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| |  | | --- | |  | | |  | | --- | | US Department of Agriculture | | **Maine USDA Service Center Newsletter**  June 2022 | |  | | [**Farm Service Agency**](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Ffsa.usda.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738078941%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=%2B0rX7N1u%2FP%2F38nusnTtOdfbs5miyqS7PoYbsMCP8FU4%3D&reserved=0)**|**[**Natural Resources Conservation Service**](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.nrcs.usda.gov%2Fwps%2Fportal%2Fnrcs%2Fsite%2Fnational%2Fhome%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738078941%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=CJ4RZ%2BfXEXcB0tWc5KuCZnu3nAxzTjR4Lz4uUVasO88%3D&reserved=0)**|**[**Risk Management Agency**](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Frma.usda.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738078941%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=5bMKmNMED%2Fqsdh29Wo0Mccqz9aMVvSFH4r64lf8RPTo%3D&reserved=0) | | In This Issue:  * [Farm Service Agency Now Accepting Nominations for Farmers and Ranchers to Serve on Local County Committees](#link_6) * [Top 6 Emergency Relief Program Checklist Items for Eligible Farmers](#link_5) * [Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation](#link_1) * [USDA Accepting Applications to Help Cover Costs of Organic, Transitioning Producers](#link_3) * [FSA Offers Joint Financing Option on Direct Farm Ownership Loans](#link_2) * [USDA to Allow Producers to Request Voluntary Termination of Conservation Reserve Program Contract](#link_7) * [Communication is Key in Lending](#link_4)  Farm Service Agency Now Accepting Nominations for Farmers and Ranchers to Serve on Local County Committees The U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) is now accepting nominations for county committee members. Elections will occur in certain Local Administrative Areas (LAA) for members. LAAs are elective areas for FSA committees in a single county or multi-county jurisdiction.  County committee members make important decisions about how Federal farm programs are administered locally. All nomination forms for the 2022 election must be postmarked or received in the local FSA office by Aug. 1, 2022.  Agricultural producers who participate or cooperate in a USDA program and reside in the LAA that is up for election this year, may be nominated for candidacy for the county committee. A cooperating producer is someone who has provided information about their farming or ranching operation to FSA, even if they have not applied or received program benefits. Individuals may nominate themselves or others and qualifying organizations may also nominate candidates. USDA encourages minority producers, women, and beginning farmers or ranchers to nominate, vote and hold office.  Nationwide, more than 7,700 dedicated members of the agricultural community serve on FSA county committees. The committees are made up of three to 11 members who serve three-year terms. Producers serving on FSA county committees play a critical role in the day-to-day operations of the agency. Committee members are vital to how FSA carries out disaster programs, as well as conservation, commodity and price support programs, county office employment and other agricultural issues.  **More Information**  Producers should contact their local FSA office today to register and find out how to get involved in their county’s election, including if their LAA is up for election this year. To be considered, a producer must be registered and sign an [FSA-669A](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2FAssets%2FUSDA-FSA-Public%2Fusdafiles%2FNomination-Forms%2Ffsa-669A_county_committee_nomination_form_2022.pdf%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738078941%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=o8vA33c2R%2BzKRu%2FDlRcT6%2FpIQaUpxHBhMzhGES2yG50%3D&reserved=0) nomination form. The form and other information about FSA county committee elections are available at [fsa.usda.gov/elections](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fnews-room%2Fcounty-committee-elections%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738078941%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=wmf3WkC2goklOzH%2FdYyoWFmqagIegyjoX1k9TOv16Xk%3D&reserved=0)  Election ballots will be mailed to eligible voters beginning Nov. 7, 2022. Producers can find their local USDA Service Center at [farmers.gov/service-locator](https://www.farmers.gov/service-center-locator?utm_medium=email&utm_source=govdelivery).  USDA touches the lives of all Americans each day in so many positive ways. In the Biden-Harris administration, USDA is transforming America’s food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit [www.usda.gov](http://www.usda.gov/?utm_medium=email&utm_source=govdelivery).   Top 6 Emergency Relief Program Checklist Items for Eligible Farmers FSA recently began mailing 303,000 pre-filled applications for the Emergency Relief Program (ERP), a new program designed to help agricultural producers impacted by wildfires, droughts, hurricanes, winter storms, and other qualifying natural disasters experienced during calendar years 2020 and 2021.  