

August 2013



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## Rockingham-Strafford County FSA Updates

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### Rockingham-Strafford County FSA Office

629 Calef Highway  
Epping, NH 03042

Phone: 603-679-4656  
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**County Executive Director:**  
Carol Sargent  
[carol.sargent@nh.usda.gov](mailto:carol.sargent@nh.usda.gov)

**Program Technician:**  
Cyndy Schadler  
[cyndy.schadler@nh.usda.gov](mailto:cyndy.schadler@nh.usda.gov)

**County Committee:**  
Richard Babcock, Chair  
Judith Merrill, Vice-Chair  
Mary Current, Member  
Wayne Elwood, Member  
Glenn Pierce, Member

**Next COC Meeting:**  
Sept. 9, 2013 at 12:30 PM

**Acting Farm Loan Manager:**  
Brian Kuper  
Phone: 603-223-6003  
[brian.kuper@nh.usda.gov](mailto:brian.kuper@nh.usda.gov)

**Farm Loan Officers:**  
Rebecca Davis  
Lorna Wakefield  
William Wilson

### Topics for August

- [Youth Loans](#)
- [Beginning and Limited Resource Loans](#)
- [Loans for the Socially Disadvantaged](#)
- [Non-Insured Crop Disaster Assistance Program \(NAP\)](#)
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### 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 \$5000.

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### Beginning and Limited Resource Loans

FSA assists beginning farmers and or members of socially disadvantaged groups 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 can be obtained at [www.fsa.usda.gov](http://www.fsa.usda.gov).

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## Loans for the Socially Disadvantaged

FSA has a number of loan programs available to assist applicants to begin or continue in agriculture production. Farm operating loans are available as well as loans to purchase or improve farms or ranches. While all qualified producers are eligible to apply for these loan programs, the FSA has provided priority funding for members of socially disadvantaged applicants.

A socially disadvantaged applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities.

For purposes of this program, socially disadvantaged groups are women, African-Americans, American Indians, Alaskan Natives, Hispanics, Asian-Americans and Pacific Islanders.

FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

## Non-Insured Crop Disaster Assistance Program (NAP)

FSA's Noninsured Crop Disaster Assistance Program provides financial assistance to producers of noninsurable crops when low yields, loss of inventory or prevented planting occur due to an eligible natural disaster.

The service fee is \$250 per crop or \$750 per producer. For multi county producers the fee cannot exceed \$1875. Limited resource producers may request a waiver of the service fee.

The application closing dates are:

September 3 - Garlic, Aquaculture, Christmas Trees, Floriculture, Ginseng, Mushrooms, Ornamental Nursery, and Turfgrass Sod

September 30 - All Forage Crops

November 21 - All Perennial Crops

December 1 - Maple Sap and Honey

March 15 - Annually Spring Seeded Crops

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## Power of Attorney

For those who find it difficult to visit the county office personally because of work schedules, distance, health, etc., FSA has a power of attorney form available that enables you to designate another person to conduct your business at the office. If you are interested, please contact our office more information.

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## Controlled Substances

Program participants convicted under federal or state law of any planting, cultivating, growing, producing, harvesting or storing a controlled substance are ineligible for program payments and benefits. If convicted of one of these offenses, the program participant shall be ineligible during that crop year and the four succeeding crop years for Direct and Counter-Cyclical payments, price support loans, loan deficiency payments, market loan gains, storage payments, farm facility loans, Non-Insured Crop Disaster Assistance Program payments or disaster payments.

Program participants convicted of any federal or state offense consisting of the distribution (trafficking) of a

controlled substance shall, at the discretion of the court, be ineligible for any or all program payments and benefits:

- For up to 5 years after the first conviction
- For up to 10 years after the second conviction
- Permanently for a third or subsequent conviction.

Program participants convicted of federal or state offense for the possession of a controlled substance shall be ineligible, at the discretion of the court, for any or all program benefits as follows:

- Up to one year upon the first conviction
- Up to five years after a second or subsequent conviction.

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## **FSA Signature Policy**

Husbands and wives may sign documents on behalf of each other for FSA and Commodity Credit Corporation programs in which either has an interest. This option is automatically available unless a written request for exclusion is made to the county office staff by either spouse.

There are exceptions to the rule, where spouses may not sign on behalf of each other for partnerships, joint ventures, corporations or other similar entities.

Individual signatures are also required on certain Farm Loan Program and Farm Storage Facility Loan documents.

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## **Dates to Remember**

- Sept. 2 - Labor Day, Office Closed
- Sept. 3 - NAP application deadline for garlic, aquaculture, christmas trees, floriculture, ginseng, mushrooms, ornamental nursery and turfgrass sod
- Sept. 9 - COC Meeting
- Sept. 30 - NAP application deadline for all forage crops
- Nov. 15 - 2014 Acreage Reports due for perennial forage, fall forage seeding, fall seeded small grains
- Nov. 21 - NAP application deadline for all perennial crops

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## **August Interest Rates**

- Farm Operating Loans, Direct  
1.50%
  - including Microloans
- Farm Ownership Loans, Direct 3.625%
- Farm Ownership Loans, Direct, Joint Financing 5.00%
- Farm Ownership, Down Payment 1.50%
- Emergency Loans 2.500%
- Farm Storage Facility Loans, 7 year 2.00%

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