



Farm Service Agency
U.S. DEPARTMENT OF AGRICULTURE

FSA Makes Changes to Farm Loan, Disaster, Conservation and Safety Net Programs to Make it Easier for Customers to Conduct Business

News Release | Michigan | March 26, 2020

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FSA Services Available by Phone Appointment Only

East Lansing, Michigan March 26th, 2020 – USDA's Farm Service Agency (FSA) county offices are open in Michigan by phone appointment only until further notice, and FSA staff are available to continue helping agricultural producers with program signups, loan servicing and other important actions. Additionally, FSA is relaxing the loan-making process and adding flexibilities for servicing direct and guaranteed loans to provide credit to producers in need.

FSA Service Centers are open for business by phone appointment only. While our program delivery staff will continue to come into to the office, they will be working with our agricultural producers by phone and using email and online tools whenever possible.

"FSA programs and loans are critical to Michigan farmers and ranchers, and we want to continue our work with customers while taking precautionary measures to help prevent the spread of coronavirus," FSA State Executive Director Joel C. Johnson said. "We recognize that farm loans are critical for annual operating and family living expenses, emergency needs and cash flow through times like this. FSA is working to find and use every option and flexibility to provide producers with credit options and other program benefits."

FSA is delivering programs and services, including:

- Farm loans;
- Commodity loans;
- Farm Storage Facility Loan program;
- Disaster assistance programs, including signup for the Wildfire and Hurricane Indemnity Program Plus (this includes producers now eligible because of losses due to drought and excess

moisture in 2018 and 2019);

- Safety net programs, including 2020 signup for the Agriculture Risk Coverage and Price Loss Coverage programs;
- Conservation programs; and
- Acreage reports.

Relaxing the Farm Loan-Making Process

FSA is relaxing the loan-making process, including:

- Extending the deadline for applicants to complete farm loan applications;
- Preparing Direct Loans documents even if FSA is unable to complete lien and record searches because of closed government buildings. Once those searches are complete, FSA would close the loan; and
- Closing loans if the required lien position on the primary security is perfected, even for loans that require additional security and those lien searches, filings and recordings cannot be obtained because of closed government buildings.

Servicing Direct Loans

FSA is extending deadlines for producers to respond to loan servicing actions, including loan deferral consideration for financially distressed and delinquent borrowers.

FSA will temporarily suspend loan accelerations, non-judicial foreclosures, and referring foreclosures to the Department of Justice. The U.S. Attorney's Office will make the determination whether to stop foreclosures and evictions on accounts under its jurisdiction.

Servicing Guaranteed Loans

Guarantee lenders can self-certify, providing their borrowers with:

- Subsequent-year operating loan advances on lines of credit;
- Emergency advances on lines of credit.

FSA will consider guaranteed lender requests for:

- Temporary payment deferral consideration when borrowers do not have a feasible plan reflecting that family living expenses, operating expenses and debt can be repaid; and

- Temporary forbearance consideration for borrowers on loan liquidation and foreclosure actions.

Contacting FSA

FSA will be accepting additional 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 portal where producers can view USDA farm loan information and payments and view and track certain USDA 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.

FSA encourages producers to contact their county office to discuss these programs and temporary changes to farm loan deadlines and the loan servicing options available. For Service Center contact information, visit farmers.gov/coronavirus.

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