FACT SHEET

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FACT SHEET: USDA PROGRAMS THAT ASSIST INDIVIDUALS AND SMALL BUSINESSES

USDA Assistance Programs – Disaster

USDA's authority to provide emergency assistance for its various disaster relief programs exists under the Robert T. Stafford Disaster Relief, Emergency Assistance Act of 1987, Agriculture Secretary disaster declarations, Food and Nutrition Act of 2008, as well as other authorizing legislation.

***Nutrition Assistance* (**www.fns.usda.gov/disasters/disaster.htm**) -** USDA's Food and Nutrition Service (FNS) provides food assistance to those in need in areas affected by a disaster. This Federal assistance is in addition to that provided by State and local governments.

USDA provides disaster food assistance in three ways:

- Provides USDA Foods to State agencies for distribution to shelters and other mass feeding sites;
- Provides USDA Foods to State agencies for distribution directly to households in need in certain limited situations;
- Authorizes State agencies to issue Disaster Supplemental Nutrition Assistance Program (D-SNAP) benefits.

USDA Foods for Disaster Assistance - Under the National Response Framework, FNS provides USDA Foods to disaster relief agencies to feed people at shelters and mass feeding sites. States can also, with FNS approval, release USDA Foods to disaster relief agencies to distribute directly to households that are in need. Such direct distribution takes place when normal commercial food supply channels such as grocery stores have been disrupted, damaged or destroyed, or are unable to function.

D-SNAP - FNS can authorize the issuance of D-SNAP when the President declares a major disaster with individual assistance. States must request that FNS allow them to issue emergency benefits in areas affected by a disaster. FNS works closely with States to prepare plans for D-SNAP.

- People who might not ordinarily qualify for the Supplemental Nutrition Assistance Program (SNAP) may be eligible for D-SNAP if they had expenses related to protecting, repairing, or evacuating their homes; or if they have lost income as a result of the disaster.
- People who are already participating in the regular SNAP may be eligible for additional benefits under the D-SNAP.
- Disaster benefits are provided like regular program benefits – through an EBT card that can be used at authorized food retailers to buy food.

Landowners, Farmers, Ranchers and Producers Assistance

Conservation Programs

Emergency Conservation Program (ECP) - ECP provides funding for farmers and ranchers to rehabilitate farmland damaged by wind erosion, floods, hurricanes, or other natural disasters, and for carrying out emergency water conservation measures during periods of severe drought. The natural disaster must create new conservation problems, which, if not treated, would: impair or endanger the land; materially affect the productive capacity of the land; represent unusual damage which, except for wind erosion, is not the type likely to recur frequently in the same area; and be so costly to repair that Federal assistance is or will be required to return the land to productive agricultural use.
http://www.fsa.usda.gov/FSA/webapp?area=home&subject=copr&topic=ecp

Emergency Watershed Protection Program (EWP) - The NRCS EWP program helps protect lives and property threatened by natural disasters such as floods, hurricanes, tornadoes, and wildfires. The program provides technical and financial assistance to preserve life and property threatened by excessive erosion and flooding. Owners, managers, and users of public, private, or tribal lands are eligible for EWP assistance if their watershed area has been damaged by a natural disaster. http://www.nrcs.usda.gov/programs/ewp/

Emergency Watershed Protection Program – Floodplain Easements - The NRCS Emergency Watershed Protection Program Floodplain Easements provides for the purchase of floodplain easements as an emergency measure. Floodplain easements restore, protect, maintain, and enhance the functions of the floodplain; conserve natural values including fish and wildlife habitat, water quality, flood water retention, ground water recharge, and open space; reduce long-term federal disaster assistance; and safeguard lives and property from floods, drought, and the products of erosion.
http://www.nrcs.usda.gov/programs/ewp/Floodplain/index.html

Crops

Noninsured Crop Disaster Assistance Program (NAP) - NAP provides financial assistance to eligible producers affected by drought, flood, hurricane, or other natural disasters. NAP covers noninsurable crop losses and planting prevented by disasters. Landowners, tenants, or sharecroppers who share in the risk of producing an eligible crop are eligible. Eligible crops include commercial crops and other agricultural commodities produced for food, including livestock feed or fiber for which the catastrophic level of crop insurance is unavailable. Also eligible for NAP coverage are controlled-environment crops (mushroom and floriculture), specialty crops (honey and maple sap), and value loss crops (aquaculture, Christmas trees, ginseng, ornamental nursery, and turf grass sod).
http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=nap

