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| US Department of Agriculture |
| **Maine USDA Service Center Newsletter**  August 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:*** [The Maine Message](https://admin.govdelivery.com/accounts/USDAFARMERS/bulletins?sortdesc=bulletinsort-sent_at&state=sent#link_6)
* [Dates to Remember](https://admin.govdelivery.com/accounts/USDAFARMERS/bulletins?sortdesc=bulletinsort-sent_at&state=sent#link_7)
* [USDA Offers Flood Impacted Maine Farmers and Ranchers Immediate Disaster Assistance](https://admin.govdelivery.com/accounts/USDAFARMERS/bulletins?sortdesc=bulletinsort-sent_at&state=sent#link_12)
* [Inflation Reduction Act Section 22007 – Discrimination Financial Assistance Program Now Accepting Applications](https://admin.govdelivery.com/accounts/USDAFARMERS/bulletins?sortdesc=bulletinsort-sent_at&state=sent#link_11)
* [Disaster Set-Aside Program for Farm Loan Borrowers](https://admin.govdelivery.com/accounts/USDAFARMERS/bulletins?sortdesc=bulletinsort-sent_at&state=sent#link_9)
* [Overview of Emergency Disaster Declarations and Designations](https://admin.govdelivery.com/accounts/USDAFARMERS/bulletins?sortdesc=bulletinsort-sent_at&state=sent" \l "link_1)
* [USDA Expands Eligibility, Enhances Benefits for Key Disaster Programs](https://admin.govdelivery.com/accounts/USDAFARMERS/bulletins?sortdesc=bulletinsort-sent_at&state=sent#link_5)
* [USDA Announces Streamlined Guaranteed Loans and Additional Lender Category for Small-Scale Operators](https://admin.govdelivery.com/accounts/USDAFARMERS/bulletins?sortdesc=bulletinsort-sent_at&state=sent#link_8)
* [Report Banking Changes to FSA](https://admin.govdelivery.com/accounts/USDAFARMERS/bulletins?sortdesc=bulletinsort-sent_at&state=sent#link_3)

**The Maine Message**When I think of a “Farmers Market”, I think of an opportunity for producers to take pride in their products, to reach/develop/maintain new markets, and to support their communities by providing access to fresh, healthy, local food.  Earlier this month, Secretary of Agriculture Vilsack proclaimed August 6-12, 2023, as National Farmers Market week to celebrate the growth and impact of farmers markets and the vital role in America’s food supply chain.  My weekly visit to a local farmers market has become one of my favorite weekend activities!  If you have not visited one recently, check here for one near you [Maine Farmers Markets](http://mainefarmersmarkets.org/shoppers/markets-by-day/?gclid=CjwKCAjwivemBhBhEiwAJxNWN2Xg3OeQ47_KohobXZT0KI6BcsO2ghkDKNZXCYgdjjKUejaPNeCyNxoCCAUQAvD_BwE&utm_medium=email&utm_source=govdelivery) and make a plan to support your local farmers.Due to ongoing excessive rainfall and flooding experienced in the northeast, FSA and RMA have authorized policy flexibilities for key disaster assistance programs and crop insurance to aid Northeast agricultural operations that have been significantly impacted.  Please see the article below for more detailed information.The application period is now open for a new financial assistance program under Section 22007 of the Inflation Reduction Act (IRA), for farmers, ranchers, and forest landowners who experienced discrimination in USDA farm lending programs prior to January 2021. The application process will close on October 31. Borrowers will have the option to apply for assistance online via [22007apply.gov](https://22007apply.gov/?utm_medium=email&utm_source=govdelivery) or through a paper-based form.Details about the program, including an application and e-filing portal, are available at [22007apply.gov](https://22007apply.gov/?utm_medium=email&utm_source=govdelivery) . The website includes an English and Spanish language application that applicants can download or submit via an e-filing portal, information on how to obtain technical assistance in-person or virtually, and additional resources and details about the program. Applicants can also call the free call center at 1-800-721-0970, or visit one of several dozen brick-and-mortar offices the program has set up around the country. Locations are provided on the program website and vendors will update the local events schedule with more information as it becomes available. **It is important to note that filing an application is FREE and does not require a lawyer**.For additional information on any of the above items, please contact your local FSA Office.Sherry Hamel signature file***Sherry Hamel, State Executive Director***

