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## FSA Implements Set-Aside Loan Provision for Customers Impacted by COVID-19

### *Set-Aside Delays Loan Payments for Borrowers*

USDA's Farm Service Agency (FSA) will broaden the use of the Disaster Set-Aside (DSA) loan provision, normally used in the wake of natural disasters, to allow farmers with USDA farm loans who are affected by COVID-19, and are determined eligible, to have their next payment set aside. In some cases, FSA may also set aside a second payment for farmers who have already had one payment set aside because of a prior designated disaster.

FSA direct loan borrowers will receive a letter with the details of the expanded Disaster Set-Aside authorities, which includes the possible set-aside of annual operating loans, as well as explanations of the additional loan servicing options that are available. To discuss or request a loan payment Set-Aside, borrowers should call or email the farm loan staff at their local FSA county office.

The set-aside payment's due date is moved to the final maturity date of the loan or extended up to twelve months in the case of an annual operating loan. Any principal set-aside will continue to accrue interest until it is repaid. This aims to improve the borrower's cashflow in the current production cycle.

FSA previously announced it was relaxing the loan-making process and adding flexibilities for servicing direct and guaranteed loans to provide credit to producers in need. Direct loan applicants and borrowers are encouraged to contact their local FSA county office to discuss loan making and servicing flexibilities and other needs or concerns. Customers participating in FSA's guaranteed loan

programs are encouraged to contact their lender. Information on these flexibilities, and office contact information, can be found on [farmers.gov/coronavirus](https://farmers.gov/coronavirus).

FSA will be accepting most forms and applications by facsimile or electronic signature. Some services are also available online to customers with an eAuth account, which provides access to the [farmers.gov](https://farmers.gov) portal where producers can view USDA farm loan information and certain program applications and payments. Customers can track payments, report completed practices, request conservation assistance and electronically sign documents. Customers who do not already have an eAuth account can enroll at [farmers.gov/sign-in](https://farmers.gov/sign-in).

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## Conservation Planning Helps Improve Farm Productivity

Whether you rent or own your land, a conservation plan is critical to maintain and improve farm productivity. Plans of any kind are important as they set goals and outline how to reach them. Conservation plans are roadmaps for improving your operation while conserving natural resources. They provide proven strategies that landowners can use to solve identified natural resource concerns and take advantage of conservation opportunities.

USDA's Natural Resources Conservation Service can help you develop a conservation plan. This technical assistance from NRCS is free, and it can help you reduce soil loss from erosion, solve issues with soil, air and water quality, reduce potential damage from excess water and drought, enhance the quality of wildlife habitat, address waste management concerns, and improve the long-term sustainability of the country's natural resources.

How does conservation planning work? You'll meet with a planner from NRCS for a science-based evaluation of your problems and opportunities on your land. The NRCS staff member, often a district conservationist or conservation planning technician, then analyzes the findings and recommends the best strategies to address your problems and achieve valuable opportunities.

If you're interested in conservation planning, contact your local USDA Service Center at or visit [nrcs.usda.gov](https://nrcs.usda.gov).

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## Eligibility for Elections for the 2021 County Committee

Elections for USDA's Farm Service Agency's (FSA) Name County Committee are underway.

It is important that every eligible producer participate in these elections because FSA county committees are a link between the agricultural community and the USDA. The 2021 election in Name County will be conducted for the representative Local Administrative Area (LAA): Insert LAA # and narrative description of the LAA (i.e. township, etc.).

To be eligible to vote in the elections, a person must:

Meet requirement one (see explanation below) **or** meet requirement two, **and** requirement three (see explanation below).

**Requirement One:** Be of legal voting age and have an interest in a farm or ranch as either: an individual who meets one or more of the following; (a) is eligible and capable to vote in one's own right, (b) is a partner of a general partnership, (c) is a member of a joint venture **OR** an authorized representative of a legal entity, such as: (a) a corporation, estate, trust, limited partnership or other business enterprise, excluding general partnership and joint ventures or (b) a state, political subdivision of a state or any state agency (only the designated representative may cast a vote for the entity).

