will have the option to receive an advance direct payment of up to 22 percent of the direct payment for any covered commodity for the 2007 crop year. The amount of the advance payment was reduced from 40 percent by the Agricultural Reconciliation Act of 2005, also known as Title I of the Deficit Reduction Act of 2005. As before, producers may elect to receive their direct payments in two installments per year. The total value of the direct payment does not change. Producers will receive the balance of the direct payment in the second installment in October.

GENERAL REMINDERS

- **Report weather losses on crops within 15 days of the date of the loss or when the loss becomes apparent**
- **Report changes in farm operation or farm ownership timely**
- **Report any banking changes affecting direct deposit**

Sodbuster; Swampbuster

Most Farm Service Agency programs require compliance with sodbuster and swampbuster provisions. These provisions require producers to follow an approved conservation system on all highly erodible land planted to an annual crop as determined by the Natural Resources Conservation Service. Be sure to have determinations made on any new land you plan to plant to annual crops. If you plan to plant a different crop on your current cropland, check with NRCS to assure the new crop will qualify under your conservation system. Swampbuster provisions state that converting a wetland to make possible the planting of a crop will result in the loss of all USDA benefits. To avoid this possibility it is strongly recommended that producers check with NRCS before starting any kind of dirt work or land clearing for pasture or any other purpose.