The past few years have been tough to say the least. As producers have dealt with the continued impacts of the COVID-19 pandemic, they have also struggled to recover from more frequent, more intense natural disasters. I am grateful that Congress passed, and President Biden signed into law the Extending Government Funding and Delivering Emergency Assistance Act (P.L. 117-43), which includes $10 billion in critical emergency relief.  After extensive stakeholder outreach, including with producers and groups that have not always been included in USDA programs, our team began work developing a responsive, easier-to-access program that could be rolled out in phases. We’re now rolling out the first phase of ERP, which uses existing [Federal Crop Insurance](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Frma.usda.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738078941%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=5bMKmNMED%2Fqsdh29Wo0Mccqz9aMVvSFH4r64lf8RPTo%3D&reserved=0) or [Noninsured Crop Disaster Assistance Program](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Fdisaster-assistance-program%2Fnoninsured-crop-disaster-assistance%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738078941%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=vWqNa3URr54artv%2FQExBbAQa%2BgZ9fVkRvtVEbX7giIo%3D&reserved=0) (NAP) data as the basis for calculating initial payments.  By leveraging existing data, we will be able to deliver approximately $6 billion in assistance on a faster timeline; at the same time, my team and I are committed to ensuring that producers who do not have existing data on file with USDA are captured in the second phase of ERP, which will be explicitly focused on filling gaps in previously implemented emergency assistance.  To apply for ERP Phase 1, here’s what you need to do:   1. **Check Your Mailbox**   The form being mailed to you includes eligibility requirements, outlines the application process, and provides estimated ERP payment calculations. Producers will receive a separate application form for each program year in which an eligible loss occurred. Receipt of a pre-filled application is not confirmation that a producer is eligible to receive an ERP phase one payment. This application takes about 0.176 hours (that’s less than 15 minutes) for producers to complete, compared to the former Wildfire and Hurricane Indemnity Program – Plus application which took several hours for producers to complete and even longer for FSA staff.  The deadline to return completed ERP applications to FSA is **Friday, July 22, 2022**. If you have NAP coverage, you will receive pre-filled ERP applications later this summer. Details on ERP Phase 2 will be forthcoming as well.   1. **Check Your Eligibility**   ERP covers losses to crops, trees, bushes, and vines due to a qualifying natural disaster event in calendar years 2020 and 2021. Eligible crops include all crops for which crop insurance or NAP coverage was available, except for crops intended for grazing. Qualifying natural disaster events include wildfires, hurricanes, floods, derechos, excessive heat, winter storms, freeze (including a polar vortex), smoke exposure, excessive moisture, qualifying drought\*, and related conditions.  \*Lists of [2020](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2FAssets%2FUSDA-FSA-Public%2Fusdafiles%2FFactSheets%2F2022%2Ffsa_erp_2020_drought_counties_factsheet.pdf%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738078941%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=SopCdiFSu%2BFTYvnatwuZPJAe%2BlFLbHqdT17ODYCtnYw%3D&reserved=0) and [2021](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2FAssets%2FUSDA-FSA-Public%2Fusdafiles%2FFactSheets%2F2022%2Ffsa_erp_2021_drought_counties_factsheet.pdf%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738078941%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=xmyiQNrzVgxzptkjjjPaMhiNTFiiPFHZ3dJN%2FRPAWcQ%3D&reserved=0) drought counties eligible for ERP are available online.   1. **Check Required Forms on File with FSA**   **Producers must have the following forms on file with FSA:**   * Form AD-2047, Customer Data Worksheet. * Form CCC-902, Farm Operating Plan for an individual or legal entity. * Form CCC-901, Member Information for Legal Entities(if applicable). * Form FSA-510, Request for an Exception to the $125,000 Payment Limitation for Certain Programs(if applicable). * A highly erodible land conservation (sometimes referred to as HELC) and wetland conservation certification (Form AD-1026 Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification) for the ERP producer and applicable affiliates.   If you have previously participated in FSA programs, you will likely have these required forms on file. However, if you’re uncertain or want to confirm the status of your forms, contact your [local FSA county office](https://www.farmers.gov/working-with-us/service-center-locator?utm_medium=email&utm_source=govdelivery).   1. **Check Historically Underserved Status with FSA, If Applicable**   The ERP payment percentage for historically underserved producers, including beginning, limited resource, socially disadvantaged, and veteran farmers, and ranchers will be increased by 15% of the calculated ERP payment.  To qualify for the higher payment percentage, eligible producers must have the following form on file with FSA:   * Form CCC-860, Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification.  