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Availability of Low-Interest Physical Loss Loans for Producers Affected by Natural Disasters

Physical loss loans can help producers repair or replace damaged or destroyed physical property essential to the success of the agricultural operation, including livestock losses. Examples of property commonly affected include essential farm buildings, fixtures to real estate, equipment, livestock, perennial crops, fruit and nut bearing trees and harvested or stored crops and hay.

State: Arizona

Triggering Disaster: Wildfire that occurred June 1, 2021 and continuing.

Application Deadline: Feb. 28, 2022

Primary Counties Eligible: Gila and Pinal

Contiguous Counties also Eligible: Coconino, Graham, Maricopa, Navajo, Pima and Yavapai

More Resources
USDA Designates Maricopa County, Arizona, as a Primary Natural Disaster Area

This Secretarial natural disaster designation allows the United States Department of Agriculture (USDA) Farm Service Agency (FSA) to extend much-needed emergency credit to producers recovering from natural disasters through emergency loans. Emergency loans can be used to meet various recovery needs including the replacement of essential items such as equipment or livestock, reorganization of a farming operation or the refinance of certain debts. FSA will review the loans based on the extent of losses, security available and repayment ability.

Impacted Area: Arizona

Triggering Disaster Event: Rain, flash floods and winds that occurred from August 1 through August 13, 2021.

Application Deadline: May 13, 2022

Primary County Eligible: Maricopa

Contiguous Counties Also Eligible: Gila, La Paz, Pima, Pinal, Yavapai and Yuma

More Resources

On farmers.gov, the Disaster Assistance Discovery Tool, Disaster Assistance-at-a-Glance fact sheet, and Farm Loan Discovery Tool can help you determine program or loan options. To file a Notice of Loss or to ask questions about available programs, contact your local USDA Service Center.

Application Period Ending for Pandemic Response and Safety Grant Program

The U.S. Department of Agriculture (USDA) announced a Request for Applications (RFA) for the new Pandemic Response and Safety (PRS) Grant program and encourages eligible entities to apply now for funds. Applications must be submitted electronically through the grant portal at https://usda-prs.grantsolutions.gov/usda by 11:59 p.m. Eastern Time on Monday, November 22, 2021. Approximately $650 million in funding is available for the PRS grants, which are funded by the Pandemic Assistance provided in the Consolidated Appropriations Act of 2021.

The PRS Grant program will assist small businesses in certain commodity areas, including specialty crop producers, shellfish farming, finfish farming, aquaculture, and apiculture; specialty crop, meat, and other processors; distributors; and farmers markets. Small
businesses and nonprofits in these industries can apply for a grant to cover COVID-related expenses such as workplace safety measures (e.g., personal protective equipment (PPE), retrofitting facilities for worker and consumer safety, shifting to online sales platforms, transportation, worker housing, and medical costs. The minimum funding request is $1,500 and the maximum funding request is $20,000.

The RFA and the PRS Grant Portal provide more details about eligibility for the grant. Eligible entities are required to obtain a free DUNS Number from Dun & Bradstreet (D&B) BEFORE applying for this program. USDA has created a custom PRS DUNS number portal at https://support.dnb.com/PandemicResponse.

Application resources including Frequently Asked Questions (FAQs), tip sheets in English and Spanish on applying for a DUNS Number, videos on “How to Apply” and more are available on the PRS Grant Portal.

For more information, you can also reach out to the PRS help desk, Monday-Friday, 9 a.m.-9 p.m. ET at (301) 238-5550 or usda.ams.prs@grantsolutions.gov.

Check your eligibility, obtain a DUNS number, and learn more about the application process at the PRS Grant Portal.

USDA Accepting Applications for FY 2022 to Protect Privately-Owned Wetlands, Agricultural Lands and Grasslands in Arizona

The United States Department of Agriculture Natural Resources Conservation Service (NRCS) has announced an application deadline for eligible entities to apply for the fiscal year 2022 funding for the Agricultural Conservation Easement Program (ACEP).

The Agricultural Conservation Easement Program (ACEP) is USDA’s premier conservation easement program, helping landowners protect working agricultural lands and wetlands.

The goal of ACEP is to protect land devoted to food production and wildlife habitat from being converted to non-agricultural uses and to restore wetlands. ACEP is a voluntary program for landowners and Tribal governments that leave a conservation heritage for their family and community. Landowners have easement options between the Agricultural Land Easements (ACEP-ALE) or Wetland Reserve Easements (ACEP-WRE).

The Agricultural Land Easements (ACEP-ALE) component protects the long-term viability of the nation’s food supply by preventing conversion of productive croplands and grasslands to non-agricultural uses.

