



FSA Guaranteed *Express*

November 2015

Fall Issue

FSA's Deputy Administrator for Farm Loan Programs

Jim Radintz has been named Deputy Administrator for Farm Loan Programs. Jim has been acting for the past 6 months and with the Agency since 1980. We invite everyone to welcome Jim as he leads the Farm Service Agency Farm Loan Programs into the "Next Generation."

ENVIRONMENTAL REQUIREMENTS OVERVIEW

Environmental rules have always been part of FSA's guaranteed loan program. FSA's goal is to insure compliance with all applicable environmental laws and regulations while making the process as painless as possible for all parties. As a lender, it is your responsibility to notify us if you believe there are any environmental issues with an application such as floodplains, state water quality standards, historical and archaeological sites, highly erodible land and wetlands, or hazardous substances. The table below outlines this in more detail.

Environmental Item	What to do?
Floodplains	Consult FEMA Flood Maps (available online)
State Water Quality Standards (CAFOs)	Obtain evidence of nutrient/manure management plans, etc.
Historical and Archaeological Sites	Ask the borrower and examine the site to see if there are historic or archaeological sites on the property. Specifically determine if any structures over 50 years old will be affected.
Highly Erodible Land and Wetlands (HELWC/WC)	Ensure your applicant has a current AD-1026 form on file with their local FSA office and that your debt and security instruments have the HELWC/WC language as required on the conditional commitment.
Hazardous Substances	Through your site visit and discussion with the landowner, determine if any contaminants exist on the property such as underground storage tanks and stained soils.

Continued on next page

How to reach us:

FSA maintains an office in each State.

To locate an office near you: [Click](#)

Welcome New PLP Lenders

- NBT, N.A. August 12, 2015
- The Pecos County State Bank September 16, 2015

FSA Guaranteed *Express*

November 2015

Environmental Cont.....

If you determine one or more of these items may be adversely affected, you need to gather as much information as possible about the site (maps, photos, etc). After that, you need to contact FSA even if you haven't submitted an application for guarantee yet. FSA will review the information you gathered and help you through what other environmental assessments may be necessary. For example, we can contact SHPO, review nutrient management plans, determine what types of underground tanks need to be removed, and handle public any notification that could be necessary.

Generally, additional consultation is only needed for construction loans. However, you still must complete environmental due diligence for all FSA guaranteed loans, retain your documentation of the review, and certify that you completed it on the application for guarantee.

Bottom line: Don't let possible environmental issues scare you away. If you're not sure if there's an environmental problem, just ask us! We're here to help you! Just be sure to communicate with your local FSA office as early in the process as possible about any environmental issues you think may exist. As long as you do that, we'll work with you to complete whatever environmental due diligence is necessary.

Funding: FSA had a successful FY 15. Together we provide the nation's farmers and ranchers with over \$3.4 Billion.

Guaranteed Operating: \$1.365 Billion (37% more than FY 14)

Guaranteed Farm Ownership: \$2.041 Billion (1% more than FY 14)

Current Funding information may be obtained by visiting [FSA-Funding](#)

FY 2016 Loan Limit Increase

FSA's guaranteed loan limit has increased to \$1,399,000 for FY 16

New National Office Staff:

Matt Henderson: Loan Making
Megan Everswick: Loan Servicing

Bear with us: FSA homepage is undergoing a major reconstruction. If you are not able to locate what you are looking for please contact your local office.

Have you submitted your semi-annual status reports yet?

**Down the Road:
Micro Loans and Micro Lenders
Servicing Distressed Borrowers**

USDA is an equal opportunity provider and employer.