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| |  | | --- | |  | | |  | | --- | | US Department of Agriculture | | **Maine USDA Service Center Newsletter** February 2024 | |  | | [**Farm Service Agency**](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDEsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vZnNhLnVzZGEuZ292Lz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkiLCJidWxsZXRpbl9pZCI6IjIwMjQwMjIxLjkwNTc5NTQxIn0.i00qKOfD5n20KpaBhHRCdao6HACWIrSf_TuO1o4OS7I/s/1519276657/br/237469385042-l)**|**[**Natural Resources Conservation Service**](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDIsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3Lm5yY3MudXNkYS5nb3Yvd3BzL3BvcnRhbC9ucmNzL3NpdGUvbmF0aW9uYWwvaG9tZS8_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDI0MDIyMS45MDU3OTU0MSJ9.R-K-5cWAK1-aE-myCdp9bJEaEUpSyjzDIZ1yzBiUKko/s/1519276657/br/237469385042-l)**|**[**Risk Management Agency**](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDMsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vcm1hLnVzZGEuZ292Lz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkiLCJidWxsZXRpbl9pZCI6IjIwMjQwMjIxLjkwNTc5NTQxIn0.Mjl9eBqb5KyMLQk1USJ_ZvCullinoNnG8SlEJC6IJxI/s/1519276657/br/237469385042-l) | | In This Issue:  * [Dates to Remember](#link_7) * [The Maine Message](#link_5) * [USDA Approves Emergency Forest Restoration Assistance for All Maine Counties](#link_8) * [Maine Counties are Eligible for Emergency Loans](#link_12) * [USDA to Issue $306 Million in Final Payments to Producers Impacted by 2020 and 2021 Natural Disasters](#link_6) * [Malted Grains and Maple Syrup Eligible for Farm Storage Facility Loans](#link_9) * [Tax Resources for USDA Program Participants](#link_4) * [FSA Offers Joint Financing Option on Direct Farm Ownership Loans](#link_10) * [USDA Now Accepting Applications for Farm Loans Online](#link_3) * [Loans for Targeted Underserved Producers](#link_11) * [Guide Available for Underserved Farmers, Ranchers](#link_2) * [Making Farm Reconstitutions](#link_1)  |  | | --- | |  |  Dates to Remember    |  |  | | --- | --- | | **March 15** | **Noninsured Crop Disaster Assistance Program (NAP)**Application Deadline for Spring Seeded Crops | | **March 15** | [ARC/PLC Program](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..ZiF3vwk8UtPE53TieH3CalOrK90VzZnsIibS9asfgTw/s/1519276657/br/237469385042-l) 2024 Election Revision and Enrollment Period Ends | | **Ongoing** | [**Conservation Reserve Program (CRP) - Continuous**](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..IwfR8u8OhMjtzGD2pgDjtuUl-7fjl8VW1jffZlh0kPU/s/1519276657/br/237469385042-l)**Enrollment** |  |  | | --- | |  |  The Maine Message Over the last 12 months, FSA has made significant progress on the initiative to streamline and automate the Farm Loan Program customer-facing business process. For the over 26,000 producers who submit a Direct Loan application annually, FSA has made various improvements including:   * The [Online Loan Application](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..hrnPY2iGVK6QZI4eCXfrwR5UBkxAsI9DFk0gDXHLFZA/s/1519276657/br/237469385042-l), an interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet, and build a farm operating plan. * The [Loan Assistance Tool](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fnews-room%2Fnews-releases%2F2022%2Fusda-launches-loan-assistance-tool-to-enhance-equity-and-customer-service%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C02%7Cmaryanne.coffin%40usda.gov%7Cc85af7bc44ec4095c82808dc330d20e0%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638441378697776429%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=MohUcEkDPF2wk4%2FZA95uhrowAmdCWKKfQI3Ka%2FT0cfQ%3D&reserved=0) that provides customers with an interactive online, step-by-step guide to identifying the direct loan products that may be a fit for their business needs and to understanding the application process. * A [simplified direct loan paper application](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fnews-room%2Fnews-releases%2F2023%2Fusda-develops-simplified-direct-loan-application-to-improve-customer-service%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C02%7Cmaryanne.coffin%40usda.gov%7Cc85af7bc44ec4095c82808dc330d20e0%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C1%7C0%7C638441378697788460%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=N1v0w1kuEO3wfcC0DWRilpGOUQF6%2FrwyamrlkocJ8U4%3D&reserved=0), which reduced loan applications by more than half, from 29 pages to 13 pages.   