1. **Check Your Future Insurance Coverage**   All producers who receive ERP phase one payments are statutorily required to purchase crop insurance, or NAP coverage where crop insurance is not available, for the next two available crop years, as determined by the Secretary.  Coverage requirements will be determined from the date a producer receives an ERP payment and may vary depending on the timing and availability of crop insurance or NAP for a producer’s particular crops. The final crop year to purchase crop insurance or NAP coverage to meet the second year of coverage for this requirement is the 2026 crop year.   1. **Check Your bank**   Once the completed ERP application for payment is submitted to and signed by FSA, producers who have direct deposit should look for payment within three business days.  **More Information**  We have additional resources, including:   * [ERP May 16, 2022 New Release](https://www.usda.gov/media/press-releases/2022/05/16/usda-provide-approximately-6-billion-commodity-and-specialty-crop?utm_medium=email&utm_source=govdelivery) * [ERP Fact Sheet](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2FAssets%2FUSDA-FSA-Public%2Fusdafiles%2FFactSheets%2F2022%2Ffsa_erp_factsheet_2022_051222_final_v2.pdf%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738078941%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=6KIQU7BFpAcpVUZy5LXLKkNRc9WAH%2BvdXDIiYe0QZYc%3D&reserved=0) * [Answers to Frequently Asked Questions (FAQs)](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Femergency-relief%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery%23erp&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738078941%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=wwhep1CRUtkQK7uSW5vkQb5YcZgCnTdc7oh5Ua5o6Aw%3D&reserved=0) * [Emergency Relief Webpage](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Femergency-relief%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738078941%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=Gm%2F%2F%2BZiaXtQBMH4wIPJUuJ%2BaVntTWZroiTu9vq1Flvs%3D&reserved=0) * [ERP Notice of Funding Availability](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2FInternet%2FFSA_Federal_Notices%2Ferp_nofa.pdf%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738078941%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=2idZ185iKlodthIvOCocuLSy9UJW8HAiHHKy8L9CSl0%3D&reserved=0)   In addition to ERP, FSA is also implementing the first phase of the new Emergency Livestock Relief Program. At this time, FSA has made more than $588 million in payments to impacted livestock producers.  Bottom line, we take your feedback seriously, and we wanted to deliver this relief as soon as possible. We learned from previous relief programs, and we’re excited to be getting this to you as swiftly as we can.   Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation Farmers and ranchers can use the Farm Loan Discovery Tool on farmers.gov to find information on USDA farm loans that may best fit their operations.  USDA’s Farm Service Agency (FSA) offers a variety of loan options to help farmers finance their operations. From buying land to financing the purchase of equipment, FSA loans can help.  USDA conducted field research in eight states, gathering input from farmers and FSA farm loan staff to better understand their needs and challenges.  **How the Tool Works**  Farmers who are looking for financing options to operate a farm or buy land can answer a few simple questions about what they are looking to fund and how much money they need to borrow. After submitting their answers, farmers will receive information on farm loans that best fit their specific needs. The loan application and additional resources also will be provided.  Farmers can download application quick guides that outline what to expect from preparing an application to receiving a loan decision. There are four guides that cover loans to individuals, entities, and youth, as well as information on microloans. The guides include general eligibility requirements and a list of required forms and documentation for each type of loan. These guides can help farmers prepare before their first USDA service center visit with a loan officer.  Farmers can access the Farm Loan Discovery Tool by visiting [farmers.gov/fund](https://www.farmers.gov/fund?utm_medium=email&utm_source=govdelivery) and clicking the “Start” button. Follow the prompts and answer five simple questions to receive loan information that is applicable to your agricultural operation. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser, and is fully functional on mobile devices. It does not work in Internet Explorer.  **About Farmers.gov**  In 2018, USDA unveiled farmers.gov, a dynamic, mobile-friendly public website combined with an authenticated portal where farmers will be able to apply for programs, process transactions, and manage accounts.  The Farm Loan Discovery Tool is one of many resources on farmers.gov to help connect farmers to information that can help their operations. Earlier this year, USDA launched the My Financial Information feature, which enables farmers to view their loan information, history, payments, and alerts by logging into the website.  