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| US Department of Agriculture |
| **Maine USDA Service Center Newsletter**  September 2022  |
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| [**Farm Service Agency**](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDEsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA5MTMuNjM2MTA5NDEiLCJ1cmwiOiJodHRwczovL2ZzYS51c2RhLmdvdi8_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.knlPKAlH6Cis154V9ZFpvCSLn1JeXT9xxKK9G8hebZw/s/1519276657/br/143906988551-l)**|**[**Natural Resources Conservation Service**](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDIsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA5MTMuNjM2MTA5NDEiLCJ1cmwiOiJodHRwczovL3d3dy5ucmNzLnVzZGEuZ292L3dwcy9wb3J0YWwvbnJjcy9zaXRlL25hdGlvbmFsL2hvbWUvP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.amyF7hQcDZansqrkSoIJ1_c52ytM-dwlbo8f0BgUB9k/s/1519276657/br/143906988551-l)**|**[**Risk Management Agency**](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDMsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA5MTMuNjM2MTA5NDEiLCJ1cmwiOiJodHRwczovL3JtYS51c2RhLmdvdi8_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.kqLGq4Osykh3cMQbe6uYwEvzIpaEnAgVs04Fz6yGePs/s/1519276657/br/143906988551-l) |
| In This Issue:* [The Maine Message](#link_6)
* [Reminders for FSA Direct and Guaranteed Borrowers with Real Estate Security](#link_9)
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The Maine Message On August 18, 2022, President Biden signed the Inflation Reduction Act into law.  The Inflation Reduction Act (IRA) represents the single largest investment in climate and clean energy solutions in American history.  This is a historic, once-in-a-generation, investment and opportunity for this country and for the rural and agricultural communities that USDA serves. The IRA will help producers stay on the farm, prevent producers from becoming ineligible for future assistance, and promote climate-smart agriculture by increasing access to conservation assistance.  USDA is focusing on the implementation of this new law and guidance and additional information will be forth coming.Our FSA offices continue to implement the Emergency Relief Program (ERP). Congress passed this emergency funding to help agricultural producers offset the impacts of natural disasters in 2020 and 2021. ERP has already paid Maine farmers $6.8 million. Eligible producers should have received a pre-filled application in the mail. To be an eligible producer you must have carried commercial crop insurance or coverage through the Noninsured Crop Disaster Assistance Program (NAP) coverage in 2020 and/or 2021. For more information contact your local FSA office, or visit [FSA’s Emergency Relief webpage](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDQsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA5MTMuNjM2MTA5NDEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvcHJvZ3JhbXMtYW5kLXNlcnZpY2VzL2VtZXJnZW5jeS1yZWxpZWYvaW5kZXg_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.WP_UFr5eqbogr_lX_xZD_t2WjBn9p2bJZ9TnYR0lQBU/s/1519276657/br/143906988551-l). The NAP sign-up period for 2023 crops has begun. September 30th is the deadline for perennial grasses, alfalfa, clover, and mixed forage; and value loss crops like aquaculture, Christmas trees and mushrooms. NAP is a risk management tool for crops that are not covered by federal crop insurance in your county.We continue to monitor the drought conditions and currently have 8 counties in week 6 of D2.  Disaster programs will be triggered if we hit 8 weeks or if the D3 level is reached.  If you have drought related losses, please contact your local office to report.Franklin and Androscoggin Counties are currently recruiting for a temporary program technician.  If you or someone you know is interested in applying or would like additional information, please contact me directly at sherry.hamel@usda.gov.Thank you for the important role you play in Maine agriculture and within your community. Happy harvest!Sherry HamelState Executive Director****Important Dates:****

