



# GUAM County News

**GUAM County FSA**

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Maite, GU 96910-2003

**Phone Numbers:**

**GUAM**  
(671) 472-7569  
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(670) 236-0896  
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**Hours**

Monday - Friday  
8:00 a.m. - 4:00 p.m.

**Website Address:**

[www.fsa.usda.gov](http://www.fsa.usda.gov)

**County Committee**

Rueben Flores, SED

**County Executive Director**

Thomas A. Camacho

**Farm Loan Officer**

Laurie F. Talbo

**Staff**

Janice Ogo,  
Program Technician

Catalina deGuzman,  
Program Technician

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## County Committee Election

Nominations for the county committee election were due in the county office by the close of business August 1. Next step is the mailing out of the ballots, which will begin on November 4.

Voters have until December 5, 2006 to return their signed ballots to the county office. Elected committee members and alternates take office on Jan. 1, 2007.



## Prospective Voter Requirements

Please contact the Guam County Office to verify your eligibility to vote in this year's election. Anyone who meets the requirements in 1 or 2, plus 3, below, is eligible to vote.

1. Be of legal voting age and participate or cooperate in any FSA program, or
2. Not of legal voting age, but supervises and conducts the farming operations on an entire farm.
3. Eligible to participate in any FSA program that is provided for by law, regardless of the status of funding.

## Prohibited Discrimination

No person shall be denied the right to vote because of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation or marital or family status.

Contact the county office staff if you have questions about voter eligibility.

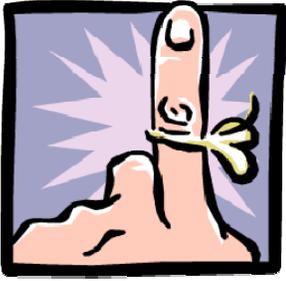
## County Office Committee (COC) LAAs

The Local Administrative Area (LAA) boundaries for Guam are as follows:

- LAA #1 Andersen AFB, Yigo, parts of Dededo (north of Ysengsong Road)
- LAA #2 Parts of Yona (north of Route 17), Apra Heights, Piti, Asan, Ordot, Chalan Pago, Mangilao, Barrigada, Barrigada Heights, Sinajana, Agana, Agana Heights, Maina, Mongmong-Toto-Maite, Tamuning-Tumon-Harmon, part of Dededo (south of Ysengsong Road)
- LAA #3 Parts of Yona (south of /Route 17), Santa Rita, Agat, Umatac, Merizo, Inarajan, Talofoto.

The LAA boundaries for the CNMI are as follows:

- LAA #1 The island of Rota
- LAA #2 The island of Saipan
- LAA #3 The island of Tinian



## Farm Record Changes

If you have bought, sold or are renting different land, make sure you report the changes to the staff at your local Farm Service Agency county office as soon as possible so farm records can be updated.

### *Program Reminders*

For farm ownership changes you will need to provide a recorded deed or recorded land contract. All landowners must furnish their tax ID numbers. Remember, failure to maintain accurate records with FSA on all land you have an interest in can lead to possible program ineligibility and fines if you are participating in farm program.

## NAP Deadline Approaching

The Non-Insured Crop Disaster Assistance Program (NAP) deadline is fast approaching. NAP is designed to reduce financial losses that occur when natural disasters cause a catastrophic loss of production or prevented planting of an eligible crop by providing coverage equivalent to catastrophic, or "CAT," insurance.

December 1, 2006 is the final date for producers to apply for NAP coverage for 2007 in Guam and CNMI on fruit and vegetable crops.

Producers who had coverage may choose to continue coverage on the same crops for next year, if the applicable service fee is submitted by the application closing date. A new form CCC-471, Application for Coverage, is not required to be signed when applying for continuous coverage of the same crops.

Producers who choose to add or delete a crop from the previous year's coverage or changing crop shares must file a new CCC-471, with signatures, and pay the applicable service fee.

Producers with NAP coverage are required to:

- 1) file a Notice of Loss within 15 days of when a loss is apparent;
- 2) timely file acreage reports; and
- 3) keep track of harvested production using acceptable methods.

## Report Losses

Producers: If you had any failed crop acres, give serious thought to report them before plowing under the evidence. If Congress authorizes a crop disaster program in the future, proof of failed acreage may be required for your participation. Ensuring that failed acres are documented could be the determining factor in whether you are eligible for future crop disaster program payments.

Whether or not you are experiencing low crop yields, you should keep good production records.

The CCC-576, Notice of Loss, is used to report failed acreage and may be completed by any producer with an interest in the crop. For losses on crops covered by the Non-insured Crop Disaster Assistance Program (NAP), you must contact the FSA county office staff within 15 days of the occurrence of the disaster or when losses become apparent. Producers with crop insurance should contact their local agent when losses occur and before destroying the crop.

## Special Accommodations

Special accommodations will be made upon request for individuals with disabilities, vision impairment or hearing impairment. If accommodations are required, individuals should contact the county FSA office directly or by phone.

## Payment Limitation/Eligibility

USDA payments and benefits are subject to producer eligibility and limitation provisions as defined by law. Documents and forms to determine eligibility and limitation once completed are reviewed on an annual basis. It is the producer's responsibility to report changes in the farming operation which may affect payment eligibility and payment limitation. The Environmental Quality Incentive Program has a \$450,000 payment limitation total for fiscal years 2002 – 2007. The Non-Insured Crop Disaster Assistance Program annual limit is \$100,000 per person, per crop year. Entities such as corporations, limited partnerships, trusts and estates are required to provide names, addresses, and ID numbers of their members.

## Controlled Substance

Any person who is convicted under federal or state law of a controlled substance violation could be ineligible for USDA payments or benefits. Violations include planting, harvesting or growing a prohibited plant. Prohibited plants include marijuana, opium poppies and other drug producing plants.

