

# Federal Assistance Programs

## 1 Farm Service Agency (FSA)

*Florida Contact:*  
*Kevin Kelly*  
*Phone: 352-379-4500*  
*Cell: 352-494-6213*  
*Fax: 352-379-4580*

<http://www.fsa.usda.gov/fl/>

### 1 Emergency Conservation Program (ECP)

Must be requested by the affected County.

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### 2 Crop Insurance

Program is administered by USDA's Risk Management Agency (RMA), which underwrites crop insurance policies for hundreds of crops and livestock in the United States.

Criteria: Crop insurance policies vary based on commodity and region.

How to apply for assistance: As crop insurance policies are sold and serviced by private insurance companies, you should contact the local insurance agent who sold the policy to begin the disaster application process.

Contact: Local insurance agent or RMA's Regional Office in Valdosta, Georgia at (229) 219-2200, Fax (229) 244-6103 (Southeast Regional Director – Michael Moore).

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### 3 Tree Assistance Program (TAP)

Provides financial assistance to qualifying producers to replace eligible trees, bushes, and vines damaged by natural disasters. Qualifying producers are reimbursed 75 percent of the actual costs to replant the number of eligible trees, bushes, and vines or the calculated amount using the established rates, whichever is less. TAP program participants are limited to \$75,000 per "person" in TAP payments for the 2004 through 2007 crop years. In addition, each person is limited to 500 qualifying acres for all TAP payments. Funding for program is subject to availability.

## Federal Assistance Programs

### Tree Assistance Program (TAP) - Continued

Criteria: Eligible trees, bushes, and vines are those from which an annual crop is produced for commercial purposes. Trees used for pulp, timber, Christmas trees, and nursery tree stock are ineligible. Trees, bushes, and vines may be replanted on a field that is not the field where the losses originally occurred. Also, replanted trees, bushes, and vines may be different than those damaged as long as they have the same general end use, as determined by FSA. To qualify, there must be a loss of 15 percent or greater from a disaster for the individual stand, adjusted for normal mortality.

How to apply for assistance and contact: Contact your local FSA office. Producers may also contact the state FSA office at (352) 379-4500, Fax (352) 379-4580 (Kevin Kelley – Florida FSA State Director).

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4 Noninsured Crop Disaster Assistance Program (NAP) Provides financial assistance to producers of noninsurable crops when low yields, loss of inventory, or prevented planting occurs due to natural disasters. Eligible producers must have applied for coverage of noninsurable crops using Form CCC-471, "Application for Coverage," and paid the applicable service fees at their local FSA office. NAP covers the amount of loss greater than 50 percent of the expected production, based on the approved yield and reported acreage.

Criteria: The natural disaster must occur before or during harvest, directly affect the eligible crop and have reduced the expected unit production of the crop by more than 50 percent or prevented the producer from planting more than 35 percent of your intended crop acreage.

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How to apply for assistance: Producer must notify local FSA office and complete an application for payment (available from FSA office) within 15 calendar days of the natural disaster occurrence; the final planting date, if your planting was prevented by a natural disaster; the date damage to the crop or loss of production becomes apparent to you or the normal harvest date.

Contact: Local FSA office or State FSA office at (352) 379-4500, Fax (352) 379-4580 (Kevin Kelley – Florida FSA State Director).

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### 5 Emergency Loan Assistance

Provides low interest loans to producers 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. Loans are intended to assist in the recovery of production and physical losses due to drought, flooding, other natural disasters, or quarantine. Producers can borrow up to 100 percent of actual production or physical losses, to a maximum amount of \$500,000. The current annual interest rate for emergency loans is 3.75 percent.

Criteria: County must have received a Presidential or USDA disaster declaration and producer must have suffered at least a 30-percent loss in crop production or a physical loss to livestock, livestock products, real estate, or chattel property. Other criteria such as credit history and appropriate collateral may also apply.

How to apply for assistance: Applications for emergency loans must be received within 8 months of the county's disaster or quarantine designation date. Apply at local FSA office.

Contact: Local FSA office or State FSA office at (352) 379-4500, Fax (352) 379-4580 (Kevin Kelley – Florida FSA State Director).

## Federal Assistance Programs

### **2 Natural Resources & Conservation Service (NRCS)**

*Florida Contact:*  
*T. Niles Glasgow*  
*Phone: 352-338-9500*  
*FAX: 352-338-9574*

<http://www.fl.nrcs.usda.gov/>

1 Emergency Watershed Protection (EWP)

Mainly assists with canal cleanup, etc.

### **3 Food & Nutrition Service**

*Florida Contact:*  
*John L. Butler*  
*Food and Nutrition Service, USDA*  
*227 N. Bronough Street, Suite 3086*  
*Tallahassee, FL 32301-1376*  
*Phone: 850-942-8315*  
*Fax: 850-942-8320*

1 Food Disaster Assistance Programs

As part of the Federal Emergency Response Plan, FNS's Food Distribution Division has the primary responsibility of supplying food to disaster relief organizations such as the Red Cross and the Salvation Army for mass feeding or household distribution. Disaster organizations request food and nutrition assistance through State agencies that run USDA's nutrition assistance programs.

