

September 2012

# Navajo/Gila County FSA News

Holbrook, AZ  
USDA Service Center

Navajo/Gila County FSA  
51 W Vista Drive, #2  
Holbrook, AZ 86025

Phone: (928) 524-3214  
Fax: (928) 524-6609

**Hours**  
Monday - Friday  
7:30 A.M.-4:30 P.M.  
Closed Legal Holidays

**County Committee**  
Wilfred Stanley, Chair  
Robert Adams, V-Chair  
Elwood Saganey, Member  
Therman Susan, Member  
L Dee Johnson, Member

**Office Staff**  
Gregg W. Norton, CED  
Catherine Nez, PT

**Farm Loan Staff**  
Mike Miller, FLM  
Harriet Mann, FLO

**In this issue:**

1. LFP
2. NAP
3. AGI Reconciliation
4. Wool
5. Committee Elections
6. Farm Loan Limits
7. Beginning and Limited Resource Producers
8. GovDelivery
9. Hispanic/Women
10. Controlled Substance
11. Special Accommodations
12. Electronic Services
13. Emergency Loans
14. Farm Loan Outreach
15. Outreach Visits

## **LIVESTOCK DISASTER PROGRAMS "DROUGHT ASSISTANCE" NO PROGRAM AVAILABLE**

The Livestock Disaster Programs authorized in the 2008 farm bill **expired** as of **September 30, 2011**. Until a new farm bill is passed which may or may not occur this year, the following programs will **NOT be available for 2012**:

1. Livestock Forage Disaster Program (LFP)
2. Livestock Indemnity Program (LIP)
3. Emergency Assistance for Livestock, Honey Bees and Farm Raised Fish (ELAP)

We will send another newsletter when the programs become available.

If you have any questions, please contact the county office.

## **NON INSURED CROP DISASTER ASSISTANCE PROGRAM (NAP)**

NAP benefits are based on a producer's individual crop losses and covers all non insurable, commercially grown crops produced for food and fiber. NAP is available to those producers who share in the risk of producing a crop. Crop losses must be as a result of a weather-related disaster condition such as: drought, hail, excessive moisture, freezing conditions, excessive wind, hurricane, or other related conditions. Coverage costs \$250 per crop per county, up to \$750 maximum for single county farmers or ranchers and \$1,875 for multi-county operators.

**Filing dates for 2013 crops are as follows:**

### **MAJOR CHANGE**

**Native Range Grazing- September 30, 2012 – The deadline is NO longer October 31.**

*Small Grains (Wheat, Barley, Oats)- October 31, 2012*

*Alfalfa, Alfalfa/Mix, Sudan, and other forage crops- October 31, 2012*

*Coarse Grains (Corn, Grain Sorghum)- February 28, 2013*

Producers with NAP coverage are required to 1) file a Notice of Loss the earlier of 15 days of the date of a disaster or 15 days of when a loss is apparent, 2) timely file an acreage report (May 15- small grains, alfalfa, July 15- coarse grains, and November 15, native range and forage), and 3) keep track of harvested production using acceptable methods. **You must also provide land documentation (leases, deeds, grazing and land use permits).**

If you have any questions, please contact the county office for more information.

**REMEMBER- Participation in NAP on native grazing land is required to be eligible for the Livestock Forage Disaster Program (LFP) or any other livestock related disaster program that may become available. You must file your application for NAP by SEPTEMBER 30, 2012 for 2013 NAP to be eligible for possible LFP benefits for 2013.**

**Please note the outreach visits on the back of the newsletter. The visits will be to take NAP applications and to file any forms you may have been sent in the mail.**

## **ADJUSTED GROSS INCOME (AGI) RECONCILIATION PROCESS "FILE THE CCC-931"**

In order to maintain the integrity of farm programs, the Farm Service Agency (FSA) and Internal Revenue Service (IRS) created a simple process to ensure that only those participants who comply with AGI requirements set in the 2008 Farm Bill receive farm program benefits. This process requires anyone who completes an Average Adjusted Gross Income (AGI) Certification to complete a Consent to Disclosure of Tax Information which gives the IRS permission



to verify the Producers average AGI.

An AGI Reconciliation Report has been created for program years 2009, 2010 and 2011 which identifies those participants who have not completed the Consent to Disclosure of Tax Information.