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| ****Indefinite**** | [Emergency Relief Program](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDUsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA5MTMuNjM2MTA5NDEiLCJ1cmwiOiJodHRwczovL2djYzAyLnNhZmVsaW5rcy5wcm90ZWN0aW9uLm91dGxvb2suY29tLz9kYXRhPTA1JTdDMDElN0MlN0M1N2I5ZDNlNDNjN2U0OTk2MGM3MTA4ZGE2YTU4OTk5OCU3Q2VkNWIzNmU3MDFlZTRlYmM4NjdlZTAzY2ZhMGQ0Njk3JTdDMCU3QzAlN0M2Mzc5MzkyMjYwMTc0NzcwODUlN0NVbmtub3duJTdDVFdGcGJHWnNiM2Q4ZXlKV0lqb2lNQzR3TGpBd01EQWlMQ0pRSWpvaVYybHVNeklpTENKQlRpSTZJazFoYVd3aUxDSlhWQ0k2TW4wJTNEJTdDMzAwMCU3QyU3QyU3QyZyZXNlcnZlZD0wJnNkYXRhPWdJbzE2aUtIVFZKcjZhdVhZMGRKY1RwVlN2T1NuRktHUFd3T0NtVVV0cnclM0QmdXJsPWh0dHBzJTNBJTJGJTJGd3d3LmZzYS51c2RhLmdvdiUyRnByb2dyYW1zLWFuZC1zZXJ2aWNlcyUyRmVtZXJnZW5jeS1yZWxpZWYlMkZpbmRleCUzRnV0bV9tZWRpdW0lM0RlbWFpbCUyNnV0bV9zb3VyY2UlM0Rnb3ZkZWxpdmVyeSZ1dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.tBJ3iq-RagH9YBZmtuwe7wEzocvWvmNScvjfMo1Bz9s/s/1519276657/br/143906988551-l) (ERP) Phase One Deadline for Specialty Crops indemnified through the Non-Insurable Crop Disaster Assistance Program (NAP) |
| **September 30th** | Deadline to complete an ARCPLC Succession in Interest to 2022 Contracts  |
| **September 30th** | 2023 NAP application closing deadline for Value Loss Crops and Perennial Forages |
| **October 31st** | Organic and Transitional Education and Certification Program (OTECP) Application deadline for the 2022 program year |
| **November 20th** | 2023 NAP application closing deadline for Perennial Fruits and Vegetables |
| **December 31, 2022** | 2022 FOOD SAFETY CERTIFICATION FOR SPECIALTY CROPS (FSCSC) application deadline |
| **December 31, 2022** | 2023 NAP application closing deadline for Honey and Maple Sap |

Reminders for FSA Direct and Guaranteed Borrowers with Real Estate Security

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| Farm Loan ProgramsFarm loan borrowers who have pledged real estate as security for their Farm Service Agency (FSA) direct or guaranteed loans are responsible for maintaining loan collateral. Borrowers must obtain prior consent or approval from FSA or the guaranteed lender for any transaction that affects real estate security. These transactions include, but are not limited to:* Leases of any kind
* Easements of any kind
* Subordinations
* Partial releases
* Sales

Failure to meet or follow the requirements in the loan agreement, promissory note, and other security instruments could lead to nonmonetary default which could jeopardize your current and future loans.It is critical that borrowers keep an open line of communication with their FSA loan staff or guaranteed lender when it comes to changes in their operation. For more information on borrower responsibilities, read [Your FSA Farm Loan Compass](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDYsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA5MTMuNjM2MTA5NDEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvQXNzZXRzL1VTREEtRlNBLVB1YmxpYy91c2RhZmlsZXMvRmFybS1Mb2FuLVByb2dyYW1zL3BkZnMvbG9hbi1zZXJ2aWNpbmcvZmFybV9sb2FuX2NvbXBhc3NfOS0yMi0xNy5wZGY_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.fXkxPuoXjiD4ZHnEUAr0iaLepvpcsUhlYumkn7QSWx0/s/1519276657/br/143906988551-l). |

