

November 2013



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### Coos-Carroll County FSA Office

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#### County Executive Director:

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#### Program Technicians:

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#### County Committee:

Julie Hussey, Chair

Bruce Savage, Vice-Chair

Richard Fortin, Member

Wayne Cheney, Member

Sarah Cordwell, Member

#### County Committee Meeting:

To be announced

#### Farm Loan Office:

## Acreage Reports Due

Acreage reports are required for many of our Farm Service Agency programs. Filing an accurate acreage report for all crops and land uses, including failed acreage and prevented planting acreage, can prevent the loss of benefits for a variety of programs. The deadline for reporting 2014 perennial forage, fall forage seedings and fall-seeded small grains is November 15, 2013. This is a change in deadline that began with the 2013 crop year. Please contact the office as soon as possible to report crop acreage.

Nov. 15, 2013 - Perennial Forage, Fall Forage Seeding, and Fall-Seeded Small Grains

Jan. 2, 2014 - Honey

Jan. 15, 2014 - Apples, Peaches, Nectarines

Feb 15, 2014 - Maple Sap

May 31, 2014 - Ornamental Nursery

July 15, 2014 - Corn, Fresh Market Sweet Corn, Spring Forage Seeding, and All Other Crops

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## Noninsured Crop Disaster Assistance Program (NAP)

The noninsured crop disaster assistance program (NAP) is a federally funded program that helps producers reduce their risk when growing food,

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fiber, and specialty crops and crops for livestock feed when a natural disaster causes losses or prevented planting of an eligible crop. Application for coverage must be filed by the applicable crop's application closing date.

Production records for 2013 NAP crops must be reported to FSA office by July 15, 2014. NAP Losses must be reported within 15 days of the date the loss became apparent.

The service fee is \$250 per crop per county with a maximum of \$750 per producer per county. The fee for multi-county producers cannot exceed \$1875. Limited resource producers may request a waiver of the fee. Eligibility for NAP coverage is based on a proven history of crop production or an expected yield for the county.

A loss greater than 50% of the actual production history is covered. Payments are made at 55% of the average market price as set by the NH State FSA Committee.

The application closing dates are:

- November 20 - Perennial Crops (including blueberries, strawberries, caneberries, and more)
- December 1 - Maple Sap and Honey
- March 15 - Annually Spring Seeded Crops
- September 1 - Fall Seeded Garlic, Ornamental Nursery, Christmas Trees, Floriculture
- September 30 - All Forage Crops

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## Guaranteed Loan Limit Increases

The Farm Service Agency has announced that the loan limit for the Guaranteed Loan Program will increase to \$1,355,000 on Oct. 1, 2013. The limit is adjusted annually based on data compiled by the National Agricultural Statistics Service.

The lending limit increases every year according to an inflation index. The maximum combined guaranteed and direct farm loan indebtedness will also increase to \$1,655,000.

As a reminder, the one-time loan origination fee charged on FSA guaranteed Farm Ownership and Operating loans is 1.5 percent of the guaranteed portion of the loan.

Producers should contact their local FSA County Offices with questions about farm loans.

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## FSA Signature Policy

Using the correct signature when doing business with FSA can save time and prevent a delay in program benefits. The following are FSA signature guidelines:

- Spouses may sign documents on behalf of each other for FSA and CCC programs in which either has an interest, unless written notification denying a spouse this authority has been provided to the county office
- Spouses shall not sign on behalf of each other as an authorized signatory for partnerships, joint

ventures, corporations, or other similar entities

For additional clarification on proper signatures contact your local FSA office.

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## Changing Banks

Farm Service Agency payments are made electronically using direct deposit.

To keep the system running smoothly, it's critical to keep the county office staff up to date on changes you might make in your financial institutions.

If you have changed accounts or institutions that might affect the direct deposit of your FSA payments, contact the FSA county office so we can update our files to insure continued uninterrupted service.

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## Dates to Remember

Nov 15 - Acreage Reporting Deadline for 2014 crop year - Perennial Forage, Fall Forage Seeding, and Fall-Seeded Small Grains

Nov 20 - NAP Purchase Deadline for Perennial Crops

Nov 28 - Thanksgiving Holiday (Office Closed)

Dec 2 - NAP Purchase Deadline for Maple Sap and Honey

Dec 25 - Christmas Day Holiday (Office Closed)

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## Interest Rates

Selected Interest Rates for November 2013

Farm Operating Loans (including Microloans) - 2.125%

Farm Ownership Loans - Direct 4.25%

Farm Ownership Loans - Direct, Joint Financing 5.00%

Farm Ownership -Down Payment 1.5%

Emergency Loans - 3.125%

Farm Storage Facility Loans - (7 years) 2.00%

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