



Mecosta County News

Mecosta County USDA Service Center

Mecosta County FSA
18260 Northland Dr.
Big Rapids, MI 49307
231-796-2659 ext. 2
231-796-3607 (fax)
www.fsa.usda.gov/mi

Hours

Monday - Friday
8 a.m. - 4:30 p.m.
Closed all Federal Holidays

County Committee

Jim Carmichael
Tom Rorabaugh
Beth Storey
Julie Sellers-Advisor

Staff

Sherry Adams-PT
Towna Aris-PT
Shelley Lobert-PT

Senior Farm

Loan Officer

Larry Cleary

Farm

Loan Officer

Nicole Phillips

County Executive

Director

Travis Murray

CRP (General) Signup is Ready to Begin

A four week general signup for the Conservation Reserve Program (CRP) will begin on March 12, 2012 and end April 6, 2012.

CRP is a voluntary program available to agricultural producers to help them use environmentally sensitive land for conservation benefits. Producers enrolled in CRP plant long term, resource-conserving covers to improve the quality of water, control soil erosion and develop wildlife habitat. In return, USDA provides participants with rental payments and cost share assistance. Contract duration is between 10 and 15 years. Producers with expiring contracts and producers with environmentally sensitive land are encouraged to evaluate their options under CRP. Producers also are encouraged to look into CRP's other enrollment opportunities offered on a continuous, non-competitive, signup basis.

Our average current payment should be around \$52 per acre. However, the payment is based on soil type of the land which is being offered.

FSA Farm Loans

The Farm Service Agency (FSA) offers loans for farmers and ranchers to purchase farmland and finance agricultural operations. FSA loan programs are designed to help producers who are temporarily unable to obtain private or commercial credit. In many cases, applicants are beginning farmers who have insufficient net worth to qualify for financing through a commercial lender. In other instances, borrowers might have suffered setbacks from natural disasters or might be persons with limited resources.

Farm ownership loans or farm operating loans may be obtained as direct loans for a maximum of up to \$300,000. Guaranteed loans have a maximum limit of \$1,214,000. This makes the maximum combination of direct and guaranteed loan indebtedness \$1,514,000. Emergency loans are always direct loans for farmers who may have suffered physical or production losses in disaster areas designated by a Presidential or Secretarial disaster declaration. Rural Youth Loans, Loans to Beginning Farmers and loans for socially disadvantaged applicants are also available through FSA.

For detail information loan eligibility or the different available loan programs, just contact Shelley Lobert for an appointment with Senior Farm Loan Officer Larry Cleary or Farm Loan Officer Nicole Phillips.

Selected Interest Rates for February 2012

Farm Operating Loans — Direct	1.375%
Farm Ownership Loans — Direct	3.375%
Limited Resource Loans	5.000%
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.500%
Emergency Loans (Actual Loss)	3.750%
Farm Storage Facility Loans 7 yr.	1.375%
Farm Storage Facility Loans 10yr.	2.000%
Farm Storage Facility Loans 12 yr	2.250%
Commodity Loans	1.125%



Beginning and Limited Resource Farmer 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.

Each member of an entity must meet the eligibility requirements. Loan approval is not guaranteed. Additional program information, loan applications, and other materials are available at your local USDA Service Center. You may also visit www.fsa.usda.gov

Mecosta County Producers May be Eligible for SURE

Supplemental Revenue Assistance Payments (SURE) Program, the 2010 Farm Bill's successor to prior ad hoc crop disaster programs, is officially open for applications. Currently we are only taking applications for the 2010 crop year. **The signup deadline is June 1, 2012.**

For SURE, a "farm" is eligible when either: 1) a portion of the farm is located in a county covered by a qualifying natural disaster declaration (**Mecosta County qualified in 2010**) or a contiguous county; **or** 2) the actual production is less than 50% of the normal production. **Note:** A "farm" refers to all crop acreage in all counties across the nation that a producer planted or intended to be planted for harvest for normal commercial sale or farm livestock feeding. If farm eligibility criteria 1 or 2 is met, the producer must suffer a 10 percent production loss to at least one crop of economic significance on their farm in order to be eligible for SURE and it must be caused by a natural disaster. A crop of economic significance is one that contributes at least 5 percent of the expected revenue for a producer's farm.

For producers to be eligible for SURE, the producer must have obtained **a policy or plan of insurance for all crops** through either the Federal Crop Insurance Act or FSA's Noninsured Crop Disaster Assistance Program (NAP). There are limited exceptions to this rule, and SURE does not require coverage for forage crops intended for grazing. **Note:** Eligible farmers and ranchers who meet the definition of "Socially Disadvantaged", "Limited Resource", or "Beginning Farmer or Rancher" do not have to meet this requirement.

