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| July 2020 NL Masthead   * [Report Noninsured Crop Disaster Assistance Program (NAP) Losses](#link_1) * [ARC/PLC Acreage Maintenance](#link_2) * [CRP Continuous Enrollment Period](#link_3) * [USDA Microloans Help Farmers Purchase Farmland and Improve Property](#link_5) * [USDA Offers Targeted Farm Loan Funding for Underserved Groups and Beginning Farmers](#link_6) * [Loan Servicing](#link_4)  Maine State FSA Newsletter |
| |  |  | | --- | --- | | Maine Farm Service Agency 967 Illinois Ave, Suite 2  Bangor, ME  04401  207-990-9140  [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%7C1879a66a9b6d48ca42d408d95b6229f9%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641300013927218%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=9grObO4A2QIDNj%2F%2FYM0Me7w3DLCUwt5EPmWOH%2Fvtvgs%3D&reserved=0)  **State Executive Director:**  David R. Lavway, SED  **State Committee:**  Sue McCrum  Heath Miller  Nancy Ricker  Dave Tuttle  Fred Flewelling  To 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%7C1879a66a9b6d48ca42d408d95b6229f9%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641300013927218%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=9grObO4A2QIDNj%2F%2FYM0Me7w3DLCUwt5EPmWOH%2Fvtvgs%3D&reserved=0) | Report Noninsured Crop Disaster Assistance Program (NAP) Losses The Noninsured 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 freeze, hail, excessive moisture, excessive wind or hurricanes, flood, excessive heat and qualifying drought (includes native grass for grazing), among others.  Eligible producers must have purchased NAP coverage for 2020 crops. A notice of loss must be filed the earlier of 15 days of the occurrence of the disaster or when losses become apparent or 15 days of the final harvest date.  Producers of hand-harvested crops and certain perishable crops must notify FSA within 72 hours of when a loss becomes apparent.  Eligible crops must be commercially produced agricultural commodities for which crop insurance is not available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.  For more information on NAP, contact your local FSA office or visit [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%7C1879a66a9b6d48ca42d408d95b6229f9%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641300013937169%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=c6CQ0ofCWDTcUTd%2FafaVcSiJFJ9%2F8%2BY%2FHT7n3%2Bt0RP4%3D&reserved=0). | |
| ARC/PLC Acreage Maintenance Producers enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs must protect all cropland and noncropland acres on the farm from wind and water erosion and noxious weeds. Producers who sign ARC county or individual contracts and PLC contracts agree to effectively control noxious weeds on the farm according to sound agricultural practices. If a producer fails to take necessary actions to correct a maintenance problem on a farm that is enrolled in ARC or PLC, the County Committee may elect to terminate the contract for the program year. CRP Continuous Enrollment Period The Farm Service Agency is accepting offers for specific conservation practices under the [Conservation Reserve Program (CRP) Continuous Signup](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2FAssets%2FUSDA-FSA-Public%2Fusdafiles%2FFactSheets%2F2019%2Fcrp_continuous_enrollment_period-fact_sheet.pdf%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7C1879a66a9b6d48ca42d408d95b6229f9%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641300013937169%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=iWh5%2FvMlDPU5hyfeKDRXUlavleI01RMkvQjuhkzo54s%3D&reserved=0).  CRP is a voluntary program that contracts with agricultural producers so that environmentally sensitive agricultural land is devoted to conservation benefits. CRP participants establish long-term, resource-conserving vegetative species, such as approved grasses or trees (known as “covers”), to control soil erosion, improve the water quality and enhance wildlife habitat. In return, FSA provides participants with annual rental payments and cost-share assistance. Continuous signup enrollment contracts are 10 to 15 years in duration.  Under continuous CRP signup, environmentally sensitive land devoted to certain conservation practices can be enrolled in CRP at any time. Offers are automatically accepted provided the land and producer meet certain eligibility requirements and the enrollment levels do not exceed the statutory cap.  Unlike CRP enrollments under general CRP signups or CRP Grasslands, offers for continuous enrollment are not subject to competitive bidding during specific periods.  For more information, including a list of acceptable practices, visit [fsa.usda.gov/crp](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Fconservation-programs%2Fconservation-reserve-program%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=04%7C01%7C%7C1879a66a9b6d48ca42d408d95b6229f9%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641300013947128%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=1r%2FTIkwsTnfze4e04l6s9vMiwXGffahhILLsSsQg1oI%3D&reserved=0). USDA Microloans Help Farmers Purchase Farmland and Improve Property Producers, Including Beginning and Underserved Farmers, Have a New Option to Gain Access to Land  The U.S. Department of Agriculture (USDA) is offering farm ownership microloans, creating a new financing avenue for farmers to buy and improve property. These microloans are especially helpful to beginning or underserved farmers, U.S. veterans looking for a career in farming, and those who have small and mid-sized farming operations.  The microloan program has been hugely successful, providing more than 16,800 low-interest loans, totaling over $373 million to producers across the country. Microloans have helped farmers and ranchers with operating costs, such as feed, fertilizer, tools, fencing, equipment, and living expenses since 2013. Seventy percent of loans have gone to new farmers.  Now, microloans will be available to also help with farm land and building purchases, and soil and water conservation improvements. FSA designed the expanded program to simplify the application process, expand eligibility requirements and expedite smaller real estate loans to help farmers strengthen their operations. Microloans provide up to $50,000 to qualified producers and can be issued to the applicant directly from the USDA Farm Service Agency (FSA).  To learn more about the FSA microloan program 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%7C1879a66a9b6d48ca42d408d95b6229f9%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641300013947128%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=X5wXTbttaXKwjIe6UEljwf6%2Fi4InW4Oi5BxJ8pPYICg%3D&reserved=0), or contact your local FSA office. USDA Offers Targeted Farm Loan Funding for Underserved Groups and Beginning Farmers The 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 [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%7C1879a66a9b6d48ca42d408d95b6229f9%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641300013947128%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=X5wXTbttaXKwjIe6UEljwf6%2Fi4InW4Oi5BxJ8pPYICg%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 [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%7C1879a66a9b6d48ca42d408d95b6229f9%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637641300013957089%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=T2Hc9Bf1MmcMDUMbCmnD3hhBNcN8%2B1GG0eKE1aHAttM%3D&reserved=0). Loan Servicing There 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.  Persons with disabilities who require accommodations to attend or participate in any meeting/event/function should contact Mary Anne Coffin at 207-990-9140 or Federal Relay Service at 1-800-877-8339.  All USDA Service Centers are open for business, including some that are open to visitors to conduct business in person by appointment only. All Service Center visitors wishing to conduct business with the Farm Service Agency, Natural Resources Conservation Service, or any other Service Center agency should call ahead and schedule an appointment. Service Centers that are open for appointments will pre-screen visitors based on health concerns or recent travel and visitors must adhere to social distancing guidelines. Visitors may also be required to wear a face covering during their appointment. Field work will continue with appropriate social distancing. Our program delivery staff will be in the office, and they will be working with our producers in office, by phone, and using online tools. More information can be found at [farmers.gov/coronavirus](http://www.farmers.gov/coronavirus?utm_medium=email&utm_source=govdelivery).  USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users). |