

May 2016



Carbon/Albany County FSA Updates

- [USDA Offers Flood Impacted Farmers & Ranchers Immediate Disaster Assistance](#)
- [Direct Loans](#)

Carbon/Albany County FSA Office

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Next County Committee Meeting: TBD

USDA Offers Flood Impacted Farmers & Ranchers Immediate Disaster Assistance

Farm Service Agency (FSA) reminds farmers and ranchers of federal farm program benefits that may be available to help eligible producers recover from recent heavy rains and flooding. FSA offers disaster assistance and low-interest loan programs to assist agricultural producers in their recovery efforts following floods or similar qualifying natural disaster. Available programs and loans include:

Non-Insured Crop Disaster Assistance Program (NAP)- provides financial assistance to producers of non-insurable crops (including native grass for grazing) when low yields, loss of inventory, or prevented planting occur due to natural disasters. Eligible producers must have purchased NAP coverage for 2016 crops.

Livestock Indemnity Program (LIP)- offers payments to eligible producers for livestock death losses in excess of normal mortality due to adverse weather (flood, blizzard, wildfire, tornado, lightning, extreme heat or cold). Producers will be required to provide verifiable documentation of death losses resulting from an eligible adverse weather event and must submit a notice of loss within 30 calendar days of when the loss is apparent.

Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP)- provides emergency relief for losses due to feed or water shortages, disease, adverse weather, or other conditions which are not adequately addressed by other disaster programs. ELAP covers damaged or destroyed livestock feed that was purchased or harvested forage intended for use as feed for the producer's eligible livestock. Harvested forage must be baled; forage that is only cut, raked, or windrowed is not eligible. Producers must submit a notice of loss within 30 days of when the loss is apparent. ELAP also covers up to 150 lost grazing days in instances when a producer has been forced to remove livestock from grazing pasture due to floodwaters.

Emergency Conservation Program- provides emergency funding for farmers and ranchers to rehabilitate land severely damaged by natural disaster. Rehabilitation measures include debris removal from agricultural land, repair or replacement of irrigation structures, and/or repair or replacement of fences.

Direct Loans

FSA offers direct farm ownership and direct farm operating loans to producers who want to establish maintain or strengthen their farm or ranch. FSA loan officers process, approve and service direct loans. Direct farm operating loans can be used to purchase

livestock and feed, farm equipment, fuel, farm chemicals, insurance and other costs including family living expenses. Operating loans can also be used to finance minor improvements or repairs to buildings and to refinance some farm-related debts, excluding real estate.

Direct farm ownership loans can be used to purchase farmland, enlarge an existing farm, construct and repair buildings, and to make farm improvements.

The maximum loan amount for both direct and farm ownership and operating loans is \$300,000 and a down payment is not required. Repayment terms vary depending on the type of loan, collateral and the producer's ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).