Most recently, on February 16, 2024, USDA, FSA announced that most farm loan borrowers can make payments to their direct loans online through the Pay My Loan feature on [farmers.com/loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDcsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L2xvYW5zP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyNDAyMjEuOTA1Nzk1NDEifQ.QrSehW6EK9_vmtLoO57FppGVJ2CGJxxfnUJVcejm24o/s/1519276657/br/237469385042-l).  Pay My Loan provides a streamlined payment process for producers who may have limited time during the planting or harvest seasons to visit a local FSA office; modernize and improve customer service; provide additional customer self-service tools; and expand credit access to assist more producers.  Please note, this tool is currently only an option for borrowers operating as an individual, and who do not have jointly payable checks, to repay their Direct Farm Loan installment.  To use the payment feature, producers must establish a USDA customer account and a [USDA Level 2 eAuthentication (“eAuth”) account or a Login.gov account](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDgsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L2FjY291bnQ_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDI0MDIyMS45MDU3OTU0MSJ9.DAPsuNqzkoijBO119Wz_4GErIrKGEBacjlIHshiUvM8/s/1519276657/br/237469385042-l). This initial release only allows borrowers operating as individuals to make online payments. For now, borrowers with jointly payable checks will need to continue to make loan payments through their local office. IF you have any questions or concerns, please contact your local FSA Office.  On February 27, 2024, FSA will be participating in two informational events:  **Farmer Resource Networking Day** will be held at the University of Maine at Farmington from 8 am -1:30pm, and is sponsored by the University of Maine Cooperative Extension and the Greater Franklin Food Council.  This is an opportunity for farmers, prospective farmers and community members to connect with Ag Service Providers and each other while learning about programs and services available to help support farmers. Participants will hear talks from local farmer panelists and ag service provides such as, the Natural Resource and Conservation Service (NRCS), Farm Service Agency (FSA), Maine Farmland Trust (MFT), Maine Organic Farmers and Gardeners Association (MOFGA), UMaine Extension and others.  For more information please visit: [https://extension.umaine.edu/franklin/event/farmer-resource-and-networking-day/](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDksInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vZXh0ZW5zaW9uLnVtYWluZS5lZHUvZnJhbmtsaW4vZXZlbnQvZmFybWVyLXJlc291cmNlLWFuZC1uZXR3b3JraW5nLWRheS8_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDI0MDIyMS45MDU3OTU0MSJ9.UZpfs62H90NaPH7WPyiteps0KiPCESR_O0sjUPfhXok/s/1519276657/br/237469385042-l)  **Disaster Recovery Resource Fair** will take place at Mountain Valley High School in Rumford from 6-9 pm.  Representatives from local, state, and federal agencies will be available to discuss disaster recovery programs and resources.  For additional information, please contact Brian Beard, SBA, at [brian.beard@sba.gov](mailto:brian.beard@sba.gov) or 571-564-0246.  We, at FSA, are ramping up our outreach efforts to ensure all producers are aware of the available resources and programs as we continue to recover from the recent weather events.  Please reach out directly to me or your local office if you have questions or would like FSA representation at an upcoming event.  Thank you,  Sherry Hamel SED Signature       Sherry Hamel, SED   |  | | --- | |  |  USDA Approves Emergency Forest Restoration Assistance for All Maine Counties  |  | | --- | | The Farm Service Agency (FSA) is accepting applications for all counties for the Agency’s (FSA) Emergency Forest Restoration Program (EFRP) to address recent 12/28/2023, 01/10/2024 and 01/13/2024 severe storm damages.  EFRP provides payments to eligible owners of nonindustrial private forest (NIPF) land to enable them to carry out emergency measures to restore land damaged by a natural disaster. FSA County Offices are now accepting EFRP applications.  