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| US Department of Agriculture |
| **Maine USDA Service Center Newsletter** September 2023 |
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| [**Farm Service Agency**](https://fsa.usda.gov/?utm_medium=email&utm_source=govdelivery)**|**[**Natural Resources Conservation Service**](https://www.nrcs.usda.gov/wps/portal/nrcs/site/national/home/?utm_medium=email&utm_source=govdelivery)**|**[**Risk Management Agency**](https://rma.usda.gov/?utm_medium=email&utm_source=govdelivery) |
| **In This Issue:*** [Dates to Remember](https://content.govdelivery.com/accounts/USDAFARMERS/bulletins/3704b9c#link_7)
* [Reminder of Inflation Reduction Act Assistance for Qualifying Direct Farm Loan Programs Borrowers](https://content.govdelivery.com/accounts/USDAFARMERS/bulletins/3704b9c#link_12)
* [USDA Offers Disaster Assistance for Producers Facing Inclement Weather](https://content.govdelivery.com/accounts/USDAFARMERS/bulletins/3704b9c#link_2)
* [Communication Is Key in Lending](https://content.govdelivery.com/accounts/USDAFARMERS/bulletins/3704b9c#link_11)
* [Maintaining Good Credit History](https://content.govdelivery.com/accounts/USDAFARMERS/bulletins/3704b9c#link_1)
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* [Reminders for FSA Direct and Guaranteed Borrowers with Real Estate Security](https://content.govdelivery.com/accounts/USDAFARMERS/bulletins/3704b9c#link_8)
* [FSA Outlines MAL and LDP Policy](https://content.govdelivery.com/accounts/USDAFARMERS/bulletins/3704b9c#link_3)

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**Dates to Remember**

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| **Oct 2** | [Noninsured Crop Disaster Assistance Program (NAP)](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/2023/fsa_nap_noninsuredcropdisasterassistance_factsheet_2023.pdf?utm_medium=email&utm_source=govdelivery) Coverage Deadline for Perennial Forages and Value Loss Crops (Includes Aquaculture, Christmas trees, Turfgrass sod) |
| **Oct 2** | Acreage Reporting Deadline for value loss/controlled environment crops for subsequent year (except nursery). Includes Mollusk, Christmas trees, floriculture and turf grass sod. |
| **Oct 9** | All Offices Closed for Federal Holiday |
| **Oct 16** | Deadline to Apply for [Milk Loss Program](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/emergency-relief-program/pdfs/mlp_factsheet_2023.pdf?utm_medium=email&utm_source=govdelivery) |
| **Oct 31** | [Organic Certification Cost Share Program](https://www.fsa.usda.gov/programs-and-services/occsp/index?utm_medium=email&utm_source=govdelivery) (OCCSP) Deadline |
| **Oct 31** | Deadline to apply for [Inflation Reduction Act Section 22007 – Discrimination Financial Assistance Program](https://22007apply.gov/?utm_medium=email&utm_source=govdelivery) |
| **Nov 20** | [Noninsured Crop Disaster Assistance Program (NAP)](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/2023/fsa_nap_noninsuredcropdisasterassistance_factsheet_2023.pdf?utm_medium=email&utm_source=govdelivery) Coverage Deadline for perennial fruits and vegetables including strawberries, asparagus, apples, peaches, etc. |
| **Jan 30, 2024** | Emergency Assistance for Livestock, Honeybees, and Farm Raised Fish Program (ELAP) Notice of Loss and Application for Payment deadline  |

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**Reminder of Inflation Reduction Act Assistance for Qualifying Direct Farm Loan Programs Borrowers**FSA borrowers who have concerns about making their upcoming direct FSA loan installment payment or who have already missed a recent installment payment may be eligible for assistance with cash flow concerns. Borrowers can contact their local FSA office or the FSA Call Center at 877-508-8364 between 8 a.m. and 7 p.m. ET to inquire about eligibility.

