



Farm Service Agency
U.S. DEPARTMENT OF AGRICULTURE



USDA – FSA Disaster Resources

FARM PRODUCTION AND CONSERVATION
FSA | NRCS | RMA | Business Center

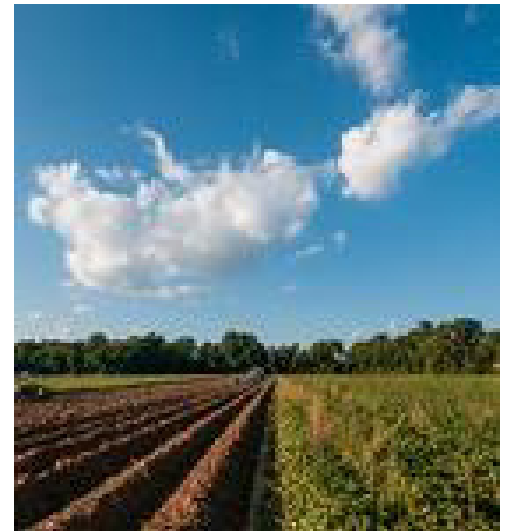
What Does FSA Offer?

Farm Programs

- ❖ Disaster Assistance
- ❖ Conservation Programs
- ❖ Safety Net
- ❖ Risk Management

Farm Loans

- ❖ Farm Ownership Loans
- ❖ Operating Loans
- ❖ Microloans
- ❖ Emergency Loans



Disaster Recovery

Determine Your Needs

USDA offers a variety of programs to help farmers, ranchers, communities, and businesses that have been hard hit by natural disaster events.

Visit farmers.gov for resources



Hurricane Preparation and
Recovery Resources



FSA Factsheets

Disaster Assistance Programs

- Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP)
- Livestock Indemnity Program (LIP)
- Livestock Forage Program (LFP)
- Tree Assistance Program (TAP)
- Noninsured Crop Disaster Assistance Program (NAP)
- Emergency Conservation Program (ECP)
- Emergency Forestry Restoration Program (EFRP)

Reporting Losses/Submitting Applications

- **Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish Program (ELAP)**
 - Final date to file Notice of loss and final date to submit an Application for Payment: March 1st after the program year in which the loss occurred.
- **Livestock Indemnity Program (LIP)**
 - Final date to file Notice of loss and final date to submit an Application for Payment: March 1st after the program year in which the loss occurred.
- **Tree Assistance Program (TAP)**
 - File a program application with your Service Center within 90 days.
- **Non-insured Crop Disaster Assistance Program (NAP)**
 - File notice of loss with your Service Center within 15 days, except for hand-harvested crops, which should be filed within 72 hours. NAP forage producers with the intended use of grazing who elect to use independent assessments or other approved alternative loss percentage methods to establish their loss are no longer required to file Notice of Loss with FSA.

Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP)

Livestock

Eligible Producers:

- Eligible applicants include producers of livestock who have suffered losses due to disease, adverse weather, or other qualifying conditions. Producers must provide verifiable documentation of the losses and meet all program requirements.

Eligible:

For livestock feed and grazing losses, livestock must be:

- Grazing animals that are weaned, such as alpacas, adult or non-adult dairy cattle, adult or non-adult beef cattle, adult or non-adult buffalo, adult or nonadult beefalo, deer, elk, emus, equine, goats, llamas, ostriches, reindeer, sheep, and adult or non-adult water buffalo;
- Livestock that would normally have been grazing the eligible grazing land or pastureland during the normal grazing period for the specific pasture type of grazing land or pastureland in the county where the eligible adverse weather or loss condition occurred;
- Owned, cash-leased, purchased, under contract for purchase or been raised by a contract grower or an eligible livestock producer, during the 60 calendar days prior to the beginning date of the eligible adverse weather or loss condition; and
- Maintained for commercial use as part of the producer's farming operation on the beginning date of the eligible adverse weather or loss condition

Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP) - Livestock

Livestock

Additional Eligible Losses:

- Grazing Losses
- Feed Losses
- Transportation Losses
- Grazing Loss Payments, excluding Wildfire on non-federal land
- Losses resulting from additional cost of transporting water
- Losses related to treatment and inspection for cattle tick fever
- Payments for losses for gathering livestock to treat and/or inspect for cattle tick fever

Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP) - Honeybees

Honeybees

Eligible Producers:

- Risk in honey production, pollination, or honeybee breeding operation for commercial use as part of a farming operation
- Must have risk on beginning date of eligible adverse weather or loss condition.