After applications are received, local FSA county committees determine land eligibility using on-site damage inspections that assess the type and extent of damage and approve applications.  Eligible forest restoration practices include debris removal, such as down or damaged trees, in order to establish a new stand or provide natural regeneration; site preparation, planting materials and labor to replant forest land; restoration of forestland roads, fire lanes, fuel breaks or erosion control structures; fencing, tree shelters and tree tubes to protect trees from wildlife damage; and wildlife enhancement to provide cover openings and wildlife habitat.  In order to meet eligibility requirements, NIPF land must have existing tree cover or had tree cover immediately before the natural disaster occurred and be sustainable for growing trees. The land must also be owned by any nonindustrial private individual, group, association, corporation or other private legal entity that has definitive decision-making authority over the land. The natural disaster must have resulted in damage that if untreated would impair or endanger the natural resources on the land and/or materially affect future use of the land.  An environmental review must be completed before actions are approved, such as site preparation or ground disturbance.  For more information contact your local County USDA Service Center or visit [farmers.gov/recover](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTAsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3JlY292ZXI_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDI0MDIyMS45MDU3OTU0MSJ9.-SbZVrFe6GiSJj_Tp6NDLXJoygDLK98c6-dYwhfYyv0/s/1519276657/br/237469385042-l). |  |  | | --- | |  |  USDA Now Accepting Farm Loan Payments Online The U.S. Department of Agriculture (USDA) announced that most farm loan borrowers can make payments to their direct loans online through the Pay My Loan feature on [farmers.gov.](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTEsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHA6Ly93d3cuZmFybWVycy5nb3YvP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyNDAyMjEuOTA1Nzk1NDEifQ.PQysJgNfEb5qGSWAm06fHeCH1ictBiHHr_NZVwkFvys/s/1519276657/br/237469385042-l) Pay My Loan is part of a broader effort by USDA’s Farm Service Agency (FSA) to streamline its processes, especially for producers who may have limited time during the planting or harvest seasons to visit a local FSA office; modernize and improve customer service; provide additional customer self-service tools; and expand credit access to assist more producers.  On average, local USDA Service Centers process more than 215,000 farm loan payments each year. Pay My Loan gives most borrowers an online repayment option and relieves them from needing to call, mail, or visit a Service Center to pay their loan installment. Farm loan payments can now be made at the borrower’s convenience, on their schedule and outside of FSA office hours.  Pay My Loan also provides time savings for FSA’s farm loan employees by minimizing manual payment processing activities. This new service for producers means that farm loan employees will have more time to focus on reviewing and processing new loans or servicing requests.  The Pay My Loan feature can be accessed at farmers.gov/loans. To use the payment feature, producers must establish a USDA customer account and a [USDA Level 2 eAuthentication (“eAuth”) account or a Login.gov account](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTIsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L2FjY291bnQ_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDI0MDIyMS45MDU3OTU0MSJ9.L-wF24syO2W39JQspcT6ock1eVNo9ISjGHeBwTAwRGk/s/1519276657/br/237469385042-l). This initial release only allows individuals with loans to make online payments. For now, borrowers with jointly payable checks will need to continue to make loan payments through their local office.  