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| December 2020 NL Masthead  Having trouble viewing this email? [View it as a Web page](https://content.govdelivery.com/accounts/USFSA/bulletins/2ebfcb4).   * [New to Farming Because of the Pandemic? USDA Can Help](#link_1) * [Is the Noninsured Crop Disaster Assistance Program Right for You?](#link_2) * [USDA to Open Signup for the Conservation Reserve Program and CRP Grasslands in Early 2021](#link_3) * [Applying for FSA Direct Loans](#link_4) * [Applying for FSA Guaranteed Loans](#link_5) * [Applying for Youth Loans](#link_6)  Maine FSA Newsletter |
| |  |  | | --- | --- | | **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%7Cd4df7aecee2742d2401208d95b630c85%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641303344627749%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=H4sb49G%2BlfV%2BvguFYbpqX4zUbVcRyb20CXP2TejsJCA%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%7Cd4df7aecee2742d2401208d95b630c85%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641303344637706%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=nqTe68P3OkahzscrNs8vuXhTm6xxtVfJy4ewyvA5gII%3D&reserved=0) | New to Farming Because of the Pandemic? USDA Can Help Are you new to farming because of the pandemic? USDA can help you get started – everything from helping you register your farm to getting financial assistance and advice. Our team members, based at USDA Service Centers across the country, are hearing from people who are interested in more space and working the land, and we want to let you know we can help. ****Get Started with USDA**** First, you want to make sure your farm is registered. If you purchased land, it might already be established with USDA’s Farm Service Agency (FSA) with a farm number on file. If not, FSA can help you register your farm.  To obtain a farm number, you’ll bring an official tax ID (Social Security number or an employer ID) and a property deed. If you do not own the land, bring a lease agreement to show you have control of the property to your FSA representative. If your operation is incorporated or an entity, you may also need to provide proof that you have signature authority and the legal ability to enter contracts with USDA. ****Access to Capital**** USDA can provide access to capital through its farm loans, which is a great resource when producers aren’t able to get a loan from a traditional lender. Loans can help with purchasing land or equipment or with operating costs, and FSA even offers microloans, which are especially popular among producers with smaller farms. For more information, [check out our Farm Loan Discovery Tool.](https://www.farmers.gov/fund/farm-loan-discovery-tool?utm_medium=email&utm_source=govdelivery) ****Conservation Practices**** We can help you make conservation improvements to your farm, which are good for your bottom line and your operation. We’ll help you develop a conservation plan as well as apply for financial assistance that’ll cover the bulk of the costs for implementing. To learn more about some of the conservation practices that we help producers with, [check out our Conservation at Work Video Series.](https://www.farmers.gov/conserve/conservation-at-work?utm_medium=email&utm_source=govdelivery)  If you purchase land, and you don’t want to farm all of it, you can look at either a conservation easement or managing for native shrubs and grasses through either the Agricultural Conservation Easement Program or Conservation Reserve Program (CRP). Easements are long-term, while a CRP contract is 10-15 years. These are good options for lands with land that is not optimal for production or sensitive lands like wetlands and grasslands.  **Additional Resources**  Depending on your farm, you may want to look at crop insurance. The USDA’s Risk Management Agency provides crop insurance to help you manage risks on your farm. There are [many types of insurance products available](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.rma.usda.gov%2FTopics%2FBeginning-Farmers%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cd4df7aecee2742d2401208d95b630c85%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641303344637706%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=s%2BJMcJI0fKwSpDxWdB540IKcZgxh3Ch7%2BfZVBefqJCg%3D&reserved=0) for a wide variety of production practices, including organic and sustainable agriculture.  Your local communities also have great resources for farmers including conservation districts, Rural Development, cooperative extensions, and different farming groups. To get started with USDA, contact your local USDA service center at PHONE NUMBER or EMAIL.     Is the Noninsured Crop Disaster Assistance Program Right for You? Farmers and ranchers rely on crop insurance to protect themselves from disasters and unforeseen events, but not all crops are insurable through the USDA’s Risk Management Agency. The Farm Service Agency’s (FSA) Noninsured Crop Disaster Assistance Program (NAP) provides producers another option to obtain coverage against disaster for these crops. NAP provides financial assistance to producers of non-insured crops impacted by natural disasters that result in lower yields, crop losses, or prevents crop planting.  Commercially produced crops and agricultural commodities for which crop insurance is not available are generally eligible for NAP. Eligible crops include those grown specifically for food, fiber, livestock consumption, biofuel or biobased products, or be commodities such as value loss crops like Christmas trees and ornamental nursery, honey, maple sap, and many others. Contact your FSA office to see which crops are eligible in your state and county.  Eligible causes of loss include drought, freeze, hail, excessive moisture, excessive wind or hurricanes, earthquake, flood. These events must occur during the NAP policy coverage period, before or during harvest, and the disaster must directly affect the eligible crop. For guidance on causes of loss not listed, contact your local FSA county office.  