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| November 2020NL MastheadHaving trouble viewing this email? [View it as a Web page](https://content.govdelivery.com/accounts/USFSA/bulletins/2ebfcab).* [Disaster Set-Aside (DSA) Program for Farm Loan Borrowers](#link_1)
* [More than $7 Billion Paid in Second Round of USDA Coronavirus Food Assistance Program](#link_2)
* [Applying for Beginning Farmer Loans](#link_3)
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* [Update Your Records](#link_5)

Maine FSA Newsletter |
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| Maine Farm Service Agency967 Illinois Ave, Suite 2 Bangor, ME  04401207-990-9140  [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%7Cd94767acc0554a33701108d95b62ec0b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641302691659915%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=k2yC15GyGhC0ZCw4c6MlmbejA4gjgFtuVII1D2yhDlg%3D&reserved=0)**State Executive Director:**David R. Lavway, SED**State Committee:**Sue McCrumHeath MillerNancy Ricker    Dave TuttleFred FlewellingTo 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%7Cd94767acc0554a33701108d95b62ec0b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641302691659915%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=k2yC15GyGhC0ZCw4c6MlmbejA4gjgFtuVII1D2yhDlg%3D&reserved=0)     | Disaster Set-Aside (DSA) Program for Farm Loan BorrowersFarm Service Agency (FSA) borrowers with farms located in designated primary or contiguous disaster areas who are unable to make their scheduled FSA loan payments should consider the Disaster Set-Aside (DSA) program.DSA is available to producers who suffered losses as a result of a natural disaster and relieves immediate and temporary financial stress. FSA is authorized to consider setting aside the portion of a payment/s needed for the operation to continue on a viable scale.Borrowers must have at least two years left on the term of their loan in order to qualify.Borrowers have eight months from the date of the disaster designation to submit a complete application. The application must include a written request for DSA signed by all parties liable for the debt along with production records and financial history for the operating year in which the disaster occurred. FSA may request additional information from the borrower in order to determine eligibility.All farm loans must be current or less than 90 days past due at the time the DSA application is complete. Borrowers may not set aside more than one installment on each loan.The amount set-aside, including interest accrued on the principal portion of the set-aside, is due on or before the final due date of the loan.For more information, contact your [NAME] your local county FSA office 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%7Cd94767acc0554a33701108d95b62ec0b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641302691669867%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=V8EKANRMRmVZZjWuGs8qWzMuItJmpR9LHW7midDbKZU%3D&reserved=0).More than $7 Billion Paid in Second Round of USDA Coronavirus Food Assistance ProgramUSDA announced that in the first month of the application period, the Farm Service Agency (FSA) approved more than $7 billion in payments to producers in the second round of the Coronavirus Food Assistance Program. CFAP 2 provides agricultural producers with financial assistance to help absorb some of the increased marketing costs associated with the COVID-19 pandemic.Since CFAP 2 enrollment began on September 21, FSA has approved more than 443,000 applications. The top five states for payments are Iowa, Nebraska, Minnesota, Illinois and Kansas. USDA has released a [data dashboard](http://www.farmers.gov/cfap/data?utm_medium=email&utm_source=govdelivery) on application progress and program payments and will release further updates each Monday at 2:00 p.m. ET. The report can be viewed at [farmers.gov/cfap](http://www.farmers.gov/cfap/?utm_medium=email&utm_source=govdelivery).Through CFAP 2, USDA is making available up to $14 billion for agricultural producers who continue to face market disruptions and associated costs because of COVID-19. CFAP 2 is a separate program from the first iteration of CFAP (CFAP 1). Farmers and ranchers who participated in CFAP 1 will not be automatically enrolled and must complete a new application for CFAP 2. FSA will accept CFAP 2 applications through December 11, 2020.**Eligible Commodities**CFAP 2 supports eligible producers of row crops, livestock, specialty crops, dairy, aquaculture, and many other commodities, including many that were ineligible for CFAP 1. FSA’s [CFAP 2 Eligible Commodities Finder](http://www.farmers.gov/cfap/tool?utm_medium=email&utm_source=govdelivery) makes finding eligible commodities and payment rates simple. Access this tool and other resources at [farmers.gov/cfap](http://www.farmers.gov/cfap?utm_medium=email&utm_source=govdelivery).**Getting Help from FSA**New customers seeking one-on-one support with the CFAP 2 application process can call 877-508-8364 to speak directly with a USDA employee ready to offer general assistance. This is a recommended first step before a producer engages the team at the FSA county office at their local USDA Service Center.FSA offers multiple options for producers to apply for CFAP 2. Producers with an eAuthentication account can apply online through the CFAP 2 Application Portal. Also available is a payment calculator and application generator that is an Excel workbook that allows producers to input information specific to their operation to determine estimated payments and populate the application form, which can be printed, signed, and submitted to the local FSA office. Producers can also download the CFAP 2 application and other eligibility forms from [farmers.gov/cfap](http://www.farmers.gov/cfap/?utm_medium=email&utm_source=govdelivery). Producers of acreage-based commodities will use acreage and yield information provided by FSA through the annual acreage reporting process. Producers have the option to complete their application by working directly with their local FSA staff or online through the CFAP 2 Application Portal.CFAP 2 is not a loan program, and there is no cost to apply.**More Information**To find the latest information on CFAP 2, visit [farmers.gov/CFAP](http://www.farmers.gov/cfap/?utm_medium=email&utm_source=govdelivery) or call 877-508-8364.  |

