



November 2010

# Morrow County FSA News

## What's New at FSA?

Farm Service Agency (FSA) would like to announce a new web page to assist customers with their financial needs.

**The FSA Financial Services website allows producers to generate reports that show both current and historical financial information.**

Registered producers may view summary and detail information about specific payments, collections, outstanding debt (excluding loans), and CCC-1099G.

**Registered producers may enter their own information to assign a payment to a third party, request that a payment be made jointly to the producer and a third party, or route their program payments to their account at a financial institution.**

**To access this site you must have a Level 2 e-Authentication account. Producers may sign up for an e-Auth Level 2 Account on the [www.eauth.egov.usda.gov](http://www.eauth.egov.usda.gov) website.**

**Once producers obtain a Level 2 e-Auth Account you may view your financial information at the following website:**  
<http://www.fsa.usda.gov/fmi/>

## Continuous CRP

The Continuous Conservation Reserve Program is a private lands environmental improvement program that allows participants the opportunity to enroll environmentally sensitive acreages in conservation practices that will reduce soil erosion, improve water and soil quality and provide wildlife habitat and food sources.

The Continuous CRP program is a voluntary enrollment program. Eligible landowners enter into contracts that range from 10 to 15 years in length. In return, the landowners will receive annual rental and maintenance payments, incentive payments for certain activities, and cost share for establishment.

To be eligible for enrollment in the Continuous CRP, participants and acreage must meet certain requirements. Provided the eligibility requirements are met, FSA will automatically accept enrollments of acreage into Continuous CRP. Landowners may enroll in the program at any time during the year.

For more information on Continuous CRP enrollments, please contact the Morrow County FSA office.

**USDA  
Oregon/Morrow FSA**

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PO Box 786  
Heppner, OR 97836

541-676-9011 phone  
541-6769624 fax  
[www.fsa.usda.gov/OR](http://www.fsa.usda.gov/OR)

**Hours**  
Monday - Friday  
7:30 a.m. - 4:30 p.m.

### Morrow County Staff

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## Farm Storage Facility Loan Program

The Farm Storage Facility Loan (FSFL) program allows producers of eligible commodities to obtain low-interest financing to build or upgrade farm storage and handling facilities.

The new maximum principal amount of a loan through FSFL is \$500,000. Participants are now required to provide a down payment of 15 percent, with CCC providing a loan for the remaining 85 percent of the net cost of the eligible storage facility and permanent drying and handling equipment. New loan terms of 7, 10 or 12 years are available depending on the amount of the loan. Interest rates for each term rate may be different and are based on the rate which CCC borrows from the Treasury Department.

Payments are available in the form of a partial disbursement and the remaining final disbursement. The partial disbursement will be available after a portion of the construction has been completed. The final fund disbursement will be made when all construction is completed. The maximum amount of the partial disbursement will be 50 percent of the projected and approved total loan amount.

Applications for FSFL must be submitted to the FSA county office that maintains the farm's records. An FSFL must be approved before any site preparation or construction can begin.

The following commodities are eligible for farm storage facility loans:

- Corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley or minor oilseeds harvested as whole grain
- Corn, grain sorghum, wheat, oats or barley harvested as other-than-whole grain
- Pulse crops - lentils, small chickpeas and dry peas
- Hay
- Renewable biomass
- Fruits (including nuts) and vegetables - cold storage facilities

For more information about FSFL please visit your FSA county office or [www.fsa.usda.gov](http://www.fsa.usda.gov).

## NAP Coverage

The Non-Insured Crop Disaster Assistance Program (NAP) was designed to reduce financial losses that occur when natural disasters cause a catastrophic loss of production or prevented planting of an eligible crop. NAP provides coverage equivalent to catastrophic (CAT) insurance. Statutes limit NAP coverage to each commercial crop or agricultural commodity, except livestock, for which CAT is not available.

Application deadlines for 2011 NAP coverage for a variety of crops are coming up in the next few months. Contact your nearest FSA office for specific deadlines.

Producers who already have coverage on 2010 NAP crops may choose to continue coverage on the same crop or crops for 2011, if the applicable service fee is submitted by the application closing date. A new CCC-471, application for coverage is not required to be signed when applying for continuous coverage of the same crop or crops.

Producers who choose to add a new crop(s) or delete a crop(s) from 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 must remember to complete the following to qualify for benefits:

- Timely file acreage reports and keep track of harvested production using acceptable methods. For example, bale weights or other means of determining quantities of hay are required.
- File a "Notice of Loss" within 15 days of when a loss is apparent, due to drought, hail and other natural causes.

For more information and specific NAP crop deadlines, contact your nearest Farm Service Agency office.

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## Rural 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. Loan requirements are:

- US citizenship or legal resident alien status
- 10 to 20 years of age
- Compliance with FSA general eligibility requirements
- Reside in a rural area, city or town (population 50,000 or less)
- Inability to obtain a loan from other sources
- Ability to conduct a modest income-producing project in a supervised program of work.
- Demonstrate a 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 answer questions about eligibility for projects you may propose and about general program requirements.

## FSA Farm Loans

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 \$300,000. Guaranteed loans can reach a maximum indebtedness of \$1,112,000. 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 more information on loan eligibility or the different loan programs available, just contact the county office staff for an appointment with a farm loan officer.

## Marketing Assistance Loans

A Marketing Assistance Loan (MAL) is available for producers who share in the risk of producing the crop. To be eligible, a producer must maintain continual beneficial interest in the crop from harvest through the earlier of the date the loan is repaid or CCC takes title to the commodity. Beneficial interest means retaining the ability to make decisions about the commodity; responsibility for loss or damage to the commodity; and title to the commodity. Once beneficial interest in a commodity is lost, the commodity is ineligible for loan — even if the producer regains beneficial interest.

Commodity loan eligibility also requires compliance with conservation and wetland protection requirements; beneficial interest requirements, acreage reporting and ensuring that the commodity meets Commodity Credit Corporation minimum grade and quality standards. For commodities to be eligible they must have been produced by an eligible producer, be in existence and in a storable condition and be merchantable for food, feed or other uses as determined by CCC. The quality of the commodity in farm storage must be maintained throughout the term of the loan.

Dates to Remember	
Nov 11	Veterans Day Office Closed
Nov 25	Thanksgiving Office Closed
Dec 25	Christmas Day Office Closed
Dec 31	New Years (Observed) Office Closed
various	NAP Deadlines – See your nearest FSA office

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