Interested producers must apply for coverage using FSA form [CCC-471](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fintranet.fsa.usda.gov%2Fdam%2Fffasforms%2Fcurrentforms.asp%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cd4df7aecee2742d2401208d95b630c85%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641303344647659%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=umGJcwSzwcjpJn%2F4t2rAVaVTEUEIbOyVQGFrstd2g%2Bw%3D&reserved=0), “Application for Coverage,” and pay the applicable service fee at the FSA office where their farm records are maintained. These must be filed by the application closing date. Closing dates vary by crop, so it is important to contact your local FSA office as soon as possible to ensure you don’t miss an application closing date.  At the time of application, each producer will be provided a copy of the [NAP Basic Provisions](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fintranet.fsa.usda.gov%2Fdam%2Fffasforms%2Fcurrentforms.asp%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cd4df7aecee2742d2401208d95b630c85%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641303344647659%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=umGJcwSzwcjpJn%2F4t2rAVaVTEUEIbOyVQGFrstd2g%2Bw%3D&reserved=0), which describes how NAP works and all the requirements you must follow to maintain NAP coverage. NAP participants must provide accurate annual reports of their production in non-loss years to ensure their NAP coverage is beneficial to their individual operation.  Producers are required to pay service fees which vary depending on the number of crops and number of counties your operation is located in. The NAP service fee is the lesser of $325 per crop or $825 per producer per administrative county, not to exceed a total of $1,950 for a producer with farming interests in multiple counties. Premiums also apply when producers elect higher levels of coverage with a maximum premium of $15,750 per person or legal entity depending on the maximum payment limitation that may apply to the NAP covered producer. The service fee can be waived for beginning, qualifying veteran, and limited resource farmers and rancher., These farmers and ranchers can also receive a 50 percent reduction in the premium.  For more detailed information on NAP, download the [NAP Fact Sheet](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2FAssets%2FUSDA-FSA-Public%2Fusdafiles%2FFactSheets%2Fnoninsured_crop_disaster_assistance_program-nap-fact_sheet.pdf%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cd4df7aecee2742d2401208d95b630c85%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641303344647659%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=dF3S6HV4zAxZEtQFxEi6kIqhE8cHIYLNGdee1BygpII%3D&reserved=0). To get started with NAP, we recommend you contact your [local USDA service center](https://www.farmers.gov/coronavirus/service-center-status?utm_medium=email&utm_source=govdelivery). | |
| USDA to Open Signup for the Conservation Reserve Program and CRP Grasslands in Early 2021 USDA today announced the 2021 signup periods for general Conservation Reserve Program (CRP) and CRP Grasslands offers. General signup for CRP will be open from January 4, 2021 to February 12, 2021; signup for CRP Grasslands runs from March 15, 2021 to April 23, 2021. Both programs are competitive and provide annual rental payments for land devoted to conservation purposes.  CRP and the many focused programs that come under it, like CRP Grasslands, are some of the most critical tools to help producers better manage their operations while conserving natural resources. CRP has proven to protect the Nation’s valuable resources. Next year’s signup gives farmers and ranchers an opportunity to enroll in CRP for the first time or continue their participation for another term.  Producers may apply by contacting their FSA office. Applying for FSA Direct Loans FSA 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. Applying for FSA Guaranteed Loans FSA guaranteed loans allow lenders to provide agricultural credit to farmers who do not meet the lender's normal underwriting criteria. Farmers and ranchers apply for a guaranteed loan through a lender, and the lender arranges for the guarantee. FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. Guaranteed loans can be used for both farm ownership and operating purposes.  Guaranteed farm ownership loans can be used to purchase farmland, construct or repair buildings, develop farmland to promote soil and water conservation or to refinance debt.  Guaranteed operating loans can be used to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance and other operating expenses.  FSA can guarantee farm ownership and operating loans up to $1,776,000. 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.  For more information on guaranteed loans, contact your local] County USDA Service Center or visit [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%7Cd4df7aecee2742d2401208d95b630c85%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641303344657618%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=XXVdHLOQD42eiaxFt%2BgBsEZ4A%2BMyw%2By9QSpIBUMn9Zs%3D&reserved=0). Applying for Youth Loans The Farm Service Agency (FSA) makes loans to youth to establish and operate agricultural 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 $5,000.  **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 * 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 advisorThe project supervisor must recommend the youth loan applicant, along with providing adequate supervision.   For help preparing the application forms, contact your local County USDA Service Center a or visit [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%7Cd4df7aecee2742d2401208d95b630c85%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641303344657618%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=XXVdHLOQD42eiaxFt%2BgBsEZ4A%2BMyw%2By9QSpIBUMn9Zs%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.  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](http://www.farmers.gov/coronavirus?utm_medium=email&utm_source=govdelivery).  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). |