

# Agriculture/Food Security Assistance



# Moderator

**Ronald (Ron) Rainey, Ph.D.**



# CFAP & Farm Loan Flexibility



## **Speakers:**

**Tina Carmichael**

**Ag. Program Specialist & Farm Loan Officer;**

**Precilla Wade**

**Rhonda O'Guinn**

**Outreach & Communications Coordinator**

**State Civil Rights Coordinator**

**Arkansas State Office**

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Precilla Wade, Farm Loan Officer



United States Department of Agriculture

# USDA Farm Service Agency



# What is the Farm Service Agency (FSA)?

The Farm Service Agency (FSA) is part of the U.S. Department of Agriculture and provides programs and loans to help farmers, ranchers, and agricultural partner organizations provide food, fuel, and fiber to millions of people worldwide.

USDA is an equal opportunity provider, employer, and lender.



# Yes, We are **Open** for Business!

FSA's County Offices are open in Arkansas by in-person and phone appointments only, until further notice. Please contact your local office to determine whether in-person or phone appointments are available for that location.

FSA staff are available to continue helping producers with important actions.

**USDA Service Center locations and Status**  
**[farmers.gov/coronavirus/service-center-status](https://farmers.gov/coronavirus/service-center-status)**

# Did You Know?

FSA will be accepting additional forms and applications by fax or electronic signature.

Online Services are also available thru  
**farmers.gov**

where producers can view farm loan information, payments, view/track certain applications/payments.

Customers can also report completed practices, request conservation assistance, and electronically sign documents on this site.

**An eAuth account is required and you can enroll at  
farmers.gov/sign-in.**

# Today's Focus

## Coronavirus Food Assistance Program (CFAP) and Farm Loan Flexibilities



*Tina Carmichael presents*  
**Coronavirus Food Assistance Program**



USDA is providing critical support to our nation's farmers and ranchers through the **Coronavirus Food Assistance Program (CFAP)**

# CFAP Overview

## **CFAP provides vital financial assistance**

that improves the ability to absorb sales losses and increased marketing costs associated with the COVID-19 pandemic.

The Coronavirus Aid, Relief, and Economic Stability Act (CARES Act) and the Commodity Credit Corporation (CCC) Charter Act authorized the funds for the CFAP.

FSA and Agricultural Marketing Service (AMS) administers the program.



# Take Action Now!

## Apply for CFAP NOW

**Accepting Applications  
from  
05/26/2020 – 08/28/2020**

More information can be found at  
**[farmers.gov/cfap](https://farmers.gov/cfap)**

# Eligible Commodities

**Dairy**

**Livestock**

**Non-Specialty Crops and Wool**

**Specialty Crops**

For a list of eligible commodities under these categories and payment criteria please visit

**[farmers.gov/cfap](https://farmers.gov/cfap)**

# Additional Commodities

On **July 9, 2020**, USDA announced an initial list of additional commodities that have been added to CFAP.

USDA made other adjustments to the program based on comments received from agricultural producers and organizations and review of market data.

**These commodity additions and changes took effect on July 13, 2020.**

A complete list of commodity additions and other changes can be found by visiting **[farmers.gov/cfap](https://farmers.gov/cfap)**

# Who is Eligible for CFAP?

An eligible producer is a person or a legal entity who shares in the risk of producing a crop or livestock **and** who is entitled to share in the crop or livestock available for marketing or who would have shared had the crop or livestock been produced and marketed.

## Persons and Legal Entities who had a share in the eligible commodity:

- on **January 15, 2020**; and/or from **April 16 – May 14, 2020**, for all commodities other than dairy
- for the months of **January, February and March 2020** for dairy

# CFAP Payment Eligibility

**To be eligible for a CFAP Payment, a person or legal entity must be 1 of the following:**

- a citizen of the United States
- resident alien (possessing a Resident Alien Card (I-551))
- partnership of citizens of the United States
- corporation, LLC, or other structure under State law
- Indian Tribe or Tribal organization
- foreign person or foreign entity who meets Foreign Person rules as defined by USDA

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# Eligibility Forms

- Completed **CCC-941** (AGI) showing an average adjusted gross income for program year 2020 that doesn't exceed the **\$900,000** limit, unless at least **75%** of the producer's average AGI is from farming, ranching, or forestry operations.
- Certification of conservation compliance with Highly Erodible Land Conservation and Wetland Conservation (HELC/WC) Provisions on form **AD-1026**.

