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| January 2020NL MastheadHaving trouble viewing this email? [View it as a Web page](https://content.govdelivery.com/accounts/USFSA/bulletins/2ebfc50).* [Submit Loan Requests for Financing Early](#link_2)
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Maine FSA Newsletter January 2020 |
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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%7Cfa5ba49378c443f34a0108d95b61866e%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641296691410656%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=z8ILElrOHlJFT1z1y%2FTkpzOJPqVi3e3c2yiRyZVn4lw%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%7Cfa5ba49378c443f34a0108d95b61866e%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641296691420612%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=0eBeauCCwxM8TNenJpE4phIWo%2BtdbgDJ8MN%2FjNVKS%2B0%3D&reserved=0)   | Submit Loan Requests for Financing EarlyThe Farm Loan teams in Maine are already working on operating loans for spring 2020 so it is important that potential borrowers submit their requests early so they can be timely processed. The farm loan team can help determine which loan programs are best for applicants. FSA offers a wide range of low-interest loans that can meet the financial needs of any farm operation for just about any purpose.  The traditional **farm operating** **and farm ownership loans** can help large and small farm operations take advantage of early purchasing discounts for spring inputs as well expenses throughout the year. **Microloans** are a simplified loan program that will provide up to $50,000 for both Farm Ownership and Operating Microloans to eligible applicants. These loans, targeted for smaller operations and non-traditional operations, can be used for operating expenses, starting a new agricultural enterprise, purchasing equipment, and other needs associated with a farming operation. The staff in your local county FSA office can provide more details on farm operating and microloans and provide loan applications. Loans to beginning farmers and members of underserved groups are a priority.Other types of loans available include:**Marketing Assistance Loans** allow producers to use eligible commodities as loan collateral and obtain a 9-month loan while the crop is in storage. These loans provide cash flow to the producer and allow them to market the crop when prices may be more advantageous.  **Farm Storage Facility Loans** can be used to build permanent structures used to store eligible commodities, or for storage and handling trucks, or portable or permanent handling equipment. A variety of structures are eligible under this loan, including bunker silos, grain bins, hay storage structures and refrigerated structures for vegetables and fruit. A producer may borrow up to $500,000 per loan**.**  Please contact your local county office if you have questions about any of the loans available through FSA.​ To locate your local FSA office, visit [farmers.gov/service-locator](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Ffarmers.gov%2Fservice-locator%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cfa5ba49378c443f34a0108d95b61866e%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641296691420612%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=yIxnoIdkj8DVvldh3H1ztd%2FDup7%2Fat3aMEiUXX1yMgQ%3D&reserved=0).USDA Announces Signup for Conservation Reserve ProgramUSDA opened signup for the Conservation Reserve Program (CRP) on December 9, 2019. The deadline for agricultural producers to sign up for general CRP is February 28, 2020, while signup for continuous CRP is ongoing.Farmers and ranchers who enroll in CRP receive a yearly rental payment for voluntarily establishing long-term, resource-conserving plant species, such as approved grasses or trees (known as “covers”) to control soil erosion, improve water quality and develop wildlife habitat on marginally productive agricultural lands.CRP has 22 million acres enrolled, but the 2018 Farm Bill lifted the cap to 27 million acres. This means farmers and ranchers have a chance to enroll in CRP for the first time or continue their participation for another term.By enrolling in CRP, producers are improving water quality, reducing soil erosion, and restoring habitat for wildlife. This in turn spurs hunting, fishing, recreation, tourism, and other economic development across rural America.