USDA is building farmers.gov for farmers, by farmers. In addition to the interactive farm loan features, the site also offers a Disaster Assistance Discovery Tool. Farmers can visit [farmers.gov/recover/disaster-assistance-tool#step-1](https://www.farmers.gov/recover/disaster-assistance-tool?utm_medium=email&utm_source=govdelivery#step-1) to find disaster assistance programs that can help their operation recover from natural disasters.  For more information, contact your local County USDA Service Center or visit [farmers.gov](https://www.farmers.gov/?utm_medium=email&utm_source=govdelivery).   USDA Accepting Applications to Help Cover Costs of Organic, Transitioning Producers Agricultural producers and handlers who are certified organic, along with producers and handlers who are transitioning to organic production, can now apply for the U.S. Department of Agriculture’s (USDA) [Organic and Transitional Education Certification Program](https://www.farmers.gov/pandemic-assistance/otecp?utm_medium=email&utm_source=govdelivery) (OTECP) and [Organic Certification Cost Share Program](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Foccsp%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738078941%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=Z2EGXWtgQb%2FaMJ0YqLmirxGahUPnzWSxo7GR4P30Ers%3D&reserved=0) (OCCSP), which help producers and handlers cover the cost of organic certification, along with other related expenses. Applications for OTECP and OCCSP are both due October 31, 2022.  OTECP covers:   * Certification costs for organic producers and handlers (25% up to $250 per category). * Eligible expenses for transitional producers, including fees for pre-certification inspections and development of an organic system plan (75% up to $750). * Registration fees for educational events (75% up to $200). * Soil testing (75% up to $100).   Meanwhile, OCCSP covers 50% or up to $500 per category of certification costs in 2022.  This cost share for certification is available for each of these categories: crops, wild crops, livestock, processing/handling and State organic program fees.  Producers can receive cost share through both OTECP and OCCSP. Both OTECP and OCCSP cover costs incurred from October 1, 2021, to September 30, 2022.  Producers have until October 31, 2022 to file applications, and FSA will make payments as applications are received.  To apply, producers and handlers should contact the Farm Service Agency (FSA) at their local USDA Service Center. As part of completing the OCCSP applications, producers and handlers will need to provide documentation of their organic certification and eligible expenses. Organic producers and handlers may also apply for OCCSP through participating State agencies.  Additional details can be found on the [OTECP](https://www.farmers.gov/pandemic-assistance/otecp?utm_medium=email&utm_source=govdelivery) and [OCCSP](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Foccsp%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738078941%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=Z2EGXWtgQb%2FaMJ0YqLmirxGahUPnzWSxo7GR4P30Ers%3D&reserved=0) webpages.   FSA Offers Joint Financing Option on Direct Farm Ownership Loans The USDA Farm Service Agency’s (FSA) [Direct Farm Ownership loans](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Ffarm-loan-programs%2Ffarm-ownership-loans%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738078941%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=TQrjZpLyZ6ZTmh2gVJcQwDK4stWwnJx6B5rFNG9qC2g%3D&reserved=0) 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://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fprograms-and-services%2Ffarm-loan-programs%2Fmicroloans%2Findex%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738235482%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=x5DCEo5eZRo5pUbYE0ub%2Bp2GpzK6jBDa3KYL5afeYMM%3D&reserved=0) 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, contact your local County USDA Service Center  or visit [fsa.usda.gov](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738235482%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=BBujJYYhQ8R3wa6GVDNmrSkVNi78a6HoBhpfI1dKFw0%3D&reserved=0)  Farmers and ranchers can use the Farm Loan Discovery Tool on farmers.gov to find information on USDA farm loans that may best fit their operations.  USDA’s Farm Service Agency (FSA) offers a variety of loan options to help farmers finance their operations. From buying land to financing the purchase of equipment, FSA loans can help.  USDA conducted field research in eight states, gathering input from farmers and FSA farm loan staff to better understand their needs and challenges.  **How the Tool Works**  Farmers who are looking for financing options to operate a farm or buy land can answer a few simple questions about what they are looking to fund and how much money they need to borrow. After submitting their answers, farmers will receive information on farm loans that best fit their specific needs. The loan application and additional resources also will be provided.  Farmers can download application quick guides that outline what to expect from preparing an application to receiving a loan decision. There are four guides that cover loans to individuals, entities, and youth, as well as information on microloans. The guides include general eligibility requirements and a list of required forms and documentation for each type of loan. These guides can help farmers prepare before their first USDA service center visit with a loan officer.  