Notification letters were mailed out to those participants informing them of their need to complete the IRS consent or they will be deemed as ineligible and required to refund all payments received from FSA and/or NRCS for the specific program year.

**If you received a notification letter and have any questions, please contact the county office immediately. The submission of a complete CCC-931 "Average Adjusted Gross Income (AGI) Certification and Consent to Disclosure of Tax Information" will avoid any ineligible determinations. You may return your forms at our scheduled outreach visits.**

### ***WOOL 2012 BENEFITS***

**Because of high market prices for wool there is NOT a payment available. The average national market price is determined each week. The payment is based on the date you sell your wool. When you sell your wool, contact the office and we will let you know if there is a payment available.**

### ***2012 FSA COUNTY COMMITTEE ELECTION***

Ballots will be mailed out in early **November** for the FSA County Committee election. The area that is voting this year is the Hopi Tribal and San Carlos Apache Tribal area. If you do not receive a ballot, you may contact the county office for a ballot. Please contact the office with any questions.

### ***FARM LOAN PROGRAM LIMITS***

The Farm Service Agency is committed to providing family farmers with loans to meet their farm credit needs. If you are having trouble getting the credit you need for your farm, or regularly borrow from FSA, direct and guaranteed loans are currently available.

Ask your lender about an FSA loan guarantee if you've had a setback and your lender is reluctant to renew your loan.

Farm ownership loans or farm operating loans may be obtained as direct loans for a maximum of up to \$300,000. Guaranteed loans have a maximum limit of \$1,214,000 starting on Oct. 1, 2011.

The one-time loan origination fee charged on FSA guaranteed farm ownership and operating loans has increased from 1 percent

to 1.5 percent of the guaranteed portion of the loan, for loans obligated after Oct. 1, 2011. To find out more about FSA loan programs, contact the farm loan staff in Holbrook.

### ***BEGINNING AND LIMITED RESOURCE FARMERS***

FSA assists beginning farmers and or members of socially disadvantaged groups to finance agricultural enterprises with financing through either direct or guaranteed loans. FSA defines a beginning farmer as a person who:

- Has operated a farm not more that 10 years
- Will materially and substantially participate in the operation of the farm
- Agrees to participate in a loan assessment, borrower training and financial management program sponsored by FSA
- Does not own a farm in excess of 30 percent of the county's median size.

Additional program information, loan applications, and other materials are available at your local USDA Service Center. You may also visit [www.fsa.usda.gov](http://www.fsa.usda.gov).

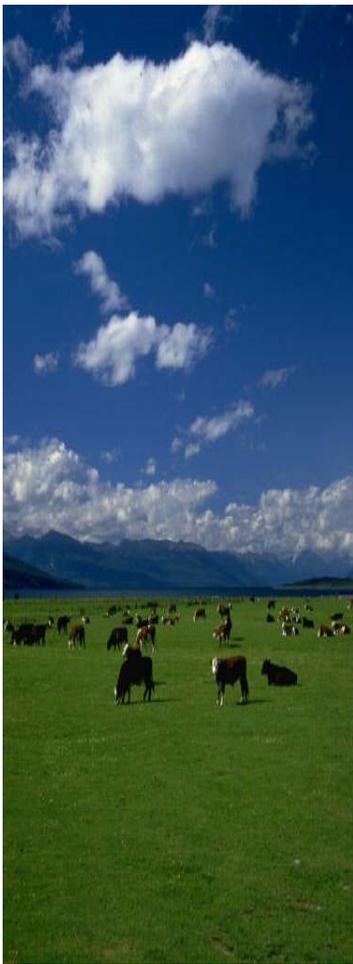


### ***GET GOVDELIVERY – INSTANT NEWS, UPDATES***

Farm Service Agency offices are adopting an instant delivery, electronic option. Producers can now enroll in the new GovDelivery system which will provide notices, newsletters and reminders via email, rather than costly paper copies delivered through the mail.

FSA, like many other organizations, is working smarter and more efficiently. Conversion to electronic notifications via email helps conserve resources and save taxpayer dollars.

County Committee ballots will continue to be mailed to all eligible producers. Subscribe right now to receive your free e-mail updates instantly by going to [www.fsa.usda.gov/subscribe](http://www.fsa.usda.gov/subscribe)



## **HISPANIC AND WOMEN FARMERS**

A process to resolve the claims of Hispanic and women farmers and ranchers who believe they were discriminated against when seeking USDA farm loans has been established.