FSA has a significant initiative underway to streamline and automate the Farm Loan Program customer-facing business process. For the over 26,000 producers who submit a direct loan application annually, FSA has made various improvements including:   * The [Online Loan Application](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTMsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9uZXdzLXJvb20vbmV3cy1yZWxlYXNlcy8yMDIzL3VzZGEtbm93LWFjY2VwdGluZy1hcHBsaWNhdGlvbnMtZm9yLWZhcm0tbG9hbnMtb25saW5lP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyNDAyMjEuOTA1Nzk1NDEifQ.4jpEMUrlHf8cqDrsx4XZYVf63rVdYk3xU7wjLaYwS3c/s/1519276657/br/237469385042-l), an interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet, and build a farm operating plan. * The [Loan Assistance Tool](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTQsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9uZXdzLXJvb20vbmV3cy1yZWxlYXNlcy8yMDIyL3VzZGEtbGF1bmNoZXMtbG9hbi1hc3Npc3RhbmNlLXRvb2wtdG8tZW5oYW5jZS1lcXVpdHktYW5kLWN1c3RvbWVyLXNlcnZpY2U_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDI0MDIyMS45MDU3OTU0MSJ9.f8tlKSdiY92o123nGYA1RMSGQ7gs5vwOrtGW4oYtHq0/s/1519276657/br/237469385042-l) that provides customers with an interactive online, step-by-step guide to identifying the direct loan products that may be a fit for their business needs and to understanding the application process. * A [simplified direct loan paper application](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTUsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9uZXdzLXJvb20vbmV3cy1yZWxlYXNlcy8yMDIzL3VzZGEtZGV2ZWxvcHMtc2ltcGxpZmllZC1kaXJlY3QtbG9hbi1hcHBsaWNhdGlvbi10by1pbXByb3ZlLWN1c3RvbWVyLXNlcnZpY2U_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDI0MDIyMS45MDU3OTU0MSJ9.0blzSiF3LSBswr83HTWAh-v7T_-D3-tysq6nh5Jl53A/s/1519276657/br/237469385042-l), which reduced loan applications by more than half, from 29 pages to 13 pages.  |  | | --- | |  |  Maine Counties are Eligible for Emergency Loans On January 26, 2024 all Maine counties were declared primary disaster areas due to excessive rain that occurred from April 30 to October 15, 2023.  Under this designation, if you have operations in any primary or contiguous county, you are eligible to apply for low interest emergency loans through September 26, 2024.  Emergency loans help you recover from production and physical losses due to drought, excessive rain and other natural disasters or quarantine.  You have eight months from the date of the declaration to apply for emergency loan assistance. FSA will consider each loan application on its own merits, taking into account the extent of losses, security available and repayment ability. You can borrow up to 100 percent of actual production or physical losses, to a maximum amount of $500,000.  For more information about emergency loans, contact your local USDA Service Center or visit [fsa.usda.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTYsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHA6Ly93d3cuZnNhLnVzZGEuZ292Lz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkiLCJidWxsZXRpbl9pZCI6IjIwMjQwMjIxLjkwNTc5NTQxIn0.ySeZqcUD6MAuc492t-fDVxwJrgJt4sEhaMnFticzFPQ/s/1519276657/br/237469385042-l).   |  | | --- | |  |  USDA to Issue $306 Million in Final Payments to Producers Impacted by 2020 and 2021 Natural Disasters Final ERP Phase One payment will be issued  The U. S Department of Agriculture (USDA) is issuing final [Emergency Relief Program](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..0TvqOxWg4rdo7Y_fO541TbN3fwJWO2NvlMXgM98kipM/s/1519276657/br/237469385042-l) (ERP) payments totaling approximately $306 million to eligible commodity and specialty crop producers who incurred losses due to natural disasters in 2020 and 2021. USDA’s Farm Service Agency (FSA) will begin issuing these additional payments to eligible producers this week.  Recipients of the additional payment are limited to those producers who received ERP Phase One payments from FSA that were calculated based on crop insurance indemnities. Initially, ERP Phase One payments to producers who were indemnified through Federal crop insurance, were subject to a 75% payment factor. FSA has since determined that adequate funding exists to provide an additional 3.5% ERP Phase One payment to producers who had crop insurance increasing the overall payment factor to 78.5%. These additional ERP Phase One payments are subject to FSA payment limitation provisions as outlined in the [ERP Phase One fact sheet](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..dvJJsCr82lW1ln5CCcgKUgiAijTcMpNXSadBtWg-GPY/s/1519276657/br/237469385042-l).  Because ERP Phase One payments to producers of noninsured crops covered by FSA NAP policies were originally paid at 100%, there will be no additional payments issued to these producers for 2020 and 2021 losses.  