

Ag Notes

Harford County Newsletter

UNIVERSITY OF
MARYLAND
EXTENSION

May 2020

The Extension Office will remain closed until at least May 22 for COVID-19. Faculty and Staff are teleworking.



University of
Maryland Extension

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Agricultural Center

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M—F 8:00 a.m.—4:30 p.m.

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INSIDE THIS ISSUE:

COVID-19 EILD Loans and Grants for Farmers	2
COVID-19 H-2A Webinar	4
Intro to QuickBooks Webinar	4
Grazing Math: How Much Pasture Do I Need?	4
Don't Fall Asleep on Fusarium Head Blight!	6
Adjusting Your Marketing Plans Due to COVID-19	7
Equine Webinar Series	7
Harford Agricultural Grants	7

Hello, Harford County!

I hope everyone is doing well coping with COVID-19. Extension offices across the State are closed to the public until **at least May 22**. In the meantime, faculty and staff are teleworking and are still available to serve your needs. Tricia Hoopes is also still diligently working on nutrient management plans, so feel free to contact her for your nutrient management needs. As a reminder, please do not hesitate to reach out to me via phone or email for anything.

It appears that we are in this for the long haul and I will continue to update you as best I can via email and this newsletter as it relates to programs, grants, updates, and information that could have bearing on your ag business. There's a lot of information to cover and it can be quite confusing, so I am going to jump right in and share some resources:

- The Farmer's Legal Action Group has put together an **excellent guide** to the Federal CARES act programs that provide relief to farmers. The guide is periodically updated as new information becomes available. The guide can be found online at: <http://www.flaginc.org/publication/farmers-guide-to-covid-19-relief-4-27-20-update/>.

- Similarly, the Small Business Development Administration has information on their website regarding the relief programs: <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>.
- Maryland Department of Agriculture in conjunction with the Health Department has put together a nice publication covering guidelines for pick-your-own operations operating during the pandemic. [Click here to view](#), or contact me for a copy.
- MARBIDCO has a Pandemic Loan Program open through **May 31**. Loans are low cost and available up to \$10,000. Contact Steve McHenry (410) 267-6807, smchenry@marbidco.org for more information, or visit https://www.marbidco.org/pages/programs_loans/loan_programs_palpf_1.htm.

Additional information is found inside this newsletter. Stay safe and let me know if you have any questions.

Until next time,
-Andy



Nicole Cook, Legal Specialist
University of Maryland Eastern Shore

*This article is not a substitute for legal advice.
Reposted from the [Ag Risk Blog](#)*

On Friday, President Trump signed the new COVID-19 relief bill, the [Paycheck Protection Program and Health Care Enhancement Act](#), 116 Pub Law 139 (April 24, 2020) ("Enhancement Act"). In addition to replenishing funds for the Paycheck Protection Program (PPP), the Enhancement Act directs the Small Business Administration (SBA) to make all agricultural producers with 500 or fewer employees who were operating as of January 31, 2020, who have suffered substantial economic injury as a result of the COVID-19 pandemic, eligible for the Emergency Injury Loan Disaster (EIDL) programs. This includes being eligible for a forgivable \$10,000 emergency advance "grant." As of this posting, we are still waiting to find out when the SBA will start accepting loan applications again. But, you can start gathering the information that you'll need to apply now!

What's New?

The EIDL program is administered by the SBA, and as I explained in [this article](#), despite Congress' original intent in the CARES Act for all farmers and ranchers to be eligible for the EIDL program, the SBA was excluding certain farmers and ranchers from the program.

The EIDL program, as modified by the CARES Act and the Emergency Act, provides EIDL business loans to eligible entities, which now include all types of agricultural producers. This includes non-profit organizations, farmers markets, LLC's, sole proprietorships, and other small business entities. And, farmers and ranchers, as eligible entities, can also get a forgivable emergency advance on their EIDL loan of up to \$10,000, which, like a grant, they don't have to pay back. The advances are known as "EIDL Emergency Advances" or "Emergency EIDL Grants."

What Does "Substantial Economic Injury as a result of the COVID-19 pandemic" Mean?