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**Dates to Remember**

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| **Sept 30** | 2024 Non-Insurable Crop Disaster Assistance Program coverage  deadline for Perennial Forages and Value Loss Crops (Includes Aquaculture, Christmas trees, Turfgrass sod) |
| **Nov 1** | Organic Certification Cost Share Program -[OCCSP](https://www.fsa.usda.gov/programs-and-services/occsp/index?utm_medium=email&utm_source=govdelivery) webpage |
| **Jan 31, 2024** | Food Safety Certification from Specialty Crop Program |
| **Ongoing** | [**Conservation Reserve Program (CRP) - Continuous**](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/crp-continuous-enrollment-period-factsheet.pdf?utm_medium=email&utm_source=govdelivery) Enrollment  |

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**USDA Offers Flood Impacted Maine Farmers and Ranchers Immediate Disaster Assistance**Maine Farm Service Agency (FSA) offers disaster assistance and low-interest loan programs to assist you in your recovery efforts following recent heavy rains and flooding. Available programs and loans include:* **Non-Insured Crop Disaster Assistance Program (NAP)**- provides financial assistance to producers of non-insurable crops when low yields, loss of inventory, or prevented planting occur due to natural disasters including excessive wind and qualifying drought (includes native grass for grazing).
* **Livestock Indemnity Program (LIP)**- offers payments to eligible producers for livestock death losses in excess of normal mortality due to adverse weather.
* **Tree Assistance Program (TAP)**– provides assistance to eligible orchardists and nursery tree growers for qualifying tree, shrub and vine losses due to natural disaster.
* **Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP)**- provides emergency relief for losses due to feed or water shortages, disease, adverse weather, or other conditions, which are not adequately addressed by other disaster programs.
* **Emergency Loan Program**– available to producers with agriculture operations located in a county under a primary or contiguous Secretarial Disaster designation. These low interest loans help producers recover from production and physical losses due to flooding.
* **Emergency Conservation Program (ECP)**- provides emergency funding for farmers and ranchers to rehabilitate land severely damaged by natural disasters; includes fence loss.

To establish or retain FSA program eligibility, you must report prevented planting and failed acres (crops and grasses). Prevented planting acreage must be reported on form *FSA-576, Notice of Loss*, no later than 15 calendar days after the final planting date as established by FSA and Risk Management Agency (RMA).For more information on these programs, contact your local County USDA Service Center or visit [fsa.usda.gov/disaster](http://www.fsa.usda.gov/disaster?utm_medium=email&utm_source=govdelivery).