**Requirement Two:** Not of legal voting age but supervises and conducts the farming operations of an entire farm.

**Requirement Three:** Participates or cooperates in an FSA program that is provided by law. A cooperating producer is someone who has provided information about their farming or ranching operation(s) but may not have applied or received FSA program benefits.

County committee election ballots will be mailed to eligible voters on Nov. 1, 2021. The last day to return completed ballots to the USDA Service Center is Dec. 6, 2021.

For more information on eligibility to serve on FSA county committees, visit: [fsa.usda.gov/elections](https://fsa.usda.gov/elections).

## **USDA Offers Annual Installment Deferral Option for Farm Storage Facility Loan Borrowers**

To assist Farm Storage Facility Loan (FSFL) borrowers experiencing financial hardship from the pandemic and other challenges in production agriculture, USDA's Farm Service Agency (FSA) is offering a one-time annual installment payment deferral option. No fees or prepayment penalties apply for borrowers who choose this FSFL loan flexibility option.

Eligible borrowers can request a one-time only annual installment payment deferral for loans having terms of three, five, seven or ten years. The installment deferral option is not available for 12-year term loans.

The FSFL installment payments will remain the same, except for the last year. The original loan interest rate and annual payment due date will remain the same. However, because the installment payment deferral is a one-year loan term extension, the final payment will be higher due to additional accrued interest.

Borrowers interested in exercising the one-time annual installment deferral option should contact FSA to make the request and to obtain, complete and sign required forms.

FSFLs provide low-interest financing for producers to store, handle and transport eligible commodities.

### **More Information**

In addition to offering flexibilities for FSFLs, FSA has also made other flexibilities to help producers impacted by the pandemic, including relaxing the loan-making process for farm operating and ownership loans and implementing the Disaster Set-Aside provision that enables an upcoming installment on a direct loan to be set aside for the year. More information on these flexibilities can be

found at [farmers.gov/coronavirus](https://farmers.gov/coronavirus). For more information, contact your local USDA Service Center. To locate your local FSA office, visit [farmers.gov/service-center-locator](https://farmers.gov/service-center-locator).

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

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## Managing Nutrients Leads to Better Yields, Cleaner Water

Nutrients can help or harm, either leading to bountiful harvests or contributing to water quality issues. How we manage nutrients affects how much is taken up by plants and how much is lost from our farm fields. Farmers and ranchers play an important role in finding solutions to prevent nutrients from making their way into our streams, rivers and other water bodies, including the Gulf of Maine.

You can help improve water quality by managing nutrients, using the right kind, the right amount, applied at the right time, and using the proper method of application. NRCS can help you use nutrients wisely – through a conservation practice called nutrient management. Nutrient management allows you to achieve optimal agricultural and economic outcomes while improving the quality of air, soil and water.

Through nutrient management, you perform a soil or plant tissue test to determine nutrient needs and apply only the amount needed to optimize crop yields. To improve timing, nutrients should be applied when plants can best absorb them, while considering factors like weather, irrigation events and crops that will follow. Sometimes it's best to split nutrient applications to increase the chances of nutrient uptake by the crop while minimizing losses through runoff and leaching.

Managing nutrients comes with benefits for you, too. You can see cost savings from lower inputs and potential yield increases, thus creating a win-win situation. For more information, contact your local USDA Service Center or visit [nrcs.usda.gov](https://nrcs.usda.gov).

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## Progression Lending from FSA

Farm Service Agency (FSA) farm loans are considered progression lending. Unlike loans from a commercial lender, FSA loans are intended to be temporary in nature. Our goal is to help you graduate to commercial credit, and our farm loan staff is available to help borrowers through training and credit counseling.

The FSA team will help borrowers identify their goals to ensure financial success. FSA staff will advise borrowers on developing strategies and a plan to meet your goals and graduate to commercial credit. FSA borrowers are responsible for the success of their farming operation, but FSA staff will help in an advisory role, providing the tools necessary to help you achieve your operational goals and manage your finances.

For more information on FSA farm loan programs, contact your local County USDA Service Center or visit [fsa.usda.gov](https://fsa.usda.gov).