**CRP Enrollment Options**General Signup CRP general signup will be held annually. The competitive general signup will now include increased opportunities for enrollment of wildlife habitat through the State Acres For Wildlife Enhancement (SAFE) initiative. Continuous SignupWhile some practices under SAFE will remain available through continuous signup, CRP continuous signup will focus primarily on water quality with the Clean Lakes, Estuaries, and Rivers (CLEAR) Initiative. The 2018 Farm Bill prioritizes water quality practices such as contour grass strips, filter strips, riparian buffers, wetlands and a new prairie strip.USDA will also be working with Conservation Reserve Enhancement Program (CREP) partners to relaunch CREP continuous options in each state under new statutory provisions. CREP will continue to target high-priority local, state or regional conservation concerns.Grasslands SignupsCRP Grasslands signup helps landowners and operators protect grassland, including rangeland, and pastureland and certain other lands while maintaining the areas as grazing lands. A separate CRP Grasslands signup will be offered each year following general signup.Pilot ProgramsLater in 2020, (FSA will roll out pilot programs within CRP: CLEAR 30, which allows contracts expiring with CLEAR practices to be reenrolled in 30-year contracts and in the Soil Health and Income Protection Program (SHIPP) in the prairie pothole region. More information on these programs will be announced in the new year.Land TransitionThe CRP Transition Incentives Program (TIP) is an option for producers interested in transitioning land to a beginning farmer or rancher or a member of a socially disadvantaged group to return land to production for sustainable grazing or crop production. CRP contract holders no longer need to be a retired or retiring owner or operator to transition their land. TIP participants may have a lease less than five years with an option to purchase, and they have two years before the end of the CRP contract to make conservation and land improvements. **Previously Expired Land**Land enrolled in CRP under a 15-year contract that expired in September 2017, 2018 or 2019, may be eligible for enrollment if there was no opportunity for re-enrollment and the practice under the expired contract has been maintained.   **CRP Rates and Payments**FSA recently posted updated soil rental rates for CRP. County average rates are posted on the [CRP Statistics webpage](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Fconservation-programs%2Freports-and-statistics%2Fconservation-reserve-program-statistics%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cfa5ba49378c443f34a0108d95b61866e%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641296691430568%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=qNIcD9XfXgEeiOwkziJ%2BQWO7ktQajxj%2F7kxkLfnoD2Y%3D&reserved=0). Soil rental rates are statutorily prorated at 90 percent for continuous signup and 85 percent for general signup. The rental rates will be assessed annually. Under continuous signup, producers also receive incentives, including a signup incentive payment and a practice incentive payment.To enroll in CRP, contact your local FSA county office or visit [fsa.usda.gov/crp](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2Fcrp%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cfa5ba49378c443f34a0108d95b61866e%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641296691430568%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=ecvRLV%2B4BoCtmRHTouccFU%2Br%2BCPikcv2JLTXXqT5w4g%3D&reserved=0). To locate your local FSA office, visit [farmers.gov/service-locator](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Ffarmers.gov%2Fservice-locator%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cfa5ba49378c443f34a0108d95b61866e%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641296691430568%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=AuKVzqR4711AxLcC3bseDIfzJdc5BYOkfFx42Lt7CCU%3D&reserved=0).USDA Offers Targeted Farm Loan Funding for Underserved Groups and Beginning FarmersThe USDA Farm Service Agency (FSA) reminds producers that FSA offers targeted farm ownership and farm operating loans to assist underserved applicants as well as beginning farmers and ranchers.USDA defines underserved applicants as a group whose members have been subjected to racial, ethnic, or gender prejudice because of their identity as members of the group without regard to their individual qualities. For farm loan program purposes, targeted underserved groups are women, African Americans, American Indians and Alaskan Natives, Hispanics and Asians and Pacific Islanders.Underserved or beginning farmers and ranchers who cannot obtain commercial credit from a bank can apply for either FSA direct loans or guaranteed loans. Direct loans are made to applicants by FSA. Guaranteed loans are made by lending institutions who arrange for FSA to guarantee the loan. FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. The FSA guarantee allows lenders to make agricultural credit available to producers who do not meet the lender's normal underwriting criteria.The direct and guaranteed loan program provides for two types of loans: farm ownership loans and farm operating loans. In addition to customary farm operating and ownership loans, FSA now offers Microloans through the direct loan program. The focus of Microloans is on the financing needs of small, beginning farmer, niche and non-traditional farm operations. Microloans are available for both ownership and operating finance needs. To learn more about microloans, visit [www.