

# FACT SHEET: USDA PROGRAMS THAT ASSIST INDIVIDUALS AND SMALL BUSINESSES

Updated January 4, 2015

## *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 (Stafford Act), Agriculture Secretary disaster designations, Food and Nutrition Act of 2008, as well as other authorizing legislation. These authorities are identified in the various USDA program descriptions.

### **Nutrition Assistance**

<http://www.fns.usda.gov/disaster-assistance>

USDA's Food and Nutrition Service (FNS) coordinates with State, local and voluntary organizations to provide food for shelters and other mass feeding sites; and issue Disaster Supplemental Nutrition Assistance Program benefits.

**USDA Foods for Disaster Assistance** – FNS provides USDA Foods to disaster relief agencies for mass feeding sites. Under certain circumstances, States also can release, with FNS approval, USDA Foods to disaster relief agencies to distribute directly to households that are in need.

A request by a State Governor and a Presidential emergency or disaster declaration are required in order to trigger disaster assistance under the Stafford Act.

**D-SNAP** - FNS may authorize a D-SNAP when the President declares a major disaster with individual assistance under the Stafford Act. States must request approval from FNS to issue D-SNAP benefits in areas affected by a disaster.

People who might not ordinarily qualify for the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) may be eligible for D-SNAP if they had disaster related expenses, such as loss of income, damage to property, relocation expenses, and in some cases, loss of food due to power outages. D-SNAP benefits are provided through an electronic benefit transfer card that can be used at authorized food retailers to buy food.

People who are already participating in the regular SNAP may be eligible for additional benefits under the D-SNAP.

### **Landowners, Farmers, Ranchers and Producers Assistance**

USDA offers many programs that can provide assistance to landowners, farmers, ranchers and producers during disasters. For complete details and eligibility requirements regarding USDA's disaster assistance programs, contact the local [USDA office](#).

### ***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. Program availability is subject to the availability of funding.

**Emergency Watershed Protection Program (EWP)** - The 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. Program availability is subject to the availability of funding.

**Emergency Watershed Protection Program – Floodplain Easements** - The 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. Program availability is subject to the availability of funding.

**Emergency Forest Restoration Program (EFRP)** – This program provides payments to eligible owners of nonindustrial private forest (NIPF) land in order to carry out emergency measures to restore land damaged by a natural disaster. Program availability is subject to the availability of funding.

## **Crops**

### ***Crop Losses***

**Noninsured Crop Disaster Assistance Program (NAP)** - NAP provides financial assistance to eligible producers affected by drought, flood, hurricane, or other natural disasters. NAP covers crop losses and planting prevented by disasters who have timely signed up for the program at the beginning of the crop year. Landowners, tenants, or sharecroppers who share in the risk of producing an eligible crop are eligible to sign up for the program. Eligible crops include agricultural commodities for which the catastrophic level of Federal crop insurance is unavailable.

**Tree Assistance Program (TAP)** – This program provides financial assistance to qualifying orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes, and vines damaged by natural disasters.

## **Livestock**

**Livestock Forage Disaster Program (LFP)** – This program provides compensation to eligible livestock producers that have suffered grazing losses due to drought or fire on land that is native

or improved pastureland with permanent vegetative cover or that is planted specifically for grazing

**Livestock Indemnity Program** (LIP) – This program provides benefits to livestock producers for livestock deaths in excess of normal mortality caused by adverse weather or by attacks by animals reintroduced into the wild by the federal government.

**Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish** (ELAP) – This program provides emergency assistance to eligible producers of livestock, honeybees and farm-raised fish for losses due to disease (including cattle tick fever), adverse weather or other conditions, such as blizzards and wildfires, not covered by LFP and LIP.

### **Loans**

**Emergency Loan Program** (ELP) – This program is triggered when a quarantine is imposed by the Secretary, a natural disaster is designated by the Secretary, or a natural disaster or emergency is declared by the President under the Stafford Act.

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). All counties contiguous to the declared, designated, or quarantined primary counties also are eligible for Emergency loans. 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.

### **Risk Management**

USDA's Risk Management Agency (RMA) is an agency that provides insurance to farmers and ranchers through private industry. For farmers and ranchers that have sustained crop damage, RMA will ensure that their claims will be processed in a timely manner.

### **Housing Assistance**

For emergency assistance with immediate housing contact FEMA.

<http://www.fema.gov/>.

### **USDA Rural Development Single-Family Housing Loan Borrowers or Grant Recipients:**

*Natural Disaster Loans and Grants* are available -- in counties designated by the Presidential 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; and

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 Loan Borrowers and Their Tenants** - Residents in Rural Development-financed apartment complexes who are displaced by a natural disaster may apply for occupancy at any of our apartment complexes 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](#).

### **Business Assistance**

Rural Development's business programs normally do not have disaster assistance authority. However, many of USDA Rural Development programs can help provide financial relief to small businesses as a result of natural disasters.

**Business and Industry (B&I) Guaranteed Loan Programs** - Under the B&I Guaranteed Loan Program, loans can be made to eligible entities including corporations, partnerships, cooperatives, Federally-recognized Indian Tribes, individuals, and other legal entities to provide financial assistance for a variety of purposes including capital expenditures, working capital, equipment, and refinancing. Purposes can include the repair and damage to businesses as a result of the natural disaster.

**Intermediary Relending Program** - Under IRP, loans are made to intermediaries who provide loans to ultimate recipients for business facilities and community development projects. The loan is made to an intermediary re-lender who, in turn, establishes a revolving fund and re-lends to various entities for eligible purposes. Businesses impacted by natural disasters could possibly qualify as a recipient for the revolved funds under this program.

**Rural Economic Development Loan and Grant Program** - The REDLG Program provides financial assistance to Utilities Programs electric and telephone borrowers to re-lend for a variety of economic business and community development purposes. Loans are provided to finance a broad array of projects including for-profit businesses. Utilities Programs borrowers may receive financing for grant purposes through either a grant to establish a revolving loan fund or a combination loan and grant.

To apply, business owners should contact Business Program Specialists in their **State Office**.

### **Education**

The Cooperative Extension System's **Extension Disaster Education Network** (EDEN) works to decrease the impact of disasters through education. Anyone with a computer or a smart phone can access science based information they can trust from EDEN as they prepare for, respond to, or recover from a disaster. The Cooperative Extension System is a federal (through the USDA National Institute of Food and Agriculture), state (through land grant universities) and local (through local support) partnership.

---