When you apply for an EIDL COVID-19 loan, you will be certifying that your business suffered substantial economic injury due to the COVID-19 pandemic. What that means for you is going to depend on your business. For example, if before the pandemic you sold primarily to farmers markets or restaurants and now as a result of the stay-at-home orders and other measures

put in place by government officials those markets are closed or significantly reduced, you are likely going to be able to show that your business suffered substantial economic injury due to the pandemic. Even if you're shifting your markets to sell direct to consumers online, you are likely still eligible because there are necessarily delays in establishing that change in business model and you might still only be able to resume selling at a significant loss. Other examples are dairy farmers who have lost their markets or grain farmers who are experiencing historic low prices as a result of sharp declines in market demands.

EIDL Loans

You can apply for an EIDL loan for as little or as much as you need up to \$2 million. That means that if you only need \$10,000, you could request a loan of \$10,000 and then apply to receive all of the money in advance as an Emergency EIDL Grant.

Remember that any loan amount above the \$10,000 in EIDL Emergency Advances is not forgiven. Interest rates on the loan amount above the \$10,000 in Emergency EIDL Grants are 3.75% for small businesses, and 2.75% for non-profit organizations.

The loan terms can be up to 30 years with the first payment not due for 12 months after the funds are issued.

No personal guarantee is required for loans of \$200,000 or less. No collateral is needed for loans of less than \$25,000, and there is no need to have applied for credit and been denied elsewhere in order to apply.

Emergency EIDL Grants

Eligible entities, which now include all agricultural enterprises, can request that the SBA give them an advance on the loan. The advance can be up to \$10,000. (CARES Act § 1110(e)(3); Enhancement Act, § 101(c)). Once approved, the money is supposed to arrive within three days. (CARES Act § 1110(e)(1)-(3)). The Emergency EIDL Grants are completely forgivable. You do not ever have to pay them back.

What Can The Money Be Used For?

EIDL loans are considered working capital loans. They're meant to help you carry on your business until you can resume normal operations. They can be used for things like (1) to pay fixed debts, (2) to pay sick leave for employees who are unable to work due to COVID-19; (3) to maintain payroll, (4) to pay accounts payable

3 including increased costs of materials due to COVID-19's supply chain disruptions, and (5) to pay rent or mortgages.

They are not meant to be used for expanding your business, and you can't spend the money on refinancing debt that you incurred prior to the disaster declaration. You also can't spend the money to make payments on loans made to other Federal agencies (e.g., FSA loans); pay tax penalties; pay penalties for noncompliance with laws; or pay dividends to shareholders.

You can, however, pay reasonable remuneration for services that are performed for the business. So, if you have a record of making payments to yourself for the work that you do for the business, that is allowed just like covering payroll or spending the money for accounts payable is an approved use of the funds. But, if you don't have a record of making those payments before the disaster, you might be challenged on making those payments with the loan money.

Can I Participate In Other Federal Relief Programs If I Get An EIDL Loan?

The COVID-19 EIDL programs are meant to compliment the other Federal COVID-19 relief programs like the PPP and the Pandemic Unemployment Assistance program (PUA). (For more information about the PPP, read this [post](#) and watch this [video](#). For more information about the PUA, read this [article](#).) You will need to do some calculating to determine whether and which relief programs make the most sense for your business. For example, an EIDL loan might be easier for a new farmer who doesn't have 2019 income tax returns but who was operating on January 31, 2020, and who does have a few months of sales information. You can participate in all of the programs, but, for example, the portion of the PPP loan amount that is forgiven will be reduced by the EIDL loan amount you receive. And, the government will know that you are participating in more than one program.

When And Where Do I Apply?

Once the site becomes available, you will need to apply for the EIDL program funds online through the SBA's [website](#). The SBA stopped accepting new EIDL applications when the original CARES Act funding ran out. We don't know yet when the SBA will resume accepting applications now that the additional funding has been approved under the Enhancement Act, so you will need to check the SBA's website. Also check the [agrisk.umd.edu/](#) blog. We will post an update once the SBA re-opens the portal for submitting applications.

The deadline to apply for COVID-19 EIDL assistance is December 31, 2020.

What Information Will I Need To Apply?

This is a revenue-protection program. To apply, you will self-certify that you need to borrow the amount of money that you would have used to pay normal expenses during the time of the declared crisis. The SBA will consider your ability to repay the loan amount based on your sales history and existing obligations along with your credit history. You will need your sales history records, then.

Keep in mind that you might not be approved for the full amount you requested, and understand that it may actually take a few weeks to get the EIDL Emergency Advance money and it might not all arrive at once. These are simply the realities of a large, cumbersome bureaucracy trying to quickly implement these measures.