## FSA Farm Loans

The Farm Service Agency makes direct farm ownership and operating loans to family-size farmers and ranchers who cannot obtain commercial credit from a bank, Farm Credit System institution or other lender. FSA loans can be used to purchase land, livestock, equipment, feed, seed and supplies. The loans can also be used to construct buildings or make farm improvements.

## Youth Loans

FSA makes loans to individual rural youths to establish and operate income-producing projects of modest size in connection with their participation in 4-H clubs, Future Farmers of America, and similar organizations.

Each project must be part of an organized and supervised program of work. The project must be planned and operated with the help of the organization adviser, produce sufficient income to repay the loan, and provide the youth with practical business and educational experience.

Each year, many young entrepreneurs take advantage of these loans and gain valuable business experience in the process.

Who may borrow?

To qualify for a loan, an applicant must:

- be between 10 and 20 years old;
- be a citizen of the United States (or a permanent resident), which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands;
- live in a town of less than 10,000 people;
- be unable to obtain a loan from other sources; and
- conduct a modest income-producing project in a supervised program of work, as outlined above.

Applicants must also be capable of planning, managing, and operating the project under guidance and assistance from a project adviser. The project adviser must recommend the project and the loan, and agree to provide adequate supervision.

If you're having trouble getting commercial credit and are interested in applying for a farm operating, ownership, or youth loan, please contact Laurie Talbo, Farm Loan Officer or Janice Ogo, Program Technician at (671) 472-7569 about eligibility, as well as maximum loan amounts, rates, term and use of proceeds.

If you have Internet access, visit <http://www.fsa.usda.gov/dafl/default.htm> to learn more about FSA loans.

### Interest Rates - October 2006

Farm Operating Loan - Direct	5.375%
Farm Ownership Loan - Direct	5.625%
Youth Operating Loan	5.375%

## Bank Account Changes?

As of January 1, 1999, all FSA payments are supposed to be electronically transferred into your bank account. In order to make timely payments, you need to notify the office if you close your account or if another financial institution purchases your bank. Payments can be delayed if we are not aware of changes to your account and routing numbers.

## Change in Farming Operations?

Update signature authorization when changes in the operation occur. Producers are reminded to contact the office of a change in operations on a farm so records can be kept current and accurate.

## Attention Producers, Landowners!

- Do you intend to clear timber areas to create or to expand existing crop areas?
- Are you converting a pasture field into a crop field?
- Are there any areas on your farm(s) that you are considering cropping that have not been cropped in recent years?
- Is there a wet spot in a field that you want drain to make cropping easier?
- Are you disturbing a wildlife habitat area of any type?
- Are you doing anything different on your farm(s) this year?

These are Highly Erodible and Wetlands provision questions that need to be considered each year by producers to assure that they may remain eligible for USDA benefits. If you have any question or concern that something you plan to do on your farm could jeopardize your eligibility for benefits, please contact your Guam County FSA office or NRCS representative before you begin work.



## **RH 504 Loan and Grant Program**

USDA Rural Development, Rural Housing Repair and Rehabilitation Loans and Grants are funded directly by the government. These funds are available to very low-income rural residents who own and occupy a dwelling in need of repairs. Funds are available to repair, improve, or modernize an existing dwelling or to remove health and safety hazards. Grants are only available to homeowners who are 62 years old or older and cannot repay a Section 504 loan.

Loans of up to \$20,000 and grants of up to \$7,500 are available. Loans are for up to 20 years at 1 percent interest. A real estate mortgage and full title services are required for loans of \$7,500 or more. Grants may be recaptured if the property is sold in less than 3 years. Grant funds may be used only to pay for repairs and improvements resulting in the removal of health and safety hazards. A grant/loan combination is made if the applicant can repay part of the cost. Loans and grants can be combined for up to \$27,500 in assistance.

The qualifying income limits based on household size are as follows:

### **ADJUSTED INCOME LIMITS AS OF 4/26/06**

<b>1 PER</b>	<b>2PERS</b>	<b>3PERS</b>	<b>4PERS</b>	<b>5PERS</b>	<b>6PERS</b>	<b>7PERS</b>	<b>8PERS</b>
<b>22050</b>	<b>25200</b>	<b>28350</b>	<b>31500</b>	<b>34000</b>	<b>36550</b>	<b>39050</b>	<b>41600</b>

## **Value-Added Producer Grant**

The funding announcement for the FY 2007 Value-Added Producer Grant program will be coming out fairly soon. Nationally during FY 2006, there was about \$19,475,000 available.

The Value-Added Producer Grant Program (VAPG) is used to help eligible independent producers, agricultural producer groups, farmer or rancher cooperatives, and majority-controlled producer-based business ventures to fund one of the following two activities:

- (1) Planning activities needed to establish a viable value-added marketing opportunity for an agricultural product (e.g. conduct a feasibility study, develop a business plan, develop a marketing plan); or
- (2) Acquire working capital to operate a value-added business venture that will allow producers to better compete in domestic and international markets.

This is a 1:1 matching grant program--which can be cash or eligible in-kind contributions. Funds cannot be used for equipment or facility uses. Also, eligible recipients must be producers of the product for which they will be adding value.

More information on the program can be found at: "<http://www.rurdev.usda.gov/rbs/coops/vadg.htm>".



Dates to Remember	
Nov. 3	County committee ballots mailed to voters
Nov. 10	Veterans Day Holiday
Nov. 23	Thanksgiving Day Holiday
Dec. 4	Last day to return county committee election ballots
Dec. 25	Christmas Day Holiday

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation, and marital or family status. (Not all prohibited bases apply to all programs). Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice or TDD). USDA is an equal opportunity provider and employer.

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**Farm Service Agency**  
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Return Service Requested