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| Applying for Beginning Farmer LoansThe Farm Service Agency (FSA) assists beginning farmers to finance agricultural enterprises. Under these designated farm loan programs, FSA can provide financing to eligible applicants through either direct or guaranteed loans. FSA defines a beginning farmer as a person who:* Has operated a farm for not more than 10 years
* Will materially and substantially participate in the operation of the farm
* Agrees to participate in a loan assessment, borrower training and financial management program sponsored by FSA
* Does not own a farm in excess of 30 percent of the county’s average size farm.
* For more information contact, contact your local  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%7Cd94767acc0554a33701108d95b62ec0b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641302691669867%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=V8EKANRMRmVZZjWuGs8qWzMuItJmpR9LHW7midDbKZU%3D&reserved=0).

Dairy Margin Coverage Program Enrollment for 2021 Opens Oct. 13The U.S. Department of Agriculture (USDA) will begin accepting applications for the [Dairy Margin Coverage](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Ffarm-bill%2Ffarm-safety-net%2Fdairy-programs%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cd94767acc0554a33701108d95b62ec0b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641302691679819%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=9bLepEGnYTJMGceJ%2FofYWwkDC0xCvyPlvkfXgPVD0uI%3D&reserved=0) (DMC) program on Tuesday, October 13, 2020 for 2021 enrollment.Signup runs through Dec. 11, 2020. DMC is a voluntary risk management program that offers protection to dairy producers when the difference between the all-milk price and the average feed price (the margin) falls below a certain dollar amount selected by the producer. DMC payments triggered for seven months in 2019 and three months so far in 2020. More than 23,000 operations enrolled in DMC in 2019, and more than 13,000 in 2020.To determine the appropriate level of coverage for a specific dairy operation, producers can utilize the recently updated online dairy decision tool. The [decision tool](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fdairymarkets.org%2Fdmc%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cd94767acc0554a33701108d95b62ec0b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641302691679819%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=dgn4XtVX%2B04z8j%2BDqBhxLrhSXqq2jmQCXw0jLhfRNtM%3D&reserved=0) is designed to assist producers with calculating total premium costs and administrative fees associated with participation in DMC. An [informational video](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fdairymarkets.org%2Fdmc%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cd94767acc0554a33701108d95b62ec0b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641302691689769%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=wJbuh34fnUyVVZx65cIRbez5EWHyyIZlt9qeALjElkU%3D&reserved=0) is available, too.  Improvements to the decision tool, made in cooperation with representatives from the University of Minnesota and University of Wisconsin, include historical analysis that illustrates what DMC indemnity payments might have been had the program been available over the previous two decades.  The analysis indicates that over the course of time, DMC payments made to producers exceed premiums paid. These decision tool enhancements provide a more comprehensive decision support experience for producers considering DMC. In addition to DMC, USDA offers a variety of programs that have helped dairy producers, including insurance, disaster assistance, and conservation programs. Most recently, the Coronavirus Food Assistance Program 1 provided $1.75 billion in direct relief to dairy producers who faced price declines and additional marketing costs due to COVID-19 in early 2020. Now, signup is underway for the Coronavirus Food Assistance Program 2, which provides another round of assistance for dairy producers and many other eligible producers.For more information, visit [farmers.gov DMC webpage](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Ffarm-bill%2Ffarm-safety-net%2Fdairy-programs%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cd94767acc0554a33701108d95b62ec0b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641302691689769%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=ADOVRxeir0Xaj9ujKd1n7YLZEgA3l6N1sEEV0uxWiu4%3D&reserved=0), or contact your local USDA Service Center. To locate your local FSA office, visit [farmers.gov/service-center-locator](https://www.farmers.gov/service-center-locator?utm_medium=email&utm_source=govdelivery). USDA Microloans Help Farmers Purchase Farmland and Improve PropertyFarmers can use USDA farm ownership microloans to buy and improve property. These microloans are especially helpful to beginning or underserved farmers, U.S. veterans looking for a career in farming, and those who have small and mid-sized farming operations.Microloans have helped farmers and ranchers with operating costs, such as feed, fertilizer, tools, fencing, equipment, and living expenses since 2013.Microloans can also help with farmland and building purchases and soil and water conservation improvements. FSA designed the expanded program to simplify the application process, expand eligibility requirements and expedite smaller real estate loans to help farmers strengthen their operations. Microloans provide up to $50,000 to qualified producers and can be issued to the applicant directly from the USDA Farm Service Agency (FSA).To learn more about the FSA microloan program, contact your County USDA Service Center or visit [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%7Cd94767acc0554a33701108d95b62ec0b%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641302691699731%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=DJ3WbSKyrc2ws0J0Ev5LU255TDFrRZwSyjInDr%2BbbX0%3D&reserved=0).Update Your RecordsFSA is cleaning up our producer record database and needs your help. Please report any changes of address, zip code, phone number, email address or an incorrect name or business name on file to our office. You should also report changes in your farm operation, like the addition of a farm by lease or purchase. You should also report any changes to your operation in which you reorganize to form a Trust, LLC or other legal entity. FSA and NRCS program participants are required to promptly report changes in their farming operation to the County Committee in writing and to update their Farm Operating Plan on form CCC-902.To update your records, contact your local county FSA Office. 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). |

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