



August 2009

Farm Service Agency

Lake County News

Lake County
Farm Service Agency
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Hours
Monday-Friday
8:00 a.m.—4:30 p.m.

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Reporting Crop Acreage

Remember to file your annual crop acreage report with the county office. Filing an accurate and timely report for all crops and land uses, including failed acreage, can help prevent loss of benefits for a variety of Farm Service Agency programs. All cropland on the farm must be reported to receive benefits from the Direct and Counter-Cyclical Payment Program, Marketing Assistance Loans and Loan Deficiency Payments. Conservation Reserve Program acreage must be reported to receive annual rental payments. And, crop acreage for Non-Insured Crop Disaster Assistance Program (NAP) must also be reported.

Crop reports, form FSA-578, Report of Acreage, must account for all cropland on a farm, whether idle or planted. Producers are required to file reports by August 17, 2009.

Beginning Farmer Down Payment Farm Ownership Program

Purpose: Obtain help financing the purchase of a farm up to 45% of the purchase price or appraised value, with a loan cap of \$225,000. The applicant must put down 5%. The Farm Service Agency finances up to 45% of the purchase price. The remaining 55% of the purchase price can be financed on contract with the seller or through a conventional lender. The lender can obtain a guarantee from FSA if the customer is eligible.

Rates: The FSA loan rate will be locked in for the full 20 years, and currently the rate is the direct Farm Ownership rate minus 4.0% (which currently equals a loan rate of 1.0%) or 1.5%, whichever is greater.

Qualification: Minorities, females and beginning farmer applicants must have been farming for at least three years and not more than ten. Applicants cannot own real estate that exceeds 30 percent of the median farm size for the county.

DCP Signup Extended

The sign-up period for the 2009 Direct and Counter-Cyclical Payment Program (DCP) has been extended to August 14, 2009. FSA will not accept any late-filed applications after this date.

Loans for the Socially Disadvantaged

FSA has a number of loan programs available to assist applicants to begin or continue in agriculture production. Loans are available for operating type loans and/or purchase or improve farms or ranches.

While all qualified producers are eligible to apply for these loan programs, FSA has provided priority funding for members of Socially Disadvantaged groups.

A socially disadvantaged applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as a member of the group without regard to his or her individual qualities. For purposes of this program, socially disadvantaged groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans, and Pacific Islanders.

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

Banking 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. It has been calculated that having a problem with a payment is 20 times greater with checks than with direct deposit.

To keep the system running smoothly, it's critical to keep the county office staff up to date on changes you might make in your financial institution.

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.

Beginning August 3, 2009, FSA/CCC payments made by direct deposit will be transmitted by Kansas City to Treasury. This allows FSA to be compliant with the Debt Collection Improvement Act of 1996 (DCIA), which requires that Federal payments be processed through the Treasury Offset Program (TOP) so that any delinquent Federal debt can be offset. This will result in the following processing changes:

- a 1 day delay in receipt of funds via direct deposit
- the potential for all payments to be offset through TOP
- the description on the bank statement reading "FSA TREAS 310"

Non-Insured Crop Disaster Assistance Program

The Non-Insured Crop Disaster Assistance Program (NAP) is designed to provide catastrophic coverage for all crops not covered by Federal Crop Insurance. These include alfalfa, grass hay, rye crops, grain hay and pasture. Producers interested in purchasing coverage for the 2010 crop year must do so by the following deadlines:

- Pasture, alfalfa, grass, mixed forage, barley, rye, triticale and wheat hay—**11-30-2009**
- Oat hay—**03-15-2010**

The application fee is \$ 250 per crop, \$ 750 per county and \$ 1,875 for multi-county

Online Services

Producers, if you have Internet access you can electronically log on, fill out and print a variety of FSA paper forms in the comfort of your home as your schedule allows. You can also register for secure electronic access that will allow you to electronically sign and transmit some forms directly to the county office staff. If you are new to the website, first you will want to obtain a Level 2 USDA Service Center Customer ID and password at: <http://www.eauth.egov.usda.gov/> and then click on "Create an Account Page" link. USDA eAuthentication is the system used by USDA agencies to enable customers to obtain accounts that will allow them to access USDA Web applications and services via the Internet. This includes things such as submitting forms electronically, filing eLDPs, completing DCP contracts, filling out surveys online, and checking the status of your USDA accounts. If you already have a Customer ID and password, then click on the following eForms website at: <http://forms.sc.egov.usda.gov/eforms/mainervlet> and then click on the "Sign In" button. A disclaimer window will open and after you read the "Warning message", click on the "Continue" button. Then the USDA Web services page will open to the eAuthentication login page. Enter your login User ID and password and then click on the "Login" button. To sign and transmit forms electronically, you must sign-up and get a User ID and password.

Submitting an e-Form is convenient. You can access information anytime day or night seven days a week. It's faster and forms along with applications can be submitted and received in the county office in a matter of minutes, not days or weeks.

Important Dates

August 14, 2009—DCP/ACRE sign-up deadline.
August 17, 2009—Crop acreage reporting deadline.
September 7, 2009—Office closed in observance of Labor Day.
October 12, 2009—Office closed in observance of Columbus Day.

Special Accommodations

FSA programs are available to all eligible interested persons. Special accommodations will be made, upon request, for individuals with disabilities, vision impairment, or hearing impairment. If accommodations are required please contact the FSA office.

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