NAVIGATING COVID-19 RELIEF FOR FARMERS

This guide was created to help you navigate the challenging circumstances sparked by COVID-19. Assistance from federal and state programs can make a difference for farmers in this crisis. The next few pages outline current relief programs related to COVID-19 and how they apply to farmers. As you review the programs that may be of help to you, the following issues are important to remember:

PROGRAM DETAILS ARE RAPIDLY CHANGING

COVID-19 relief is constantly evolving. Be sure to check with the relevant agency for changes in details from those listed here, as the rules for some programs have yet to be released, while others have already changed.

DOCUMENTATION IS CRITICAL

Some of the programs that can help you require documentation. Details matter. Have your records handy and start taking detailed notes that capture your price or market losses and tell the story of what is unfolding on your farm.

CONTACT AGENCIES AND LENDERS RIGHT AWAY

You should contact the agencies and lenders related to COVID-19 relief programs as soon as possible. Keep a record of all your contacts with agencies, insurance companies, lenders, contractors, and anyone else officially involved in the recovery effort.

YOU MAY NEED A FARM NUMBER

Most farm programs administered by USDA require farmers to register with the Farm Service Agency and obtain a farm number. This process is free. Contact your local USDA Service Center (see next page) to obtain one.

DEADLINES WILL COME FAST AND MAY CHANGE

Most COVID-19 relief programs have deadlines. Some of them come very quickly, and in some cases funding could run out before the deadlines. The accompanying table includes deadlines when they exist, but you should double check with agency offices to make sure the dates have not changed.

SOME PROGRAMS HAVE APPEALS PROCESSES

Some relief programs include an appeals process. If you are denied from a program, know that "no" is not always the final answer.

RECOVERY IS A LONG AND OFTEN STRESSFUL PROCESS

Recovery from any disaster or emergency will be a long process. As is the case with other traumatic experiences, people tend to go through stages as they recover from a crisis. Be patient and caring with yourself and others. Attending to the mental health of everyone involved is essential. You can find related resources on the next page.

SCAM ARTISTS WILL COME AROUND

Unfortunately, scam artists always arrive soon after an emergency strikes. Be careful. Be especially wary of loan or debt modification scams arising during this time of COVID-19.

DISCRIMINATION IS ILLEGAL

The programs described below are available to all who are eligible. Discrimination is illegal. Each agency should have a discrimination complaint process. USDA's discrimination complaint process is discussed in the *Farmers' Guide to Coronavirus Food Assistance Program (CFAP)* available at www.flaginc.org/covid-19-guide/.

YOU CAN CALL FARM AID

Navigating these programs can be overwhelming as you rebuild. Please know that you can call 1-800-FARM-AID at any time if you need support. Farm Aid can connect you to someone near you to help you figure things out.

FARMERS' GUIDE TO COVID-19 RELIEF

For more details on the programs described here see the latest version of the *Farmers' Guide to COVID-19 Relief* and the *Farmers' Guide to CFAP* by the Farmers' Legal Action Group, Inc. at www.flaginc.org/covid-19-guide/.

KEY CONTACTS FOR NAVIGATING COVID-19 RELIEF

U.S. DEPARTMENT OF AGRICULTURE

Find your local USDA Service Center: https://offices.sc.egov.usda.gov/locator/app. Note that your local Service Center may be in a nearby county.

USDA Information Hotline: For USDA-related questions, please contact (202) 720-2791.

SMALL BUSINESS ADMINISTRATION

SBA Coronavirus Relief Options: https://www.sba.gov/funding-programs/loans/coronavirus-relief-options

SBA Disaster Assistance Customer Service Center: For help with SBA's Disaster Loan Assistance website, https://disasterloan.sba.gov/, contact 1-800-659-2955 | TTY: 1-800-877-8339.

Lenders for PPP: https://www.sba.gov/document/support--paycheck-protection-program-participating-lenders

SBA EIDL Application: https://covid19relief.sba.gov/#/

DEPARTMENT OF LABOR

Find Your State Unemployment Office: https://www.dol.gov/coronavirus/unemployment-insurance#find-state-unemployment-insurance-contacts

STRESS AND MENTAL HEALTH RESOURCES

SAMHSA National Helpline / 1-800-662-4357 a 24/7 free and confidential referral and information service line

SAMHSA Disaster Distress Helpline / 1-800-985-5990 to speak to a counselor trained in disaster response.

National Suicide Prevention Lifeline / 1-800-273-8255. The Lifeline provides 24/7 free and confidential support for people in distress, and prevention and crisis resources for you or your loved ones.

To find a mental health counselor in your area, refer to https://www.psychologytoday.com/us.

NON-GOVERNMENTAL SUPPORT

FLAG's Farmers' Guide To Covid-19 Relief : www.flaginc.org/covid-19-guide/

Farm Aid Hotline: 1-800-FARM AID or farmhelp@farmaid.org

Prepared by Farm Aid, Farmers' Legal Action Group, Inc., Indigenous Food and Agriculture Initiative, Intertribal Agriculture Council, National Sustainable Agriculture Coalition, and RAFI-USA.