If you believe that the United States Department of Agriculture (USDA) improperly denied farm loan benefits to you between 1981 and 2000 because you are Hispanic, or because you are female, you may be eligible to apply for compensation.

For additional information contact:

• **Hispanic and Women Farmer Claims Process:**

[www.farmerclaims.gov](http://www.farmerclaims.gov) or call 1-888-508-4429

• **Pigford – The Black Farmers Discrimination Litigation:** [www.blackfarmercase.com](http://www.blackfarmercase.com) or call 1-866-950-5547

• **Keepseagle - The Native American Farmers Class Action Settlement:** [www.IndianFarmClass.com](http://www.IndianFarmClass.com) or call 1-888-233-5506

## **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.

## **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 staff directly or by phone.

## **ELECTRONIC SERVICES AVAILABLE**

With Internet access, program participants can access many services from home 24 hours a day, seven days a week, and receive both approvals and direct deposit payments within 48 hours.

To participate in these electronic 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 [www.eauth.usda.gov/](http://www.eauth.usda.gov/) followed by a visit to the county office for identity verification.

If you have more questions, or would like assistance establishing your account, just contact your local USDA Service Center and talk with our trained FSA personnel.

## **EMERGENCY (EM) LOANS**

Navajo and Gila Counties received a Secretarial Disaster Determination due to drought. This makes EM loans available to family farmers who meet the eligibility requirements contained in 7 CFR 764.352 (a) and 764.101. To be eligible for an EM loan the family sized producer must:

- Own or operate a farm/ranch in a county designated
- Have adequate managerial ability
- Have suffered a 30 percent loss in crop production or pasture/grazing
- Have an acceptable credit history
- Be unable to obtain credit from commercial sources
- Have sufficient collateral to secure the requested loan
- Have adequate repayment ability to pay all debts, including the loan requested

The 30 percent loss must be calculated based on the producers' records for the 3 years immediately prior to the emergency designation. A loss cannot be calculated if no records are provided or available.

If a producer is approved for an EM loan, they must agree to pay any duplicative Federal assistance which includes Disaster Payments such as Livestock Forage Program (LFP) payments.

If the amount of disaster payment is not known at the time of loan approval, the applicant must assign the benefits to FSA to be applied to the EM loan amount as an extra payment.

The interest rate for EM loans is 2.25%. The current interest rate for Operating Loans (OL) is 1.25%. Producers who do not qualify for an EM loan, may apply for an OL loan. The eligibility requirements for both EM and OL loans are the same, with the exception of, no 30 percent loss is necessary for an OL loan.

You may contact the Holbrook FSA office at 928/524-3214 and talk to Michael Miller or Harriet Mann if you need additional information or assistance.

## **FARM LOAN PROGRAM (FLP) OUTREACH**

Harriet Mann, Farm Loan Officer will be making outreach visits to the St. Michaels USDA Service Center to educate and assist producers with the FLP. She will be available as follows

- September 13, 27 from 10 AM to 2 PM
- October 11, 25 from 10 AM to 2 PM



*United We  
 Stand!*

### **OUTREACH VISITS**

We will be making the following visits to take applications for **all** FSA programs available at this time:

Location	Date	Time of Day
Chinle Chapter House	Sept 18, 25	10 A.M. to 2 P.M.
St. Michaels USDA Service Center	Sept 13, 20, 27	10 A.M. to 2 P.M.
Kayenta NRCS next to Chapter	Sept 12, 19, 26	10 A.M. to 2 P.M.
Teec Nos Pos Senior Center	Sept 11	10 A.M. to 2 P.M.

***This schedule will be in place as long as weather and road conditions permit.***

USDA is an equal opportunity provider, employer, and lender.  
 To file a complaint of discrimination write to USDA, Assistant Secretary for Civil Rights, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Stop 9410, Washington, D.C. 20250-9410, or call toll-free at (866) 632-9992 (English) or (800) 877-8339 (TDD) or (866) 377-8642 (English-Federal Relay) or (800) 845-6136 (Spanish-Federal Relay).  
 Special accommodations will be made upon request for persons with disabilities, vision impairment, or hearing impairment. If accommodations are required, please call Gregg W. Norton, CED at (928) 524-3214.