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

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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## Submit Loan Requests for Financing Early

The Farm Loan team in Nevada is already working on operating loans for spring 2021 and asks potential borrowers to submit their requests early so they can be timely processed. The farm loan team can help determine which loan programs are best for applicants.

FSA offers a wide range of low-interest loans that can meet the financial needs of any farm operation for just about any purpose. The traditional **farm operating and farm ownership loans** can help large and small farm operations take advantage of early purchasing discounts for spring inputs as well expenses throughout the year.

**Microloans** are a simplified loan program that will provide up to \$50,000 for both Farm Ownership and Operating Microloans to eligible applicants. These loans, targeted for smaller and non-traditional operations, can be used for operating expenses, starting a new operation, purchasing equipment, and other needs associated with a farming operation. Loans to beginning farmers and members of underserved groups are a priority.

Other types of loans available include:

**Marketing Assistance Loans** allow producers to use eligible commodities as loan collateral and obtain a 9-month loan while the crop is in storage. These loans provide cash flow to the producer and allow them to market the crop when prices may be more advantageous.

**Farm Storage Facility Loans** can be used to build permanent structures used to store eligible commodities, for storage and handling trucks, or portable or permanent handling equipment. A variety of structures are eligible under this loan, including bunker silos, grain bins, hay storage structures, and refrigerated structures for vegetables and fruit. A producer may borrow up to \$500,000 per loan.

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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.

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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 Accepting Applications to Help Cover Costs for Organic Certification

USDA's Farm Service Agency (FSA) announced that organic producers and handlers can apply for USDA funds to assist with the cost of receiving and maintaining organic certification through the [Organic Certification Cost Share Program \(OCCSP\)](#). Applications for eligible certification expenses paid between Oct. 1, 2020, and Sept. 30, 2021, are due Nov. 1, 2021.

OCCSP provides cost-share assistance to producers and handlers of agricultural products for the costs of obtaining or maintaining organic certification under the USDA's National

Organic Program. Eligible producers include any certified producers or handlers who have paid organic certification fees to a USDA-accredited certifying agent. Producers can be reimbursed for expenses including application fees, inspection costs, fees related to equivalency agreement and arrangement requirements, travel expenses for inspectors, user fees, sales assessments and postage.

For 2021, OCCSP will reimburse 50 percent of a certified operation's allowable certification costs, up to a maximum of \$500 for each of the following categories or "scopes:"

- crops
- wild crops
- livestock
- processing/handling
- State organic program fees.

Organic farmers and ranchers may apply through an FSA county office or a participating state agency.

#### **More Information**

To learn more about organic certification cost share, please visit the [OCCSP webpage](#), visit [usda.gov/organic](https://usda.gov/organic), or contact your [local USDA Service Center](#).

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## **Applying for Farm Storage Facility Loans**

The Farm Service Agency's (FSA) Farm Storage Facility Loan (FSFL) program provides low-interest financing to help you build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, floriculture, hops, maple sap, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

Loans up to \$50,000 can be secured by a promissory note/security agreement, loans between \$50,000 and \$100,000 may require additional security, and loans exceeding \$100,000 require additional security.

You do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

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# Noninsured Crop Coverage Helps Producers Manage Risks

The Farm Service Agency's (FSA) Noninsured Crop Disaster Assistance Program (NAP) helps you manage risk through coverage for both crop losses and crop planting that was prevented due to natural disasters. The eligible or "noninsured" crops include agricultural commodities not covered by federal crop insurance.

*You must be enrolled in the program and have purchased coverage for the eligible crop in the crop year in which the loss incurred to receive program benefits following a qualifying natural disaster.*

## **NAP Buy-Up Coverage Option**

NAP offers higher levels of coverage, from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Buy-up levels of NAP coverage are available if the producer can show at least one year of previously successfully growing the crop for which coverage is being requested.

Producers of organics and crops marketed directly to consumers also may exercise the "buy-up" option to obtain NAP coverage of 100 percent of the average market price at the coverage levels of between 50 and 65 percent of expected production.

NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production.

Buy-up coverage is not available for crops intended for grazing.

## **NAP Service Fees**

For all coverage levels, the NAP service fee is the lesser of \$325 per crop or \$825 per producer per county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties.

## **NAP Enhancements for Qualified Military Veterans**

Qualified veteran farmers or ranchers are eligible for a service fee waiver and premium reduction, if the NAP applicant meets certain eligibility criteria.

Beginning, limited resource and targeted underserved farmers or ranchers remain eligible for a waiver of NAP service fees and premium reduction when they file form CCC-860, "*Socially Disadvantaged, Limited Resource and Beginning Farmer or Rancher Certification.*"

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## **New Farmers.gov Conservation Concerns Tool Provides Customized Support for America's Farmers and Ranchers**

Are you interested in keeping your working land productive for years to come? Use Natural Resources Conservation Service's new [Conservation Concerns Tool](#) to learn about conservation concerns that might impact your agricultural operation, then work with

us on solutions targeted to fit your business needs. This tool is available now on our farmers.gov website, no login or account necessary.

With plain language and illustrative photos, the Conservation Concerns Tool provides a walkthrough of more than 40 conservation concerns related to soil, water, plants, animals, energy and air. Use the tool to create a list of resource concerns specific to your farm, ranch, or working forest lands, then download or print your list to share with NRCS staff at your [local USDA Service Center](#).

We have a [video available to walk you through the tool](#) so you can see how it works.

The Conservation Concerns Tool is built to run on any modern browser such as Chrome, Edge, Firefox, or Safari and is fully functional on mobile devices. Whether you work from your desktop at home or your smartphone in the field, this new tool offers personalized conservation insights to meet the needs of 21<sup>st</sup> century agriculture.

Visit [farmers.gov/conserve](http://farmers.gov/conserve) to learn about additional USDA resources available for your working land.

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