



## MAINE LOBSTERMEN'S ASSOCIATION UPDATE

### Maine Lobstermen's Association

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**Advocating for a sustainable lobster resource and the fishermen and communities that depend on it since 1954.**

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#### BOARD OF DIRECTORS' MEETING SCHEDULE

*In response to COVID-19, the MLA has suspended all in-person meetings. The Board is meeting virtually every two weeks.*

## STEAMING AHEAD

The ancient Greeks were spot on when they said, "The only constant in life is change."

As I write this, the Presidential election is just one week away, and with that comes change. By the time the newspaper is printed, we will know who has been elected President and who won the many Congressional seats being contested.

Whether our nation has elected a Republican or Democrat, Maine lobstermen will continue to face many difficult challenges, challenges that will require tough decisions for all of us.

Like most, I will be relieved when this election is over. The aggressive campaigning and attack ads have become mind-numbing. Elections are strange times and seem to bring out the worst in some of us. The campaigns get folks fired up and create divisions among neighbors, friends, and families. You don't need to go further than your TV or Facebook to know exactly what I'm talking about.

The lobster industry is not immune to this because the industry is very diverse. We live in different communities; we operate small and large vessels; we fish seasonally and year-round; we fish alone or with crew; with new, modern gear or with our old gear that we somehow patch together. We have different political philosophies, different priorities and different local circumstances. In normal times, we are tolerant of each other and there is a place for everyone. It is this characteristic of the lobster fishery that has kept the industry sound for so long.

This is also why, when it comes to politics, the MLA does things a bit differently than most organizations.

The MLA is neither Democrat nor Republican because our members are Democrat, Republican and Independent. The MLA does not pick sides when it comes to elections because we must stand ready to work with whichever politicians are in power and whoever the citizens of Maine elect to represent the state. The MLA works to sustain those things that all lobstermen believe in and that hold the lobster industry together – our sense of pride in our fishery, our strong stewardship ethic, our duty to sustain our communities, and our commitment to ensuring our children and future generations will continue to have a place in the fishery.

When the MLA was established in 1954, Republican President Dwight Eisenhower was in office. Since then we've been through five Democratic administrations (Kennedy, Johnson, Carter, Clinton and Obama) and six

Republican administrations (Nixon, Ford, Reagan, Bush, Bush and Trump). Maine has had tremendous bipartisan leadership in Congress during the MLA's history, including Republicans Margaret Chase Smith, William Cohen, Olympia Snowe and Susan Collins and prominent Democrats like Edmund Muskie and George Mitchell. Over the decades the MLA has worked with all of these incredible leaders in support of policies that sustain and support the Maine lobster industry.

With age comes wisdom; the MLA's long history has provided us with a perspective unavailable to younger organizations. We've seen the political landscape change over time, and we are feeling the effects of that change very deeply today. While environmental legislation is largely associated with the Democratic party, many of our nation's most

important environmental laws were enacted through Republican administrations. These laws laid the foundation for sustainable resource management which has allowed the lobster fishery to thrive as well as providing clean water and air for millions. Unfortunately, some of these laws have evolved into sledgehammers that today threaten the survival of the Maine lobster fishery and its culture, traditions and communities.

While I know that many lobstermen do not see eye-to-eye on who would best serve our industry as the country's next President or state Senator, I believe that when the dust settles, lobstermen will remain clear about our shared duty to preserve this fishery and its traditions. The MLA will continue to serve as the steady, well-respected and informed voice to ensure that this gets done.

No one relishes change, particularly not lobstermen. Yet change is coming. There is no way to avoid that reality. My firm hope is that you continue to stand in unity with the MLA to make sure that the Maine lobster industry continues to remain robust, vital and available to those generations of aspiring fishermen who come after us.

The MLA gains its strength from the core elements of this fishery: independence, contentiousness, and fierce commitment to our heritage. Those are the qualities that unite, rather than divide us, in these difficult days. Lobstermen are survivors and always find a way through the storm.

