

Potential Funding Sources for Agricultural Producers in Maine

AgrAbility does not provide grants, other funding, or equipment. However, the sources listed below may be of assistance.

CHARITABLE ORGANIZATIONS

- Family and friends
- Direct consumer and crowdfunding sources. Crowdfunding is a method of getting funds by sourcing (or financing) small amounts from a relatively large number of people rather than getting large amounts from one or a few. This allows individuals or organizations to source funds from anyone via a website or crowdfunding 'platform'. (<u>Crowdfunding sites- which is best for you</u>).
 - o Kick Starter <u>www.kickstarter.com</u>,
 - o GoFundMe <u>www.gofundme.com</u>),
 - o Harvest Returns www.harvestreturns.com/for-agproducers
 - o Barn Raiser <u>www.barnraiser.us</u>
 - o Just Giving <u>www.justgiving.com</u>
- **Church, town offices or municipality**; check within your local area.
- Modest Needs. Mission is to responsibly provide short-term financial
 assistance to individuals and families in temporary crisis who, because they
 are working and live just above the poverty level, are ineligible for most types
 of conventional social assistance but who (like many of us) are living one or
 two lost paychecks away from the kind of financial catastrophe that
 eventually leads to homelessness. www.modestneeds.org; 844.667.3776.
- Disability-Specific Advocacy Organizations. www.accessmaine.org
- Organizations offering funding, services or equipment on loan.
 www.mainecite.org/paying-for-at/- organization
- Foundations and organizations offering grants.
 www.mainecite.org/paying-for-at/- grant
- **Service Organizations** such as Lions clubs, Elks club, Rotary, etc.
- Veteran Service Organizations such as DAV, American Legion, etc.

PRIVATE COMPANIES

- Equipment dealers (tractors, hand tools, feed/supply store, clothing)
- Banks (Wells Fargo, Bangor Savings), credit unions
- Digital Credit Union Mobility vehicle and access loans for equipment, home modifications, and vehicles with devices to aid people with disabilities. www.dcu.org/loans/other-loan-products; 508.263.6700.







- Farm Credit East; Part of Farm Credit Services, which is a nationwide network of borrowers and lenders that offers loans, leases, and financial services to farmers, ranchers, and rural businesses and helps fund agriculturally related endeavors, insurance, and education.
 www.farmcrediteast.com; 207.784.0193.
- **No Small Potatoes Investment Club** (part of Slow Money Maine) strengthens Maine's local food economy by making small loans to farms, fishermen and the food businesses they supply to help them thrive. http://www.slowmoneymaine.org/nsp; 207.691.8534.
- **Carrot Project.** Facilitates access to financing and business support in New England and the Hudson Valley so that today's small farm and food businesses can grow into thriving, enduring enterprises. www.thecarrotproject.org, 617.674.2371.
- **Health Insurance Programs.** Your current health insurance policy may pay for part or all of the cost of assistive technology. Check with your carrier or your employer's human resources department to determine coverage. Private (e.g., CIGNA, Anthem) or public (e.g., Maine CARE, federal Medicare).

www.mainecite.org/paying-for-at/ - insurance

NON-PROFIT ORGANIZATIONS

Acadia Health. A community health organization working to address critical, locally defined health priorities in **Washington and Hancock** counties.

- The "neighbor4neighbor" Fund (n4n) a program of Healthy Acadia, provides one-time mini-grants of up to \$500 to seniors in Washington and Hancock counties who are facing any one of many life crises that can arise unexpectedly and for which they may not have adequate funds.
- "You've Got a Friend" Fund (YGAFF) provides mini-grants of up to \$1,000 to individuals across Hancock County, Maine who are in need of assistance to overcome specific hurdles or setbacks and accomplish goals in order to reach greater self-sufficiency and quality of life.

Alpha One. Alpha One assists people of all ages, including children and the elderly, with a range of disabilities: mobility impairments, traumatic brain injury, deafness, blindness, other vision and hearing impairments, developmental disabilities, mental illness, and AIDS. Alpha One is responsive to the needs of individuals with disabilities, initiating, advocating for, and implementing systems change to overcome the barriers that prevent people with disabilities from living independently. www.alphaonenow.org, 1.800.640.7200.

 mPower provides <u>flexible term loans to individuals</u> with disabilities in Maine. mPower funds can be used to purchase adaptive equipment, assistive technology, or to make home modifications.







