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Farm Service Agency

Lake County News

Lake County
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Supplemental Agricultural Disaster Assistance Programs for 2009

The recently-enacted Farm Bill legislates disaster programs covering losses to crops, trees/vines/bushes, grazing, and other losses due to adverse weather. These programs require the crops you plant, grow, produce or were prevented from planting to be covered by Federal Crop Insurance or FSA's Non-Insured Crop Disaster Assistance Program (NAP). *All* of your crops on *all* of your acreage must be covered, not only those acres that suffered losses.

Once this requirement is met, you may be eligible for one or more of the following programs:

Supplemental Revenue Program (SURE): Covers crop revenue losses from quantity or quality deficiencies in disaster declared counties, contiguous counties, or in cases where the overall production loss exceeds 50% on a farm. In order to be eligible for assistance under this program, the producer must have insurance coverage for all crops (excluding grazing land) under Federal Crop Insurance or the Non-Insured Crop Disaster Assistance Program (NAP).

Livestock Forage Disaster Program (LFP): Compensates livestock owners for grazing losses due to drought. Additionally, losses due to wildfire will be covered on public lands. In order to be eligible for assistance under this program, the producer must have insurance coverage for the grazing land which suffered the loss under Federal Crop Insurance or the Non-Insured Crop Disaster Assistance Program (NAP).

Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish (EALHF): Emergency relief to producers of livestock (including horses), honey bees, and farm-raised fish. Covers losses from disasters such as adverse weather or other conditions, such as blizzards and wildfires not adequately covered by any other disaster program. This program is authorized at the discretion of the Secretary.

Another disaster program authorized by the Farm Bill is the **Livestock Indemnity Program (LIP)** for livestock deaths in excess of normal mortality. This is the only disaster program that does not require crop insurance or NAP coverage.

Further details of all of these disaster programs, including signup information, will be provided at a later date. Note that additional requirements exist for disaster programs eligibility.

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 2009 crop year must do so by December 1, 2008. The deadline has been extended due to the late passage of the Farm Bill.

The application fee for 2009 has increased to \$ 250 per crop, \$ 750 per county and \$ 1,875 for multi-county.

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 0.875%) or 1.5%, which ever 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.

Electronic Services Available

If a producer has Internet access, program participants can access many services from home 24 hours a day, seven days a week, and receive approval and payment by direct deposit within 48 hours. To participate in these services, you must meet all program eligibility requirements. Online services have stringent security measures to protect your private information. To utilize electronic services a producer needs an active USDA eAuthentication Level 2 account, which requires an e-mail address and filling out an online registration form at: <http://www.eauth.egov.usda.gov/> followed by a visit to the county office for identity verification.

Youth Loans

The Farm Service Agency makes loans to rural youths to establish and operate income-producing projects in connection with 4-H clubs, FFA and other agricultural groups. Projects must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. The maximum loan amount is \$5,000. Youth loan eligibility requirements:

- US citizenship (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands), legal resident alien or U.S. National
- 10 years to 20 years of age
- Comply with FSA's general eligibility requirements
- Live in a rural area: city or town with a population of 50,000 or less
- Unable to get a loan from other sources
- Conducting a modest income-producing ag project in a supervised program as outlined above
- Demonstrated capability of planning, managing and operating the project under guidance and assistance from a project advisor. The project supervisor must recommend the project and the loan, along with providing adequate supervision.

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 FO / OL loan programs, the 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 members of the group without regard to his or her individual qualities. For the purposes of this program, socially disadvantaged groups are women, Blacks or African Americans, American Indians, Alaskan Natives, Hispanics, Asians and Native Hawaiians or other Pacific Islanders. Applicants who believe they would qualify as socially disadvantaged should contact their local FSA office for additional details. FSA loans are only available to applicants who meet all the eligibility requirements and have a reasonable likelihood of success.

Important Dates

November 27, 2008—Office closed for Thanksgiving holiday.

December 1, 2008—Deadline to purchase NAP insurance for 2009.

December 1, 2008—Final date to return ballots for COC election in LAA #2.

December 25, 2008—Office closed for Christmas holiday.

January 1, 2009—Office closed for New Year's holiday.

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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