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| |  | | --- | | October 2019 NL Masthead  Having trouble viewing this email? [View it as a Web page](https://content.govdelivery.com/accounts/USFSA/bulletins/2ebfc3d).   * [FSA Encourages Farmers and Ranchers to Vote in County Committee Elections](#link_3) * [USDA Opens 2020 Enrollment for Dairy Margin Coverage Program; Ends Dec. 13, 2019](#link_2) * [Malted Grains and Maple Syrup Eligible for Farm Storage Facility Loans](#link_4) * [New Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation](#link_1) * [About Farm Loans](#link_5) * [USDA Offers Targeted Farm Loan Funding for Underserved Groups and Beginning Farmers](#link_6)  Maine FSA Newsletter October 2019 | | |  |  | | --- | --- | | Maine Farm Service Agency **Maine State Farm Service Agency**  967 Illinois Ave, Suite 2  Bangor, ME  04401  207-990-9140  [www.fsa.usda.gov/me](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2Fme%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Ce0c6a4caddfb45edc35f08d95b6141b7%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641295562777791%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=NFftvdQu3mxcttyskedb%2B%2F7G6uMrPiWdIJEeCEc2hIc%3D&reserved=0)  **State Executive Director:**  David R. Lavway, SED  **State Committee:**  Sue McCrum  Heath Miller  Nancy Ricker  Dave Tuttle  Fred Flewelling  To find contact information for your local office go to [www.fsa.usda.gov/me](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2Fme%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Ce0c6a4caddfb45edc35f08d95b6141b7%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641295562777791%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=NFftvdQu3mxcttyskedb%2B%2F7G6uMrPiWdIJEeCEc2hIc%3D&reserved=0) | FSA Encourages Farmers and Ranchers to Vote in County Committee Elections The 2019 Farm Service Agency County Committee Elections began on Nov. 4, when ballots were mailed to eligible voters. The deadline to return the ballots to local FSA offices, or to be postmarked, is Dec. 2, 2019.  County committee members are an important component of the operations of FSA and provide a link between the agricultural community and USDA. Farmers and ranchers elected to county committees help deliver FSA programs at the local level, applying their knowledge and judgment to make decisions on commodity price support programs; conservation programs; incentive indemnity and disaster programs for some commodities; emergency programs and eligibility. FSA committees operate within official regulations designed to carry out federal laws.  To be an eligible voter, farmers and ranchers must participate or cooperate in an FSA program. A person who is not of legal voting age but supervises and conducts the farming operations of an entire farm, may also be eligible to vote.  Eligible voters, who do not receive a ballot can obtain one from their local USDA Service Center.  Newly elected committee members will take office Jan. 1, 2020.  More information on county committees, such as the new 2019 fact sheet, can be found on the FSA website at fsa.usda.gov/elections or at a local USDA Service Center. USDA Opens 2020 Enrollment for Dairy Margin Coverage Program; Ends Dec. 13, 2019 Dairy producers can now enroll in the [Dairy Margin Coverage (DMC)](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2FAssets%2FUSDA-FSA-Public%2Fusdafiles%2FFactSheets%2F2019%2Fdairy_margin_coverage_program-june_2019_fact_sheet.pdf%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Ce0c6a4caddfb45edc35f08d95b6141b7%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641295562787741%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=L2pSXcsZmBdj408wLUaONFdJC%2Fwluh4B3Luy7LE9Q98%3D&reserved=0) for calendar year 2020. USDA’s Farm Service Agency (FSA) opened signup for the program that helps producers manage economic risk brought on by milk price and feed cost disparities.  The DMC program offers reasonably priced protection to dairy producers when the difference between the all-milk price and the average feed cost (the margin) falls below a certain dollar amount selected by the producer. The deadline to enroll in DMC for 2020 is Dec. 13, 2019.  Dairy farmers earned more than $300 million dollars from the program in 2019 so far. Producers are encouraged to take advantage of this very important risk management tool for 2020.  All producers who want 2020 coverage, even those who took advantage of the 25 percent premium discount by locking in the coverage level for five years of margin protection coverage are required to visit the office during this signup period to pay the annual administrative fee.  Dairy producers should definitely consider coverage for 2020 as even the slightest drop in the margin can trigger payments.  **More Information**  The 2018 Farm Bill created DMC, improving on the previous safety net for dairy producers. DMC is one of many programs that FSA and other USDA agencies are implementing to support America’s farmers.  For more information on enrolling in DMC and taking advantage of an online dairy decision tool that assists producers in selecting coverage for 2020, visit the [DMC webpage](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Fdairy-margin-coverage-program%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Ce0c6a4caddfb45edc35f08d95b6141b7%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641295562787741%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=ydzjh74GP%2BzigZKQ5pfbyZwLTpV%2B8x2wwgkMuAbLMlw%3D&reserved=0).  