

September 2013



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Antrim/Otsego County FSA Updates

Antrim/Otsego County FSA Office

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NAP Loss Filing

The CCC-576, Notice of Loss, is used to report failed acreage and prevented planting and may be completed by any producer with an interest in the crop. Timely filing a Notice of Loss is required for all crops including grasses. For losses on crops covered by the Non-insured Crop Disaster Assistance Program (NAP) and crop insurance, you must file a CCC-576 (Notice of Loss) in the FSA County Office within 15 days of the occurrence of the disaster or when losses become apparent.

If filing for prevented planting, an acreage report and CCC-576 must be filed within 15 calendar days of the final planting date for the crop.

Secretarial Disaster Designations and Emergency Loans

Effective September 11, 2013, twelve Michigan counties were designated as natural disaster areas due to damages and losses caused by frosts and freezes that occurred April 1 - June 19, 2013.

Those counties are: Antrim, Huron, Livingston, Manistee, Chippewa, Ionia, Luce, Monroe, Grand Traverse, Leelanau, Mackinac, and Van Buren.

Farmers and ranchers in the following counties in Michigan also qualify for natural disaster assistance because their counties are contiguous.

Those counties are: Alger, Crawford, Kent, St. Joseph, Allegan, Eaton, Lake, Sanilac, Barry, Genesee, Lenawee, Schoolcraft, Benzie, Gratiot, Mason, Shiawassee, Berrien, Ingham, Missaukee, Tuscola, Cass, Jackson, Montcalm, Washtenaw, Charlevoix, Kalamazoo, Oakland, Wayne, Clinton, Kalkaska, Otsego, and Wexford.

Next County Committee Meeting: December 6th, 2013 at 9:30am

All counties listed above were designated natural disaster areas Sept. 11, 2013, making all qualified farm operators in the designated areas eligible for low interest emergency (EM) loans from USDA's Farm Service Agency (FSA), provided eligibility requirements are met. Farmers in eligible counties have eight months from the date of the declaration to apply for loans to help cover part of their actual losses. FSA will consider each loan application on its own merits, taking into account the extent of losses, security available and repayment ability.

Microloan Program

The Farm Service Agency (FSA) developed the Microloan program to better serve the unique financial operating needs of beginning, niche and small family farm operations.

FSA offers applicants a Microloan designed to help farmers with credit needs of \$35,000 or less. The loan features a streamlined application process built to fit the needs of new and smaller producers. This loan program will also be useful to specialty crop producers and operators of community supported agriculture (CSA).

Eligible applicants can apply for a maximum amount of \$35,000 to pay for initial start-up expenses such as hoop houses to extend the growing season, essential tools, irrigation and annual expenses such as seed, fertilizer, utilities, land rents, marketing, and distribution expenses. As financing needs increase, applicants can apply for a regular operating loan up to the maximum amount of \$300,000 or obtain financing from a commercial lender under FSA's Guaranteed Loan Program.

Individuals interested in applying for a microloan or would like to discuss other farm loan programs available, should contact the local FSA office to setup an appointment with a Loan Approval Official.

2014 Acreage Certification Deadlines

November 15th, 2013 is the last day to file an acreage report on your 2014 Perennial Forage (Alfalfa, Hay, Mixed Hay, and Pasture), Fall-seeded Wheat, Rye and all other fall seeded small grains. A late fee of \$46.00 (minimum) will be assessed if these crops are not reported before the November 15th deadline. Any prevented planting claims for these fall-seeded and perennial forage will also need to be reported before the November 15th deadline. The revised acreage reporting date now coincides with Risk Management's crop reporting date. Please contact your local FSA office to schedule an appointment.

Banking Changes?

If you changed banks and did not notify FSA, your payment could be delayed. Payments are electronically transferred into your bank account. If we are not aware of changes to your account and routing numbers, there could be a delay in receiving payments. In order to make timely payments, you need to notify the office if you close your account or if another financial institution purchases your bank. It is important that any changes in a producer's account such as type account, bank mergers, routing number or account numbers, be provided to the county office promptly.

Succession in Interest

If you have made any changes that affect your interest in base acres since you signed your last Direct and Counter-cyclical Program contract, you must report these successions-in-interest to the county committee by Sept. 30, so that a final determination can be made on who is eligible for the program on the farm.

Changes that qualify as a succession-in-interest include:

- A sale of land
- A change of operator or producer, including an increase or decrease in the number of partners
- A foreclosure, bankruptcy or involuntary loss of the farm.
- A change in producer shares to reflect changes in the producer's share of the crop(s) that were originally approved on the contract.

If a succession-in-interest has taken place, you, as the “predecessor,” are required to refund any advance DCP payments you received for the affected base acres before a payment can be made to the “successor.”

Not reporting a succession-in-interest can result in contract termination and a loss of program benefits for all producers involved.

AFIDA

Any foreign person who acquires transfers or holds any interest, other than a security interest, in agricultural land in the United States is required by law to report the transaction no later than 90 days after the date of the transaction. They must file Agricultural Foreign Investment Disclosure Act (AFIDA) reports with the FSA county office that maintains reports for the county where the land is located.

For AFIDA purposes, agricultural land is defined as any land used for farming, ranching or timber production, if the tracts total 10 acres or more.

For more information regarding AFIDA and FSA programs, contact the FSA office near you or visit the USDA Web site at <http://www.usda.gov>.

USDA is an equal opportunity provider and employer. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).