Eligible:

- bees housed in a managed hive and used for honey production, pollination, or honeybee breeding

Ineligible:

- wild, feral honeybees, leaf cutter bees, or other bee species that are not used for producing honey, pollination, or breeding honeybees

ELAP for Farm Raised Fish and Feed Loss – Eligible Producer and Fish

Eligible Producer:

An eligible producer is a person or legal entity who, in addition to meeting other payment eligibility requirements, is an owner, operator, landlord, tenant, or sharecropper, who shares in the risk of producing an eligible:

- Aquatic species that is propagated and reared in a controlled environment that is being maintained for commercial use as part of the producer's farming operation; and Who:
 - Owned or leased property with readily identifiable boundaries;
 - Had control of the waterbed, the ground under the specific type of water and not just control over a column of water; and
 - Provided purchased or produced feed to the farm-raised fish.

Eligible Fish:

The fish must have been:

- Bait or game fish raised for sport by recreational anglers that were propagated and reared in a controlled environment;
- Any species of aquatic organisms grown as food for human consumption and reared in a controlled environment;
- Fish raised as food for fish that are consumed by humans and reared in a controlled environment;
- Ornamental fish propagated and reared in an aquatic medium in a controlled environment;
- Maintained for commercial use as part of a farming operation;
- Destroyed as a direct result of an eligible adverse weather or loss condition; and
- Physically located in the county where the eligible adverse weather or loss condition occurred on the beginning date of the eligible adverse weather or loss condition.

ELAP for Farm Raised Fish and Feed Loss – Eligible Feed and Losses

Eligible Feed

Feed must be intended for fish that are:

- An aquatic species that is propagated and reared in a controlled environment;
- Maintained and harvested for commercial use as part of a farming operation; and
- Physically located in the county where the eligible adverse weather or loss condition occurred on the beginning date of the eligible adverse weather or loss condition. Alligators and turtles are not eligible for losses under ELAP.

Eligible Losses ELAP covers

- Death losses, in excess of normal mortality, of eligible farm-raised fish caused by an eligible adverse weather or loss condition incurred in the county where the eligible adverse weather or loss condition occurred; and
- Purchased or produced farm-raised fish feed losses for feed that was intended to be fed to eligible farm-raised fish and was damaged because of an eligible adverse weather or loss condition in the county where the eligible adverse weather or loss condition occurred.

Livestock Indemnity Program (LIP) - Eligibility

To be eligible for LIP

- A livestock owner must have legally owned the livestock on the day the livestock died and/or were injured by an eligible loss condition

An owner's livestock must have either

- died in excess of normal mortality as a direct result of an eligible loss condition or been injured as a direct result of an eligible loss condition and were sold at a reduced price

Eligible livestock must

- Have been maintained for commercial use as part of a farming operation on the day they died
- Not have been produced or maintained for reasons other than commercial use as part of a farming operation. Excluded livestock includes wild free-roaming animals, pets or animals used for recreational purposes, such as hunting, roping or for show

Livestock Indemnity Program (LIP) – Eligible Livestock

The following types of livestock may be eligible for LIP:

CATTLE	POULTRY	SWINE	OTHER
Adult Beef Bulls	Chickens, Broilers, Pullets (regular size) (4.26 to 6.25 pounds)	Suckling/Nursery Pigs (less than 50 pounds)	Alpacas
Adult Beef Cows	Chickens, Chicks Chickens, Layers	Swine, Lightweight Barrows, Gilts (50 to 150 pounds)	Deer
Adult Buffalo/Bison/Water Buffalo Bulls	Chickens, Pullets/Cornish Hens (small size) (Less than 4.26 pounds)	Swine, Sows, Boars, Barrows, Gilts (151 to 450 pounds)	Elk
Adult Beefalo Bulls	Roasters (6.26 to 7.75 pounds)	Swine, Sows, Boars (over 450 pounds)	Emus
Adult Beefalo Cows	Super Roasters/Parts (7.76 pounds or more)		Equine
Adult Buffalo/Bison/Water Buffalo Cows	Ducks, Ducklings		Goats, Bucks Goats, Nannies
Adult Dairy Bulls	Ducks, Ducks		Goats, Slaughter Goats/Kids
Adult Dairy Cows Non-Adult Beef Cattle	Geese, Goslings		Llamas
Non-Adult Buffalo/Bison/Water Buffalo	Geese, Goose		Ostriches
Non-Adult Beefalo	Turkeys, Poults		Reindeer
Non-Adult Dairy Cattle	Turkeys, Toms, Fryers, Roasters		Caribou
			Sheep, Rams
			Sheep, Ewes
			Sheep, Lambs

Livestock Forage Program (LFP) – Eligible Counties and Livestock

Eligible Counties for Drought

An eligible livestock producer who, as a grazed forage crop producer, owns or leases grazing land or pastureland physically

located in a county rated by the U.S. Drought Monitor. A map of eligible counties for LFP drought can be found at [Livestock Forage Program \(LFP\) | Farm Service Agency](#)

Eligible Livestock

Eligible livestock are grazing animals that satisfy the majority of net energy requirement of nutrition via grazing of forage grasses or legumes and include such species as alpacas, beef cattle, buffalo/bison, beefalo, dairy cattle, deer, elk, emus, equine, goats, llamas, ostrich, reindeer or sheep.



Livestock Forage Program (LFP) – Eligible Producers and Enrollment

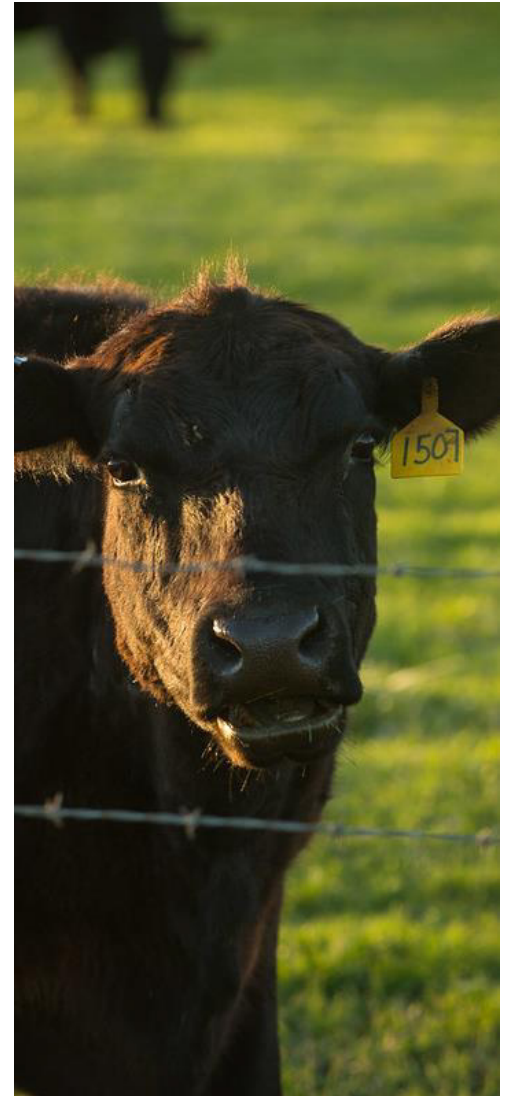
Eligible Producers

To be eligible, persons or legal entities must be a U.S. citizen, resident alien, partnership of U.S. citizens, a legal entity organized under State law:

- Own, cash or share lease, or be a contract grower of covered livestock during the 60 calendar days before the beginning date of a qualifying drought or fire;
- Provide pastureland or grazing land for covered livestock, including cash-rented pastureland or grazing land as of the date of the qualifying drought or fire that is either:
- Physically located in a county affected by a qualifying drought during the normal grazing period for the county; or
- Rangeland managed by a federal agency for which the otherwise eligible livestock producer is prohibited by the federal agency from grazing the normally permitted livestock because of a qualifying fire.
- Certify that they have suffered a grazing loss because of a qualifying drought or fire; and
- Timely file an acreage report for all grazing land for which a grazing loss is being claimed.

Enrollment

Eligible livestock producers who are also producers of grazed forage crop acreage must provide a completed application for payment and required supporting documentation to their FSA office by March 1 after the end of the calendar year in which the grazing loss occurred. Contract growers must include a copy of the grower contract and any other supporting documents required for determining contract grower eligibility.



Tree Assistance Program (TAP)

Eligibility Conditions

TAP provides disaster assistance to eligible orchardists and nursery tree growers to replant or rehabilitate trees, bushes, and vines, raised for the production of an annual crop, that were lost because of an eligible natural disaster.

Eligible Tree Types

Eligible trees, bushes, and vines are nursery, ornamental, fruit, nut, or Christmas trees for commercial sale. Trees used for pulp or timber are not eligible for TAP assistance.

To qualify for TAP, eligible orchardists and nursery tree growers must:

- Have suffered a qualifying tree, bush or vine loss in excess of 15 percent mortality for the stand (adjusted for normal mortality (additional 3%)) due to an eligible natural disaster;
- Have owned the eligible trees, bushes and vines when the natural disaster occurred, but eligible growers are not required to own the land on which owned eligible trees, bushes and vines are planted; and
- Replace eligible trees, bushes and vines within 12 months from the date the TAP application is approved

Noninsured Crop Disaster Assistance Program (NAP) – Eligible Producers and Coverage Levels

Eligible Producers

An eligible producer is a landowner, tenant or sharecropper who shares in the risk of producing an eligible crop and is entitled to an ownership share of that crop. An individual's or entity's average adjusted gross income (AGI) cannot exceed \$900,000 to be eligible for NAP payments.

Coverage Levels

- Producers must select their coverage level by the crop/county application closing date and pay the applicable service fee which is \$325 per crop not to exceed a total of \$1,950 for a producer with farming interest in multiple counties, unless waived by filing a CCC-860.
- Basic coverage, which is based on the amount of loss that exceeds 50 percent of expected production at 55 percent of the average market price for the crop.
- Buy-up coverage which is higher levels of coverage ranging from 50 to 65 percent of production, in 5 percent increments, at 100 percent of the average market price. Producers who elect this higher coverage level must also pay the calculated premium, with the maximum premium being calculated at \$15,750 per producer. Premiums are reduced by 50% for producers who file a CCC-860.

Noninsured Crop Disaster Assistance Program (NAP) – Eligible Crops

Eligible Crops

Must be commercially produced agricultural commodities for which crop insurance is not available and be any of the following:

- Crops grown for food;
- Crops planted and grown for livestock consumption, such as grain and forage crops, including native forage;
- Crops grown for fiber, such as cotton and flax (except trees);
- Crops grown in a controlled environment, such as mushrooms and floriculture;
- Specialty crops, such as honey and maple sap;
- Sweet sorghum and biomass sorghum;
- Industrial crops, including crops used in manufacturing or grown as a feedstock for renewable biofuel, renewable electricity or biobased products;
- Value loss crops, such as aquaculture, Christmas trees, ginseng, ornamental nursery and turf-grass sod; and
- Seed crops where the propagation stock is produced for sale as seed stock for other eligible NAP crop production

Emergency Conservation Program (ECP)

The FSA County Committee inspects the damage to determine if land is eligible for ECP. For land to qualify for ECP funds, the damage from the natural disaster or severe drought must create new conservation problems that if not dealt with would:

- Further damage the land
- Significantly affect the land's productive capacity
- Represent damage from a natural disaster unusual for the area (an exception to this is damage from wind erosion)
- Be too costly to repair without Federal assistance in order to return the land to agricultural production

Technical assistance to fix the conservation problem may also be provided by the United States Department of Agriculture's Natural Resources Conservation Service (NRCS).