Farmers can access the Farm Loan Discovery Tool by visiting [farmers.gov/fund](https://www.farmers.gov/fund?utm_medium=email&utm_source=govdelivery) and clicking the “Start” button. Follow the prompts and answer five simple questions to receive loan information that is applicable to your agricultural operation. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser, and is fully functional on mobile devices. It does not work in Internet Explorer.  **About Farmers.gov**  In 2018, USDA unveiled farmers.gov, a dynamic, mobile-friendly public website combined with an authenticated portal where farmers will be able to apply for programs, process transactions, and manage accounts.  The Farm Loan Discovery Tool is one of many resources on farmers.gov to help connect farmers to information that can help their operations. Earlier this year, USDA launched the My Financial Information feature, which enables farmers to view their loan information, history, payments, and alerts by logging into the website.  USDA is building farmers.gov for farmers, by farmers. In addition to the interactive farm loan features, the site also offers a Disaster Assistance Discovery Tool. Farmers can visit [farmers.gov/recover/disaster-assistance-tool#step-1](https://www.farmers.gov/recover/disaster-assistance-tool?utm_medium=email&utm_source=govdelivery#step-1) to find disaster assistance programs that can help their operation recover from natural disasters.  For more information, contact your local County USDA Service Center  or visit [farmers.gov](https://www.farmers.gov/?utm_medium=email&utm_source=govdelivery). USDA to Allow Producers to Request Voluntary Termination of Conservation Reserve Program Contract The U.S. Department of Agriculture (USDA) will allow Conservation Reserve Program (CRP) participants who are in the final year of their CRP contract to request voluntary termination of their CRP contract following the end of the primary nesting season for fiscal year 2022. Participants approved for this one-time, voluntary termination will not have to repay rental payments, a flexibility implemented this year to help mitigate the global food supply challenges caused by the Russian invasion of Ukraine and other factors. Today, USDA also announced additional flexibilities for the Environmental Quality Incentives Program (EQIP) and Conservation Stewardship Program (CSP).  FSA is [mailing letters to producers](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2FAssets%2FUSDA-FSA-Public%2Fusdafiles%2FConservation%2FPDF%2Fexpiring-crp-letter-dafp-signed.pdf%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738235482%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=2CFKQ3HHeCjw4pg0Y8ovXSKKMti4oYsZzv%2FbguyYG%2Bo%3D&reserved=0) with expiring acres that detail this flexibility and share other options, such as re-enrolling sensitive acres in the CRP Continuous signup and considering growing organic crops. Producers will be asked to make the request for voluntary termination in writing through their local USDA [Service Center](http://www.farmers.gov/service-locator?utm_medium=email&utm_source=govdelivery).  If approved for voluntary termination, preparations can occur after the conclusion of the [primary nesting season](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2FAssets%2FUSDA-FSA-Public%2Fusdafiles%2FConservation%2FPDF%2Fprimary_nesting_seasons_5_23_2022.pdf%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738235482%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=hZrrRip8WZocyIUBWsFDeFZ%2Bm%2BBzsma41Q%2F40CzyaHI%3D&reserved=0). Producers will then be able to hay, graze, begin land preparation activities and plant a fall-seeded crop before October 1, 2022. For land in colder climates, this flexibility may allow for better establishment of a winter wheat crop or better prepare the land for spring planting.  **Organic Considerations**  Since CRP land typically does not have a recent history of pesticide or herbicide application, USDA is encouraging producers to consider organic production. USDA’s Natural Resources Conservation Service (NRCS) provides [technical and financial assistance](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.nrcs.usda.gov%2Fwps%2Fportal%2Fnrcs%2Fmain%2Fnational%2Forganic%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738235482%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=iZP6AvRMwIjE%2B%2BLWlI1biy0CojoZEpc3cgR3QSpgt9w%3D&reserved=0) to help producers plan and implement conservation practices, including those that work well for organic operations, such as pest management and mulching. Meanwhile, FSA offers [cost-share for certification costs](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.fsa.usda.gov%2Fnews-room%2Fnews-releases%2F2022%2Fusda-accepting-applications-to-help-cover-costs-of-organic-transitioning-producers%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738235482%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=X%2BvJjcaC3Re8%2FwXrICcJWoDrDQOmMn6lNSwP4Z7gurM%3D&reserved=0) and other fees.  **Other CRP Options**  Participants can also choose to enroll all or part of their expiring acres into the Continuous CRP signup for 2022. Important conservation benefits may still be achieved by re-enrolling sensitive acres such as buffers or wetlands. Expiring water quality practices such as filter strips, grass waterways, and riparian buffers may be eligible to be reenrolled under the Clean Lakes, Estuaries, and Rivers (CLEAR) and CLEAR 30 options under CRP. Additionally, expiring continuous CRP practices such as shelterbelts, field windbreaks, and other buffer practices may also be re-enrolled to provide benefits for organic farming operations.  If producers are not planning to farm the land from their expiring CRP contract, the Transition Incentives Program (TIP) may also provide them two additional annual rental payments after their contract expires on the condition that they sell or rent their land to a beginning or veteran farmer or rancher or a member of a socially disadvantaged group.  Producers interested in the Continuous CRP signup, CLEAR 30, or TIP should contact FSA by Aug. 5, 2022.  **NRCS Conservation Programs**  USDA also encourages producers to consider NRCS conservation programs, which help producers integrate conservation on croplands, grazing lands and other agricultural landscapes. EQIP and CSP can help producers plant cover crops, manage nutrients and improve irrigation and grazing systems. Additionally, the Agricultural Conservation Easement Program (ACEP), or state or private easement programs, may be such an option. In many cases, a combination of approaches can be taken on the same parcel.  For example, riparian areas or other sensitive parts of a parcel may be enrolled in continuous CRP and the remaining land that is returned to farming can participate in CSP or EQIP and may be eligible to receive additional ranking points.  **Other Flexibilities to Support Conservation**  Additionally, NRCS is also offering a new flexibility for EQIP and CSP participants who have cover cropping including in their existing contracts. NRCS will allow participants to either modify their plans to plant a cover crop (and instead shift to a conservation crop rotation) or delay their cover crop plans a year, without needing to terminate the existing contract. This will allow for flexibility to respond to market signals while still ensuring the conservation benefits through NRCS financial and technical assistance for participating producers.   **More Information**  Producers and landowners can learn more about these options by contacting FSA and NRCS at their local [USDA Service Center](http://www.farmers.gov/service-locator?utm_medium=email&utm_source=govdelivery).   Communication is Key in Lending Farm Service Agency (FSA) is committed to providing our farm loan borrowers the tools necessary to be successful. FSA staff will provide guidance and counsel from the loan application process through the borrower’s graduation to commercial credit. While it is FSA’s commitment to advise borrowers as they identify goals and evaluate progress, it is crucial for borrowers to communicate with their farm loan staff when changes occur. It is the borrower’s responsibility to alert FSA to any of the following:   * Any proposed or significant changes in the farming operation * Any significant changes to family income or expenses * The development of problem situations * Any losses or proposed significant changes in security   If a farm loan borrower can’t make payments to suppliers, other creditors, or FSA on time, contact your farm loan staff immediately to discuss loan servicing options.  For more information on FSA farm loan programs, contact your local County USDA Service Center or visit [fsa.usda.gov](https://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.fsa.usda.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738235482%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=BBujJYYhQ8R3wa6GVDNmrSkVNi78a6HoBhpfI1dKFw0%3D&reserved=0).  Applications cannot be approved until FSA has copies of all permits and plans. Contact your local FSA office early in your planning process to determine what level of environmental review is required for your program application so that it can be completed timely.    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.  Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. Because of the pandemic, [USDA Service Centers](http://www.farmers.gov/service-locator?utm_medium=email&utm_source=govdelivery) are open to limited visitors with masks. Contact your Service Center to set up an in-person or phone appointment. Additionally, more information related to USDA’s response and relief for producers can be found at[farmers.gov/coronavirus](https://www.farmers.gov/coronavirus?utm_medium=email&utm_source=govdelivery). | |  | | |  | | --- | |  |   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](mailto:sherry.hamel@usda.gov)  Website:  [www.fsa.usda.gov/me](http://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://gcc02.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.me.nrcs.usda.gov%2F%3Futm_medium%3Demail%26utm_source%3Dgovdelivery&data=05%7C01%7C%7C1d499fe482db461c84ea08da545e6362%7Ced5b36e701ee4ebc867ee03cfa0d4697%7C0%7C0%7C637915061738235482%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=n1J05Wb0e8enFXVuNT1p9ahh4h3zO2OX8%2FFfrPa0img%3D&reserved=0) | |  |  | |  |  | |  |  | | | |