



May 2008

Antrim/Otsego County News

Antrim-Otsego County
USDA Service Center

Antrim-Otsego County
FSA
108 Depot Street
Bellaire, MI 49615
231-533-8542 (phone)
231-533-6689 (fax)
www.fsa.usda.gov/

Hours
Monday – Friday
8:00 a.m. – 4:30 p.m.

County Committee
Mark White, Chairperson
Barbara Fleming, Vice-
Chairperson
Roger Bolhuis, Member
John Makarewicz, Member
Deborah Milbocker,
Member

The County Committee
meets the second Friday
of each month.

County Executive Director
Kathy Y Kozlowski

Farm Loan Manager
James Monroe
231-941-0951 (phone)

County Office Staff
Kathy Johnson



CROP DISASTER PROGRAM

CDP provides benefits to farmers who suffered 35% Quantity losses to 2005, 2006 or 2007 crops from natural disasters and related conditions. Producers who incurred qualifying losses in 2005, 2006 or 2007 will receive payment for the year in which the benefit is the highest.

Only those producers who obtained crop insurance coverage or coverage under the Noninsured Crop Disaster Assistance Program (NAP) for the year of the loss will be eligible for CDP benefits.

CDP requires a 35 percent loss of expected production; therefore you may be eligible under CDP even though it was determined that the loss was not great enough for a payment under NAP or RMA coverage.

Signup for the 2005-2007 CDP quantity losses began October 15, 2007. No deadline has been announced at this time.

Signup for quality losses will be announced in the near future. A quality loss of 25% or greater is needed to qualify. Details on quality loss provisions will soon be announced as training is being conducted the end of the month.

LIVESTOCK COMPENSATION PROGRAM

Livestock Compensation Program (LCP) is part of this disaster legislation. LCP compensates producers for certain types of feed losses and increased feed cost resulting from natural disasters occurring between January 1, 2005 and December 31, 2007. Producers must choose only one year to receive benefits, 2005, 2006 or 2007. LCP signup has been underway and no deadline has been announced at this time. Please contact the office for further information.

REPORTING CROP ACREAGE

Farm Crop Certification Reminder:

Producers are reminded that crop acreage reporting continues to play an important role through the FSA Office and RMA Offices. Certification of crop acreages is needed to maintain farm history which may determine eligibility in future farm programs. Crop Acreage reports are a requirement for the Conservation Reserve Program (CRP) and the Non-insured Assistance Program (NAP).

Acreage reports must be filed timely. Those deadlines are:

June 30th for fall seeded small grain crops.
July 15th for all other crops.

Planting dates are required at the time of the acreage reporting; therefore you cannot complete a crop acreage report until planting has been completed.

Failure to report your crop acreage could jeopardize eligibility for future programs.

Once planting has been completed, and prior to the deadline, please contact the county office to make an appointment. Appointments are strongly recommended as they allow us to service you more efficiently.

Prevented Planting:

Prevented planting needs be reported no later than 15 calendar days after the final planting date.

Failed Acreage:

Reports of failed acreage must be filed before disposition of the crop, and producers must be able to establish to the satisfaction of the county committee that the crop failed and was prevented from being replanted through the normal planting period because of natural disaster conditions.

CONSERVATION SECURITY PROGRAM (CSP)

The Boardman-Charlevoix watershed has been selected for the 2008 CSP sign-up. The CSP is a voluntary program that rewards farmers who are meeting the highest standards of conservation management on their operations. Eligible land includes privately owned cropland, hay land, pasture, orchards and vineyards.

The deadline to sign-up for CSP is May 30, 2008.

This program is being administered by the Natural Resource Conservation Service (NRCS). For more information, you can contact NRCS at 231-533-8542, extension #3.

Farm Loan Programs

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 \$200,000. Guaranteed loans can reach a maximum indebtedness of \$949,000. 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 detail information loan eligibility or the different available loan programs, just contact the county office staff for an appointment with a farm loan officer.

Loans for Socially Disadvantaged Applicants

The Farm Service Agency makes direct and guaranteed loans to socially disadvantaged applicants, enabling them to buy and operate family-size farms and ranches. Funds are reserved each year specifically for these loans, but regular loan funds can also be used.

Direct loans may be made to qualified applicants by FSA for both farm operating and farm ownership purposes. Guaranteed farm loans also may be made for ownership or operating purposes, and may be made by any lending institution subject to Federal or state supervision (banks, savings and loans, and units of the Farm Credit System) and guaranteed by FSA. Some state governments also operate farm loan programs that are eligible for FSA guarantees. FSA typically guarantees 90 or 95 percent of a loan against any loss that might be incurred if the loan fails.

Persons who are primarily and directly engaged in farming and ranching on family-size operations may apply. A family-size farm is one that a family can operate and manage itself.

