

CURRENT UNDERSTANDING OF POTENTIAL STORM DAMAGE ASSISTANCE PATHWAYS-SUBJECT TO CHANGE

FOCUS ON PROGRAMS THAT ARE AVAILABLE NOW

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DOCUMENT, DOCUMENT, DOCUMENT!!! DAMAGES AND LOSSES

Administering Agency	Types of Damage	Types of Assistance	Status and Timeline
Insurance	Depends on policy	Insurance coverage	Contact your insurer/broker ASAP
US Department of Agriculture (USDA) Farm Service Agency (FSA) Emergency Conservation Program (ECP)	Field restoration: debris removal, grading/shaping/leveling, restoring fencing for livestock, restoring conservation structures.	Potential cost share <i>Not</i> subject to AGI limitations	Sign up will be from February 13 - April 14 (60 days). Contact the FSA office to report damages and get on FSA contact/site visit list if you have not done so already. https://www.fsa.usda.gov/programs-and-services/conservation-programs/emergency-conservation/index
US Department of Agriculture (USDA) Farm Service Agency (FSA) [Perennial Crop] “Tree” Assistance Program (TAP)	Eligible crop types include grapes, blueberries, caneberries, trees/bushes/vines. Plant mortality, plant rehabilitation, field/site cleanup, debris removal, land preparation for planting.	Potential cost share Subject to AGI limitations (see link on page 2 for more info)	Applications available now- report within 60 days (see factsheet details on deadlines). Contact local FSA office. https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/tree_assistance_program-tap-fact_sheet.pdf See PDF page 68 for all crop types: https://www.fsa.usda.gov/Internet/FSA_File/1-tap_r04_a16.pdf
USDA Natural Resources Conservation Service (NRCS)	Technical Assistance	Engineering	Technical assistance available for recovery
Small Business Administration (SBA)	Nonfarm businesses Homes Privately-owned roads and bridges	Low-interest loans	Applications available now: Apply within 60 days of damage-March 16? https://www.disasterassistance.gov/ See additional info on page 2.
FEMA	Individual housing (unclear if employee housing other buildings or are also covered-appears to be primarily housing) Privately-owned roads and bridges to access homes	Individual grant funds?	Applications available now: Apply within 60 days of damage-March 16? https://www.disasterassistance.gov/ More info: https://www.fema.gov/fact-sheet/privately-owned-roads-and-bridges-0
Production losses	Crop losses and revenue	Unknown	We will continue to work with our agricultural partner organizations to advocate for this type of assistance. Could be 1 to 2 years before funds become available, if at all.

Additional assistance programs may be available including:

- USDA Farm Service Agency “Livestock Indemnity Program (LIP)” and “Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP)”
- USDA Farm Service Agency “Emergency Loan Program” <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/emergency-farm-loans/index>
- USDA Rural Development “Single Family Housing Repair Loans and Grants.” “Provides loans to very-low-income homeowners to repair, improve, or modernize their homes, or provides grants [temporarily up to \$36,520] to elderly [62 or older], very-low-income homeowners to remove health and safety hazards.”
- USDA Natural Resources Conservation Service (NRCS). Annual competitive applications for EQIP (Environmental Quality Incentives Program) cost-share funding (applications not currently open; subject to AGI limitations; limited program funding unless higher amounts otherwise authorized for storm damage recovery).

Additional information:

USDA Disaster Assistance Programs:

<https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index>

USDA Adjusted Gross Income (AGI):

<https://www.fsa.usda.gov/programs-and-services/payment-eligibility/adjusted-gross-income/index>

SBA Eligibility (see pages 29-30 for ineligible applicants):

<https://www.sba.gov/sites/default/files/2018-06/SOP%2050%2030%209-FINAL.PDF>

“APPLICANTS GENERALLY INELIGIBLE: Farmers/Ranchers/Aquaculturists:

1. Under § 7(b) of the Small Business Act, SBA may **not** provide disaster loans to agricultural enterprises. A business may be primarily an agricultural enterprise but also have a non-agricultural, separable component. The non- agricultural venture may be eligible for a business physical disaster loan regardless of the "primary" activity of the overall business structure or affiliated group. To be eligible, the non-agricultural venture must be a separable operation and not just part of the agricultural enterprise, with separable and distinguishable income, operations, expenses, assets, etc.
2. Section 18(b) of the Small Business Act defines agricultural enterprise as those businesses engaged in the production of food and fiber, ranching, and raising of livestock, aquaculture (see exception in subparagraph 3 below), and all other similar farming and agriculture related industries. This definition is not limited to products for human consumption. Most agricultural enterprises fall into Industry Sector 11 of the North American Industry Classification System (NAICS).”

SBA Fact Sheet on Programs:

<https://disasterloanassistance.sba.gov/ela/sfc/servlet.shepherd/version/download/068t00000iwyjVAAQ>