Tips For Submitting Your Application

The SBA advises applicants to register as new users, and then download and/or print out the application forms so that you can prepare your application offline before going back online to complete and submit your packet. That's because the site is overwhelmed and there is a good chance that the site will crash while you're in the middle of completing your application.

Also, once you are entering the data online, be sure to finish and submit your completed application. Incomplete applications will be sent to the back of the line, so you're application may not be received before the funds run out again.

Once you've submitted your application, be sure to check the status of your application online as well as checking your bank account. The SBA has said that it isn't able to send timely notices out about deposits of funds, but you'll see the money appear in your bank account shortly after your application has been approved.

More Information

To view slides from the Small Business Administration's Baltimore District Office's March 26, 2020, webinar on how to apply for EIDL Loans and Emergency Grants, click [here](#). Remember, the information in the slides and the webinar does not include the Enhancement Act's updates.

You can find more Maryland-specific information and resources about COVID-19 issues on the Maryland Agriculture Law Education Initiative's website at [umaglaw.org](#).

An excellent resource for information about all of the federal relief programs available for farmers, including the EIDL programs, is the Farmers' Legal Action Group's [Farmers' Guide to COVID-19 Relief \(2nd Edition\)](#).

H-2A Visas & COVID-19 Webinar

On May 14, 2020, at 12:00 p.m., EST, the Agriculture Law Education Initiative (ALEI) will host a webinar for farm employers on recent COVID-19 related changes to the H-2A visa worker program. State and federal experts will explain recent adaptations to the H-2A visa worker program and how employers can prepare for having foreign workers on the farm this summer.

Examples of topics that will be covered include:

- paid sick leave for H-2A workers
- worker housing requirements
- COVID-19 and the 3/4 guarantee
- keeping proper records.

Speakers will include:

- Carlos Turcios, MD Department of Labor and Licensing Regulation
- Nicholas Fiorello, U.S. Department of Labor, Wage and Hour Division
- Sarah Everhart, Managing Director, Agriculture Law Education Initiative, Maryland Carey Law.

May 14

12:00 PM
Online

[Register today](#) for the webinar!

Employers are encouraged to submit questions in advance of the webinar to Sarah Everhart via email at severhart@law.umaryland.edu or by phone at (410) 458-2475.

Intro To QuickBooks For Farm Businesses



Join University of Maryland Extension educators to learn tips and tricks for optimizing your finances with QuickBooks. This webinar will cover the basic features, such as sales tax, inventory, invoicing, adjustments, and year-end procedures using QuickBooks Pro 2020. This webinar is free, but please register ahead if time using the online link: <https://umquickbooks101.eventbrite.com/>. Contact Erika Crowl for more information (ecrowl@umd.edu)

May 6

3:00 PM
Online

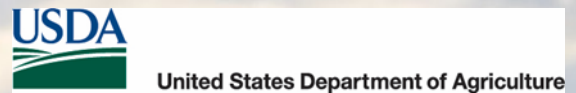
Grazing Math

Brian Campbell, Grazing Specialist
USDA/NRCS

There are helpful calculations available to help farmers design a new pasture system or avoid damaging existing pastures by not overstocking, overgrazing, or under-sizing. Grazing math can be used to answer questions like:

- How many animals can my pasture/paddock support?
- How many days will my pasture/paddock last?
- How many acres should my pasture/paddock be?

The calculations use some assumptions about (1) how much forage your livestock need to meet their daily dry-matter needs – based on the class of livestock; (2) how efficiently those animals can utilize the pasture – based on how intensively livestock are rotated through paddocks (i.e. pasture subdivisions); and (3) how much forage the pasture has available – based on pasture height and density:



Daily Dry-Matter Intake as % of Body Weight	
Mature males: 2%	Lactating females: 4%
Growing stock: 3%	Dry females: 2%
Pastured poultry or pigs with supplemental feed: 1%	

Grazing Efficiency	
Continuous grazing: 30%	6-10 days on paddock: 55%
15-21 days on paddock: 45%	2-5 days on paddock: 60%
11-14 days on paddock: 50%	½-1 days on paddock: 70%