The Extending Government Funding and Delivering Emergency Assistance Act, 2021 (P.L. 117-43) provided $10 billion in assistance to agricultural producers impacted by wildfires, droughts, hurricanes, winter storms and other eligible disasters experienced during calendar years 2020 and 2021. In 2022, FSA implemented ERP Phase One, which delivered $7.5 billion in payments to commodity and specialty crop producers. For Phase One, ERP used a streamlined process with pre-filled application forms, leveraging crop insurance indemnities or Noninsured Crop Disaster Assistance Program (NAP) payments on file with USDA.  Separately, through the Disaster Relief Supplemental Appropriations Act, 2023 (P.L. 117-328) Congress allocated approximately $3.2 billion in funding to cover necessary expenses related to losses of revenue, quality or production losses of crops. Enrollment is ongoing for ERP 2022, which covers losses to crops, trees, bushes and vines due to qualifying, calendar year 2022 natural disaster events including wildfires, hurricanes, floods, derechos, excessive heat, tornadoes, winter storms, freeze (including a polar vortex), smoke exposure, excessive moisture, qualifying drought and related conditions.   |  | | --- | |  |  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 help you build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.  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, loans between $50,000 and $100,000 may require additional security, and loans exceeding $100,000 require additional security.  You 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.  For more information, contact your local County USDA Service Center or visit [fsa.usda.gov/pricesupport](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTksInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHA6Ly93d3cuZnNhLnVzZGEuZ292L3ByaWNlc3VwcG9ydD91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkiLCJidWxsZXRpbl9pZCI6IjIwMjQwMjIxLjkwNTc5NTQxIn0.CmG-cmfBSvlbVp8zFUK6Y3yDqM1uiH9Oca7U8_vJOt4/s/1519276657/br/237469385042-l).   |  | | --- | |  |  Tax Resources for USDA Program Participants Navigating filing taxes can be challenging, especially if you are new to running a farm business, participating in disaster programs for first time, or trying to forecast the farm’s tax bill. Receiving funds from USDA through activities such as a conservation program payment or a disaster program is considered farm income that includes a tax liability for farm businesses. USDA technical assistance is free and creates no tax implications.  At the end of the tax year, USDA issues tax forms 1098 and 1099 forms for farm loans, conservation programs administered by the Farm Service Agency and Natural Resource Conservation Service including the Conservation Reserve Program and Environmental Quality Incentives Program, crop disaster payments, and the Market Facilitation Program. USDA also issues tax forms for recipients of assistance for distressed borrowers, including through Section 22006 of the Inflation Reduction Act.  If you have received tax forms related to your operation, USDA cannot and does not provide tax advice but wants you to be aware of options that may help manage your tax liability. USDA has partnered with experts to provide resources to help you make the right tax decisions for your operation. Monthly webinars are available for registration and to view on demand at  [https://www.farmers.gov/working-with-us/taxes](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjAsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3dvcmtpbmctd2l0aC11cy90YXhlcz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkiLCJidWxsZXRpbl9pZCI6IjIwMjQwMjIxLjkwNTc5NTQxIn0.FRMJpeV5rJEM21_r9o7ObtCAXFzQKFqcYTdLONlEAp8/s/1519276657/br/237469385042-l).  The [Tax Estimator Tool](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..UR_pJQzkJcCx6bfuU1DlUPAL3PJecHzxrrXKyXh6vY8/s/1519276657/br/237469385042-l) is an interactive spreadsheet that producers can download to estimate tax liability. It is for informational and educational purposes and should not considered tax or legal advice. Producers may need to work with a tax professional to determine the correct information to be entered in the Tax Estimator Tool.  