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%7Cfa5ba49378c443f34a0108d95b61866e%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641296691440529%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=qm%2Bu%2BIocMQ%2FiFZlka2SphWqZK%2BtmxdBGpaABY8RSM90%3D&reserved=0).To qualify as a beginning producer, the individual or entity must meet the eligibility requirements outlined for direct or guaranteed loans. Additionally, individuals and all entity members must have operated a farm for less than 10 years. Applicants must materially or substantially participate in the operation.For more information on FSA’s farm loan programs and targeted underserved and beginning farmer guidelines, visit [www.fsa.usda.gov/farmloans](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2Ffarmloans%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cfa5ba49378c443f34a0108d95b61866e%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641296691440529%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=w2e2DULK5Mdpvo4HYILfb4hkxYSNnGGWYSZ64ZUz9TU%3D&reserved=0). |

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| USDA Safety Net Program Enrollment for 2019 and 2020Agricultural producers now can enroll in the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) programs – two U.S. Department of Agriculture (USDA) safety net programs – for the 2019 and 2020 crop year.ARC provides income support payments on historical base acres when actual crop revenue declines below a specified guaranteed level. PLC provides income support payments on historical base acres when the effective price for a covered commodity falls below its reference price. The 2018 Farm Bill reauthorized and updated both programs.Signup for the 2019 crop year closes March 15, 2020, while signup for the 2020 crop year closes June 30, 2020. Producers who have not yet enrolled for 2019 can enroll for both 2019 and 2020 during the same visit to an FSA county office. ARC and PLC have options for the farm operator who is actively farming the land as well as the owner of the land. Farm owners also have a one-time opportunity to update PLC payment yields beginning with crop year 2020. If the farm owner and producer visit the FSA county office together, FSA can also update yield information during that visit. Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium and short grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat. **2018 Crop Year ARC and PLC Payments** FSA began processing payments last week for 2018 ARC-County (ARC-CO) and PLC on covered commodities that met payment triggers on enrolled farms in the 2018 crop year. In addition to the $1.5 billion now in process, FSA anticipates it will issue another $1 billion in November once USDA’s National Agricultural Statistics Service publishes additional commodity prices for the 2018 crop. Producers who had 2018 covered commodities enrolled in ARC-CO can visit [www.fsa.usda.gov/arc-plc](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Farcplc_program%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cfa5ba49378c443f34a0108d95b61866e%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641296691450481%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=uQAdYMsGM3T%2BDXfhh2Cqs8mj4f5ingRn50V7yINeceg%3D&reserved=0) for payment rates applicable to their county and each covered commodity.  For farms and covered commodities enrolled in 2018 PLC, the following crops met payment triggers:  barley, canola, corn, dry peas, grain sorghum, lentils, peanuts, large chickpeas, sunflower seed, flaxseed, rapeseed, seed cotton, long grain rice, medium/short grain rice and wheat.Oats, small chickpeas, mustard seed, safflower, crambe, sesame seed and soybeans did not meet 2018 PLC payment triggers.2018 PLC payment rates for the following covered commodities have not been determined: temperate Japonica rice.**More Information** For more information on ARC and PLC including two online decision tools that assist producers in making enrollment and election decisions specific to their operations, visit the [ARC and PLC webpage](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Farcplc_program%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cfa5ba49378c443f34a0108d95b61866e%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641296691450481%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=uQAdYMsGM3T%2BDXfhh2Cqs8mj4f5ingRn50V7yINeceg%3D&reserved=0). USDA Encourages Producers to Consider NAP Risk Protection Coverage Before Crop Sales DeadlinesThe Farm Service Agency encourages producers to examine available USDA crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the applicable crop sales deadline.Producers are reminded that crops not covered by insurance may be eligible for NAP. Beginning, underserved and limited resource farmers are now eligible for free catastrophic level coverage.Federal crop insurance covers crop losses from natural adversities such as drought, hail and excessive moisture. NAP covers losses from natural disasters on crops for which no permanent federal crop