As always, stay safe on the water.

*Patrice*



*The MLA works to ensure fishing opportunities for future generations. MLA photo.*

#### DRAFT WHALE RULES

As of October 28, Maine lobstermen continue to wait for the release of the whale rules from NMFS but have not received any updates in a while. GARFO (Greater Atlantic Regional Fisheries Office) submitted the draft rule to the Office of Management and Budget in Washington, DC on July 8. The agency has up to 120 days to release the rule, which means it should be out by early November. The proposed rule is on a very tight deadline (in federal time) because Judge Boasberg has set a firm deadline of May 31, 2021 for adoption of the Final Rule. Once the proposed rule is published, it is anticipated that the public will have 75 days to provide comment.

According to NMFS, the agency "is planning to conduct five or six regionally tailored public presentations on the proposed rule via webinar, followed by a similar number of webinar meetings for the public to provide comment. NMFS is working on a draft Biological Opinion, which it expects to share with the New England Fishery Management Council and the Mid-Atlantic Fishery Management Council at their December 2020 meetings, and with the Atlantic States Marine Fisheries Commission at its February 2021 meeting."

While we won't know what management alternatives will be included in the Proposed Rule, NMFS has provided some information through its court filings. NMFS has stated on the record that it will analyze all of the plans submitted by the states for inclusion in the proposed rule. In a court dec-



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laration, NMFS wrote: "Once all the states' proposed measures were known, NMFS was able to analyze the expected conservation benefits from them, and was able to determine the measures to include in the federal rulemaking to accomplish the necessary conservation benefits for North Atlantic right whales. The agency was then able to draft proposed regulations, draft a DEIS, and conduct analysis pursuant to Section 7 of the Endangered Species Act on the operation of the federal fisheries with the new management measures."

There have also been suggestions that NMFS has included an area closure as an add-on to the proposed DMR whale plan. This possibility has been on the table since January 2020, however, when DMR received a response from GARFO to its proposed whale plan. GARFO wrote, "Because your proposal does not meet the 60-percent risk reduction target, we will be obligated to consider additional measures through our federal rulemaking and we intend to propose measures that would apply outside of 12 nautical miles to ensure that the full package of state and federal measures achieves at least a 60-percent reduction in risk." We now simply must wait to see what NMFS has included in the proposed rule.

## LOBSTER ZONES TWEAK DMR WHALE PLAN PROPOSAL TO ADAPT TO LOCAL CONDITIONS

DMR held a series of online Zone Council meetings in late September and early October to discuss proposals for zone-specific conservation equivalencies to the proposed DMR whale plan. The conservation equivalency proposals for each zone were developed by a subcommittee of lobstermen. A proposal for conservation equivalency must meet or exceed the risk reduction that would be achieved if the DMR plan were adopted for that zone.

All seven sub-committees put forward a proposal for a conservation equivalency, involving either changing trawling up minimums or the number and/or location of weak points required on an endline.

Four zone councils voted to adopt to conservation equivalencies proposed by their subcommittees; three zone councils had a few concerns with their subcommittees' proposal and committed to explore additional ideas with DMR. Zone A explored dividing the zone into east and west portions; the eastern portion would adopt the subcommittee proposal and the western end the DMR plan. Zone A voted to approve this revised conservation equivalency in late October. Zone G is exploring a hybrid option for weak points in endlines, with one weak point on one end and two on the other, in order to relax some of the trawling up requirements in its subcommittee's proposal. Zone B is exploring options to more gradually increase the number of traps on a trawl.

## MMPA LIST OF FISHERIES

The MLA submitted comments to NMFS on the annual proposed List of Fisheries, as required by the Marine Mammal Protection Act (MMPA). According to NMFS, "The LOF for 2021 reflects new information on interactions between commercial fisheries and marine mammals. NMFS must classify each commercial fishery on the LOF into one of three categories under the MMPA based upon the level of mortality and serious injury of marine mammals that occurs incidental to each fishery. The classification of a fishery on the LOF determines whether participants in that fishery are subject to certain provisions of the MMPA, such as registration, observer coverage, and take reduction plan (TRP) requirements."

