

●●● USDA ASSISTANCE FOR INDIVIDUALS & SMALL BUSINESSES ●●●

After the hurricane, many Florida farmers were left with flooded fields, damaged barns, debris, and destroyed crops. Federal assistance may be available through one of the authorized disaster assistance programs under the United States Department of Agriculture (USDA).

Nutrition Assistance

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. For further information I encourage you to visit their website: <https://www.fns.usda.gov/disaster/disaster-assistance>

USDA Foods for Disaster Assistance - FNS may provide food to disaster relief agencies, shelters, and mass feeding sites. States may also release USDA foods to disaster relief agencies to distribute directly to households that are in need if normal commercial food supply channels are disrupted, damaged or destroyed, or are unable to function.

D-SNAP - Individuals who might not ordinarily qualify for 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). Additionally, individuals who are already participating in the regular SNAP program may be eligible for additional benefits under the D-SNAP. These 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

For more information, visit: <https://www.rd.usda.gov/fl>

Conservation Assistance

Emergency Conservation Program (ECP) - ECP provides funding for farmers and ranchers to rehabilitate farmland damaged by floods and other natural disasters. Program availability is subject to the availability of funding. More information is available on their website found here:

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=copr&topic=ecp>.

Emergency Watershed Protection Program (EWP) - The National Resource Conservation Service administers the EWP program to help protect lives and property threatened by natural disasters. 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. More information is available at <http://www.nrcs.usda.gov/programs/ewp/>.

Emergency Forest Restoration Program (EFRP) – EFRP provides payments to eligible owners of nonindustrial private forest 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.

Crop Assistance

Noninsured Crop Disaster Assistance Program (NAP) - NAP provides financial assistance to eligible producers affected by floods and other natural 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). More information is available at <http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=nap>.

Farm Loans

Emergency Loan Program (ELP) – This program is triggered if a natural disaster or emergency is designated by the President under the Stafford Act. Emergency loans help producers recover from production and physical losses due to flooding and other natural disasters. 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. Emergency loan funds

may be used to: (1) restore or replace essential property; (2) pay all or part of production costs associated with the disaster year; (3) pay essential family living expenses; (4) reorganize the farming operation; and (5) refinance certain debts. More information is available at

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=efl>

Housing Assistance

Single-Family Housing – Those wishing to buy or repair a home in an eligible rural area may qualify for a loan or loan guarantee through USDA. Please contact your local USDA Service Center for additional information.

Multi-Family Housing - Residents in Rural Development-financed apartment complexes who are displaced by a natural disaster may apply for occupancy at any 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. More information is available at:

<https://www.rd.usda.gov/programs-services/multi-family-housing-rental-assistance>

Although Rural Development expects borrowers' hazard insurance to cover damage costs associated with the disaster, USDA 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 the Florida office: <https://www.rd.usda.gov/fl>