



# New Haven/Middlesex County News

## New Haven/Middlesex County USDA Service Center

New Haven/Middlesex  
County FSA  
900 Northrop Road  
Suite# A  
Wallingford, CT 06492  
203-269-6665(phone)  
800-805-8313  
203-294-9741 (fax)  
www.fsa.usda.gov/ct

**Hours**  
Monday - Friday  
8:00 a.m. - 4:30 p.m.

## County Committee:

Bill Weed  
Chairman

Nelson Cecarelli  
Vice-Chairman

Richard Brock  
Regular Member

Joyce Werbiski  
Minority Advisor

Next County Committee  
meeting will be:  
Monday October 20<sup>th</sup> at  
7:00 PM

## Staff:

Nancy Welsh, County  
Executive Director

Ann Marie McCard  
Program Technician

Teresa Peavey  
Program Technician

Kathy Gostyla  
Program Technician

## Final Payments for 2008 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 85 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.

## National Training

State specialists and other select agency personnel will be traveling to Texas for national training on the 2008 Farm Bill Programs. Hurricane Ike forced Washington officials to re-schedule national training in Dallas for October 6 – 10.

County office staff will then receive their training after specialists are able to return to their respective states. This means that October will predominately be used by agency personnel to learn about how FSA will administer the programs authorized by the 2008 Farm Bill.

## County Committee Elections

Just a reminder: Be watching your mailbox for your official county office committee election ballot starting early next month if you live in LAA# 3. LAA# 3 consists of: Chester, Clinton, Cromwell, Deep River, Durham, East Haddam, East Hampton, Essex, Haddam, Killingworth, Middlefield, Middletown, Old Saybrook,

Portland, and Westbrook. Ballots will be mailed to all eligible voters starting on November 3, 2008. If, for some reason, you don't receive a ballot, feel free to notify the county FSA office. Completed and signed ballots are due back in the county office by the close of business on December 1, 2008.

## 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. Color imagery flown in summer 2008 will be used to verify all crops. 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.

## Farm Loan Programs

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, as of October 1, 2008, can reach a maximum indebtedness of \$1,094,000.

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 detailed information, just contact Ellen Losee at (860)626-8258 ext#104.

### **FSA Farm Loans Available For Beginning Farmers or Rancher**

Beginning farmers or ranchers can get a "regular" farm ownership loan by using funds set aside especially for them by the Farm Service Agency. These loans can be financed up to the \$200,000 loan limit, and the term of the loan can be up to 40 years.

The interest rate is set the first of each month. The regular farm ownership loan funds may also be used in joint financing where FSA lends up to 50 percent of the amount financed and another lender provides 50 percent or more. FSA may charge an interest rate of not less than 4 percent with terms up to 40 years. For more information, contact Ellen Losee at (860)626-8258 ext#104.



### **Beginning Farmer Down Payment Ownership Program (10-40-50)**

**Purpose:** Obtain help financing the purchase of a farm up to \$250,000 of the purchase price or the appraised value whichever is less. The applicant must put down 10 percent. The Farm Service Agency finances up to 40 percent of the purchase price. The remaining 50 percent of the purchase price can be financed on contract with the seller or through a conventional lender. The lender can obtain a guarantee from FSA if the customer is eligible.

**Rates:** The FSA loan rate will be locked in for the full 15 years. The loan for the balance will be the rate the contract holder or lender would charge an average customer.

**Qualification:** Beginning farmer applicants must have been farming for at least three years and not more than ten. Applicants cannot own real estate that exceeds 30 percent of the average farm size for the county.

### **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.

#### **Youth Loan Eligibility Requirements:**

- Be a citizen of the United States (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands) or a legal resident alien
- Be 10 years to 20 years of age
- Comply with FSA's general eligibility requirements
- Reside in a rural area, city or town with a population of 50,000 or fewer people
- Be unable to get a loan from other sources
- Conduct a modest income-producing project in a supervised program of work as outlined above
- Demonstrate capability of planning, managing and operating the project under guidance and assistance from a project advisor. The project supervisor must recommend the project and the loan, along with providing adequate supervision.
- For more information, contact Ellen Losee at (860)626-8258 ext#104.

## **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 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.

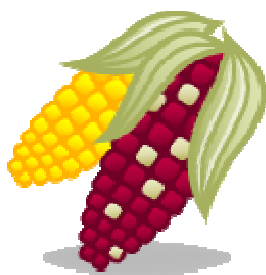
For purposes of this program, socially disadvantaged groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans, and Pacific Islanders.

If producers or their spouses believe they would qualify as socially disadvantaged, they should contact Ellen Losee at (860)626-8258 ext#104. FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.

## **GIS Mapping**

As part of a decade long program to digitally map the nation's farms and fields, the United States Department of Agriculture (USDA) has established the Common Land Unit (CLU) as a standardized GIS (Geographic Information Systems) data layer that has allowed mapping to be integrated easily on a nationwide basis. The Farm Service Agency manages this CLU data layer through a distributed database environment for all field service centers through out the country.

Transitioning to the GIS environment has made good business sense for FSA for a variety of reasons. For one, CLU certification has improved communication between Service Centers and FSA customers through the use of current ortho-photography or NAIP (National Agricultural Imagery Program). For years, FSA had been using hard copy maps that were 10 years old or more.



During that time span, it was difficult to keep information accurate due to urban development and other land use changes. USDA Service Centers use NAIP in order to maintain the Common Land Unit (CLU) boundaries and assist with a multitude of other farm programs.

Second, using GIS and GPS (Global Positioning System) provides for more consistent and more accurate land measurements, such as field acreage and acreage boundaries of conservation practices, such as riparian buffers. In conjunction with yearly updated high quality digital imagery, new land use changes (farm transfers and land subdivisions) can be easily updated. Maps can be created in either paper or digital format for FSA customers or the public.

Lastly, the GIS environment provides for the incorporation of data from outside sources for business decision making or environmental planning. Some examples outside data sources include demographic data, satellite imagery, GPS data, elevation data and soil types.

## **Bank Account Changes**

Current policy mandates that FSA payments be electronically transferred into your bank account. In order for timely payments to be made, producers need to notify the FSA county office staff if your account has been changed or if another financial institution purchases your bank. Payments can be delayed if the FSA office is not aware of updates to your account and routing numbers.

## **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 or any Farm Service Agency office near you for more information. If you want a crop loan, a power of attorney form will need to be completed for husband and wife, if both do not come into the office to sign the forms on the day the loan is disbursed



Selected Interest Rates for October 2008	
Farm Operating - Direct	**
Farm Ownership - Direct	**
Limited Resource - Farm Operating	**
Limited Resource - Farm Ownership	**
Farm Ownership - Direct Down Payment Beginning Farmer or Rancher	**
Emergency	3.75%
Farm Storage Facility	**

\*\* Contact Ellen Losee at (860)626-8258  
Ext#104 for current rates on loans.

Dates to Remember	
Oct 13	Office Closed for Columbus Day
Oct 31	Happy Halloween!
Nov. 3	County committee ballots mailed to voters
Nov. 11	Veterans Day Holiday
Nov. 27	Thanksgiving Day Holiday
Continues	Continuous Conservation Reserve program

Visit our Web site at  
<http://www.fsa.usda.gov/ct>

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