Conservation problems that existed before the disaster or severe drought are ineligible for ECP assistance.

Emergency Forestry Restoration Program (EFRP)

To be eligible for EFRP, NIPF land must:

- Have existing tree cover (or had tree cover immediately before the natural disaster occurred and is suitable for growing trees); and
- Be owned by any nonindustrial private individual, group, association, corporation, or other private legal entity.

To restore NIPF, EFRP participants may implement emergency forest restoration practices, such as:

- Debris removal, such as down or damaged trees, in order to establish a new stand or provide for natural regeneration;
- Site preparation, planting materials, and labor to replant forest stand;
- Restoration of forestland roads, fire lanes, fuel breaks, or erosion control structures;
- Fencing, tree shelters, and tree tubes to protect trees from wildlife damage; and
- Wildlife enhancement to provide cover openings and wildlife habitat.



Types of Farm Loans

Direct

FSA makes and services direct loans through progressive lending with funds from the U.S. Treasury.

Loans:

- Farm Ownership
- Operating
- Microloans
- Emergency

Servicing Options:

- Disaster Set Aside
- Primary Loan Servicing



Guaranteed

FSA also offers loan guarantees for loans made by conventional lenders. Provides financing for both Farm Ownership and Operating loan purposes with the maximum loan amount of \$2,251,000. FSA can guarantee the loan up to 95%.

Farm Loans - Emergency Loans



Program	Maximum Loan Amount	Rates and Terms	Common Use of Loan Funds
Direct Emergency (EM)	100% actual or physical losses \$500,000 maximum program indebtedness	<ul style="list-style-type: none"> • Rate is based on the OL rate plus 1%; with a cap of 3.75% • Term from 1 to 7 years for non-real estate purposes • Term up to 40 years for physical losses on real estate 	<ul style="list-style-type: none"> • 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 • Refinance debts with certain limitations

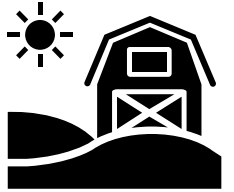
Farm Loans - Emergency Loans (cont.)

Emergency loans may be made to farmers and ranchers who:

- Own or operate land located in a county declared by the President or designated by the Secretary of Agriculture as a primary disaster area or quarantine area. All counties contiguous to the declared, designated, or quarantined primary counties also are eligible for emergency loans. A disaster designation by the FSA Administrator authorizes emergency loan assistance for physical losses only in the designated and contiguous counties
- Are established family farm operators and have sufficient farming or ranching experience
- Are citizens or permanent residents of the United States
- Have suffered at least a 30 percent loss in crop production or a physical loss to livestock, livestock products, real estate, or chattel property
- Have an acceptable credit history
- Are unable to receive credit from commercial sources
- Can provide collateral to secure the loan
- Have repayment ability



Farm Loans – Services for Existing Loans



Disaster Set-Aside Program (DSA)

- Assists farmers with existing Farm Service Agency (FSA) loans who have been impacted by natural disasters.
- Provides financial relief by allowing eligible producers to move one annual installment for each loan to the end of the loan term. This set-aside installment helps producers regain their financial footing without facing immediate repayment pressure, enabling them to focus on recovery efforts.
- To apply, borrowers must submit a written request to their local FSA office. The application process includes providing documentation of the disaster impact, financial need, and the inability to make the scheduled loan installment.
- Set-Aside Terms: One installment per loan can be set aside. The set-aside amount is moved to the end of the loan term, effectively extending the loan term by one installment period.