We encourage you to visit [https://www.farmers.gov/working-with-us/taxes](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjIsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3dvcmtpbmctd2l0aC11cy90YXhlcz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkiLCJidWxsZXRpbl9pZCI6IjIwMjQwMjIxLjkwNTc5NTQxIn0.txGQZtZcHREDgmzbU-7Ln8a2kW7Ju4syD8s0ElWn26Y/s/1519276657/br/237469385042-l) for more information on how to find and work with a tax preparer as well as instructions on how to request copies of USDA documents and links to other helpful tax resources.   |  | | --- | |  |  FSA Offers Joint Financing Option on Direct Farm Ownership Loans The USDA Farm Service Agency’s (FSA) [Direct Farm Ownership loans](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjMsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9wcm9ncmFtcy1hbmQtc2VydmljZXMvZmFybS1sb2FuLXByb2dyYW1zL2Zhcm0tb3duZXJzaGlwLWxvYW5zL2luZGV4P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyNDAyMjEuOTA1Nzk1NDEifQ.dGCLnDJtspDHjyfGulgLCOO8PGrxMMj9YLH1FdoQxro/s/1519276657/br/237469385042-l) can help farmers and ranchers become owner-operators of family farms, improve and expand current operations, increase agricultural productivity, and assist with land tenure to save farmland for future generations.  There are three types of Direct Farm Ownership Loans: regular, down payment and joint financing. FSA also offers a [Direct Farm Ownership Microloan](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjQsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZzYS51c2RhLmdvdi9wcm9ncmFtcy1hbmQtc2VydmljZXMvZmFybS1sb2FuLXByb2dyYW1zL21pY3JvbG9hbnMvaW5kZXg_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDI0MDIyMS45MDU3OTU0MSJ9.8vz2Iz-MlHGR33rbZu-n83XQr8TXnKKWenABGRteY9o/s/1519276657/br/237469385042-l) option for smaller financial needs up to $50,000.  Joint financing allows FSA to provide more farmers and ranchers with access to capital. FSA lends up to 50 percent of the total amount financed. A commercial lender, a State program or the seller of the property being purchased, provides the balance of loan funds, with or without an FSA guarantee. The maximum loan amount for a joint financing loan is $600,000, and the repayment period for the loan is up to 40 years.  The operation must be an eligible farm enterprise. Farm Ownership loan funds cannot be used to finance nonfarm enterprises and all applicants must be able to meet general eligibility requirements. Loan applicants are also required to have participated in the business operations of a farm or ranch for at least three years out of the 10 years prior to the date the application is submitted. The applicant must show documentation that their participation in the business operation of the farm or ranch was not solely as a laborer.  For more information about farm loans, local County USDA Service Center or visit [fsa.usda.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjUsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHA6Ly93d3cuZnNhLnVzZGEuZ292P3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSIsImJ1bGxldGluX2lkIjoiMjAyNDAyMjEuOTA1Nzk1NDEifQ.LMHL8LHwVExJMAe3u7pDSo96pQNwQ5XlrFEpAQtKwWs/s/1519276657/br/237469385042-l).   |  | | --- | |  |  USDA Now Accepting Applications for Farm Loans Online  |  | | --- | | The U.S. Department of Agriculture (USDA) has launched an [online application for Direct Loan customers](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9._dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDI0MDIyMS45MDU3OTU0MSJ9.A33wNicGrauFjUJb3b05dhzTL2ZDxXRCUpdZxpM9QFY/s/1519276657/br/237469385042-l). More than 26,000 customers who submit a Direct Loan application each year can now use an online, interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet and build a farm operating plan. This tool is part of a broader effort by USDA’s Farm Service Agency (FSA) to streamline its processes, improve customers service, and expand credit access.  The online farm loan application replicates the support an applicant would receive when completing a loan application in person with an FSA Farm Loan Officer, while continuing to provide customers with one-on-one assistance as needed.  This tool and other process improvements allow farmers and ranchers to submit complete loan applications and reduce the number of incomplete and withdrawn applications.  Through a personalized dashboard, borrowers can track the progress of their loan application. It can be accessed on [farmers.