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**Inflation Reduction Act Section 22007 – Discrimination Financial Assistance Program Now Accepting Applications**On July 7, USDA and its partner vendors announced the opening of the application period for Section 22007 of the Inflation Reduction Act (IRA), which directs USDA to provide financial assistance to farmers, ranchers, and forest landowners who experienced discrimination in USDA farm lending programs prior to January 2021. The opening of the application process is an important step in delivering on USDA’s commitment of providing financial assistance to those who have faced discrimination in USDA farm lending programs. The application process is open now and will close on October 31. Borrowers will have the option to apply for assistance online via [22007apply.gov](https://22007apply.gov/?utm_medium=email&utm_source=govdelivery) or through a paper-based form.Details about the program, including an application and e-filing portal, are available at [22007apply.gov](https://22007apply.gov/?utm_medium=email&utm_source=govdelivery). The website includes an English and Spanish language application that applicants can download or submit via an e-filing portal, information on how to obtain technical assistance in-person or virtually, and additional resources and details about the program. Applicants can also call the free call center at 1-800-721-0970, or visit one of several dozen brick-and-mortar offices the program has set up around the country. Locations are provided on the program website and vendors will update the local events schedule with more information as it becomes available. It is important to note that filing an application is FREE and does not require a lawyer.Farmers, ranchers, and forest landowners who experienced discrimination by USDA in its farm loan programs prior to January 1, 2021, and/or are currently debtors with assigned or assumed USDA farm loan debt that was the subject of USDA discrimination that occurred prior to January 1, 2021, are eligible for this program. Under the planned timeline, applications will be reviewed in November and December, with payments reaching recipients soon thereafter. Importantly, applicants should know that the application process is not on a first come, first served, basis. All applications received or postmarked before the October 31 deadline will be considered.To support producers throughout the application process, USDA is ensuring that organizations with extensive experience conducting outreach to farm organizations are able to support individuals who may be eligible for the program. These groups include [AgrAbility](https://gcc02.safelinks.protection.outlook.com/?data=05%7C01%7C%7C1ddd46a1211749a73bdc08db7e284c0f%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C638242483755337218%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&reserved=0&sdata=ilpmEmVO9OVIqqYB7bAcWAns0JUGeRaX7IOlnrUQfqY%3D&url=http%3A%2F%2Fwww.agrability.org%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&utm_medium=email&utm_source=govdelivery), the [Farmer Veteran Coalition](https://gcc02.safelinks.protection.outlook.com/?data=05%7C01%7C%7C1ddd46a1211749a73bdc08db7e284c0f%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C638242483755337218%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&reserved=0&sdata=IeUAgzsyn0xSurbXnqivJhb9bY6kZyIkXO%2FkQ8Ju8G0%3D&url=https%3A%2F%2Ffarmvetco.org%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&utm_medium=email&utm_source=govdelivery), [Farmers’ Legal Action Group](https://gcc02.safelinks.protection.outlook.com/?data=05%7C01%7C%7C1ddd46a1211749a73bdc08db7e284c0f%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C638242483755337218%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&reserved=0&sdata=7gsFxM8O6TDtlzGWe%2BBlmjlr175JHUsIgEEL60ci84E%3D&url=http%3A%2F%2Fwww.flaginc.org%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&utm_medium=email&utm_source=govdelivery), [Federation of Southern Cooperatives](https://gcc02.safelinks.protection.outlook.com/?data=05%7C01%7C%7C1ddd46a1211749a73bdc08db7e284c0f%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C638242483755337218%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&reserved=0&sdata=8VnPveQbex93k5QzgUowr8laO6WEAcDXnttawkre884%3D&url=https%3A%2F%2Fwww.federation.coop%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&utm_medium=email&utm_source=govdelivery), [Intertribal Agriculture Council](https://gcc02.safelinks.protection.outlook.com/?data=05%7C01%7C%7C1ddd46a1211749a73bdc08db7e284c0f%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C638242483755337218%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&reserved=0&sdata=1xhd%2FzXeViuWLnkw8bUYzolyrOEIyYf%2FWSqoShOUvCE%3D&url=https%3A%2F%2Fwww.indianag.org%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&utm_medium=email&utm_source=govdelivery), [Land Loss Prevention Program, National Young Farmers Coalition](https://gcc02.safelinks.protection.outlook.com/?data=05%7C01%7C%7C1ddd46a1211749a73bdc08db7e284c0f%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C638242483755337218%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&reserved=0&sdata=udVA0%2ByJFmUlOKsXiN8sN0R%2F4gEi752bD3MNhx2Wq6c%3D&url=https%3A%2F%2Fwww.youngfarmers.org%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&utm_medium=email&utm_source=govdelivery), and [Rural Coalition.](https://gcc02.safelinks.protection.outlook.com/?data=05%7C01%7C%7C1ddd46a1211749a73bdc08db7e284c0f%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C638242483755337218%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&reserved=0&sdata=4OH4ppdtqkqSN5Y3np1GxaEeGakMC3MLD6WH84ujy%2BU%3D&url=https%3A%2F%2Fwww.ruralco.org%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&utm_medium=email&utm_source=govdelivery) In standing up this program, USDA has become aware of some lawyers and groups spreading misleading information about the discrimination assistance process, pressuring people to sign retainer agreements, and asking people to fill out forms with private and sensitive information. The official application process and filling out an application is **free**and does not require a lawyer. For more information, please visit [22007apply.gov.](https://usdagcc-my.sharepoint.com/personal/john_parker_usda_gov/Documents/22007apply.gov?utm_medium=email&utm_source=govdelivery)  If you want to get weekly updates on the program’s events and progress, there’s a button there to subscribe to a weekly newsletter.

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**Disaster Set-Aside Program for Farm Loan Borrowers**

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| Flooded Corn fieldFarm 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 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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**Overview of Emergency Disaster Declarations and Designations**Farmers and ranchers know all too well that natural disasters can be a common, and likely a costly, variable to their operation. The Farm Service Agency (FSA) has emergency assistance programs to provide assistance when disasters strike, and for some of those programs, a disaster designation may be the eligibility trigger.FSA administers four types of disaster designations.**USDA Secretarial Disaster Designation*** The designation process can be initiated by individual farmers, local government officials, State governors, State agriculture commissions, tribal councils or the FSA State Executive Director
* This designation is triggered by a 30-percent or greater production loss to at least one crop because of a natural disaster, or at least one producer who sustained individual losses because of a natural disaster and is unable to obtain commercial financing to cover those losses
* In 2012, USDA developed a fast-track process for disaster declarations for severe drought. This provides for a nearly automatic designation when, during the growing season, any portion of a county meets the D2 (Severe Drought) drought intensity value for eight consecutive weeks or a higher drought intensity value for any length of time as reported by the U.S. Drought Monitor ([http://droughtmonitor.unl.edu](http://droughtmonitor.unl.edu/?utm_medium=email&utm_source=govdelivery))

**Administrator’s Physical Loss Notification*** This designation is initiated by the FSA State Executive Director.
* The designation is triggered by physical damage and losses because of a natural disaster, including but not limited to dead livestock, collapsed buildings, and destroyed farm structures.

