



U.S. DEPARTMENT OF AGRICULTURE

Maine USDA Service Center Newsletter - September 2021

[Farm Service Agency](#) | [Natural Resources Conservation Service](#) | [Risk Management Agency](#)

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## 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://farmers.gov/fund) 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://farmers.gov/recover/disaster-assistance-tool#step-1) to find disaster assistance programs that can help their operation recover from natural disasters.

For more information, visit [farmers.gov](https://farmers.gov).

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## **USDA-NRCS State Technical Committee virtual meeting set for October 4**

The USDA’s quarterly State Technical Committee (STTC) meeting for Maine will be **held Oct. 4, 2021, via Microsoft Teams**.

The meeting is scheduled from **8:30 a.m. – 11:30 a.m.** and is open to the public.

The State Technical Committee assists the USDA in matters relating to the implementation and technical aspects of conservation programs under the Farm Bill. The committee is traditionally composed of agricultural producers and other professionals that represent a variety of disciplines in soil, water, wetland, and wildlife sciences. The STTC includes representatives from several agencies including the Natural Resources Conservation Service (NRCS), the Farm Service Agency (FSA), and the Maine Forest Service.

The State Technical Committee will meet quarterly this year to provide information, analysis and recommendations to USDA officials charged with implementing the conservation provisions under the Farm Bill. The Committee's role is advisory in nature.

Anyone who wishes to attend via Teams should contact NRCS-Maine Public Affairs Specialist Thomas Kielbasa at [thomas.kielbasa@usda.gov](mailto:thomas.kielbasa@usda.gov) for information. Persons with disabilities who require accommodations to participate in this meeting should contact Thomas Kielbasa by Sept. 20, 2021. For agenda items and more information about the State Technical Committee, please visit the [NRCS-Maine website](#).

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## USDA to Provide Relief to Small Producers, Processors, Distributors, Farmers Markets Impacted by COVID-19

The U.S. Department of Agriculture's [Agricultural Marketing Service](#) (AMS) announced it will soon publish Requests for Applications (RFAs) for the Pandemic Response and Safety (PRS) Grants program to support agricultural stakeholders who haven't yet received substantial federal financial assistance in responding to the COVID-19 crisis. This grant program will provide assistance to small businesses in certain commodity areas, including small scale specialty crop producers, food processors, manufacturers, distributors and farmers markets.

A [grant forecast](#) is now available to help potential applicants determine their eligibility and to prepare to apply for funding. Eligible entities should visit the PRS grant portal at [usda-prs.grantsolutions.gov](https://usda-prs.grantsolutions.gov) for complete information on the program, including how to obtain a free of charge DUNS Number from Dun & Bradstreet (D&B) **BEFORE** applying for this program. On September 23, USDA will issue another announcement indicating that entities may submit their applications through the grant portal; entities will need their DUNS number to submit an application.

Visit [usda-prs.grantsolutions.gov](https://usda-prs.grantsolutions.gov) or the [AMS website](#) to learn more.

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## Understanding the U.S. Drought Monitor

Are drought conditions affecting your agricultural operation? The [U.S. Drought Monitor \(USDM\)](#) is a resource producers can use to help determine how to best respond and react to a drought as it develops or lingers.

The USDM is an online, weekly map showing the location, extent, and severity of drought across the United States. It categorizes the entire country as being in one of six levels of drought. The map is released on Thursdays and depicts conditions for the week.

The USDM provides producers with the latest information about drought conditions where they live, enabling producers to best respond and react to a drought as it develops or lingers. In some cases, the USDM may help a producer make specific decisions about their operation, such as reducing the stocking rate because forage is not growing. For

others, it may provide a convenient big-picture snapshot of broader environmental conditions.

The USDM incorporates varying data – rain, snow, temperature, streamflow, reservoir levels, soil moisture, and more – as well as first-hand information submitted from on-the-ground sources such as photos, descriptions, and experiences. The levels of drought are connected to the frequency of occurrence across [several different drought indicators](#). What makes the USDM unique is that it is not a strictly numeric product. The mapmakers rely on their judgment and a nationwide network of 450-plus experts to interpret conditions for each region. They synthesize their discussion and analysis into a single depiction of drought for the entire country.

