



U.S. Department of Agriculture

Saratoga County FSA

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Hours

Monday - Friday

8:00 a.m. - 4:30 p.m.

County Committee

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Patricia Wood, Vice Chair

Christopher Koval, Reg. Mem

Staff

Joanne Scoville, PT

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County Executive Director

Seven A. Ropitzky

State Executive Director

James Barber

Visit us on the web at:

www.fsa.usda.gov



October 2009

Saratoga County FSA News

Final Payments for 2009 DCP

Enrolled producers can expect their final direct payment to be deposited directly into personal bank accounts sometime during the first few weeks of October.

Producers who did not elect to receive an advance direct payment will receive their entire direct payment for the year in one lump sum after the end of the fiscal year (Sept. 30).

The direct payment for a crop equals 83.3 percent of the farm's base acreage times (x) the farm's direct payment yield times (x) the direct payment rate.

If there are any unearned payments, Commodity Credit Corporation will automatically subtract those amounts from the final Direct and Counter-cyclical Program payments you are about to receive.

Emergency Livestock Assistance Program (ELAP)

ELAP provides compensation to eligible producers of livestock, honey bees, and farm-raised fish for losses due to disease, adverse weather, or other loss conditions, including losses due to blizzards and wildfires. ELAP is for losses that are not covered by Livestock Indemnity Program (LIP), Livestock Forage Disaster Program (LFP), or Supplemental Revenue Assistance Program (SURE).

Signup, for producers with eligible losses during 2008 and 2009, began September 14, 2009.

Producers who suffered losses in calendar year 2008 must provide a notice of loss and application for payment in their administrative county office no later than **December 10, 2009**. An application for payment shall be filed no later than January 30, 2010.

Producers who suffer losses September 14, 2009, through December 31, 2009, shall file a notice of loss within 30 days of when the loss is apparent to the participant, but no later than January 30, 2010.

There are no late filed provisions for ELAP. Producers with eligible losses must timely file an acreage report on grazing land acres, honey bee colonies and farm-raised fish pond acres.

Eligible physical losses of honey bees and honey bee hives, lost due to adverse weather or loss conditions are eligible under ELAP. Producers will be required to provide documentation of beginning and ending inventory of honey bee colonies when claiming a physical loss of honey bees or honey bee hives. Physical losses will be compensated at 60 percent of the actual replacement cost of the honey bees or honey bee hives.

Marketing Assistance Loans

A Marketing Assistance Loan (MAL) is available for producers who share in the risk of producing the crop. To be eligible, a producer must maintain continual beneficial interest in the crop from harvest through the earlier of the date the loan is repaid or CCC takes title to the commodity. Beneficial interest means retaining the ability to make decisions about the commodity; responsibility for loss or damage to the commodity; and title to the commodity. Once beneficial interest in a commodity is lost, the commodity is ineligible for loan — even if the producer regains beneficial interest.

Acreage Spot Check Determinations and Notification

Each year the Farm Service Agency completes spot checks of acreage reports. Acreage reports are an integral part of farm program participation. Acreage spot checks are completed to ensure accurate acreage reports are used in farm program computations.

FSA will conduct spot checks on a selected number of farms in each state. All acreage determinations will be completed using the FSA Geographic Information System official acreages.

After farms are spot checked, a Notice of Determined Acreage will be sent to the farm operator. Producer notifications will be issued by FSA as spot checks are completed. Questions concerning determined acres should be directed to your local FSA office for further explanation.

Selected Farm Loan Interest Rates for October 2009

Farm Operating Loans — Direct	3.125%
Farm Ownership Loans — Direct	5.00 %
Farm Ownership Loans — Direct Down Payment, Beginning Farmer	1.50 %
Emergency Loans	3.75%

Saratoga County Farm Service Agency
50 West High Street
Ballston Spa, New York 12020-0600

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Farm Loan Programs

The Farm Service Agency (FSA) offers loans for farmers 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 can reach a maximum indebtedness of \$1,112,000. 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 details just contact the county office staff for an appointment with a farm loan officer.

Loans for the Socially Disadvantaged

FSA has a number of loan programs available to assist applicants to begin or continue in agriculture production. Loans are available for operating type loans and/or purchase or improve farms.

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.

If producers or their spouses believe they would qualify as socially disadvantaged, they should contact their local FSA office for details. FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

Consulting Help Available to Farmers

In the past year, the economy, inclement weather, and other factors have hurt many farming operations in New York and around the country. New York Farm Net is a resource that can provide farm families in New York with a network of information, contacts and services that are uniquely suited to the financial and personal challenges of agricultural business management. Some of the services include financial analysis/decision making, business planning, estate/retirement planning, and personal well being. If you would like to explore this service, call 1-800-547-FARM; or e-mail:

nyfarmnet@cornell.edu or on the web at: www.nyfarmnet.org.

This service is not affiliated with the US Department of Agriculture.

County Committee Elections

Just a reminder: Be watching your mailbox for your official FSA County Office Committee election ballot starting early next month. Ballots will be mailed to all eligible voters in the current year's election area, starting on November 6, 2009. This year's elections will be held in LAA#1- the Towns of Edinburgh, Hadley, Day, Providence, Corinth, Galway, Greenfield, Saratoga Springs, Milton, Malta, Charlton and Ballston. This year's candidates are Albert LaRue, a crop and livestock family farmer located at 621 Charlton Road in the Town of Charlton, and Richard Smith, a crop and dairy family farmer located on Jockey Street in the Town of Charlton. Both men have extensive FSA County Committee experience and are active in community and farm organizations. If, for some reason, you don't receive a ballot, contact our county FSA office. **Completed and signed ballots are due back in the county office by the close of business on December 7, 2009.**

For more information about programs in your area, contact your local FSA office or log onto <http://fsa.usda.gov> and click New York under State Offices