**Presidential Designation*** A Presidential major disaster designation and emergency declaration is initiated by the Governor of the impacted state through the Federal Emergency Management Agency (FEMA).
* This designation is triggered by damage and losses caused by a disaster of such severity and magnitude that effective response is beyond the capability of the State and local governments.

**Quarantine Designation*** This designation is requested of the Secretary of Agriculture by the FSA State Executive Director.
* A quarantine designation is triggered by damage and losses caused by the effects of a plant or animal quarantine approved by the Secretary under the Plant Protection Act or animal quarantine laws.

All four types of designations immediately trigger the availability of low-interest Emergency loans to eligible producers in all primary and contiguous counties. FSA borrowers in these counties who are unable to make their scheduled payments on any debt may be authorized to have certain set asides. Additional disaster assistance requiring a designation may also be provided by new programs in the future.For more information on FSA disaster programs and disaster designations, contact your local county USDA Service Center or visit [fsa.usda.gov/disaster](http://www.fsa.usda.gov/disaster?utm_medium=email&utm_source=govdelivery).

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**USDA Expands Eligibility, Enhances Benefits for Key Disaster Programs**The U.S. Department of Agriculture (USDA) made updates to several conservation, livestock and crop disaster assistance programs to give more farmers, ranchers, and tribes the opportunity to apply for and access programs that support recovery following natural disasters.  Specifically, USDA’s Farm Service Agency (FSA) expanded eligibility and enhanced available benefits for a suite of its programs. These updates will provide critical assistance to producers who need to rebuild and recover after suffering catastrophic losses of production and infrastructure due to natural disasters. FSA has updated the following programs: The Emergency Conservation Program (ECP), the Emergency Forest Restoration Program (EFRP), the Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish (ELAP), the Livestock Forage Disaster Program (LFP), the Livestock Indemnity Program (LIP) and the Noninsured Crop Disaster Assistance Program (NAP).    **Conservation Disaster Assistance Updates**   FSA updated ECP to:  * Allow producers who lease Federally owned or managed lands, including tribal trust land, as well as State land the opportunity to participate.
* Provide advance payments, up to 25% of the cost, for all ECP practices before the restoration is carried out, an option that was previously only available for fence repair or replacement. The cost-share payment must be spent within 60 days.