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## Conservation Helps Organic Industry Grow

You probably hear the word “organic” quite a bit, but do you really know what it means? Organic producers use practices that foster the cycling of resources, promote ecological balance and

conserve biodiversity. Organic farmers limit their use of synthetic fertilizers and pesticides and do not use sewage sludge, irradiation or genetic engineering. Consumer demand for fruits, vegetables, grains and livestock with the organic seal is high— and the industry is growing. Organic operations are more than a \$50 billion industry in the United States.

USDA's National Organic Program sets the standards for organic production and handling, and the USDA Natural Resources Conservation Service provides financial and technical assistance to organic producers or producers wanting to transition their operations into organic ones. The Environmental Quality Incentives Program and Conservation Stewardship Program are the two key NRCS conservation programs for organic and transitioning organic producers.

NRCS can help you develop a conservation plan and conservation activity plan also known as a transition to organic plan, which may include establishing buffers, improving soil quality, reducing soil erosion and pests and improving irrigation efficiency, among other things. When certified organic and transitioning organic producers use conservation practices on their operation, the benefits extend beyond producing quality fruits, vegetables and meat from their farms or ranches. These practices can also lead to cleaner water and air, healthier soil and habitat for birds, bees and other pollinators.

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## **Actively Engaged Provisions for Non-Family Joint Operations or Entities**

Many Farm Service Agency (FSA) programs require all program participants, either individuals or legal entities, to be “actively engaged in farming.” This means participants provide a significant contribution to the farming operation, whether it is capital, land, equipment, active personal labor and/or management. For entities, each partner, stockholder or member with an ownership interest, must contribute active personal labor and/or management to the operation on a regular basis that is identifiable and documentable as well as separate and distinct from contributions of any other member. Members of joint operations must have a share of the profits or losses from the farming operation commensurate with the member's contributions to the operation and must make contributions to the farming operation that are at risk for a loss, with the level of risk being commensurate with the member's claimed share on the farming operation.

Joint operations comprised of non-family members or partners, stockholders or persons with an ownership in the farming operation must meet additional payment eligibility provisions. Joint operations comprised of family members are exempt from these additional requirements. For 2016 and subsequent crop years, non-family joint operations can have one member that may use a significant contribution of active personal management exclusively to meet the requirements to be determined “actively engaged in farming.” The person or member will be defined as the farm manager for the purposes of administering these management provisions.

Non-family joint operations may request to add up to two additional managers for their farming operation based on the size and/or complexity of the operation. If additional farm managers are requested and approved, all members who contribute management are required to complete form CCC-902MR, *Management Activity Record*. The farm manager should use the form to record management activities including capital, labor and agronomics, which includes crop selection, planting decisions, acquisition of inputs, crop management and marketing decisions. One form should be used for each month and the farm manager should enter the number of hours of time

spent for each activity under the date of the month the actions were completed. The farm manager must also document if each management activity was completed on the farm or remotely.

The records and supporting business documentation must be maintained and timely made available for review by the appropriate FSA reviewing authority, if requested.

If the farm manager fails to meet these requirements, their contribution of active personal management to the farming operation for payment eligibility purposes will be disregarded and their payment eligibility status will be re-determined for the applicable program year.

In some instances, additional persons or members of a non-family member joint operation who meet the definition of farm manager may also be allowed to use such a contribution of active personal management to meet the eligibility requirements. However, under no circumstances may the number of farm managers in a non-family joint operation exceed a total of three in any given crop and program year.

## Borrower Training for Farm Loan Customers

Borrower training is available for all Farm Service Agency (FSA) customers. This training is required for all direct loan applicants, unless the applicant has a waiver issued by the agency.

Borrower training includes instruction in production and financial management. The purpose is to help the applicants develop and improve skills that are necessary to successfully operate a farm and build equity in the operation. It aims to help the producer become financially successful. Borrower training is provided, for a fee, by agency approved vendors. Contact your local FSA Farm Loan Manager for a list of approved vendors.

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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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U.S. DEPARTMENT OF AGRICULTURE

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## Maine /USDA Service Center

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### Farm Service Agency

Sherry Hamel, 207-990-9140

Acting, 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](http://www.me.nrcs.usda.gov)