

December 2013



Topics for December

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- BEGINNING FARMER LOANS
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Emmet-Charlevoix County FSA Updates

Emmet-Charlevoix County FSA Office

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County Executive Director:
Carmen Church

County Committee:
Bud Boss - Chairperson
Beverly Hinkley - Vice Chair
Dick Gregory - Member
Charlene Fettig - Advisor

Farm Loan Manager:
James Monroe
Phone: 231-941-0951

Program Technicians:
Jessica Chandler

**Next County Committee
Meeting: January 21, 2014**
at 9:30 am.

NEW COUNTY COMMITTEE ELECTION BALLOTS TO BE MAILED

The County Committee Election ballots that were mailed to producers on November 4, 2013 were incorrectly printed with the producer's name and address on the back of the ballot. County committee elections must use a secret ballot so the misprinted ballots cannot be used. Please destroy or recycle the misprinted ballot. If you have already voted, your ballot was destroyed unopened.

New ballots will be mailed to producers on **December 20, 2013**. These ballots will indicate that they are the corrected ballot in several places, including on the outside of the mailing, on the ballot and on the outside of the return envelope.

The corrected ballot must be returned to the Emmet-Charlevoix County FSA Office or postmarked by **January 17, 2014**. All newly elected county committee members will take office February 18, 2014. All county committee members whose term expires on December 31, 2013, will have their term extended to January 31, 2014.

County committee members are an important component of the operations of FSA and provide a link between the agricultural community and USDA. Farmers and ranchers elected to county committees help deliver FSA programs at the local level, applying their knowledge and judgment to make decisions on commodity price support programs; conservation programs; incentive indemnity and disaster programs for some commodities; emergency programs and eligibility. FSA committees operate within official regulations designed to carry out federal laws.

2014 ACREAGE REPORTING DATES

Producers now have until **January 15, 2014**, to report crops that have a November 15, 2013, or December 15, 2013, reporting deadline without paying a late-file fee. Crops under this waiver include wheat and native and improved grasses intended for grazing or haying. The Risk Management Agency (RMA) did not grant a waiver so producers need to consult their crop insurance agent for deadlines for insured crops.

In order to comply with FSA program eligibility requirements, all producers are encouraged to visit the Emmet-Charlevoix County FSA office to file an accurate crop certification report by the applicable deadline.

Late file fees will be assessed for 2013 crops reported after September 15, 2013, and 2014 crops reported after January 15, 2014.

FSA ADVISES PRODUCERS TO ANTICIPATE PAYMENT REDUCTIONS DUE TO MANDATED SEQUESTER

USDA's Farm Service Agency (FSA) is reminding farmers and ranchers who participate in FSA programs to plan accordingly in FY2014 for automatic spending reductions known as sequestration. The Budget Control Act of 2011 (BCA) mandates that federal agencies implement automatic, annual reductions to discretionary and mandatory spending limits. For mandatory programs, the sequestration rate for FY2014 is 7.2%. Accordingly, FSA is implementing sequestration for the following programs:

- Dairy Indemnity Payment Program;
- Marketing Assistance Loans;
- Loan Deficiency Payments;
- Sugar Loans;
- Noninsured Crop Disaster Assistance Program;
- Tobacco Transition Payment Program;
- 2013 Direct and Counter-Cyclical Payments;
- 2013 Average Crop Revenue Election Program;
- 2011 and 2012 Supplemental Revenue Assistance Program;
- Storage, handling; and Economic Adjustment Assistance for upland cotton

Conservation Reserve Program payments are specifically exempt by statute from sequestration, thus these payments will not be reduced.

These sequester percentages reflect current law estimates; however with the continuing budget uncertainty, Congress still may adjust the exact percentage reduction. Today's announcement intends to help producers plan for the impact of sequestration cuts in FY2014.

At this time, FSA is required to implement the sequester reductions. Due to the expiration of the Farm Bill on September 30, FSA does not have the flexibility to cover these payment reductions in the same manner as in FY13. FSA will provide notification as early as practicable on the specific payment reductions.

For information about FSA programs, visit your county USDA Service Center or go to www.fsa.usda.gov/.

BEGINNING FARMER LOANS

FSA assists beginning farmers to finance agricultural enterprises. Under these designated farm loan programs, FSA can provide financing to eligible applicants through either direct or guaranteed loans. FSA defines a beginning farmer as a person who:

- Has operated a farm for not more than 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.

MICROLOAN PROGRAM

The Farm Service Agency (FSA) developed the Microloan (ML) 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 who are interested in applying for a microloan or would like to discuss other farm loan programs available should contact their local FSA office to set up an appointment with a loan official.

DATES TO REMEMBER

- December 20, 2013 - New COC Ballots being mailed
- December 25, 2013 - Office Closed in Observance of Christmas Holiday
- January 1, 2014 - Office Closed for New Years
- January 17, 2014 - Ballots need to be returned/postmarked by
- January 20, 2014 - Office Closed in Observance of Martin Luther King, Jr. Birthday
- January 21, 2014 - County Committee Meeting - 9:30 a.m.

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).