- mPower also provides <u>loans to Maine business owners</u> for the purchase, construction, or installation of adaptive equipment that allows those with disabilities to be independent and to make their businesses more accessible.
- Title 7 Part B grant program. Financial assistance available through funds from the US Department of Education, Rehabilitation Services Administration. This grant is designed to help consumers with disabilities address: health and disability management; self care; mobility and home accessibility; participation in community activities; communication (writing, reading, hearing, speaking); learning difficulties. Funds are available to purchase services and adaptive equipment such as hand controls or lifts for vehicles, ramps, roll in showers, hearing aids, TTYs, or flashing alarms or signals.

Maine 4H Foundation Pitch Program. Active 4-H members in Maine may pitch their ideas to receive grant funding. The funding will support new small business ideas, new agricultural projects, and/or a new innovative project within 4-H. www.extension.umaine.edu/4hfoundation/funding/pitch-your-idea 800.287.0274.

Maine Housing Authority - Community Aging in Place Grant

The Community Aging in Place Grant Program offers no-cost home safety checks, minor maintenance repairs, and accessibility modifications to eligible low-income elderly and disabled homeowners. These services enable recipients to continue living safely and comfortably at home.

<u>www.mainehousing.org/programs-services/HomeImprovement/homeimprovement</u> <u>tdetail/comfortably-home-program</u>

Maine Trust for People with Disabilities (MTPD) Maine's only nonprofit organization that offers parents, relatives and friends a convenient and economical way to establish and fund a special needs trust account for an individual who has a disability and who qualifies for public benefits, such as MaineCare or SSI. www.themainetrust.com.

Semper Fi Fund

Provides immediate financial assistance and lifetime support to combat wounded, critically ill and catastrophically injured members of all branches of the U.S. Armed Forces and their families. https://semperfifund.org/

Shaw Fund for Mariners' Children

The purpose of the fund is to aide residents of Maine New Hampshire and Massachusetts who are: Children of Mariners, Widows of Mariners, or Incapacitated







Mariners and their wives. The fund provides short-term financial assistance. Maine contact number: 207.677.2070.

Slow Money Maine. "We are an intentionally inclusive, diverse network representing many sectors and communities in Maine, with a focus on supporting local sustainable food systems. We **CONVENE** gatherings, **CONNECT** people to each other's needs, and **CATALYZE** the flow of funds and technical assistance to a wide array of food businesses." www.slowmoneymaine.org; 207.691.8534

Eastern Maine Development Corporation (EMDC). Creates economic development opportunities in Eastern Maine. Whether it's developing a comprehensive plan, revitalizing a downtown, or helping a community expand daycare facilities, our Community Development Services can help create sound and healthy environments. Business Services can offer everything from financing the next step in your business's path to success to technical support. And EMDC's Workforce Program offers education and training, employment and career assistance, as well as support services. www.emdc.org 800.339.6389

Northern Maine Development Corporation. NMDC is a membership organization comprised of participating communities and counties in the Northern Maine Economic Development District. NMDC provides federal and state services at the regional and local levels. NMDC will continue its efforts to expand, diversify and attract business and industry in the region. The Commission also will continue its outreach to northern Maine communities and its efforts to work with those communities to create the capacity needed to support development. www.nmdc.org; 207.498.8736.

Community Action Programs are private, nonprofit human service and advocacy organizations established under the Economic Opportunity Act of 1964 that provide emergency assistance to people in crisis; address the causes of poverty through programs that fight unemployment, inadequate housing, poor nutrition and lack of educational opportunity; and provide training in advocacy skills. https://211maineportal.communityos.org/zf/taxonomy/detail/id/101863; Dial 211.

Sustainable Agriculture Research and Education Program (SARE). Grants and education to advance innovations in sustainable agriculture for both farmers and agricultural partnerships. http://www.sare.org; 207.581.2942.

Goodwill of Northern New England Veterans Fund (VERA) is designed for one-time assistance where other programs are unable to fulfill a specific need.







Goodwill helps coordinate assistance programs with those in need. www.goodwillnne.org; 207.774.6323.

United Farmer Veterans of Maine. A veterans based non-profit working for the betterment of **ALL** veterans in Maine. Through our farm programs around agriculture and agribusiness development, we offer every veteran that comes to our organization a unique opportunity to become part of Maine's agricultural movement. www.ufvme.org; 207.322.7625.