# Eligibility Forms Continued...

Automated **CCC-902** by all applicants to include:

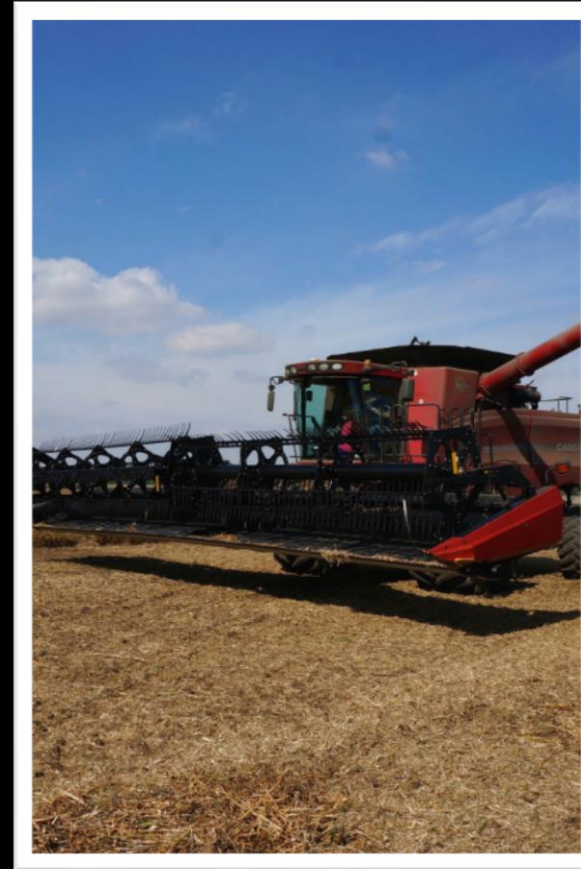
- Name, address, taxpayer identification numbers for each person or legal entity (and all members)
- Member information for legal entities (including joint operations)
- Citizenship status for the person or legal entity (and all members)
- Contributions of foreign persons

**Deadline for filing all eligibility documents will be within 60 calendar days from the date of signing a CFAP application.**

# Payment Limitation

Total CFAP payments are subject to a per person or legal entity (excluding general partnerships and joint ventures) limit of **\$250,000**.

This limitation applies to the total amount of CFAP payments for all eligible commodities.



# Special Payment Eligibility Rules

**Special payment limitation rules apply**

to participants that are:

**Corporations**

**limited liability companies**

**and limited partnerships (corporate entities)**

These corporate entities may receive up to

**\$750,000**

based on the number of shareholders (not to exceed three shareholders) who are contributing at least 400 hours of active personal labor, active personal management, or a combination of labor and management.

# Special Payment Eligibility Rules

## For a corporate entity:

- With **1 shareholder**, the payment limit is **\$250,000**
- With **2 shareholders**, the payment limit is **\$500,000** if at least 2 members contribute at least 400 hours of active personal labor or active personal management, or a combination
- With **3 shareholders**, the limit is **\$750,000** if at least 3 members contributing at least 400 hours of active personal labor or active personal management, or a combination

# Payment Structure

To ensure the availability of funding throughout the application period, producers will receive **80 percent** of their maximum total payment upon approval of the application.

The remaining portion of the payment, not to exceed the payment limit, will be paid at a later date as funds remain available.



# Where to file the Application

The FSA staff at your local USDA Service Center will work with you to file applications.

**Applications may be submitted via mail, fax, hand delivery, or any electronic means.**

**Please call your office prior to sending applications electronically.**

The CFAP application and associated forms are available online at **[farmers.gov/cfap](https://farmers.gov/cfap)**

# Assistance with Applying

To locate the office nearest you or the office that services the area in which your farming operation is located please visit

**[farmers.gov/cfap](https://farmers.gov/cfap)**

You will then click on the link that says:

**[offices.usda.gov](https://offices.usda.gov)**

The link is close to the bottom of the page under  
**“Find Your Local Service Center”**



# Assistance with Applying

There is also a **CFAP Call Center** available for those who would like additional one-on-one support with the CFAP application process.

Please call **877-508-8364** to speak directly with a USDA employee ready to offer assistance.

**Customers should select:**

**1 for English**

**2 for Spanish**

For other languages, customers should select 1 and indicate their language to the Call Center staff.

# Remember...

**FSA is accepting  
Applications for CFAP  
until  
08/28/2020**



**[farmers.gov/cfap](https://farmers.gov/cfap)**

# Precilla Wade presents Loan Flexibilities



FSA offers **farm ownership and operating loans** to producers who may not find success obtaining loans from their traditional financial institutions because of COVID-19.

Farmers who cannot obtain commercial credit from a bank can apply for FSA **direct or guaranteed loans**.

# Making it Easier for Customers to Conduct Business

**FSA recognizes that loan-making activities are critical** for annual operating and family living expenses, term investments for equipment and livestock, emergency needs, and cash flow, especially in tough times.