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**USDA Offers Disaster Assistance for Producers Facing Inclement Weather**

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| Tomato Disaster Wet NJSevere weather events create significant challenges and often result in catastrophic loss for agricultural producers. Despite every attempt to mitigate risk, your operation may suffer losses. USDA offers several programs to help with recovery.**Risk Management**For producers who have risk protection through [Federal Crop Insurance](https://www.rma.usda.gov/Federal-Crop-Insurance-Corporation?utm_medium=email&utm_source=govdelivery)or the [Noninsured Crop Disaster Assistance Program](https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/noninsured-crop-disaster-assistance/index?utm_medium=email&utm_source=govdelivery) (NAP), we want to remind you to report crop damage to your crop insurance agent or the local Farm Service Agency (FSA) office.If you have crop insurance, contact your agency within 72 hours of discovering damage and be sure to follow up in writing within 15 days. If you have NAP coverage, file a Notice of Loss (also called Form CCC-576) within 15 days of loss becoming apparent, except for hand-harvested crops, which should be reported within 72 hours.**Disaster Assistance**USDA also offers disaster assistance programs, which is especially important to livestock, fruit and vegetable, specialty and perennial crop producers who have fewer [risk management options](https://www.rma.usda.gov/Topics/Specialty-Crops?utm_medium=email&utm_source=govdelivery).First, the [Livestock Indemnity Program](https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/livestock-indemnity/index?utm_medium=email&utm_source=govdelivery) (LIP) and [Emergency Assistance for Livestock, Honeybee and Farm-raised Fish Program](https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/emergency-assist-for-livestock-honey-bees-fish/index?utm_medium=email&utm_source=govdelivery) (ELAP) reimburses producers for a portion of the value of livestock, poultry and other animals that died as a result of a qualifying natural disaster event or for loss of grazing acres, feed and forage. And, the [Livestock Forage Disaster Program](https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/livestock-forage/index?utm_medium=email&utm_source=govdelivery) (LFP) provides assistance to producers of grazed forage crop acres that have suffered crop loss due to a qualifying drought.  Livestock producers suffering the impacts of drought can also request [Emergency Haying and Grazing](https://www.fsa.usda.gov/programs-and-services/conservation-programs/conservation-reserve-program/emergency-haying-and-grazing/index?utm_medium=email&utm_source=govdelivery) on Conservation Reserve Program (CRP) acres.Next, the [Tree Assistance Program](https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/tree-assistance-program/index?utm_medium=email&utm_source=govdelivery)(TAP) provides cost share assistance to rehabilitate and replant tree, vines or shrubs loss experienced by orchards and nurseries. This complements NAP or crop insurance coverage, which cover the crop but not the plants or trees in all cases.For LIP and ELAP, you will need to file a Notice of Loss for livestock and grazing or feed losses within 30 days and honeybee losses within 15 days. For TAP, you will need to file a program application within 90 days.**Documentation**It’s critical to keep accurate records to document all losses following this devastating cold weather event. Livestock producers are advised to document beginning livestock numbers by taking time and date-stamped video or pictures prior to after the loss.Other common documentation options include:* Purchase records
* Production records
* Vaccination records
* Bank or other loan documents
* Third-party certification

**Other Programs**The [Emergency Conservation Program](http://www.fsa.usda.gov/programs-and-services/conservation-programs/emergency-conservation/index?utm_medium=email&utm_source=govdelivery) and [Emergency Forest Restoration Program](https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/emergency-forest-restoration/index?utm_medium=email&utm_source=govdelivery) can assist landowners and forest stewards with financial and technical assistance to restore damaged farmland or forests.Additionally, FSA offers a variety of loans available including emergency loans that are triggered by disaster declarations and operating loans that can assist producers with credit needs.  You can use these loans to replace essential property, purchase inputs like livestock, equipment, feed and seed, or refinance farm-related debts, and other needs.Meanwhile, USDA’s Natural Resources Conservation Service (NRCS) provides financial resources through its [Environmental Quality Incentives Program](https://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/financial/eqip/?utm_medium=email&utm_source=govdelivery) to help with immediate needs and long-term support to help recover from natural disasters and conserve water resources. Assistance may also be available for emergency animal mortality disposal from natural disasters and other causes.**Additional Resources**Additional details – including payment calculations – can be found on our [NAP](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/noninsured_crop_disaster_assistance_program-nap-fact_sheet.pdf?utm_medium=email&utm_source=govdelivery), [ELAP,](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/2022/fsa_elap_generalfactsheet-22.pdf?utm_medium=email&utm_source=govdelivery)[LIP](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/livestock_indemnity_program_lip-fact_sheet.pdf?utm_medium=email&utm_source=govdelivery), and [TAP](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/tree_assistance_program-tap-fact_sheet.pdf?utm_medium=email&utm_source=govdelivery) fact sheets. On farmers.gov, the [Disaster Assistance Discovery Tool](https://www.farmers.gov/node/28989?utm_medium=email&utm_source=govdelivery), [Disaster-at-a-Glance fact sheet](https://www.farmers.gov/sites/default/files/2020-04/FSA_DisasterAssistance_at_a_glance_brochure_.pdf?utm_medium=email&utm_source=govdelivery), and [Farm Loan Discovery Tool](https://www.farmers.gov/fund/farm-loan-discovery-tool?utm_medium=email&utm_source=govdelivery) can help you determine program or loan options.While we never want to have to implement disaster programs, we are here to help. To file a Notice of Loss or to ask questions about available programs, contact your local USDA Service Center. All[USDA Service Centers](https://www.farmers.gov/service-center-locator?utm_medium=email&utm_source=govdelivery) are open for business, including those that restrict in-person visits or require appointments because of the pandemic. |