Tree Assistance Program (TAP) - TAP was authorized by the 2008 Farm Bill and provides partial reimbursement to orchardists and nursery tree growers for replanting, salvage, pruning, debris removal and land preparation if losses due to natural disasters exceed 15 percent.
http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=tap

Supplemental Revenue Assistance Payments Program (SURE) - SURE was authorized by the 2008 Farm Bill and covers crop revenue losses from quantity or quality deficiencies only

those counties and contiguous counties declared disaster areas by the Agriculture Secretary or in cases where the overall production loss exceeds 50 percent.
http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=sure

Livestock, Honeybees and Farm Raised Fish

Emergency Assistance for Livestock, Honeybees, and Farm Raised Fish (ELAP) - ELAP was authorized by the 2008 Farm Bill to provide emergency relief to producers of livestock, honeybees, and farm-raised fish and covers losses from disaster such as adverse weather or other conditions, such as blizzards and wildfires not adequately covered by any other disaster program. http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=elap

Livestock Forage Disaster Program (LFP) - LFP was authorized by the 2008 Farm Bill to provide assistance to livestock producers for forage losses due to drought and losses due to wildfire on public lands.
http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=lfp

Livestock Indemnity Program (LIP) - LIP was authorized by the 2008 Farm Bill to provide assistance to livestock producers for livestock deaths from disaster events, in excess of normal mortality. http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=lip

Loans

Emergency Loan Program (ELP) - FSA provides emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine. Emergency loans may be made to farmers and ranchers who own or operate land located in a county declared by the President as a disaster area or designated by the Secretary of Agriculture as a disaster area or quarantine area (for physical losses only, the FSA Administrator may authorize emergency loan assistance). Emergency loan funds may be used to: restore or replace essential property; pay all or part of production costs associated with the disaster year; pay essential family living expenses; reorganize the farming operation; and refinance certain debts.
http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=efl

Housing Assistance

http://www.rurdev.usda.gov/rd/disasters/disassistance.html

Single-Family Housing - *Natural Disaster Loans and Grants* are available -- in counties designated by the President as a disaster area -- to help families whose Rural Development-financed homes were damaged or destroyed. To qualify:

- Homes must be in a disaster area designated by the President
- Homeowners must verify that damage is the direct result of the disaster
- Applicants and their homes must meet the all eligibility requirements for the single-family housing program

Loan servicing options are available to help families who experience financial problems after the disaster. Servicing options include:

- Moratoriums -- a temporary period where no payment is required -- for up to 180 days for borrowers who have lost employment, sustained severe property damage or medical expenses

- Reamortization -- rescheduling loan payments to determine a new monthly payment amount -- if needed following a moratorium or to resolve account delinquency

To request loan servicing assistance, borrowers should contact the *Centralized Servicing Center* at:

USDA Rural Development
Centralized Servicing Center
Attn.: Borrower Assistance Branch Special Assistance Section
Post Office Box 66889
St. Louis, MO 63166
Phone: (800) 414-1226
TDD: (800) 438-1832

Multi-Family Housing - Residents in Rural Development-financed apartment complexes who are displaced by a natural disaster may apply for occupancy at any of USDA-financed apartment complex and receive special priority consideration for the next available unit. Displaced tenants who are receiving Rental Assistance may have their subsidy transferred if the complex they move to is eligible for the Rental Assistance program.

Although Rural Development expects borrowers' hazard insurance to cover damage costs associated with the disaster, we can consider temporary measures to reduce borrowers' financial burdens and work with them, if needed, to develop a servicing workout plan.

To request loan servicing assistance, borrowers should contact Multi-Family Housing Specialists in their State Office. Other Links that highlight USDA Rural Development program assistance:
http://www.usda.gov/wps/portal/usda/usdahome?navtype=MS&navid=SAFETY
http://www.disasterassistance.gov/daip_en.portal

Community Utility Assistance

Emergency Community Water Assistance Grants - Grants are designed for rural communities with a significant decline in quantity or quality of drinking water. The population must not exceed 10,000 and median household incomes of 100 percent of a State's non-metropolitan median household income. Grants may be made for 100 percent of project costs. The maximum grant is $500,000 when a significant decline in quantity, imminent source shortage or quality of water occurred within 2 years, or $75,000 to make emergency repairs and replacement of facilities on existing systems. To apply, community leaders should contact Utilities Program Specialists in their State Office.