**FSA is relaxing the Loan-Making Process** and adding flexibilities for servicing direct and guaranteed loans to provide credit to producers in need

# Relaxing Loan Making Process

- **Extending the Deadline**  
for Applicants to complete applications
- **Preparing Direct Loans Documents**  
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
- **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**, by providing:

- 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
- Temporary Forbearance consideration for Borrowers on loan liquidation and foreclosure actions

# Payments

**Loan Payments** can be mailed to the FSA county office or delivered to any other FSA office.

**FSA now accepts Debit Card and ACH Debit.**

Therefore, payments may be made over the phone. Payments are made through **Pay.gov**. Pay.gov is the U.S. Treasury's online payment hub that accepts electronic payment options directly from your bank account, ensuring your financial data and personal information in secure.



# Loan information at **famers.gov**

Loan information can be accessed by using a desktop, tablet, or phone.

The **“My Financial Information”** feature enables viewing of:

- loan information
- interest payments
- loan advance and payment history
- paid-in-full and restructured loans
- account alerts giving borrowers important notifications

**Access is available for customers doing business as individuals. Entities, such as an LLC or Trust, can not access the portal at this time, but will be able to in the near future.**

# Contacting Us



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](https://farmers.gov/coronavirus).

**USDA Service Center locations and Status**  
**[farmers.gov/coronavirus/service-center-status](https://farmers.gov/coronavirus/service-center-status)**

# Questions?

[www.fsa.usda.gov](http://www.fsa.usda.gov)

farmers.gov

**Thank you!**

Rhonda O'Quinn, Outreach Coordinator

David Curtis, State Executive Director

# COVID-19 Farm Aid Grants Arkansas Farm and Land Development Corporation

Dr. Calvin King Sr.  
President, CEO, Founder

**Email Address:** [alcdc1934@yahoo.com](mailto:alcdc1934@yahoo.com)

**Webpage:** [alfdc.webs.com/](http://alfdc.webs.com/)

**Phone:** (870) 734 -3005

**Address:** 484 Floyd Brown Dr. RD  
Brinkley, AR 72021



# Farmers & Youth Education Resilience

## East Arkansas Enterprise Community (EAEC)

Frederick Smith  
Assistant Director



Email Address: [eaec@sbcglobal.net](mailto:eaec@sbcglobal.net)

Phone: (870) 630 -2005

Address: 1000 Airport Rd. Forrest City, Arkansas

# Heir's Property / Production Resilience

**King Law Center, Mircha King Esq. &  
UAPB Small Farm Program, Director, Dr. Henry English**



**King Law Center**

**Email Address:**

**Phone: (870) 341- 4362**

**Address: 1210 S. Cherry Street, Suite 7  
Pine Bluff, AR 71601**

**Website: <http://www.thekinglawcenter.com>**



**Small Farm Program**

**Email Address: [englishh@uapb.edu](mailto:englishh@uapb.edu)**

**Phone: (870) 575 - 7246**

**Address: 1200 N. University Drive, Mail Slot 4906  
Pine Bluff, AR 71601**

# COVID – 19 Response, USDA Food Nutrition Service (FNS)

Catrina Kamau  
Branch Chief, SNAP

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Webpage: [WWW.fns.usda.gov](http://WWW.fns.usda.gov)





# U.S. Department of Agriculture Food and Nutrition Service

**COVID – 19 Adjustments and Flexibilities**





## Food and Nutrition Service

Our mission is to *increase food security* and *reduce hunger* by providing children and low-income people access to food, a healthful diet and nutrition education in a way that supports American agriculture and inspires public confidence.



# Families First Coronavirus Response Act

## COVID – Adjustments and Flexibilities

### Food and Nutrition Service:


- Implemented New Programs
- Increased Benefits
- Administrative Flexibilities for States
- Provided Flexibility for Clients



# Special Nutrition Programs

COVID – Adjustments and Flexibilities

- Pandemic EBT
- Grab and Go Models
- Physical Presence Waivers
- Remote Benefit Issuances



# **SNAP** (formerly known as Food Stamp Program)

## COVID – Adjustments and Flexibilities

- Emergency Allotments
- Extended Certifications
- Expedited Online Purchasing Pilot
- Waived Face to Face Requirements



# *Thank you!*

For more information about FNS programs go to:



[www.fns.usda.gov](http://www.fns.usda.gov)

Catrina Kamau, Branch Chief, SNAP

[Catrina.Kamau@usda.gov](mailto:Catrina.Kamau@usda.gov)

Office: 214-290-9929



# Grocery Co-op: Communities Unlimited Inc.

Brenda Williams  
Healthy Foods Coordinator



**Brenda.Williams@CommunitiesU.org**

**Phone: (901) 265 - 0822**

**Address: 516 Tennessee Street, Suite 407  
Memphis, TN 38103 -4717**

# USDA Go Fresh Program: Farmers / Food Boxes to the Delta



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[www.thecollegeofaspiringartists.education](http://www.thecollegeofaspiringartists.education)



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# Closing Thoughts