NMFS includes the Maine lobster fishery in the broad category "Trap/Pot Fisheries, Northeast/Mid-Atlantic American lobster trap/pot," where it is classified as a Category I fishery due to "frequent incidental mortality and serious injury of marine mammals." The MLA has requested that NMFS consider the Maine state and federal waters fisheries as stand-alone fisheries and reclassify the state waters fishery as Category III, "remote" risk, and Category II, "occasional" risk of incidental mortality and serious injury of right whales.

## AMERICAN LOBSTER BENCHMARK STOCK ASSESSMENT RESULTS POSITIVE FOR GULF OF MAINE

The 2020 American Lobster Benchmark Stock Assessment by the Atlantic States Marine Fisheries Commission (ASMFC) presents contrasting results for the two American lobster stock units, with record high abundance and recruitment in the Gulf of Maine and Georges Bank stock (GOM/GBK) and record low abundance and recruitment in the Southern New England stock (SNE) in recent years. The GOM/GBK stock is not overfished nor experiencing overfishing. Conversely, the SNE stock is significantly depleted with poor prospects of recovery.

Extensive research has highlighted the influence of the environment on American lobster life history and population dynamics. Among the critical environmental variables, temperature stands out as the primary influence. Further, the lobster's range in New England is experiencing changing environmental conditions at some of the fastest rates in the world. Therefore, considering these environmental influences is vital when assessing the lobster stocks and was a focal point of this stock assessment. Environmental data time series included water temperatures at several fixed monitoring stations throughout the lobster's range, average water temperatures over large areas such as those sampled by fishery-independent surveys, oceanographic processes affecting

*Continued on page 8*

Summary of Conservation Equivalency Proposals for Maine Lobster Zones as of October 28, 2020										
Distance from shore	STATUS QUD	DMR Proposal	Zone A East	Zone A West	Zone B	Zone C	Zone D	Zone E	Zone F	Zone G
	Implemented 2014	Submitted Dec 2019	Split south of Cross Island at 67° longitude, 28' min Approved by ZA		Under Review by ZB	Approved by ZC	Approved by ZD	Approved by ZE	Approved by ZF	Approved by ZG
Minimum Trawl Length*										
shore to exemption line	N/A	status quo	status quo	status quo	status quo	status quo	status quo	status quo	status quo	status quo
exemption line to 3 miles	2's	3's	3's	3's	3's	2's	2's	2's	3's	3's
3 to 6 miles	3's	4's/8's	10's/20's	4's/8's	5's/10's	5's/10's	5's/10's	5's/10's	5's/10's	5's/10's
6 to 12 miles	5's (A,B,C) 10's (D,E,F,G)	8's/15's	10's/20's	8's/15's	5's/10's	10's/20's	5's/10's	5's/10's	5's/10's	10's/20's
12+ miles	15's with 20's (F/G) No trawl fish	25's	25's	25's	25's	20's	20's	20's	25's	25's
*Where two trawling up options are listed, the first (lower number) is limited to one endline, the second (higher number) may have two endlines										
Weak Points in Buoy Lines										
shore to 3 miles	N/A	1 point 1/3 way down	1 point 1/3 way down	1 point 1/3 way down	1 point 1/3 way down	1 point 1/3 way down	1 point 1/3 way down	1 point 1/3 way down	1 point 1/3 way down	1 point 1/3 way down
3 to 12 miles	N/A	2 points 1/3 & 1/2 way down	1 point 1/3 way down	2 points 1/3 & 1/2 way down	2 points 1/3 & 1/2 way down	2 points 1/3 & 1/2 way down	2 points 1/3 & 1/2 way down	2 points 1/3 & 1/2 way down	1 point 1/3 way down	1 point 1/3 way down
12+ miles	N/A	1 point 1/3 way down	1 point 1/3 way down	1 point 1/3 way down	2 points 1/3 & 1/2 way down	2 points 1/3 & 1/2 way down	2 points 1/3 & 1/2 way down	2 points 1/3 & 1/2 way down	1 point 1/3 way down	<b>Endline 1</b> 1 point 1/3 way down <b>Endline 2</b> 2 points 1/3 & 1/2 way down



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the environment, and other environmental indicators such as lobster prey abundance.