Pounds of Forage Dry-Matter per Acre ¹			
Average Pasture Height*	THIN Density	AVERAGE Density	THICK Density
2"	270	720	1,220
3"	490	1,060	1,720
4"	720	1,380	2,130
5"	960	1,680	2,490
6"	1,210	1,960	2,810
7"	1,470	2,230	3,080
8"	1,730	2,480	3,330
9"	2,000	2,720	3,550
10"	2,270	2,960	3,740
11"	2,550	3,190	3,910
12"	2,820	3,410	4,070
13"	3,110	3,620	4,200
14"	3,390	3,830	4,320

* Height of tallest leaf within 4½" of upright ruler

“**Thin**-density pastures are young stands (1 to 2 years since seeding), hay meadows used for aftermath grazing, and pastures without sod-forming grasses or white clover as an understory.

Average-density pastures are mixed-species stands including tall fescue, orchardgrass, bluegrass, perennial ryegrass, white clover, and red clover.

Thick-density pastures are dense stands of tall fescue or tall fescue mixed with other grasses on fertile soil, closely rotationally grazed, with adequate but not excessive regrowth periods.”²

¹ Rayburn, E. (2019). *Accurately Measuring Available Forage Mass Using Ruler or Plate Meter Pasture Height*. Poster presented at the annual conference of the Northeast Pasture Consortium, Grantville, PA.

² Rayburn, E., & Lozier, J. (2016). *Estimating Pasture Forage Mass from Pasture Height*. West Virginia University.

Once you find the appropriate numbers for your situation, input them into the calculations below. Remember, when you enter percentages into a calculator, that they often need inputted as decimals – for example, 3% as 0.03. You will probably only need to use one of the calculations at a time because you will often only be changing one variable at a time: the number of animals on a pasture/

paddock, the number of days your animals remain on a pasture/paddock, or the size of a pasture/paddock.

Our example calculations will assume the following scenario: **five retired horses averaging 1,100 pounds graze a pasture of mixed cool-season forages; these horses are expected to meet their dry-matter needs on pasture alone (without supplemental feed) and are moved to a new paddock once a week.**

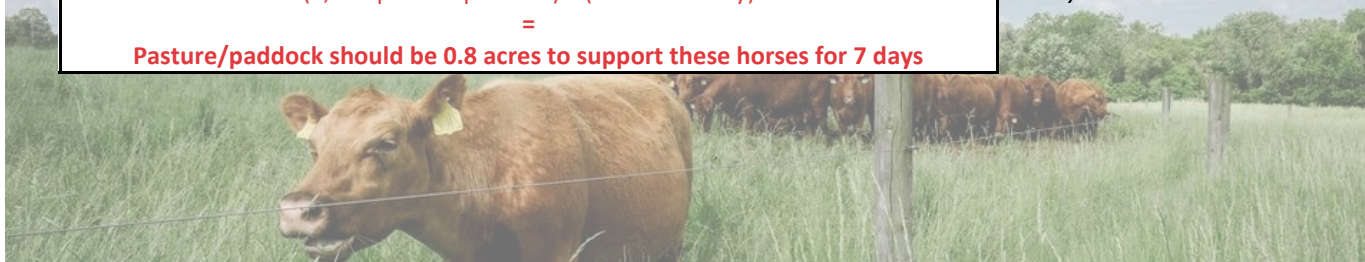
How many animals can my pasture/paddock support?
$\frac{\text{(Forage dry-matter pounds per acre)} \times \text{(Size in acres)} \times \text{(Grazing efficiency \%)}}{\text{(Average animal weight)} \times \text{(Daily intake \%)} \times \text{(Days of grazing)}}$
$\frac{(1,680 \text{ pounds per acre}) \times (1.7 \text{ acres}) \times (55\% \text{ efficiency})}{(1,100 \text{ pounds}) \times (2\% \text{ intake}) \times (7 \text{ days on that paddock})}$
=
Pasture/paddock can support 10 horses during a 7-day grazing period

If you would like assistance in improving your pasture management, please contact your local [USDA Service Center](#).

How many days will my pasture/paddock last?
$\frac{\text{(Forage dry-matter pounds per acre)} \times \text{(Size in acres)} \times \text{(Grazing efficiency \%)}}{\text{(Average animal weight)} \times \text{(Daily intake \%)} \times \text{(Number of animals)}}$
$\frac{(1,680 \text{ pounds per acre}) \times (1.7 \text{ acres}) \times (55\% \text{ efficiency})}{(1,100 \text{ pounds}) \times (2\% \text{ intake}) \times (5 \text{ horses})}$
=
Pasture/paddock would last these horses 14 days

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, D.C. 20250-9410 or call 866-632-9992 (toll-free customer service), 800-877-8339 (local or federal relay), 866-377-8642 (relay voice users).