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..waugrBtPTVY19BRMNiLewsOM6TuMzp1v_wxcXwVYhFw/s/1519276657/br/237469385042-l) or by completing FSA’s Loan Assistance Tool at [farmers.gov/loan-assistance-tool](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9._dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDI0MDIyMS45MDU3OTU0MSJ9.EvN4wmgIFmCS0WajMgUNs7qIwDSGWKNlvnD1Um1WahE/s/1519276657/br/237469385042-l). To use the online loan application tool, producers must establish a USDA customer account and a [USDA Level 2 eAuthentication (“eAuth”) account or a Login.gov account](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMjksInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vbG5rcy5nZC9sL2V5SmhiR2NpT2lKSVV6STFOaUo5LmV5SmlkV3hzWlhScGJsOXNhVzVyWDJsa0lqb3hNRGNzSW5WeWFTSTZJbUp3TWpwamJHbGpheUlzSW5WeWJDSTZJbWgwZEhCek9pOHZkM2QzTG1aaGNtMWxjbk11WjI5MkwyRmpZMjkxYm5RX2RYUnRYMjFsWkdsMWJUMWxiV0ZwYkNaMWRHMWZjMjkxY21ObFBXZHZkbVJsYkdsMlpYSjVJaXdpWW5Wc2JHVjBhVzVmYVdRaU9pSXlNREkwTURFeU1pNDRPRGt5TURnNE1TSjkuN1lZNzhaRXlsTkE2ZmZnNk5VckJKblhCU1FrazhyWTlDUW5KNlhxYVIwby9zLzExMTk1ODc1NzQvYnIvMjM1NzUwMTM3NjI4LWw_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDI0MDIyMS45MDU3OTU0MSJ9.At5lAHY_xKGJOun2uvzH1DKJnwlQ6XPcUbP8nE_a9W4/s/1519276657/br/237469385042-l). For the initial stage, the online application tool is only available for producers who will be, or are currently, operating their farm as an individual. FSA is expanding the tools availability to married couples applying jointly and other legal entities in 2024.  **Farm Loan Improvement Efforts**  FSA has a significant initiative underway to streamline and automate Farm Loan Program customer-facing business processes. For the over 26,000 producers who submit a Direct Loan application to FSA annually, and its 85,000 Direct Loan borrowers, FSA has made improvements this year, including:   * A [simplified direct loan paper application](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9._dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDI0MDIyMS45MDU3OTU0MSJ9.6jawZJETPR23fC5m_VIhv7n5-tvTGuMFwhABIj4Ei8o/s/1519276657/br/237469385042-l), reduced from 29 pages to 13 pages. * The [Loan Assistance Tool on farmers.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..-Mj681izh6HYFQc7xIeqO141ZLqo_UuUZlh4Mo_VuLI/s/1519276657/br/237469385042-l) that provides customers with an interactive online, step-by-step guide to identifying the Direct Loan products that may be a fit for their business needs and to understanding the application process.   **More Information**  FSA continues to accept and review individual requests for assistance from borrowers who took certain extraordinary measures to avoid delinquency on their direct FSA loans or those who missed a recent installment or are unable to make their next scheduled installment. All requests for assistance must be received by Dec. 31, 2023. For more information, or to submit a request for assistance, producers can contact their local [USDA Service Center](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..wQO9bhRDx-8dKk5EuFjGPPJhrCqV7p3geTyr7PBNyy8/s/1519276657/br/237469385042-l) or visit [farmers.gov/inflation-reduction-investments/assistance](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..k7rwEFSwJyyBQVsvR6pa3D3MnKhqjm-pVEvt443BohQ/s/1519276657/br/237469385042-l).  The Inflation Reduction Act, a historic, once-in-a-generation investment and opportunity for agricultural communities, provided $3.1 billion for USDA to provide relief for distressed borrowers with certain FSA direct and guaranteed loans and to expedite assistance for those whose agricultural operations are at financial risk. Since October 2022, USDA has provided approximately $1.6 billion in immediate assistance to more than 27,000 financially distressed direct and guaranteed FSA loan borrowers. |      |  | | --- | |  |  Loans for Targeted Underserved Producers The Farm Service Agency (FSA) has several loan programs to help you start or continue an agriculture production. Farm ownership and operating loans are available.  While all qualified producers are eligible to apply for these loan programs, FSA has provided priority funding for members of targeted underserved applicants.  A targeted underserved applicant is one of a group whose members have been subjected to racial, ethnic or gender prejudice because of his or her identity as members of the group without regard to his or her individual qualities.  