SUMMARY OF COVID-19 RELIEF FOR FARMERS

JUNE 15, 2020

PROGRAM	AGENCY	WHAT IS AVAILABLE?	ELIGIBILITY	FARM ELIGIBILITY	APPLICATION and DEADLINE INFORMATION	OTHER
RELIEF BASED IN CARES ACT						
Economic Impact Payments (aka Recovery Rebates for Individuals)	Internal Revenue Service (IRS) www.irs.gov/coronavirus/economic-impact-payments	$1,200 payment per eligible person, plus $500 per qualifying child.	Payments reduced once an income threshold is passed ($75k for individuals; $150k for joint returns). See IRS help on receiving payments here: https://www.irs.gov/newsroom/how-to-use-the-tools-on-irsgov-to-get-your-economic-impact-payment.	Yes. As individuals.	In theory, payments are automatic for those who file federal taxes or receive Social Security or federal benefits. For those who don't, basic information must be provided to the IRS.	Some lenders can seize payments.
Paycheck Protection Program (PPP)	Small Business Administration (SBA) https://www.sba.gov	Loans cover 8 weeks of payroll costs. Loans can be forgiven.	Farms; small businesses; nonprofits; tribal small business concerns; veteran's organizations; other self-employed individuals; and independent contractors.	Yes. As employers.	Application deadline is June 30, 2020. Must apply via a lender. Lenders have applications or use: https://www.sba.gov/sites/default/files/2020-04/PPP%20Borrower%20Application%20Form.pdf.	First come first serve. Off and on availability due to funding shortages. Impossible to know when funding may run out permanently.
COVID-19 Economic Injury Disaster Loan (EIDL) Program	Small Business Administration (SBA) https://www.sba.gov	Loans for small businesses and Emergency advances of up to $10,000 that do not need to be repaid.	Small agricultural enterprises and businesses of under 500 employees; private nonprofits; small agricultural co-ops; sole proprietorships; and tribal small business concerns.	Yes. Farms were made eligible on April 24, 2020.	Program available until Dec. 31, 2020. Initial funding ran out, but new funding is available and SBA resumed taking applications from farms on May 4, 2020. Must apply directly on SBA's website: https://covid19relief.sba.gov/#/.	First come first serve. Availability has been off and on due in part to funding shortages. Possibly will continue as an on-again, off-again program.
Pandemic Unemployment Assistance (PUA) Program	Department of Labor https://www.dol.gov	Unemployment insurance available for jobs lost due to COVID-19. Normal payments increase by $600 per week, and assistance extended to 39 weeks of benefits.	Available to "unemployed self-employed." Must be unable to work due to one of several reasons related to COVID-19 crisis.	Yes As self-employed unemployed individuals.	Apply with state unemployment insurance office. Find state office: https://www.dol.gov/coronavirus/unemployment-insurance - find-state-unemployment-insurance-contacts.	State unemployment office may not realize farmers can be eligible.
Foreclosure Moratorium and Forbearance	Various. Not clear who will enforce it or how.	Forbearance and foreclosure moratorium for residential home mortgages. Forbearance means not making payments for a time.	Only government backed residential mortgages are eligible (i.e. if federal agencies made or guaranteed a loan, or if Fannie Mae or Freddie Mac are involved).	Maybe. For mortgages that include homes, and little else.	Contact the lender. For more information see Consumer Financial Protection Bureau: https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options/.	To date, it does not appear that farm mortgages are eligible even if the mortgage includes a residence.
Coronavirus Food Assistance Program (CFAP): Direct Payments	U.S. Department of Agriculture (USDA) www.usda.gov	Direct payments for specific commodities (crops and livestock) that USDA determined suffered price losses of 5% or greater in early 2020.	Persons and entities that have ownership interests in eligible commodities. Most commodities must be subject to price risk, meaning they cannot have a pre-set price.	Yes. Program is designed for farmers.	Application period runs from May 26, 2020 to August 28, 2020. Applications available at: https://www.farmers.gov/cfap#apply. Must apply via FSA offices.	$16 billion in funding. USDA determines which commodities are eligible, but that list can, and likely will, change.

Coronavirus Food Assistance Program (CFAP): Farmers to Families Food Box Program	U.S. Department of Agriculture (USDA) www.usda.gov	USDA purchases fresh produce, diary and meat. Distributors and wholesalers provide box of food to groups serving those in need.	The government will purchase fresh produce, dairy, and meat from farmers.	Yes. As sellers of fresh produce, dairy, and meat.	USDA has approved first round of contracts. Unknown if more proposals will be sought.	$3 billion in purchases of food from farmers.
Bankruptcy	Contact an expert.	Court supervised.	Varies. Chapter 12 is for family farmers; under the CARES Act, COVID-19 payments do not count as income for Chapter 7 or 13 bankruptcies.	Yes.	No single deadline.	
OTHER RELIEF						
Court System	State, federal, and tribal courts.	Delays on certain matters; temporary suspension of fines and fees, etc.				Find some court information here: https://www.ncsc.org/pandemic
Farm Service Agency (FSA)	USDA Farm Service Agency (FSA) www.fsa.usda.gov	Accelerations and some foreclosures suspended for FSA Direct Loans. For Guaranteed Loans, servicing considered by FSA.	Current borrowers.	Yes.		Information on USDA's actions in response to COVID-19: https://www.farmers.gov/coronavirus
Federal Crop Insurance	Contact the farmer's insurance provider.	Indemnity payments.	Must have previously bought crop insurance. COVID-19, by itself, does not create an insurable loss.	Yes.	Contract has details. Often short deadlines to report losses.	Crucial for farmers to follow crop insurance agreements and inform and work with insurance provider in advance about changes to farm plans that have been affected by COVID-19.
Noninsured Crop Disaster Assistance Program (NAP)	USDA Farm Service Agency (FSA) www.fsa.usda.gov	FSA program similar to crop insurance, and available when crop insurance is not available.	Must have previously signed up.	Yes.	Varies. Applications for payment must be filed within 60 days from last day of coverage for the crop year.	Crucial for farmers to follow NAP agreements and contact FSA before making changes to farm plans that have been affected by COVID-19.
GUIDANCE						
Regulator Guidance for Financial Intuitions	Various.	General guidance that lenders should be willing to modify loans and work with borrowers. This guidance does not provide direct relief for individual farmers.		Yes. Does not provide direct relief for individuals.		