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**Communication Is Key in Lending**Farm Service Agency (FSA) is committed to providing our farm loan borrowers the tools necessary to be successful. FSA staff will provide guidance and counsel from the loan application process through the borrower’s graduation to commercial credit. While it is FSA’s commitment to advise borrowers as they identify goals and evaluate progress, it is crucial for borrowers to communicate with their farm loan staff when changes occur. It is the borrower’s responsibility to alert FSA to any of the following:* Any proposed or significant changes in the farming operation
* Any significant changes to family income or expenses
* The development of problem situations
* Any losses or proposed significant changes in security

If a farm loan borrower can’t make payments to suppliers, other creditors, or FSA on time, contact your farm loan staff immediately to discuss loan servicing options.For more information on FSA farm loan programs, contact your local County USDA Service Center or visit [fsa.usda.gov](http://www.fsa.usda.gov/?utm_medium=email&utm_source=govdelivery).

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**Maintaining Good Credit History**Farm Service Agency (FSA) is committed to providing our farm loan borrowers the tools necessary to be successful. FSA staff will provide guidance and counsel from the loan application process through the borrower’s graduation to commercial credit. While it is FSA’s commitment to advise borrowers as they identify goals and evaluate progress, it is crucial for borrowers to communicate with their farm loan staff when changes occur. It is the borrower’s responsibility to alert FSA to any of the following:* Any proposed or significant changes in the farming operation
* Any significant changes to family income or expenses
* The development of problem situations
* Any losses or proposed significant changes in security

If a farm loan borrower can’t make payments to suppliers, other creditors, or FSA on time, contact your farm loan staff immediately to discuss loan servicing options.For more information on FSA farm loan programs, contact your local County USDA Service Center or visit [fsa.usda.gov](http://www.fsa.usda.gov/?utm_medium=email&utm_source=govdelivery).Farm 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, local County USDA Service Center   or visit [fsa.usda.gov](http://www.fsa.usda.gov/?utm_medium=email&utm_source=govdelivery).

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**Filing CCC-941 Adjusted Gross Income Certifications**If you have experienced delays in receiving Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) payments, Loan Deficiency Payments (LDPs) and Market Gains on Marketing Assistance Loans (MALs), it may be because you have not filed form CCC-941, *Adjusted Gross Income Certification*.If you don’t have a valid CCC-941 on file for the applicable crop year you will not receive payments. All farm operator/tenants/owners who have not filed a CCC-941 and have pending payments should IMMEDIATELY file the form with their recording county FSA office. Farm operators and tenants are encouraged to ensure that their landowners have filed the form.FSA can accept the CCC-941 for 2018, 2019, 2020, 2021, and 2022. Unlike the past, you must have the CCC-941 certifying your AGI compliance before any payments can be issued.

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**Reminders for FSA Direct and Guaranteed Borrowers with Real Estate Security**Farm 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://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/Farm-Loan-Programs/pdfs/loan-servicing/fsa_farm_%20loan_compass.pdf?utm_medium=email&utm_source=govdelivery).

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**FSA Outlines MAL and LDP Policy**Marketing Assistance Loans (MALs) and Loan Deficiency Payments (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](http://forms.sc.egov.usda.gov/efcommon/eFileServices/eFormsAdmin/CCC0633EZ_140328V03.pdf?utm_medium=email&utm_source=govdelivery), 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://www.fsa.usda.gov/?utm_medium=email&utm_source=govdelivery).

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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.

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**Maine /USDA Service Center**967 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 |  **Natural Resources Conservation Service**Matt Walker, 207- 990-9585State Conservationist matt.walker@usda.govWebsite:  [www.me.nrcs.usda.gov](https://gcc02.safelinks.protection.outlook.com/?data=04%7C01%7C%7Cecf13b99f97a4d0461ef08d95e52a382%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637644531287399906%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&reserved=0&sdata=k%2FGUSE%2BxyQzc6mcY5FvrM%2FFlsnwWF9VVXRug3AOENBE%3D&url=http%3A%2F%2Fwww.me.nrcs.usda.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&utm_medium=email&utm_source=govdelivery)  |
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