For purposes of this program, targeted underserved groups are women, African Americans, American Indians, Alaskan Natives, Hispanics, Asian Americans and Pacific Islanders.  FSA loans are only available to applicants who meet all the eligibility requirements and are unable to obtain the needed credit elsewhere.   |  | | --- | |  |  Guide Available for Underserved Farmers, Ranchers A multi-agency guide for USDA assistance for underserved farmers and ranchers is now available. If you are a farmer or rancher and are a minority, woman, veteran, beginning, or limited resource producer, you can use this booklet to learn about assistance and targeted opportunities available to you. This includes programs offered through the Farm Service Agency, Natural Resources Conservation Service, and Risk Management Agency. [Download the guide here](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzQsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmZhcm1lcnMuZ292L3NpdGVzL2RlZmF1bHQvZmlsZXMvMjAyMi0wNy9mYXJtZXJzZ292LWhpc3RvcmljYWxseS11bmRlcnNlcnZlZC1mYWN0c2hlZXQtMDctMjAtMjAyMi5wZGY_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDI0MDIyMS45MDU3OTU0MSJ9.esIuR0W8hMQ1kPxbhY5svx1zzx8al7nzbAk08LOcbkc/s/1519276657/br/237469385042-l). The guide is also available in Spanish, Hmong, Korean, Vietnamese, Thai and Chinese on [farmers.gov/translations](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMzUsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHA6Ly93d3cuZmFybWVycy5nb3YvdHJhbnNsYXRpb25zP3V0bV9jYW1wYWlnbj11bmRlcnNlcnZlZGZhcm1lcnMmdXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5IiwiYnVsbGV0aW5faWQiOiIyMDI0MDIyMS45MDU3OTU0MSJ9.l2v2V6nCMFeScb0dzR3AA8eQgyVcAwR1802gh8DgXNg/s/1519276657/br/237469385042-l).   |  | | --- | |  |  Making Farm Reconstitutions When changes in farm ownership or operation take place, a farm reconstitution is necessary. The reconstitution — or recon — is the process of combining or dividing farms or tracts of land based on the farming operation.  To be effective for the current fiscal year, farm combinations and farm divisions must be requested by **August 1 of the fiscal year** for farms subject to the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) program. A reconstitution is considered to be requested when all of the required signatures are on FSA-155 and all other applicable documentation, such as proof of ownership, is submitted.  Total Conservation Reserve Program (CRP) and non-ARC/PLC farms may be reconstituted at any time.  The following are the different methods used when doing a farm recon:   * **Estate Method** — the division of bases, allotments and quotas for a parent farm among heirs in settling an estate * **Designation of Landowner Method** — may be used when (1) part of a farm is sold or ownership is transferred; (2) an entire farm is sold to two or more persons; (3) farm ownership is transferred to two or more persons; (4) part of a tract is sold or ownership is transferred; (5) a tract is sold to two or more persons; or (6) tract ownership is transferred to two or more persons. In order to use this method, the land sold must have been owned for at least three years, or a waiver granted, and the buyer and seller must sign a Memorandum of Understanding * **DCP Cropland Method** — the division of bases in the same proportion that the DCP cropland for each resulting tract relates to the DCP cropland on the parent tract * **Default Method** — the division of bases for a parent farm with each tract maintaining the bases attributed to the tract level when the reconstitution is initiated in the system.    For questions on your farm reconstitution, contact your local County USDA Service Center.   |  | | --- | |  |   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.   |  | | --- | |  | | |  | | |  | | --- | | Icon  Description automatically generated |   Maine /USDA Service Center 967 Illinois Avenue Bangor, ME  04401     |  |  | | --- | --- | | **Farm Service Agency**  Sherry Hamel, 207-990-9140  State Executive Director  sherry.hamel@usda.gov  Website:  www.fsa.usda.gov/me | **Natural Resources Conservation Service**  Matt Walker, 207- 990-9585  State Conservationist [matt.walker@usda.gov](mailto:matt.walker@usda.gov)  Website:  [www.me.nrcs.usda.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9..kipqX3b_MxyeOTYUq6bj1jULwr72aaPyNKAF84qr04o/s/1519276657/br/237469385042-l) | |  |  | |  |  | |  |  | | | |