FSA Outlines MAL and LDP PolicyThe 2018 Farm Bill extends loan authority through 2023 for Marketing Assistance Loans (MALs) and Loan Deficiency Payments (LDPs).MALs and LDPs provide financing and marketing assistance for wheat, feed grains, soybeans, and other oilseeds, pulse crops, rice, peanuts, cotton, wool and honey. MALs provide you with interim financing after harvest to help you meet cash flow needs without having to sell your commodities when market prices are typically at harvest-time lows. A producer who is eligible to obtain a loan, but agrees to forgo the loan, may obtain an LDP if such a payment is available. Marketing loan provisions and LDPs are not available for sugar and extra-long staple cotton.FSA is now accepting requests for 202X MALs and LDPs for all eligible commodities after harvest. Requests for loans and LDPs shall be made on or before the final availability date for the respective commodities.Commodity certificates are available to loan holders who have outstanding nonrecourse loans for wheat, upland cotton, rice, feed grains, pulse crops (dry peas, lentils, large and small chickpeas), peanuts, wool, soybeans and designated minor oilseeds. These certificates can be purchased at the posted county price (or adjusted world price or national posted price) for the quantity of commodity under loan, and must be immediately exchanged for the collateral, satisfying the loan. MALs redeemed with commodity certificates are not subject to Adjusted Gross Income provisions.To be considered eligible for an LDP, you must have form [CCC-633EZ](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDcsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA5MTMuNjM2MTA5NDEiLCJ1cmwiOiJodHRwOi8vZm9ybXMuc2MuZWdvdi51c2RhLmdvdi9lZmNvbW1vbi9lRmlsZVNlcnZpY2VzL2VGb3Jtc0FkbWluL0NDQzA2MzNFWl8xNDAzMjhWMDMucGRmP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.Jhhl6nZSQvfELuM58rJ9TnG_dq1jUeR7uA-no_u8BZw/s/1519276657/br/143906988551-l), Page 1 on file at your local FSA Office before losing beneficial interest in the crop. Pages 2, 3 or 4 of the form must be submitted when payment is requested.Marketing loan gains (MLGs) and loan deficiency payments (LDPs) are no longer subject to payment limitations, actively engaged in farming and cash-rent tenant rules.Adjusted Gross Income (AGI) provisions state that if your total applicable three-year average AGI exceeds $900,000, then you’re not eligible to receive an MLG or LDP. You must have a valid CCC-941 on file to earn a market gain of LDP. The AGI does not apply to MALs redeemed with commodity certificate exchange.For more information and additional eligibility requirements, contact your local County USDA Service Center or visit [fsa.usda.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDgsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA5MTMuNjM2MTA5NDEiLCJ1cmwiOiJodHRwczovL3d3dy5mc2EudXNkYS5nb3YvP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.u0oWucXiih2-CtJhBtR0PHJM1Zjh5oo_07NvTMse4nc/s/1519276657/br/143906988551-l).Maintaining Good Credit HistoryFarm Service Agency (FSA) loans require applicants to 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, see if bills are paid timely and to determine the impact on cash flow.Information on your 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

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, contact your local County USDA Service Center or visit [fsa.usda.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDksInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA5MTMuNjM2MTA5NDEiLCJ1cmwiOiJodHRwOi8vd3d3LmZzYS51c2RhLmdvdj91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.e3wbNg158wNs80MQ7nJ5yRa1bY_8feGKR50DMS39XcI/s/1519276657/br/143906988551-l).Report Banking Changes to FSAFarm Service Agency (FSA) program payments are issued electronically into your bank account. In order to receive timely payments, you need to notify your FSA servicing office if you close your account or if your bank information is changed for any reason (such as your financial institution merging or being purchased). Payments can be delayed if FSA is not notified of changes to account and bank routing numbers.For some programs, payments are not made until the following year. For example, payments for crop year 2019 through the Agriculture Risk Coverage and Price Loss Coverage program aren’t paid until 2020. If the bank account was closed due to the death of an individual or dissolution of an entity or partnership before the payment was issued, please notify your local FSA office as soon as possible to claim your payment.Applying for FSA Direct LoansFSA offers direct farm ownership and direct farm operating loans to producers who want to establish, maintain, or strengthen their farm or ranch. Direct loans are processed, approved and serviced by FSA loan officers.Direct farm operating loans can be used to purchase livestock and feed, farm equipment, fuel, farm chemicals, insurance, and other costs including family living expenses. Operating loans can also be used to finance minor improvements or repairs to buildings and to refinance some farm-related debts, excluding real estate.Direct farm ownership loans can be used to purchase farmland, enlarge an existing farm, construct and repair buildings, and to make farm improvements.The maximum loan amount for direct farm ownership loans is $600,000 and the maximum loan amount for direct operating loans is $400,000 and a down payment is not required. Repayment terms vary depending on the type of loan, collateral and the producer's ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.Please contact your local FSA office for more information or to apply for a direct farm ownership or operating loan.Maintaining ARC/PLC Acreage