FACT (Food Animal Concerns Trust). A U.S. organization devoted exclusively to addressing the public health problems that result from raising farm animals in confined and inhumane conditions. foodanimalconcernstrust.org.

TECH-CESSIBILITY

Each year, LAMN supplies assistive technology to people living with muscular dystrophy during the holiday season. In 2021, we are expanding this initiative to people living with ANY disability! laughingatmynightmare.com/tech-cessibility

GOVERNMENT AGENCIES

Maine Department of Labor Bureau of Vocational Rehabilitation is a program that helps people who have disabilities to get and keep a job. VR helps people who have physical, mental, or emotional disabilities. In general, people are eligible for services if they have a significant impairment that impedes their ability to work, and if they require vocational rehabilitation services to attain or maintain employment. VR works with persons with disabilities through its three primary service provision units:

- Division of Vocational Rehabilitation (DVR); www.maine.gov/rehab/dvr;
 207.623.6799
- Division for the Blind and Visually Impaired (DBVI) <u>www.maine.gov/rehab/dbvi</u> 207.561.4020.
- Division for the Deaf, Hard of Hearing & Late Deafened (DoD);
 www.maine.gov/rehab/dod; 207.470.7668

Maine Department of Agriculture, Conservation and Forestry (DACF); the State of Maine's support center for our many land-based, natural resource interests. www.maine.gov/dacf; 207.287.3200.

 Grants and loan programs; DACF administers state and federal grants to provide services, resources and personnel to nonprofit groups, municipalities and other agencies. www.maine.gov/dacf/about/grants/index.shtml







Maine Emergency Management Agency (MEMA) coordinates the State of Maine's programs of emergency preparedness, response, recovery, mitigation and homeland security. www.maine.gov/mema; 207.624.4400.

 Emergency Management Grant Opportunities; www.maine.gov/mema/mema_grants.shtml

Maine Department of Education, Public Education Funds. The Office of Special Services is responsible for the state's oversight and support for the delivery of all special education services provided in Maine under the federal Individuals with Disabilities Education Act (IDEA).www.maine.gov/doe/specialed/index.html

Small Business Administration (SBA). The Maine SBDC program helps build and strengthen small businesses through business advising, training and educational resources. www.mainesbdc.org; 207.780.4420

Social Security Administration (SSA). The Supplemental Security Income (SSI) program pays benefits to disabled adults and children who have limited income and resources. The **Plan to Achieve Self-Support** program, or **PASS program** helps those with disabilities pay for items or services – including AT – needed to achieve a specific employment goal – to work. www.mainecite.org/paying-for-at/-ssi

USDA (United States Department of Agriculture) Programs

- **Farm Service Agency (FSA)**. The Farm Service Agency implements agricultural policy, administers credit and loan programs, and manages conservation, commodity, disaster and farm marketing programs through a national network of offices. www.fsa.usda.gov; 207.622.7847 x 2.
 - Youth development grant program.
- Natural Resources and Conservation Service (NRCS). NRCS provides leadership in a partnership effort to help people conserve, maintain and improve our natural resources and environment. www.nrcs.usda.gov; 207.990.9100 x3.
 - Beginning farmer and veteran programs
- Organic Certification Cost Share Program. USDA provides organic certification cost share opportunities for organic producers and handlers. www.ams.usda.gov/services/grants/occsp
- Risk Management Agency (RMA). RMA helps to ensure that farmers have the financial tools necessary to manage their agricultural risks. RMA provides coverage through the Federal Crop Insurance Corporation, which promotes







national welfare by improving the economic stability of agriculture. www.rma.usda.gov; 202.690.2803.

- **Rural Development (RD)**. RD helps rural areas to develop and grow by offering Federal assistance that improves quality of life. RD targets communities in need and then empowers them with financial and technical resources. www.rd.usda.gov; 207.990.9160.
- US Department of Veterans Affairs. Disability compensation is a tax free monetary benefit paid to Veterans with disabilities that are the result of a disease or injury incurred or aggravated during active military service.
 www.benefits.va.gov.
 - VA Vocational Rehabilitation and Employment (VR&E); Services help with job training, employment, accommodations, resume development, and job seeking skills coaching. Other services may be provided to assist veterans in starting their own businesses or independent living services for those who are severely disabled and unable to work in traditional employment. www.benefits.va.gov/togus/vre; 207.623.8411 ext. 4871.

The National AgrAbility Project has also launched a <u>Funding Assistance</u> page on http://www.agrability.org for resources outside of Maine.