Shifts were detected for the GOM/GBK stock in 1996 and 2009 and one shift was detected for the SNE stock in 2003. The GOM/GBK stock shifted from a low abundance regime during the early 1980s through 1995 to a moderate abundance regime during 1996-2008 and shifted once again to a high abundance regime during 2009-2018. Conversely, the SNE stock shifted from a high abundance regime during the early 1980s through 2002 to a low abundance regime during 2003-2018. New reference points were developed to account for the changing regimes.

In this assessment, three reference points are used to characterize stock abundance.

**Abundance Threshold** -- calculated as the average of the three highest abundance years during the low abundance regime. A stock abundance level below this threshold is considered significantly depleted and in danger of stock collapse. This was the only abundance reference point recommended for the SNE stock due to its record low abundance and low likelihood of reaching this threshold in the near future.

**Abundance Limit** -- calculated as the median abundance during the moderate abundance regime. Stock abundance that falls below this limit is considered depleted because the stock's ability to replenish itself is diminished.

**Fishery/Industry Target** -- calculated as the 25th percentile of the abundance during the high abundance regime. In this case, when abundance falls below this target, the stock's ability to replenish itself is not jeopardized, but it may indicate a degrading of economic conditions for the lobster fishery.

Two reference points are used to evaluate the fishing mortality condition of the stocks.

**Exploitation Threshold** -- calculated as the 75th percentile of exploitation during the current abundance regime. The stock is considered to be experiencing overfishing if exploitation exceeds the exploitation threshold.

**Exploitation Target** -- calculated as the 25th percentile of exploitation during the current abundance regime.

Based on these reference points, the GOM/GBK stock is not depleted and overfishing is not occurring. The average abundance from 2016-2018 was 256 million lobster, which is greater than the fishery/industry target of 212 million lobster. The average exploitation from 2016-2018 was 0.459, below the exploitation target of 0.461.

The SNE stock is significantly depleted; overfishing is not occurring. The average abundance from 2016-2018 was 7 million lobster, well below the abundance threshold of 20 million lobster. The average exploitation from 2016-2018 was 0.274, falling between the exploitation threshold of 0.290 and the exploitation target of 0.257.

Stock indicators were also used as an independent, model-free assessment of the lobster stocks. These indicators are based strictly on observed data and are free from inherent assumptions in the population dynamics models. GOM/GBK stock indicators showed similar results to the assessment model, with increasing abundance and distribution of recruits and larger-sized lobster over time. However, abundances of young-of-year (YOY) lobster have been negative or neutral since the 2015 stock assessment and YOY abundance appears particularly poor in the southwestern areas of the stock. Recent research has indicated lobster larvae may be settling in habitat outside that covered by current surveys, but these trends are concerning and need to be further researched. Exploitation generally declined through time to its lowest levels in recent years. Fishery performance indicators were generally positive in recent years with several shifting into positive conditions around 2010. New stress indicators were developed for this assessment, including shell disease prevalence and the number of annual days with temperature equal to or above 20° C. These indicators show relatively low stress, but indicate some increasingly stressful conditions through time, particularly in the southwest portion of the stock.

The American Lobster Board accepted the Benchmark Stock Assessment and Peer Review Report for management use, adopted the new reference points as recommended by the assessment, and committed to considering management responses to the assessment findings at its next meeting in February 2021. In addition, the Board intends to continue development of Addendum XXVII, which was initiated in 2017 to proactively increase resilience of the GOM/GBK stock but stalled due to the prioritization of Atlantic right whale issues.

