

## MACS DISCUSSION TOPICS – MARCH 12, 2015

### Staffing

#### MN FLP Staffing Spreadsheet

Use, availability, critiquing  
Results

#### Hiring Status – New Positions

Locations – The needs of work vs. the needs and capacity for training

What positions are in need – FLOT, PT, Analyst, FLS, Other

Training Needs/Expectations/Plan

Support/Mentoring of New Hires/Retention

#### Hiring Status – Backfill Positions

Training Needs

Support/Mentoring of Newly Promoted Personnel

Expectations of Personnel in New Positions – Work Schedule, work location, meeting and training schedules vs. workload

Interim Work Plans – Assistance Needed, Overline of Work, Priorities, Expectations

Follow-up with Offices – DD, FLS, Others

Sources of Assistance (Acting FLM, Acting PT)

#### Workload Expectations

Contracting for FLP Tasks

Priorities

PT Assistance

Monitoring/Assessing when other help or resources are needed

#### Compensation for Extra Work

Credit hours vs. Comp Time vs. OT

Preparing for the Future – Staffing/Training Needs – “Apprenticing” now

Ensuring FLM’s and FLO’s can perform PT functions

FLP PT Grade

Same level of work with 1 loan officer as with 4, yet the volume is considerably different as is the work.

### **FSFL**

FLP Personnel fully handling program or CO personnel

Other methods, centralized per District, or other options

MN FSFL forms 9, 10 – Required/not required

FBP presentation for COC/STC action – documentation of more detail on cash flow/credit issues

### **UCC-online**

Options

Contract for whole process, Contract for an Account, PayPal

Do we need to go to National Office?

What can be done to get this accomplished

### **Leasing/Space Issues**

Space is not adequate for the current staff provided, employees not cohesively located,

Open concept - refinement to maintain a quality efficient (quiet when needed) workspace (share plans, experiences)

Help is needed getting records shipped out to free up space.

### **Hazardous Weather Policy**

What is it, consistency, etc.

### **Equipment Issues**

Budget – What can be acquired, prioritizing, when

Process to Order – Source, cost, approval

## **Technology**

SHPO Maps – can we pull our own somehow?

Flash drive use – Policy, obtaining, capacity

Upgrade of computers, servers and laptops – schedule, needed

Replacement of Printers (but no MPS please)

Network Failures (Intermittent) – Reported to IT – Doesn't get fixed

Sharepoint – Can announcements be created that print in a larger size?

Sharepoint – Announcements mentioning a document posting on share point should link to that document?

## **FLP Issues**

Digital Signatures

Planning Prices

Source, updating, state-wide vs. District, Follow-up (how close are we)

FSA-2045

Completion during the year, “reconciling” at the end of year, tracking security, use in BAP, FAP, conversion or problem case

FSA-2001

New Application form – Questions.

### FLP Q & A

1. After a borrower has paid off his chattel loans and FSA has released the liens is it allowed to authorize a bank to sign off on behalf of FSA for cull cow checks, etc. that still come for a time with FSA’s name on it?
2. When loan funds are on deposit in a supervised bank account and a portion of the funds are to be used to pay a loan at that bank, is it ok for FSA to authorize the bank to debit the account for the loan to be refinanced (with the borrower’s consent as well) rather than issue a check out of the SBA?
3. When releasing mortgages that have not been satisfied, we used to be instructed to use a partial release form and cross off “partial”. That instruction is no longer out there and hasn’t been replaced. What is the process that should be used?
4. Would it be acceptable for the notarizing of a document for the notary to witness the signatures via video connection and then physically sign the document after the original was sent or delivered to the notary?
5. What level of approval authority is required for a transaction where there are multiple assistance types? For example, borrower owes \$300,000 on OL direct loan, \$400,000 guaranteed OL loan and is requesting an OL-LOC of \$150,000. The total direct and guaranteed OL assistance is within FLM approval authority; however, the direct OL component exceeds FLM approval authority but is already outstanding. Example 2: Applicant applies for a direct OL of \$300,000 which is approved by DD or FLS but not yet closed. Bank subsequently requests a G-FO of \$650,000. Who may approve the \$650,000 request? Would it make a difference if the D-OL was already closed?

## **FLP Training**

Forms completions – instructions are not always clear – enhance instructions

Processing & Closing RE Loans

Ensure forms released actually work for fillable fields or other formatting issues for data. If not, once fixed locally, share the fixed document. This includes National forms.

Prefer State-wide training – develop cohesion as a state

In-person training sessions with ability to discuss common issues among offices

Most mentioned

Construction – T

Environmental – T

Appeals and Mediation – T

Direct Problem Case (5-FLP)

Farm Business Plan

Bankruptcy

E-DALR\$

DLS/GLS

Retirement Planning (for folks early in their careers)

## **MN FLP Policy/Procedure Issues**

Guaranteed Eligibility Exhibit requires clarification/re-wording so lenders answer correctly (family farm question has extra word in it), suggest adding numbers to the questions.

Appendix 2 – Farm Service Agency Endangered Species Review checklist needs contact info updated.

DALR\$ constants updating

Clarification/update on 5-FLP when/if to obtain the appraisals

Cash flow planning and ARC/PLC payments – Calculating/documenting yearly (not typical) payments

Handbooks on Sharepoint w/MN Procedure

State External Website for Procedure, Guaranteed Loan Tools, & Exhibits

Multi-year subordination

MN Forms -> Share point with other MN forms

**Biggest Problems**

Communication from STO, administration – Not connected to difficulties of the field office  
Staffing/Staffing Plan (# personnel in an office)

**Best things**

Assisting farmers/customer friendly  
Co-workers  
Believe in what we do  
STO FLP Team