For additional questions and assistance, contact your local USDA service center. To locate your local FSA office, visit [farmers.gov/service-locator](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.farmers.gov%2Fservice-center-locator%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Ce0c6a4caddfb45edc35f08d95b6141b7%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641295562797697%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=EUGEj48uvFFYwNFqTNSgaSHHdnxCGUPQkT1Ucqpy3JI%3D&reserved=0).  . | | | Malted Grains and Maple Syrup Eligible for Farm Storage Facility Loans Malted small grains and maple syrup are now eligible for Farm Storage Facility Loans (FSFL) through the USDA Farm Service Agency (FSA).  FSFLs provide low-interest financing to producers to build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.  The eligible commodities have been expanded to include malted small grains and maple syrup. Eligible malted small grains include barley, oats, rice, rye and wheat. Maple sap is used to produce maple syrup.  The low-interest funds can be used for:   * bottler or filling systems for maple syrup, excluding containers * equipment to improve, maintain, or monitor the quality of stored FSFL commodities, such as cleaners, moisture testers, heat detectors, along with a proposed storage facility * handling and drying equipment determined by the County Committee to be needed and essential to the proper functioning of a storage system * electrical equipment, such as pumps, lighting, motors, and wiring, integral to the proper operation of the storage and handling equipment, excluding installing electric service to the electrical meter.   FSFLs are not available for the actual processing of the small grain into the malted commodity or maple sap into maple syrup. Additionally, purchased commodities are not eligible for FSFLs.  The following storage and handling equipment is ineligible for FSFLs:   * boiling equipment * feed handling and processing equipment * production and feed facilities * structures of a temporary nature not having a useful life of the term of the loan * maple sap tubing and pumping systems.   Loans up to $50,000 can be secured by a promissory note/security agreement and loans between $50,000 and $100,000 may require additional security. Loans exceeding $100,000 require additional security.  Producers do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.  To learn more about the FSA Farm Storage Facility Loan, visit [www.fsa.usda.gov/pricesupport](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2Fpricesupport%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Ce0c6a4caddfb45edc35f08d95b6141b7%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641295562797697%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=K55jlzPkVFnE2lqvaQ7z5UMBrkh9yji1snP7HuFJ7Zg%3D&reserved=0)  or contact your local FSA office. New Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation A new online tool can help farmers and ranchers find information on U.S. Department of Agriculture (USDA) farm loans that may best fit their operations. USDA has launched the new Farm Loan Discovery Tool as the newest feature on farmers.gov, the Department’s self-service website for farmers.  USDA’s Farm Service Agency (FSA) offers a variety of loan options to help farmers finance their operations. From buying land to financing the purchase of equipment, FSA loans can help. Compared to this time last year, FSA has seen an 18 percent increase in the amount it has obligated for direct farm ownership loans, and through the 2018 Farm Bill, has [increased the limits](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fnews-room%2Fnews-releases%2F2019%2Fhigher-limits-now-available-on-usda-farm-loans%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Ce0c6a4caddfb45edc35f08d95b6141b7%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641295562807654%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=dak7LQsd%2BBqQOwvFVYfcr8RuCh3bnx3eXHLfOlA9h9c%3D&reserved=0) for several loan products.  USDA conducted field research in eight states, gathering input from farmers and FSA farm loan staff to better understand their needs and challenges.  **How the Tool Works**  Farmers who are looking for financing options to operate a farm or buy land can answer a few simple questions about what they are looking to fund and how much money they need to borrow. After submitting their answers, farmers will be provided information on farm loans that best fit their specific needs. The loan application and additional resources also will be provided.  Farmers can download application quick guides that outline what to expect from preparing an application to receiving a loan decision. There are four guides that cover loans to individuals, entities, and youth, as well as information on microloans. The guides include general eligibility requirements and a list of required forms and documentation for each type of loan. These guides can help farmers prepare before their first USDA service center visit with a loan officer.  