### ATLANTIC MENHADEN QUOTA SET FOR 2021-2022

The ASMFC Atlantic Menhaden Management Board (Board) approved a total allowable catch (TAC) of 194,400 metric tons (mt) for the 2021 and 2022 fishing seasons, which represents a 10% reduction from the 2018-2020 TAC level. The 2021-2022 TAC was set based on the ecological reference points (ERPs) approved by the Board in August, and reaffirms the Board's commitment to

manage the fishery in a way that accounts for the species role as a forage fish.

"This TAC represents a measured and deliberate way for this Board to move into the realm of ecosystem-based management," said Board Chair Spud Woodward of Georgia. "The TAC strikes a balance between stakeholder interests to maintain harvest on menhaden at recent levels, while also allowing the ERP models to do what they are intended to do."

Based on projections, the TAC is estimated to have a 58.5% and 52.5% probability of exceeding the ERP fishing mortality (F) target in the first and second year, respectively. The TAC will be made available to the states based on the state-by-state allocation established by Amendment 3 (see accompanying table for 2021 and 2022 based on a TAC of 194,400 mt).

In determining which level to set the TAC, the Board also considered recent updates to the fecundity (FEC) reference points, and current stock condition. According to the latest assessment results, the 2017 estimate of fecundity, a measure of reproductive potential, was above both the ERP FEC target and threshold, indicating the stock was not overfished. A stock assessment update is scheduled for 2022 which will inform the TAC for 2023 and beyond.

### HERRING MANAGEMENT AREA 1A

The Area 1A herring catch was increased by 1,000 metric tons on October 22, required by the herring regulations when the New Brunswick weir fishery lands less than 2,942 mt of herring, based on data through October 1

ASMFC seasonal spawning closures for the 2020 herring fishery ended on October 8 for eastern Maine and November 3 for western Maine, Mass and New Hampshire.

#### *Western Maine and Massachusetts/New Hampshire Spawning Closure*

September 23 through November 3, 2020 (default closure dates).

#### *Eastern Maine Spawning Area*

August 28 through October 8, 2020 (default closure dates).

The ASMFC manages fishing effort associated with harvesting the Area 1A herring quota. The Area 1A sub-annual catch limit (ACL) is 2,957 metric tons (mt) after adjusting for the research set-aside, the 30 mt fixed gear set-aside, and the fact that Area 1A closes at 92% of the sub-ACL. The Board allocated 72.8% of the sub-ACL for Area 1A to Season 1 (2,152 mt).

ASMFC has set the Season 2 (October 1 – December 31) days out measures for the season which started on October 11. The Season 2 fishery started of October 11/12 with three (3) consecutive landings days per week and moved to two (2) consecutive landings days per week starting October 18. As of October 16, it was estimated that approximately 445 metric tons (mt) of the Area 1A sub-ACL remains available for harvest. The Season 2 quota is 914 metric tons (mt), which is 27.2% of the Area 1A sub-annual catch limit (ACL), however, this was increased by 1,000 mt on October 22 due to low landings in the New Brunswick weir fishery.

2020 Atlantic Herring Landings			
For data through October 22, 2020			
Area	Quota 2020	Landings 2020	% 2019 Quota Landed YTD
1A*	4,214	2,508	60%
1B	483	107	22%
2	3,120	280	9%
3	4,378	4,054	93%
Total	12,195	6,948	57%

### DMR UPDATE ON CARES ACT FUNDS

On October 16, DMR Commissioner Keliher sent this correspondence to Maine's commercial fishing license holders who DMR determined were eligible to apply for CARES Act relief funds. Applications from eligible commercial fishermen must be received by November 9, 2020.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act authorized the U.S. Secretary of Commerce to provide \$300 million for economic assistance to participants in the U.S. seafood industry financially affected by the coronavirus (COVID-19) pandemic. On May 7, 2020 the Secretary of Commerce announced the specific allocation of those funds to states, Tribes and territories with coastal and marine fisheries participants, based on historical revenues associated with eligible sectors. Maine has been allocated \$20 million to provide relief to eligible participants.