USDA uses the Drought Monitor to determine a producer's eligibility for certain drought assistance programs, like the [Livestock Forage Disaster Program](#) and [Emergency Haying or Grazing on Conservation Reserve Program acres](#).

Additionally, the Farm Service Agency uses the Drought Monitor to trigger and “fast track” Secretarial Disaster Designations which then provides producers impacted by drought access to emergency loans that can assist with credit needs.

[Learn more about the U.S. Drought Monitor.](#)

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## **USDA Microloans Help Farmers Purchase Farmland and Improve Property**

Farmers can use USDA farm ownership microloans 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.

Microloans have helped farmers and ranchers with operating costs, such as feed, fertilizer, tools, fencing, equipment, and living expenses since 2013.

Microloans can also help with farmland 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, contact your local USDA Service Center or visit [fsa.usda.gov/microloans](https://fsa.usda.gov/microloans).

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## **Somerset and Oxford Counties are Eligible for Emergency Loans**

Somerset and Oxford Counties were declared as primary/contiguous disaster due to drought and heat using the streamlined Secretarial Disaster Designation process. Under

this designation, producers with operations in contiguous counties are also eligible: Androscoggin, Aroostook, Kennebec, Oxford, Penobscot, Piscataquis and Waldo to apply for low interest emergency loans.

The streamlined disaster designation process issues a drought disaster declaration when a county has experienced a drought intensity value of at least a D2 (severe drought) level for eight consecutive weeks based on the U.S. Drought Monitor during the crop year.

Emergency loans help producers recover from production and physical losses due to drought, flooding and other natural disasters or quarantine.

Producers 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. Producers 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 County USDA Service Center or visit [fsa.usda.gov](https://fsa.usda.gov).

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## Foreign Buyers Notification

The Agricultural Foreign Investment Disclosure Act (AFIDA) requires all foreign owners of U.S. agricultural land to report their holdings to the Secretary of Agriculture. Foreign persons who have purchased or sold agricultural land in the county are required to report the transaction to FSA within 90 days of the closing. Failure to submit the [AFIDA form](#) could result in civil penalties of up to 25 percent of the fair market value of the property. County government offices, realtors, attorneys and others involved in real estate transactions are reminded to notify foreign investors of these reporting requirements. The data gained from these disclosures is used in the preparation of periodic reports to the President and Congress concerning the effect of such holdings upon family farms and rural communities. Click [here](#) for more information on AFIDA.

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## Obtaining Payments due to Deceased Producers

In order to claim a Farm Service Agency (FSA) payment on behalf of a deceased producer, all program conditions for the payment must have been met before the applicable producer's date of death.

If a producer earned a FSA payment prior to his or her death, the following is the order of precedence for the representatives of the producer:

- administrator or executor of the estate
- the surviving spouse
- surviving sons and daughters, including adopted children
- surviving father and mother

- surviving brothers and sisters
- heirs of the deceased person who would be entitled to payment according to the State law

For FSA to release the payment, the legal representative of the deceased producer must file a form FSA-325 to claim the payment for themselves or an estate. The county office will verify that the application, contract, loan agreement, or other similar form requesting payment issuance, was signed by the applicable deadline by the deceased or a person legally authorized to act on their behalf at that time of application.

If the application, contract or loan agreement form was signed by someone other than the deceased participant, FSA will determine whether the person submitting the form has the legal authority to submit the form.

Payments will be issued to the respective representative's name using the deceased program participant's tax identification number. Payments made to representatives are subject to offset regulations for debts owed by the deceased.

FSA is not responsible for advising persons in obtaining legal advice on how to obtain program benefits that may be due to a participant who has died, disappeared or who has been declared incompetent.

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Persons with disabilities who require accommodations to attend or participate in any meeting/event/function should contact Mary Anne Coffin at 207-990-9140 or Federal Relay Service at 1-800-877-8339.

Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. Because of the pandemic, [USDA Service Centers](#) 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://farmers.gov/coronavirus).



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