Farm Loans – Services for Existing Loans

Primary Loan Servicing (PLS)

You may need your loans restructured because of a disaster or financial problems.

FSA has several loan servicing options that can be used to bring your account current and can often make a new restructured payment plan specifically for your operation. FSA calls this process Primary Loan Servicing.

Contact your local FSA office as soon as possible to discuss what options might be available in your situation.

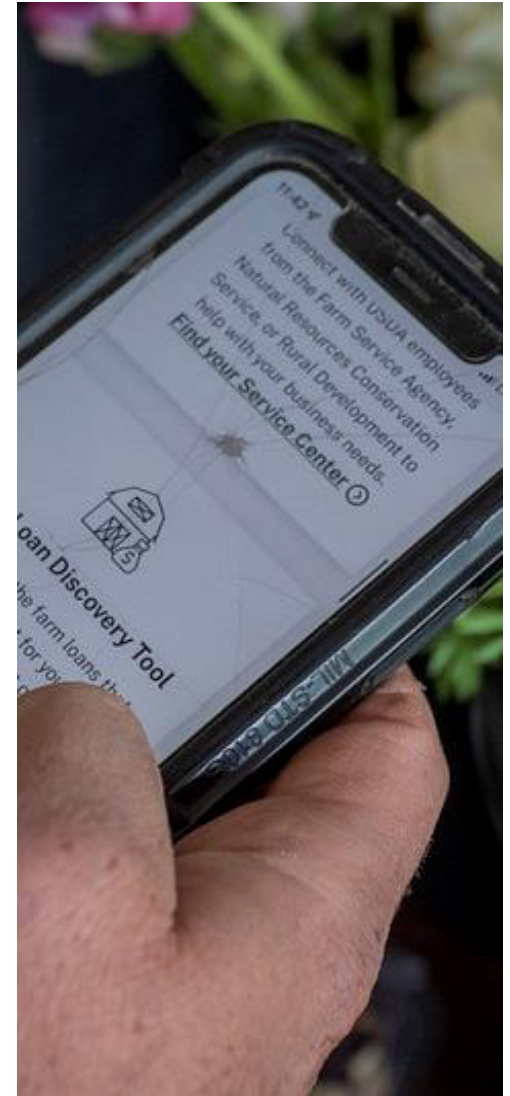


Doing Business with FSA Online

Through the farmers.gov portal, you can:

- View, upload, download, and e-sign documents
- Request conservation assistance
- Request financial assistance, including submitting a program application
- View and request application details
- Reference technical terms and submit questions
- Access information on current and past conservation practices and plans
- And more!

Visit farmers.gov/account to access



What Happens on the First Visit?

FSA staff will sit down with farmers and ranchers one-on-one, review their documents and register their farms with FSA. Staff then discuss what programs and loans are best to help producers accomplish their goals.

On the first visit have the following documents ready

- Proof of Identity
- Driver's license
- Social Security Card
- IRS EIN Number (if applicable)
- Proof of Ownership
- Survey Plat or Deed for owned land
- Leases
- Entity Identification Status
- Parcel ID/Folio Number
- Email address

Register Now as Individual



Register Now as Entity



What are County Committees?

County Committees supervise the local office, conduct outreach to farmers, and make critical decisions about FSA programs.

Committee members are farmers, ranchers and landowners elected by local producers.

It is crucial that every eligible producer take part in county committee elections because county committees are a direct link between the farm community and the U.S. Department of Agriculture.

County Committee Elections Timeline

June through August - Nomination period

November - Ballots mailed to eligible voters

December - Ballots are submitted and counted

January - Newly elected members take office



Questions and Discussion

Contact your Local County Office
to set an appointment



Find your Local Service Center

Stay Connected With USDA!

Scan the QR code to receive
email and text messages* or
visit farmers.gov/subscribe:

**Standard text messaging rates apply.
Contact your wireless carrier for details.
You may unsubscribe at any time.*