insurance program is available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.Producers can determine if crops are eligible for federal crop insurance or NAP by visiting [https://webapp.rma.usda.gov/apps/ActuarialInformationBrowser2018/CropCriteria.aspx](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwebapp.rma.usda.gov%2Fapps%2FActuarialInformationBrowser2018%2FCropCriteria.aspx%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cfa5ba49378c443f34a0108d95b61866e%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641296691450481%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=WY2YDkJQC3EgLll8RlK0H2W1kQQt%2BHaiHNAEWNOlcD8%3D&reserved=0).The 2018 Farm Bill reinstates higher levels of coverage, from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Producers of organics and crops marketed directly to consumers also may exercise the “buy-up” option to obtain NAP coverage of 100 percent of the average market price at the coverage levels of between 50 and 65 percent of expected production. NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production.   For all coverage levels, the NAP service fee is the lesser of $325 per crop or $825 per producer per county, not to exceed a total of $1,950 for a producer with farming interests in multiple counties.  Deadlines for coverage vary by state and crop. To learn more about NAP visit [www.fsa.usda.gov/nap](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2Fnap%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cfa5ba49378c443f34a0108d95b61866e%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641296691460436%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=TuC250VBG1T8mmHjGclPaHAs%2B9eIDUkdCnCBRXvIDAg%3D&reserved=0) or contact your local USDA Service Center. To find your local USDA Service Centers go to [http://offices.usda.gov](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Foffices.usda.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cfa5ba49378c443f34a0108d95b61866e%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641296691460436%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=IM7Ny1cDJBjN8nMO6p8zwNGa9aMfItPCcDOSwz%2BADc8%3D&reserved=0). Federal crop insurance coverage is sold and delivered solely through private insurance agents. Agent lists are available at all USDA Service Centers or at USDA’s online Agent Locator: [http://prodwebnlb.rma.usda.gov/apps/AgentLocator/#](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fprodwebnlb.rma.usda.gov%2Fapps%2FAgentLocator%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cfa5ba49378c443f34a0108d95b61866e%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641296691470398%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=vXVBrUSD2lkAi9tSkD5I%2ByXWGlEHeK7CoOPTZMzT73E%3D&reserved=0). Producers can use the USDA Cost Estimator, [https://ewebapp.rma.usda.gov/apps/costestimator/Default.aspx](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fewebapp.rma.usda.gov%2Fapps%2Fcostestimator%2FDefault.aspx%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7Cfa5ba49378c443f34a0108d95b61866e%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641296691470398%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=Dot2sYt6FGDCkgTTuGlD2g8TAl5kladMbRYfIIFXtjo%3D&reserved=0), to predict insurance premium costs.Loan ServicingThere are options for Farm Service Agency loan customers during financial stress. If you are a borrower who is unable to make payments on a loan, contact your local FSA Farm Loan Manager to learn about the options available to you.USDA Swine Small Enterprise StudyFrom July 2020 through January 2021, the U.S. Department of Agriculture’s (USDA) National Animal Health Monitoring System (NAHMS), in collaboration with the USDA’s National Agricultural Statistics Service (NASS), will conduct its third national study of U.S. small enterprise swine operations.Maine producers are included in this study that will take an in-depth look at small enterprise swine operations (fewer than 1,000 pigs) and provide new information regarding animal health and management practices used on these operations, as well as the alternative marketing strategies they implement.Approximately 5,000 swine operations from 38 states will be asked to participate in the study. These states account for about 95 percent of U.S. swine operations with fewer than 1,000 pigs.Participation in any NAHMS study is voluntary. In June 2020, selected producers will be mailed a letter describing the study and be provided with a questionnaire to complete and return. Producers who don’t respond to the questionnaire will be called by a NASS representative to arrange a convenient time to complete the questionnaire via a telephone interview.The privacy of every questionnaire participant is protected. Data will only be presented in an aggregate or summary manner.For more information, please contact Charles Haley at 970-494-7216 or charles.a.haley@aphis.usda.gov. 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.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). |