

December 2017



Farm Service Agency **Electronic News Service**

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Chatham County, NC FSA Updates

Maintaining Good Credit History

Chatham County FSA Office

1192 US 64W Business
Pittsboro, NC 27312

Phone: 919-542-2244 ext. 2
Fax: 844-325-6879

County Executive Director:
Claudia A Austin

Farm Loan Manager:
Mike Brown

Program Technicians:
Vonetta S French
Lori E Andrews

County Committee:
Clarence Durham, Chair
Billy Fitts, Vice-Chair
Johnny Glosson, Member
Barbara Pugh, Advisor

Farm Service Agency (FSA) Farm Loan programs require that applicants have a satisfactory credit history. A credit report is requested for all FSA direct farm loan applicants. These reports are reviewed to verify outstanding debts, if bills are paid timely and to determine the impact on cash flow. Information found on a customer's credit report is strictly confidential and is used only as an aid in conducting FSA business.

Our farm loan staff will discuss options with you if you have an unfavorable credit report and will provide a copy of your report. If you dispute the accuracy of the information on the credit report, it is up to you to contact the issuing credit report company to resolve any errors or inaccuracies.

There are multiple ways to remedy an unfavorable credit score.

- Make sure to pay bills on time. Setting up automatic payments or automated reminders can be an effective way to remember payment due dates.
- Pay down existing debt.
- Keep your credit card balances low.
- Avoid suddenly opening or closing existing credit accounts.

Next County Committee Meeting: January 9 9:00 am

FSA's farm loan staff will guide you through the process, which may require you to reapply for a loan after improving or correcting your credit report. For more information on FSA farm loan programs, visit www.fsa.usda.gov.

Election Results

County committee elections are over, the ballots are counted and the results are in...

William R Fitts III (Billy) was elected to represent LAA 1, which includes Albright, Bear Creek, and Matthews townships. Elected county committee members serve a three-year term and are responsible for making decisions on FSA disaster, conservation, commodity, and price support programs, as well as other important federal farm program issues. County committee members are a valuable asset because they are comprised of local producers who participate in FSA programs themselves and have a direct connection to farmers and ranchers in the community. Recently elected county committee members and alternates, if any, take office on January 1, 2018, and join the existing committee.

RAFI-USA Grants

The Rural Advancement Foundation International-USA (RAFI-USA) is now accepting applications for their 2018 Agricultural Reinvestment Fund grant program. This program provides cost-share grants to farmers and farmer groups to fund innovative projects on the farm. Please see their website www.rafiusa.org/grants to learn more about the program. If you're considering applying for a grant, please also fill out the [grant inquiry form](#). With this information, they will be able to share any updates on due dates or other information pertaining to the grant program.

RAFI-USA will be serving the following counties in the upcoming grant cycle: Alamance, Bertie, Caswell, Chatham, Chowan, Davidson, Davie, Durham, Franklin, Granville, Halifax, Hertford, Northampton, Orange, Person, Randolph, Rowan, Vance, Wake, and Warren.

The early bird deadline is December 15th, 2017. The final deadline is January 10th, 2018. They plan to award the grants no later than February 28th, 2018.

Persons with disabilities who require accommodations to attend or participate in a meeting should contact Claudia A Austin at 919-542-2244 extension 2 or Federal Relay Service at 1-800-877-8339.

USDA is an equal opportunity provider, employer and lender. 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).