Depending on other activities in which you participate, you may also be deemed eligible to apply in other sectors. You may apply in any and all sectors for which you are deemed eligible. However, you can only receive one payment for any combination of commercial fishing, aquaculture and/or for-hire activities. You will be notified with a separate letter if you are eligible to apply for an additional payment for also being licensed as a seafood dealer in 2019.



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According to records held by Maine DMR, you meet all of the following eligibility criteria:

- You are a Maine resident;
- You will be 18 years of age or older at the closure of application process (November 9, 2020);
- You held a commercial fishing license (other than a student license) in 2019, and your landings for one or more species show a greater than 35% revenue loss from January-June 2020 as compared to the average for the same period in the previous five years (2015-2019).

If you choose to apply, you will have to self-certify in the application process that the following statement is true:

*Receiving these funds will not make you "more than whole" in terms of your income for 2020.*

To determine if you will be made "more than whole" you must determine if receiving a check from these funds, either alone, or in combination with sources of CARES Act Relief that you have already received, combined with your other revenue sources (for example, your income from commercial fishing), will bring your revenues for 2020 above 100%, as compared to the average annual revenue you earned over the previous five years (2015-2019). Other sources of CARES Act Relief that must be considered include any form of relief that does not need to be paid back, including but not limited to, the Payment Protection Program (PPP), and unemployment. Please note that if you received funds from the USDA's Seafood Trade Relief Program addressing the impacts of retaliatory tariffs, you DO NOT need to include those funds in your calculation of your 2020 income.

To aid you in making this determination, DMR estimates that the relief checks to the commercial fishing sector will be between \$2,000-\$4,000 depending on the number of eligible individuals that apply. If there is a smaller amount of funding that will not make you more than whole, you may still submit an application for that amount.

The application period is October 19 – November 9. Please do not attempt to submit your application before October 19 as the website and phones will not be active until that date.

Applications are being accepted in two ways:

- You can apply online, through [www.maine.gov/dmr](http://www.maine.gov/dmr). The application can be completed using a computer, tablet, or smartphone. If you apply online, you will receive an email confirming that your application has been submitted.
- You can apply over the phone, by calling 207-624-6566, Monday-Friday from 8:30 am–4:00 pm. The individual whose name will be on the check must be the person who calls to submit the application. At times of heavy call volume, you may need to leave a message, but please leave your contact information, and your call will be returned to complete your application. When your application is completed, you will receive an email confirming it has been submitted.

If it is possible for you to apply online, please make every effort to do so, in order to keep the phone lines available for applicants without computer or internet access. To complete the application, you will need your Social Security number, and your landings number. Your Social Security number is a requirement of the Program, because this income is taxable.

Finally, if you choose to apply, please be advised of the following:

- Any funds received through this program are taxable income, and you will receive a 1099 form for the 2020 tax year;
- Knowing or intentional falsification of the application could result in charges of a Class D crime under Title 17-A of Maine Statute, including Unsworn Falsification and/or Theft by Deception. Penalties associated with Class D crimes include a fine of up to \$2000 and up to a year in jail.
- State and federal auditors are authorized to audit records of those who receive funds.

If you have additional questions not addressed by this letter, please consult the FAQ on the Maine DMR website.

I know that the financial impacts of the coronavirus have been extremely stressful on Maine's commercial fishing industry, and I realize that these payments are highly unlikely to fully compensate many of you for your losses this year. However, I hope it provides some measure of relief during this challenging time.

### SEAFOOD TRADE RELIEF PROGRAM APPLICATION DEADLINE DECEMBER 14

There's still plenty of time to apply for Seafood Trade Relief through the Maine Farm Service Agency (FSA). The application deadline is December 14. This program is fully funded and all applications will receive full consideration. This is not a grant or a loan so it does not need to be paid back. The benefit is taxable income.