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| Farming in MaineIf you’re enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs, you must protect all cropland and noncropland acres on the farm from wind and water erosion and noxious weeds. By signing ARC county or individual contracts and PLC contracts, you agree to effectively control noxious weeds on the farm according to sound agricultural practices. If you fail to take necessary actions to correct a maintenance problem on your farm that is enrolled in ARC or PLC, the County Committee may elect to terminate your contract for the program year.  |

Persons with disabilities who require accommodations to attend or participate in any meeting/event/function should contact Mary Anne Coffin at 207-990-9140 or Federal Relay Service at 1-800-877-8339.All USDA Service Centers are open for business, including some that are open to visitors to conduct business in person by appointment only. All Service Center visitors wishing to conduct business with the Farm Service Agency, Natural Resources Conservation Service, or any other Service Center agency should call ahead and schedule an appointment. Service Centers that are open for appointments will pre-screen visitors based on health concerns or recent travel and visitors must adhere to social distancing guidelines. Visitors are also required to wear a face covering during their appointment. Field work will continue with appropriate social distancing. Our program delivery staff will be in the office, and they will be working with our producers in office, by phone, and using online tools. More information can be found at farmers.gov/coronavirus.  |
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Maine /USDA Service Center967 Illinois AvenueBangor, ME  04401

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| **Farm Service Agency**Sherry Hamel, 207-990-9140State Executive Director sherry.hamel@usda.govWebsite:  [www.fsa.usda.gov/me](http://www.fsa.usda.gov/me) |  **Natural Resources Conservation Service**Matt Walker, 207- 990-9585State Conservationist matt.walker@usda.govWebsite:  [www.me.nrcs.usda.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTAsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjA5MTMuNjM2MTA5NDEiLCJ1cmwiOiJodHRwczovL2djYzAyLnNhZmVsaW5rcy5wcm90ZWN0aW9uLm91dGxvb2suY29tLz9kYXRhPTA0JTdDMDElN0MlN0NlY2YxM2I5OWY5N2E0ZDA0NjFlZjA4ZDk1ZTUyYTM4MiU3Q2VkNWIzNmU3MDFlZTRlYmM4NjdlZTAzY2ZhMGQ0Njk3JTdDMCU3QzAlN0M2Mzc2NDQ1MzEyODczOTk5MDYlN0NVbmtub3duJTdDVFdGcGJHWnNiM2Q4ZXlKV0lqb2lNQzR3TGpBd01EQWlMQ0pRSWpvaVYybHVNeklpTENKQlRpSTZJazFoYVd3aUxDSlhWQ0k2TW4wJTNEJTdDMTAwMCZyZXNlcnZlZD0wJnNkYXRhPWslMkZHVVNFJTJCeHlRemM2bWNZNUZ2ck0lMkZGbHNud1dGOVZWWFJ1ZzNBT0VOQkUlM0QmdXJsPWh0dHAlM0ElMkYlMkZ3d3cubWUubnJjcy51c2RhLmdvdiUyRiUzRnV0bV9tZWRpdW0lM0RlbWFpbCUyNnV0bV9zb3VyY2UlM0Rnb3ZkZWxpdmVyeSZ1dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.GE6uFJnunJ-kU1Ee6E5t0vZhduemE7lpoEiupb-E88s/s/1519276657/br/143906988551-l)  |
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