The Wetland Reserve Easements (ACEP-WRE) component restores wetlands to:

- provide habitat for wildlife (including threatened and endangered species)
- improve water quality by filtering sediments and chemicals
- reduce flooding
Landowners are compensated for enrolling their land in easements. NRCS provides technical and financial assistance directly to private and Tribal landowners to restore, protect, and enhance wetlands through the purchase of conservation easements. Eligible landowners may choose to enroll in a permanent or 30-year easement. Tribal landowners also have the option of enrolling in 30-year contracts.

NRCS staff and Partners will work with applicants to help them with the application process. Eligible entities are encouraged to apply for program agreements and work with landowners to help them through the application process for ACEP-ALE and provide one-on-one assistance to create the conservation easement that works best for their farming or ranching operation.

NRCS accepts applications on a continuous basis. The deadline to apply for funding opportunity in Arizona for this year is **Friday, December 10, 2021**.

For more information about the sign-up and program, please visit [Arizona's ACEP website](https://www.acep.ag.gov) or contacting Devon Cunningham at (602) 280-8804 or Devon.Cunningham@usda.gov.

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**NRCS Announces Conservation Funding Opportunities for FY 2022**

The U.S. Department of Agriculture (USDA) has announced fiscal year 2022 assistance opportunities for agricultural producers and private landowners for conservation programs, such as the [Environmental Quality Incentives Program (EQIP)](https://www.nrcs.usda.gov/eqip), [Conservation Stewardship Program (CSP)](https://www.nrcs.usda.gov/csp) and the [Regional Conservation Partnership Program (RCPP)](https://www.nrcs.usda.gov/rcpp).

While USDA’s Natural Resources Conservation Service (NRCS) accepts applications for these programs year-round, producers and landowners should apply by the dates listed below to be considered for this funding period. Applications received after these dates will automatically be deferred to the next funding period.

**FY2022 Application Deadlines for Arizona**

- **EQIP**, Dec. 17, 2021
- **CSP**, Feb. 11, 2022
- **RCP - CAGCS/NAGL**, Feb. 11, 2022

Through conservation programs, NRCS provides technical and financial assistance to help producers and landowners make conservation improvements on their land that benefit natural resources, build resiliency and contribute to the nation’s broader effort to combat the impacts of climate change.
Producers, landowners and forest managers interested in applying for assistance should contact the NRCS at their local USDA Service Center.

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

The U.S. Department of Agriculture (USDA) announced a higher loan limit will be available for borrowers seeking a guaranteed farm loan starting Oct. 1, 2021, from $1.776 million to $1.825 million.

FSA farm loans offer access to funding for a wide range of producer needs, from securing land to financing the purchase of equipment. Guaranteed loans are financed and serviced by commercial lenders. FSA provides up to a 95% guarantee against possible financial loss of principal and interest. Guaranteed loans can be used for both farm ownership and operating purposes.

In fiscal year 2021, FSA saw continued strong demand for guaranteed loans. FSA obligated more than $3.4 billion in guaranteed farm ownership and operating loans. This includes nearly $1.2 billion for beginning farmers. The number of guaranteed borrowers has grown by 10% to more than 38,750 farmers and ranchers over the last decade. FSA expects the increasing demand for farm loans to continue into fiscal year 2022.

**Disaster Set-Aside Extension**

USDA has additional support available to producers given the recent outbreaks of the COVID-19 Delta variant and has extended the availability of COVID-19 Disaster Set-Aside (DSA) for installments due through Jan. 31, 2022. In addition, FSA will permit a second DSA for COVID-19 and a second DSA for natural disasters for those who had an initial COVID-19 DSA. **Requests for a COVID-19 DSA or a second DSA must be received no later than May 1, 2022.**

Last year, FSA broadened the use of the DSA. Normally used in the wake of natural disasters, the DSA can now allow farmers with USDA farm loans who are affected by COVID-19 and determined to be eligible, to have their next payment set aside. 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 will improve the borrower’s cashflow in the current production cycle.

**More Information**

Producers can explore available options on all FSA loan options at [fsa.usda.gov](http://fsa.usda.gov) or by contacting their local USDA Service Center. Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. Because of the pandemic, some USDA Service Centers are open to limited visitors. 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](http://farmers.gov/coronavirus).

USDA touches the lives of all Americans each day in so many positive ways. In the Biden-Harris Administration, USDA is transforming America’s food system with a greater focus
on more resilient local and regional food production, fairer markets for all producers, ensuring access to healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit www.usda.gov.