As of October 23, Maine's FSA offices have received 2,200 applications totaling more than \$37.5 million. Of these, 1,245 have been approved with \$12,378,131 in payments made. There are 977 payments pending estimated at \$16,164,101. To date, no applications have been disapproved.

Commercial lobstermen are eligible to apply for funds in the amount of 50 cents per pound, for 2019 lobster landings. You must hold a valid state or federal commercial lobster license and your catch must be sold through a legally permitted or licensed seafood dealer. To apply, average adjusted gross income (AGI) for tax years 2016-2018 cannot be greater than \$900,000 unless at least 75% of the AGI is derived from farming, ranching, forestry, seafood production, or related activities. No person, business or legal entity can receive more than \$250,000 in payments through this program.

Lobstermen must self-certify 2019 lobster landing on the application, Form CCC-916, and submit it to a local FSA office. This can be done by mail, email or fax, or in person by appointment only. There are several supplemental forms which must be submitted within 60 days of your application. Your application is not complete and cannot be processed until all forms are received by FSA.

Your application is not complete and cannot be processed until all forms are submitted:

- Application (Form CCC-916), the 2020 STRP Application
- ACH Payment Enrollment (Form SF-3881; or provide a cancelled check)
- Average Adjusted Gross Income certification and consent (Form CCC-941)
- Member's Info (Form CCC-901), only if incorporated
- Farm Operating Plan for Entity (CCC-902-E), only if incorporated
- Farm Operating Plan for Individual (CCC-902-I), only if sole-proprietor, self-employed, DBA
- Certification of Income from Fishing, Farming, Ranching, Forestry Operations (Form CCC-94), only if Avg AGI exceeds \$900,000.

Call your local FSA office for more information on the application process. FSA can mail you the forms, or send an email so you can fill them out electronically.

**Summary Seafood Trade Relief Program for Maine (as of October 23)**

	Total Apps	Total	Approved	Payments	Pending Apps	Pending Payments
Androscoggin	5	\$81,599	2	\$29,136	3	\$52,463
Cumberland	261	\$3,719,226	209	\$2,824,309	52	\$894,917
Hancock	639	\$12,495,029	248	\$5,868,783	391	\$6,626,246
Kennebec	<5	\$23,599	--	--	<5	\$23,599
Knox	350	\$7,280,201	137	\$3,277,355	213	\$4,002,846
Lincoln	139	\$1,840,425	75	\$1,129,753	64	\$710,672
Oxford	3	\$41,778	2	\$29,693	1	\$12,085
Penobscot	9	\$202,872	3	\$40,694	6	\$162,178
Sagadahoc	62	\$694,751	48	\$526,214	14	\$168,537
Waldo	35	\$348,290	14	\$141,571	21	\$206,719
Washington	622	\$9,573,557	427	\$6,465,535	195	\$3,108,022
York	96	\$1,240,904	80	\$1,045,089	16	\$195,815
<b>TOTAL</b>	<b>2,222</b>	<b>\$37,542,232</b>	<b>1,245</b>	<b>\$21,378,131</b>	<b>977</b>	<b>\$16,164,101</b>

*Source: Maine Farm Service Agency*

### PAYCHECK PROTECTION PROGRAM LOAN PAYBACK

On October 8, the US Small Business Administration (SBA) announced the release of a simpler loan forgiveness application for Paycheck Protection Program (PPP) loans of \$50,000 or less.

The action streamlines the forgiveness process for PPP borrowers with loans of \$50,000 or less. SBA began approving PPP forgiveness applications and remitting forgiveness payments to PPP lenders for PPP borrowers on October 2, 2020. SBA will continue to process all PPP forgiveness applications in an expeditious manner. Simpler loan forgiveness application can be found online by googling, "PPP Loan Forgiveness Application Form 3508S" or visit <https://www.sba.gov/document/sba-form-3508s-ppp-loan-forgiveness-form-3508s>.