Socially disadvantaged loan applicants do not receive automatic approval. In addition to being members of a socially disadvantaged group, individual applicants under this program must meet all requirements for FSA's regular farm loan program assistance, including:

- Have a satisfactory history of meeting credit obligations.
- Have sufficient education; training, or at least one-year's experience in managing or operating a farm or ranch within the last five years for a direct operating loan, or, for a direct farm ownership loan, have participated in the business operation of a farm or ranch for three out of the last ten years.
- Be a citizen of the United States (or a legal resident alien), including Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, and certain former Pacific Island Trust Territories;
- Be unable to obtain credit elsewhere at reasonable rates and terms to meet actual needs; and
- Possess legal capacity to incur loan obligations.

A socially disadvantaged person 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 purposes of this program, socially disadvantaged groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.

Contact the FSA County Office Farm Loan Program staff for more details about this program, and other financial options.



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 \$5000.

Youth Loan Eligibility Requirements:

- Be a citizen of the United States (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands) or a legal resident alien
- Be 10 years to 21 years of age
- Live in a rural area or in a town of 50,000 people or fewer
- Must obtain a written recommendation and consent from a parent or guardian if the applicant has not reached the age of majority under state law
- Comply with FSA's general eligibility requirements
- Be unable to get a loan from other sources
- Conduct a modest income-producing project in a supervised program of work as outlined above
- Demonstrate 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.

Stop by the county office for help preparing and processing the application forms. The FSA staff can help you with questions you may have about a particular program.

STATE ACRES FOR WILDLIFE ENHANCEMENTS (SAFE)

There are two new Continuous Conservation Reserve Program (CCRP) projects planned for Michigan. Both of these projects are designed to address high priority state and regional wildlife objectives. The projects target environmentally sensitive land and establish high value conservation practices. The project that will be available in Antrim County is the "Michigan Native Pollinators SAFE".

This project involves practices which provide diverse sources of nectar and pollen along with bare soil for ground nesting pollinators. Bees, butterflies, and moths will benefit from these practices.



Through continuous CRP sign-up, USDA accepts offers by producers, provided the land and producer meet certain eligibility requirements. Producers can offer land for enrollment in SAFE and other CRP programs at their local FSA service center. Producers within a SAFE area can submit offers to voluntarily enroll acres in CRP contracts for 10-15 years (the contract length depends on the SAFE proposal authorized for the area). In exchange, producers receive annual CRP rental payments, incentives and cost-share assistance to establish habitat-enhancing natural covers on eligible land.

Details on this program are still being finalized. Additional information on the project and sign-up will be provided in newsletters and press releases as it becomes available.

NON-INSURED CROP DISASTER ASSISTANCE PROGRAM (NAP)

Reminder to NAP policy holders:

- Submit 2007 production records in order to maintain your actual production history (APH).
- File a notice of loss within 15 days of an adverse weather event or when loss becomes apparent.
- Timely file acreage reports.
- Notify the office of changes to acreage such as new plantings or removed trees.

For those that do not have insurance coverage, this is a good time to start thinking about insuring your crops for the 2009 crop year. NAP coverage is available on those crops for which you cannot obtain coverage through private insurance. Keep in mind that only those producers that had insurance either through NAP or private insurance were eligible for the current Crop Disaster Program. Producers may want to consider purchasing insurance for future protection and to be eligible for disaster programs.

The cost for NAP coverage is \$100.00 per crop up to a maximum cost of \$300.00 per county.

To obtain specific crop deadlines or more information, contact your local Farm Service Agency.

RECORD CHANGES

Changes in farmland, cropland, operator and/or owner changes must be reported to the Farm Service Agency Office timely to ensure accurate records for any future program enrollment. Sign-up for programs could be delayed due to these unreported changes.



Thinking of Tiling or Clearing Land?

Don't forget the Highly Erodible Land and Wetland Provisions.

Bringing new land into production by clearing trees, improving drainage by tiling or dredging are potential violations of the HEL/WC rules. Before you begin any land conversion project, please come into the county office to file form AD-1026. Natural Resource Conservation Service will make an evaluation of the land to determine how to manage wet areas most efficiently. Checking ahead of time will help keep you eligible for USDA benefits.

Dates to Remember	
May 26 th	Memorial Day. FSA Office Closed.
May 30 th	Deadline for CSP Signup – through NRCS
May 31 st	Final loan/LDP availability date for corn, soybeans and sunflowers
June 30 th	Final date to report fall seeded small grain acreage
July 4 th	Independence Day – Office Closed
July 15 th	Final date to report all other crops, except fall seeded small grains.

LATEST FARM BILL NEWS

Information regarding the 2008 farm bill and the pending 2008 enrollment is hold. Some information has been received through press releases, articles, etc. but nothing has been finalized and enrollment options, dates and/or deadlines have not been established. We will keep you informed of any updates through newsletters, radio announcements, and mailings.



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