Additionally, Congress also authorized the Federal government to pay 100% of the ECP and EFRP cost for damage associated with the Hermit’s Peak/Calf Canyon Fire in New Mexico. This fire burned over 340,000 acres from April 2022 to June 2022 and was the largest wildfire in recorded history in New Mexico. ECP and EFRP cost-share assistance is typically capped at 75%.  This policy change for 100% cost-share applies only to those locations impacted by the Hermit’s Peak/Calf Canyon Fire. ECP and EFRP provide financial and technical assistance to restore conservation practices like fencing, damaged farmland or forests.  **Livestock Disaster Assistance Updates**  FSA also expanded eligible livestock under ELAP, LFP and LIP. Specifically, horses maintained on eligible grazing land are eligible for ELAP, LFP and LIP. Many family farms and ranches use their forage to raise horses to augment their other agriculture endeavors. FSA recognizes that animals maintained in a commercial agriculture operation, add value to the operation and could be available for marketing from the farm. FSA regulations have been updated to include these animals as eligible livestock   Horses and other animals that are used or intended to be used for racing and wagering remain ineligible.  Ostriches are also now eligible for LFP and ELAP. FSA is making this change because ostriches satisfy more than 50% of their net energy requirement through the consumption of growing forage grasses and legumes and are therefore considered “grazing animals.”  This change for ostriches is effective for the 2022 program year for both LFP and ELAP. ELAP requires a notice of loss to be filed with FSA within 30 days of when the loss is first apparent.  Because this deadline may have passed for 2022, FSA is extending the deadline for filing notices of loss through March 31, 2023.  LIP and 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. LFP provides benefits for grazing losses due to drought and eligible wildfires on federally managed lands.   **Noninsured Crop Disaster Assistance** NAP provides financial assistance to producers of non-insurable crops when low yields, loss of inventory or prevented planting occur due to natural disasters. Basic NAP coverage is equivalent to the catastrophic level risk protection plan of insurance coverage, which is based on the amount of loss that exceeds 50% of expected production at 55% of the average market price for the crop.   Previously, to be eligible for NAP coverage, a producer had to submit an application (Form CCC-471) for NAP coverage on or before the application closing date. For 2022, if a producer has a *Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification* (Form CCC-860) on file with FSA, it will serve as an application for basic coverage for all eligible crops having a 2022 application closing date and all NAP-related service fees for basic coverage will be waived for these producers.   FSA will notify all eligible producers who already have the CCC-860 certification form on file of their eligibility for NAP basic coverage for 2022. To potentially receive NAP assistance, producers who suffered losses due to natural disasters in 2022 should file an acreage report as well as a notice of loss with the FSA at their local Service Center.   Producers who are interested in obtaining NAP coverage for 2023 and subsequent years should also contact their local FSA county office for information on eligibility, coverage options and applying for coverage.   **Reporting Losses**  Producers impacted by a natural disaster should report losses and damages and file an application with their [FSA county office](https://www.farmers.gov/working-with-us/service-center-locator?utm_medium=email&utm_source=govdelivery). Timelines for reporting losses and applying for payments differ by program.   For LIP and ELAP, producers 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 LFP, producers must provide a completed application for payment and required supporting documentation to their FSA office within 30 calendar days after the end of the calendar year in which the grazing loss occurred. For NAP, producers should contact their local FSA office for guidelines on submitting a notice of loss and filing an acreage certification. **Additional Resources**  On [farmers.gov](http://www.farmers.gov/?utm_medium=email&utm_source=govdelivery), the [Disaster Assistance Discovery Tool](https://www.farmers.gov/protection-recovery/disaster-tool?utm_medium=email&utm_source=govdelivery), [Disaster Assistance-at-a-Glance](https://www.farmers.gov/sites/default/files/2021-09/fsa-disasterassistance-at-a-glance-sept.-2021.pdf?utm_medium=email&utm_source=govdelivery) fact sheet, and [Farm Loan Discovery Tool](https://www.farmers.gov/loans/farm-loan-discovery-tool?utm_medium=email&utm_source=govdelivery) can help producers and landowners determine program or loan options. For assistance with a crop insurance claim, producers and landowners should contact their [crop insurance agent](https://gcc02.safelinks.protection.outlook.com/?data=05%7C01%7C%7Cbbaaa4b216174a450c3c08daef36f198%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C638085316506023321%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&reserved=0&sdata=q8JpW7axk6YRKLZtuwQ8Wi4GUH%2FenhVccvcHkZkDxSo%3D&url=https%3A%2F%2Fwww.rma.usda.gov%2Fen%2FInformation-Tools%2FAgent-Locator-Page%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&utm_medium=email&utm_source=govdelivery). For FSA and Natural Resources Conservation Service programs, contact the local [USDA Service Center](https://www.farmers.gov/working-with-us/service-center-locator?utm_medium=email&utm_source=govdelivery).

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**USDA Announces Streamlined Guaranteed Loans and Additional Lender Category for Small-Scale Operators***Options Help More Beginning, Small and Urban Producers Gain Access to Credit*Producers can apply for a streamlined version of USDA guaranteed loans, which are tailored for smaller scale farms and urban producers EZ Guarantee Loans use a simplified application process to help beginning, small, underserved, and family farmers and ranchers apply for loans of up to $100,000 from USDA-approved lenders to purchase farmland or finance agricultural operations.A new category of lenders will join traditional lenders, such as banks and credit unions, in offering USDA EZ Guarantee Loans. Microlenders, which include Community Development Financial Institutions and Rural Rehabilitation Corporations, will be able to offer their customers up to $50,000 of EZ Guaranteed Loans, helping to reach urban areas and underserved producers. Banks, credit unions and other traditional USDA-approved lenders, can offer customers up to $100,000 to help with agricultural operation costs.EZ Guarantee Loans offer low interest rates and terms up to seven years for financing operating expenses and 40 years for financing the purchase of farm real estate. USDA-approved lenders can issue these loans with the Farm Service Agency (FSA) guaranteeing the loan up to 95 percent.For more information about the available types of FSA farm loans, contact your local County USDA Service Center or visit [fsa.usda.gov/farmloans](http://www.fsa.usda.gov/programs-and-services/farm-loan-programs/index?utm_medium=email&utm_source=govdelivery).

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**Report Banking Changes to FSA**Farm 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.

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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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