How many acres should my pasture/paddock be?
$\frac{\text{(Average animal weight)} \times \text{(Daily intake \%)} \times \text{(Number of animals)} \times \text{(Days of grazing)}}{\text{(Forage dry-matter pounds per acre)} \times \text{(Grazing efficiency \%)}}}$
$\frac{(1,100 \text{ pounds}) \times (2\% \text{ intake}) \times (5 \text{ horses}) \times (7 \text{ days on that paddock})}{(1,680 \text{ pounds per acre}) \times (55\% \text{ efficiency})}$
=
Pasture/paddock should be 0.8 acres to support these horses for 7 days



Don't Fall Asleep On Head Scab!

Andrew Kness, Agriculture Agent
University of Maryland Extension, Harford County

Wheat is progressing rapidly across the state due to our mild winter; although has slowed a bit recently due to cooler temperatures. In the coming weeks, wheat will begin flowering and entering the most critical management stage for Head Scab or Fusarium Head Blight (FHB). Scout fields as heads emerge and determine when they start to flower (yellow anthers emerging from the middle of the spike, Figure 1). At this stage you will need to make the call to apply a fungicide or not.

compared to applications made at or shortly after flowering.

Even though it may seem a bit early and cool, continue to monitor the Scab Risk Tool (www.wheatscab.psu.edu/) to help you assess the risk of developing FHB in your wheat crop so that you're not taken by surprise.

Fungicides that provide the best control of FHB include Prosaro, Miravis Ace, Caramba, and Proline.



Figure 1. Left: Feekes 10.3. Middle: Feekes 10.5.1 (yellow anthers beginning flowering). Right: 4 days after anthesis (white anthers post flowering). Image: A. Koehler, Univ. of Delaware.

Right now, FHB risk is very low across the region, mostly due to the cool nights we are experiencing (Figure 2). However, conditions can turn favorable for FHB very quickly, so don't fall asleep on it! FHB can sporulate and infect flowering spikes at temperatures in the 50s as long as adequate moisture and humidity is present.

If conditions turn wet, humid, and above 50 degrees at flowering, FHB risk will be high and you will have about a 5 day maximum window after Feekes 10.5.1 (start of flowering) to make a fungicide application to suppress DON vomitoxin. Optimal timing for a fungicide application is at Feekes 10.5.1 and up to 5 days after. University research has indicated that earlier applications at heading (Feekes 10.3-10.5) do not consistently reduce DON levels in the grain as

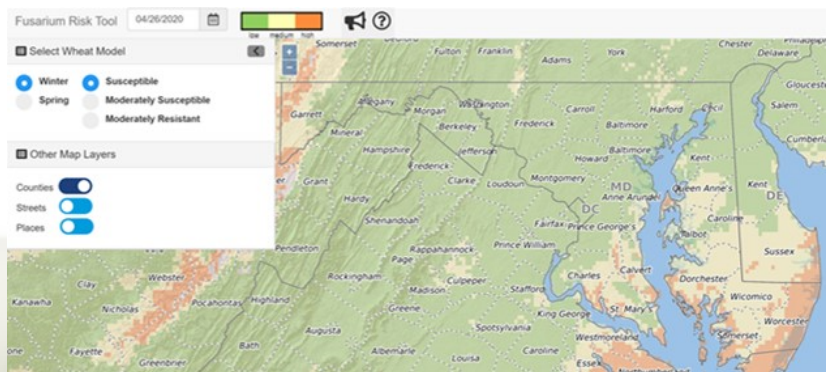
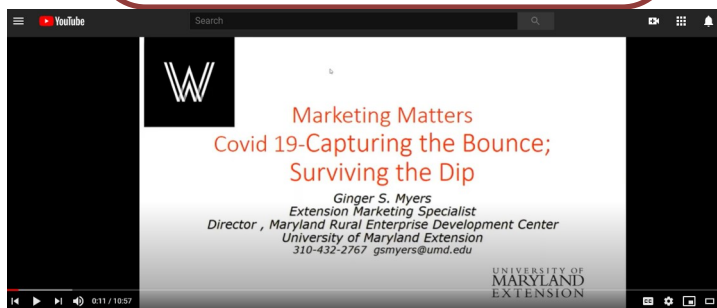


Figure 2. Head scab risk to susceptible winter wheat varieties as of April 26, 2020.

