

March 2014



- BEGINNING FARMER LOANS
- BANKING CHANGES?
- LIVESTOCK PRODUCERS AFFECTED BY SEVERE WEATHER URGED TO KEEP GOOD RECORDS
- FSA CUSTOMERS
- HISTORICAL AERIAL IMAGERY IS AVAILABLE THROUGH APFO
- GRATIOT DESIGNATED AS PRIMARY DISASTER COUNTY

Gratiot County FSA Updates

Gratiot County FSA Office

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County Executive Director:
Steve Markley

Program Technicians:

Ben Belkholm
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Farm Loan Officer:

Gerald Wagler

Program Technician:

Teri Hedrick

Gratiot County Committee:

Scott Apple
Doreen Slavik
Andrea Ackels

Next County Committee

Meeting: April 9th at 8:00 am

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 average 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.

Banking Changes?

Please notify our office if you make any changes to your banking account. This would include closing your own account, closing the account for a deceased relative, changing the account the deposit goes into, bank mergers, and routing number or account number adjustments. Attempting to make direct deposits into closed accounts will often cause long delays in the payment process.

It is greatly appreciated if you promptly provide the county office with this information to avoid payment delay.

Livestock Producers Affected by Severe Weather Urged to Keep Good Records

The U.S. Department of Agriculture's (USDA) Farm Service Agency (FSA) again appeals to livestock producers affected by natural disasters such as the drought in the West and the unexpected winter storm in the upper Midwest to keep thorough records. This includes livestock and feed losses, and any additional expenses that are a result of losses to purchased forage or feed stuff.

In addition to western drought and the early-winter snowstorms, there are a variety of disasters from floods to storms to unexpected freezes. Each event causes economic consequences for farmers and ranchers throughout the United States. FSA recommends that owners and producers record all pertinent information of natural disaster consequences, including:

- Documentation of the number and kind of livestock that have died, supplemented if possible by photographs or video records of ownership and losses;
- Dates of death supported by birth recordings or purchase receipts;
- Costs of transporting livestock to safer grounds or to move animals to new pastures;
- Feed purchases if supplies or grazing pastures are destroyed;
- Crop records, including seed and fertilizer purchases, planting and production records;
- Pictures of on-farm storage facilities that were destroyed by wind or flood waters; and
- Evidence of damaged farm land.

Visit www.fsa.usda.gov or an FSA county office to learn more about FSA programs and loans. For information about USDA's Farm Bill implementation plan, visit www.usda.gov/farmbill.

FSA Customers

Are you looking for answers to your FSA questions? Then Ask FSA at askfsa.custhelp.com.

AskFSA is an online resource that helps you easily find information and answers to your FSA questions no matter where you are or what device you use. It is for ALL customers, including underserved farmers and ranchers who wish to be enrolled in FSA loans, farm, and conservation programs.

Through AskFSA you can:

- Access our knowledge base 24/7
- Receive answers to your questions faster
- Submit a question and receive a timely response from an FSA expert
- Get notifications when answers important to you and your farming operation are updated
- Customize your account settings and view responses at any time

FSA's self-service assistance anytime, anywhere! REGISTER NOW!

Historical Aerial Imagery is Available through APFO

The United States Department of Agriculture's Farm Service Agency has been collecting aerial photography of the United States for over half a century. These aerial photos were originally collected to support federal farm programs throughout the United States. This historic film is now stored at the USDA's Aerial Photography Field Office (APFO) in Salt Lake City, Utah. USDA aerial photos are high resolution images taken during the growing season and clearly show features such as roads, buildings, vegetation, trees and waterways. Most of these projects covered entire counties over large parts of the U.S. at least once a decade.

The APFO is able to print or digitally scan these photos for public use. Our print photos and scans start as low as \$13.00 each. We can also certify our photos for use as evidence in court for a small fee. Additional information about the APFO and available aerial imagery is available at:

www.apfo.usda.gov

Detailed information about ordering aerial imagery is available [here](#).

Gratiot Designated as Primary Disaster County

The U.S. Department of Agriculture (USDA) has designated Gratiot County as primary natural disaster area due to damages and losses caused by excessive rain with cooler than normal temperatures that began April 1, 2013.

Gratiot was designated a natural disaster area on January 22, 2014, making all qualified farm operators eligible for low interest emergency (EM) loans from FSA, provided eligibility requirements are met. Farmers have eight months from the date of the declaration to apply for loans to help cover part of their actual losses.

Emergency loans help producers recover from production and physical losses due to drought, flooding and other natural disasters or quarantine. FSA will consider each loan application on its own merits, taking into account the extent of losses, security available and repayment ability. Producers can borrow up to 100 percent of actual production or physical losses, to a maximum amount of \$500,000.

For more information about emergency loans, please contact Gerald Wagler, Farm Loan Officer, or visit www.fsa.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).