For 2010, producers or legal entities whose average nonfarm income exceeds \$500,000 are not eligible. A limit of \$100,000 applies to the combination of payments from SURE and the livestock disaster programs - Livestock Forage Program (LFP), Livestock Indemnity Program (LIP) and Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish (ELAP). For 2008 SURE payments, payments are limited per "person" according to payment limitation rules in effect for 2008.

Needed for Signup:

- 1) Verifiable/Reliable acreage and production records, if not already provided for crop insurance purposes or FSA purposes. A producer can certify production, but if the producer is picked for a spot check, the producer will have to produce the verifiable/reliable production records.
- 2) Other information requested by FSA.

Unlike federal disaster programs in the past, the SURE program will look at all your crops and the price they should have received. Just because you had a significant loss on one crop financially, other crop revenues may offset those losses. This is a revenue base program that is a supplement to crop insurance.

DCP and ACRE Signup Underway

The 2012 Direct and Counter-Cyclical Payment (DCP) Program and the Average Crop Revenue Election (ACRE) Program sign up for farms with base acres have begun. Signup continues through June 1, 2012. You can sign up at our office or online at www.fsa.usda.gov/dcp. To access this online service, you must have an active USDA eAuthentication Level 2 account, which requires filling out an online registration form at <http://www.eauth.egov.usda.gov>. Then visit the local USDA Service Center for identity verification.

**DON'T WAIT UNTIL THE LAST MINUTE!
SIGNUP EARLY AND GET IT OUT OF THE WAY BEFORE FIELD WORK BEGINS THIS SPRING!**

COC Advisor Recommendation Deadline

Request to be considered by COC for the Mecosta COC Advisor are due COB January 1, 2013. Please provide a written statement stating willingness to serve and qualifications. This paid position is open to all socially disadvantaged producers.

Unauthorized Disposition of Loaned Grain

If loan grain has been disposed of through feeding, selling or any other form of disposal without prior written authorization from the county office staff, it is considered unauthorized disposition. The financial penalties for unauthorized dispositions are severe and a producer's name will be placed on a loan violation list for a two-year period. Always call the office before any grain under loan is fed or sold.

NEW EMPLOYEE READY TO ASSIST YOU WITH YOUR FARM LOAN NEEDS

Please help me welcome Mrs. Nicole Phillips. She is the new Farm Loan Officer for Mecosta County. Nicole graduated from Michigan State University and has experience working as a Farm Loan Officer in Isabella County. Nicole is an avid horse lover who has a passion for rodeo. She is currently retired from professional barrel racing. Nicole is excited to be in Mecosta County and is ready to assist Mecosta County producers with all of their farm loan needs. Nicole has a passion to help young farmers get started in agriculture.

Please call her with any of your farm loan questions at (231) 796-2659 ext. 2.

FUNDING AVAILABLE NOW FOR YOUR CONSERVATION PROJECT

By Jennifer Taylor

Do you have an erosion concern, want to establish wildlife habitat, restore a wetland, improve your grazing system, or have an animal waste or nutrient concern? If you have answered **YES**, opportunities are available to address your natural resource concerns. Contact your local Natural Resource Conservation Service at Mecosta (231) 796-2659 or Osceola Lake (231) 832-2950 to set up an appointment to evaluate your property and create a conservation plan that may make you eligible for one or more of the programs listed below.

- Wildlife Habitat Program (WHIP)
- Environmental Quality Incentive Program (EQIP)
- Wetland Reserve Program (WRP)
- Grassland Reserve Program (GRP)
- Conservation Reserve Enhancement Program (CREP)
- Conservation Reserve Program (CRP)
- Continuous Conservation Reserve Program (CCRP)

If you answered **NO**, there still may be a program for you. The Conservation Stewardship Program (CSP) awards landowners and operators that have been good stewards and have records to show this and are willing to go one step further. This applies to cropland, pastureland and forestland.

For more information contact the USDA – NRCS office or log on to the web site at www.mi.nrcs.usda.gov

Ten Great Habitats for Wildlife and Fish

To improve your land for fish and wildlife, think first of the food, water, cover and space needs of the wildlife you want to attract throughout the year. Then begin to establish plants, water sources, and other practices that fit those needs. The USDA Natural Resources Conservation Service offers technical help for landowners in planning for wildlife habitat on privately owned lands, and the USDA offers financial help for most conservation practices that enhance fish and wildlife habitat. Here are ten of the top habitats for wildlife:

- 1. Restored wetland.** If you had to choose a single habitat or practice, this is probably the one used by the most species.
- 2. Windbreaks** are rows of trees and shrubs that offer prime shelter and food in the winter.
- 3. Riparian buffer habitat** value is enhanced by being next to water, and vegetation along streams improves water quality for fish and wildlife.
- 4. Diverse grass planting** includes blocks of native grasses and forbs intermingled with forage land and crop fields. These habitats offer grassland birds nesting and cold weather cover, and protection from predators.
- 5. Managing timber** for lower densities by thinning or burning, leaving snags and den trees, providing open spaces or borders of grasses, and legumes will improve wildlife habitat. Leaving trees along streams will provide shade and woody debris for fish habitat.
- 6. Corridors** that connect large blocks of grasslands, wetlands or woodlands protect wildlife on the move. The corridor may consist of native grasses or trees and shrubs.
- 7. Managing grazing land** by rotational grazing can protect streams for fish, create diverse wildlife habitat, open up dense vegetation canopies, and provide nesting habitat and cover.
- 8. Farm ponds** offer water for wildlife and habitat for fish, waterfowl, frogs and other species. Plant the surrounding area to trees, shrubs and grasses.
- 9. Field Borders** are a strip of grass or shrub cover planted between a crop field and forest. This practice meets several wildlife needs.
- 10. Clean water** is promoted by numerous conservation practices that protect upland soils and streams, which benefit almost all species. For one on one consultation with your local District Conservationist contact Jennifer Taylor (Mecosta County) at (231) 796-2659 or Greg White (Osceola & Lake Counties) at (231) 832-5341.

FSA Dates to Remember for 2012

Now - June 1	2010 SURE signup (Crop Disaster)
January 23- June 1	Sign up for 2012 DCP and ACRE
Now - March 15	Deadline to sign up for 2012 Spring NAP Crops (Non-insurable)
March 12- April 6	General Conservation Reserve Program (CRP) Signup
Now - May 31	Deadline to sign up for 2011 Small Grain Loans
Now - June 30	Deadline to certify fall planted crops to your local FSA Office
Now – July 15	Deadline to certify all other planted crops and land in the CRP and GRP to your local FSA Office
Now - September 30	Deadline to sign up for most 2013 Fall seeded NAP Crops (Non-insurable)
Now – November 20	Deadline to sign up for most 2013 NAP Crops (Non-insurable) Fruit crops and asparagus
Continues	Farm Storage Facility Loans
Continues	Continuous Conservation Reserve Program(CRP)

COC Election Results

Congratulations to Beth Story! Beth was elected to represent producers from Hinton, Martiny, Millbrook, Sheridan, and Wheatland Townships on the Mecosta County Committee (COC). The election results for Local Administrative Area (LAA #3) were:

Beth Storey
Elected to the COC.

Brian Taylor
1st alternate to COC.

Thank you to all who voted and received votes.

Higher Loans Amounts Available for Farm Storage Facility Loans

The Farm Storage Facility Loan (FSFL) program helps to ensure producers have adequate capacity to store their harvested production until they sell it on the open market.

The FSFL Program provides low-interest financing to build or upgrade farm storage and handling facilities. The maximum principal amount of a loan through FSFL is \$500,000. Participants must provide a down payment of 15%, with CCC providing a loan for the remaining 85% of the net cost of the eligible storage facility and permanent drying and handling equipment. Loan terms of 7, 10, or 12 years are available, depending on the loan amount. Interest rates for each term rate may be different and are based on the rate at which CCC borrows from the Treasury Department.

Applications for FSFL must be submitted to the FSA office where the farm's records are maintained. An FSFL must be approved before any site preparation or construction can begin.

The following commodities are eligible for farm storage facility loans:

- Corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley or minor oilseeds harvested as whole grain
- Corn, grain sorghum, wheat, oats or barley harvested as other-than-whole grain
- Pulse crops – lentils, small chickpeas and dry peas
- Hay
- Renewable biomass
- Fruits (including nuts) and vegetables – cold storage facilities

Thank you John Orr!

I just wanted to thank Mr. John Orr for his faithful service to the producers who are served by the Mecosta County FSA office. John served on the Mecosta County Committee for FSA for the last 9 years. John always asked great questions and looked out for his fellow producers. His love for farming and the producers of this area was always evident. His insight, willingness to serve, and encouragement to the entire staff will be truly missed. If you get a chance to see John, thank him for his faithful service. Serving as a county committee member is vital to the successful implementation of programs which serve our producers.

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To file a complaint of discrimination, write to USDA, Assistant Secretary for Civil Rights, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Stop 9410, Washington, DC 20250-9410, or call toll-free at (866) 632-9992 (English) or (800) 877-8339 (TDD) or (866) 377-8642 (English Federal-relay) or (800) 845-6136 (Spanish Federal-relay).

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