Nozzles should be angled towards heads 30-45 degrees to achieve adequate coverage. For more detailed information on fungicide application, click [here](#) or contact me (akness@umd.edu, 410-638-3255).

Marketing Video



In this short 10-minute video, viewers will hear from Ginger Myers, University of Maryland Extension Marketing Specialist, about strategies for marketing farm products to consumers during the COVID-19 pandemic. [Click here](#) to watch the video.

Equine Webinar Series

Tune in for a multiple-part series from the University of Maryland Equine team to learn about timely equine management topics. The series is scheduled for **Tuesday afternoons at 3 p.m. from May 12 to June 30 via Zoom.**

Topics include: weight loss for overweight horses, mud management, parasite management, interpreting pasture soil test results, and selecting the right forage for your horse pasture.

Details about registration forthcoming.

Harford Ag Grant Applications Now Open



The Harford County Government Division of Agricultural Services is proud to announce its request for applications for the Agricultural Grant Program for Fiscal Year 2021.

The Division of Agriculture strives to promote sustainable growth within the agricultural community by providing grant opportunities to local agri-businesses. We target projects that will help farmers emerge into a new market or enhance their existing farming operation.

We feel that by promoting local agricultural growth we not only provide our families with high-quality and affordable goods from producers that we know and trust, but we also keep agriculture as a viable industry, thereby preserving farmland and maintaining our rural heritage.

Application Calendar

April 15, 2020: Applications available online at harfordfarms.com

June 15, 2020: Last day to submit applications

July 1, 2020: Grant awards announced; funding available

Eligibility and Background

Anyone who is a resident or has a farming operation within Harford County may apply (must be 18 years or older). Applicants must apply for projects that benefit Harford County agriculture. The maximum award per applicant is set at \$20,000. The grants are for matching funds only with the county paying 75% and the applicant 25%. Grants are for reimbursements only; receipts/invoices are required at the time of reimbursement. Receipts for awarded projects must be submitted by June 30, 2021 and are subject to quarterly reports. Awardees must have a W-9 on file to receive reimbursement money. Grants will not be awarded for permanent structures or capital improvements. The property on which a project is located shall be in compliance with all Harford County Zoning regulations and laws. The ideal candidate will apply for a project that benefits the agricultural community and assists farms working together to support the buy local initiative within Harford County.

For more information, go to <http://www.harfordcountymd.gov/2328/Harford-County-Agricultural-Grant-Applic> or contact Jason Gallion, jcgallion@harfordcountymd.gov or (410) 638-3511.

Great resources are just a click away!

Andrew Kness
Extension Agent,
Agriculture and
Natural Resources



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Back-issues of this publication can be found at: <https://extension.umd.edu/news/newsletters/657>

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UNIVERSITY OF
MARYLAND
EXTENSION

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Harford County Newsletter

Dates to remember

5 & 12 May. [Sustainable Food Systems Online Lecture Series:](#)

Military Veteran Farmers (5/5); Turning Research into Action:
Combating Food Insecurity at UMD (5/12). 6-7:30 p.m. Free.
Register [online](#).

6 May. Webinar: Intro to QuickBooks for Farm Businesses. 3 p.m.
Free. Register [online](#).







11 May. Beginner Hemp Webinar (for beginning growers only). 9
a.m.-2p.m. \$20. Register [online](#). Contact Nicole Fiorellino for
more information (nfiorell@umd.edu).

12 May-30 Jun. Equine webinar series. 3 p.m. Free. Details to
come. Contact Jennifer Reynolds for more information
(jenreyn@umd.edu)

14 May. Webinar: H-2A Visas & COVID-19. 12 p.m. Free. Register
[online](#).

15 Jun. [Harford Ag Grant](#) Applications due. Contact Jason Gallion
for more details, jcgallion@harfordcountymd.gov, (410) 638-
3511.

Check out these additional online resources from

	Maryland Grain		Ag Law Initiative
	Agronomy News Blog		Women in Ag
	Nutrient Management		Plant Diagnostic Lab



[Extension Website](#)

May 2020