Farmers can access the Farm Loan Discovery Tool by visiting [farmers.gov/fund](https://www.farmers.gov/fund?utm_medium=email&utm_source=govdelivery) and clicking the “Start” button. Follow the prompts and answer five simple questions to receive loan information that is applicable to your agricultural operation. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser, and is fully functional on mobile devices. It does not work in Internet Explorer.  **About Farmers.gov**  In 2018, USDA unveiled farmers.gov, a dynamic, mobile-friendly public website combined with an authenticated portal where farmers will be able to apply for programs, process transactions, and manage accounts.  The Farm Loan Discovery Tool is one of many resources on farmers.gov to help connect farmers to information that can help their operations. Earlier this year, USDA launched the My Financial Information feature, which enables farmers to view their loan information, history, payments, and alerts by logging into the website.  USDA is building farmers.gov for farmers, by farmers. In addition to the interactive farm loan features, the site also offers a Disaster Assistance Discovery Tool. Farmers can visit [farmers.gov/recover/disaster-assistance-tool#step-1](https://www.farmers.gov/recover/disaster-assistance-tool?utm_medium=email&utm_source=govdelivery#step-1) to find disaster assistance programs that can help their operation recover from natural disasters.  With feedback from customers and field employees who serve those customers, farmers.gov delivers farmer-focused features through an agile, iterative process to deliver the greatest immediate value to America’s agricultural producers – helping farmers and ranchers do right, and feed everyone.  For more information or to locate your USDA Service Center, visit [farmers.gov](https://www.farmers.gov/?utm_medium=email&utm_source=govdelivery). About Farm Loans Direct farm loans, which include microloans and emergency loans, are financed and serviced by FSA, while guaranteed farm loans are financed and serviced by commercial lenders. For guaranteed loans, FSA provides a guarantee against possible financial loss of principal and interest.  For more information on FSA farm loans, visit [www.fsa.usda.gov](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Ce0c6a4caddfb45edc35f08d95b6141b7%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641295562807654%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=Xl5iOBPRtWRnRfUzjtsUgpeSP5cXFVgIg9uFM9pMSzQ%3D&reserved=0) or contact your [local USDA service center](https://www.farmers.gov/service-locator?utm_medium=email&utm_source=govdelivery). USDA Offers Targeted Farm Loan Funding for Underserved Groups and Beginning Farmers The USDA Farm Service Agency (FSA) reminds producers that FSA offers targeted farm ownership and farm operating loans to assist underserved applicants as well as beginning farmers and ranchers.  USDA defines underserved applicants as a group whose members have been subjected to racial, ethnic, or gender prejudice because of their identity as members of the group without regard to their individual qualities. For farm loan program purposes, targeted underserved groups are women, African Americans, American Indians and Alaskan Natives, Hispanics and Asians and Pacific Islanders.  Underserved or beginning farmers and ranchers who cannot obtain commercial credit from a bank can apply for either FSA direct loans or guaranteed loans. Direct loans are made to applicants by FSA. Guaranteed loans are made by lending institutions who arrange for FSA to guarantee the loan. FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. The FSA guarantee allows lenders to make agricultural credit available to producers who do not meet the lender's normal underwriting criteria.  The direct and guaranteed loan program provides for two types of loans: farm ownership loans and farm operating loans. In addition to customary farm operating and ownership loans, FSA now offers Microloans through the direct loan program. The focus of Microloans is on the financing needs of small, beginning farmer, niche and non-traditional farm operations. Microloans are available for both ownership and operating finance needs. To learn more about microloans, visit [www.fsa.usda.gov/microloans](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2Fmicroloans%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Ce0c6a4caddfb45edc35f08d95b6141b7%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641295562817610%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=uqDcQPVyVrkUzX2mcrYwXYGyFJgFM5UMhAnHpsvAbZQ%3D&reserved=0).  To qualify as a beginning producer, the individual or entity must meet the eligibility requirements outlined for direct or guaranteed loans. Additionally, individuals and all entity members must have operated a farm for less than 10 years. Applicants must materially or substantially participate in the operation.  For more information on FSA’s farm loan programs and targeted underserved and beginning farmer guidelines, visit [www.fsa.usda.gov/farmloans](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2Ffarmloans%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Ce0c6a4caddfb45edc35f08d95b6141b7%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641295562817610%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=DrbY8JcpNXLKlJ2EKZB3SCPm5A6UbAcoww7L%2FNaqAyY%3D&reserved=0).  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.  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). | |