### **4 USDA - Rural Development**

*Charles W. Clemons, Sr.*  
*4440 N.W. 25th Place*  
*Gainesville, Florida 32606*  
*Telephone: (352) 338-3402*  
*Fax: (352) 338-3405*

<http://www.rurdev.usda.gov/fl/>

1 Housing and Community Programs

Programs for single-family housing, multi-family housing and community facilities. Assistance includes moratoriums on repayment or reamortizations.

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## 2 Business Assistance Programs

Although not designed as a response program for disasters, many business assistance programs can still be of assistance in providing relief at those times. Assistance includes the Business and Industry Guaranteed Loan Program, Rural Business Enterprise Grant Program, Rural Business Opportunity Grant Program, Intermediary Relending Program, and the Rural Economic Development Loan and Grant Program.

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## 3 Utilities Assistance Program

For rural communities experiencing a decline in the quantity or quality of drinking water.

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## Federal Assistance Programs

### 5 Small Business Administration

*South Florida District Office:  
100 S. Biscayne Blvd - 7th Floor  
Miami, FL 33131  
(305)536-5521  
FAX (305)536-5058*

[http://www.floridasbdc.com/  
Home/Location.asp](http://www.floridasbdc.com/Home/Location.asp)

#### 1 Low-Interest Loans

SBA offers loans up to \$200,000 to repair disaster damaged primary residences. Homeowners and renters are eligible for loans up to \$40,000 to replace personal property such as furniture and clothing. Loans to businesses of all sizes and non-profit organizations are available up to \$1.5 million to repair damage to real estate, machinery, equipment and inventory. Economic Injury Disaster Loans (EIDLs) are also available to small businesses unable to pay bills or meet operating expenses.

Interest rates can be as low as 3.187 percent for homeowners and renters and 2.900 percent for businesses with terms up to 30 years. Loan amounts and terms are set by SBA and are based upon each applicant's financial condition.

To be considered for all forms of disaster assistance, victims must first call the Federal Emergency Management Agency (FEMA) at 1-800-621-FEMA (3362).

### 6 FEMA

*FEMA  
500 C Street  
SW Washington, D.C. 20472*

<http://www.emd.wa.gov>

#### 1 Disaster Aid Program - Individual Assistance - Low-Interest Disaster Loans

Low-interest Disaster Loans: available to individuals/businesses for property loss and economic injury (to cover uninsured property losses). Economic Injury Disaster Loans (EIDL): If your business has suffered substantial economic injury, regardless of physical damage, and is located in a declared disaster area, you may be eligible for financial assistance from the U.S. Small Business Administration in the form of a working capital loan.

## Federal Assistance Programs

### FEMA (Continued)

#### 1 Disaster Aid Program - Individual Assistance - Low-Interest Disaster Loans (Continued)

Secretary of Agriculture Economic Loans: The purpose of the Secretary of Agriculture Economic Injury Disaster loan program is to provide economic assistance to businesses whose income is related to the economic condition of the farmers and have consequently suffered economic injury due to the loss or reduction of the farm income. Small businesses that have suffered substantial economic injury resulting from some event that has affected local crop and crop producers such as drought, freezing, excessive rainfall or other unfavorable growing conditions may be eligible for this program.

A working capital loan under this program could help your business meet the necessary financial obligations that your business could have met had the disaster not occurred. It provides relief from economic injury caused directly by the disaster and permits you to maintain a reasonable working capital position during the period affected by the disaster. Note: Small agricultural cooperatives are eligible for these types of loans. The SBA can provide up to \$1.5 million in disaster assistance to a business in the form of working capital. The U.S. Department of Agriculture's Farm Service Agency (FSA) provides low-interest loans to farmers and ranchers for physical and production losses, repair or replacement of farm property and supplies, or repayment of farm operating debts incurred during the disaster year. It is available with a disaster declaration from the President or through approval of the USDA following a request from the Governor.

#### 2 Disaster Aid Program - Public Assistance

Public Assistance is aid to state or local governments to pay part of the costs of rebuilding a community's damaged infrastructure. Generally, pays for 75 per cent of the approved project costs. May include debris removal, emergency protective measures and public services, repair of damaged public property, loans needed by communities for essential government functions and grants for public schools.

## Federal Assistance Programs

### FEMA (Continued)

3 Excise Tax Relief	Businesses may file claims with the Bureau of Alcohol, Tobacco and Firearms (ATF) for payment of Federal excise taxes paid on alcoholic beverages or tobacco products lost, rendered unmarketable or condemned by a duly authorized official under various circumstances, including where the President has declared a major disaster.
4 Disaster Unemployment Assistance	Provides special federally funded weekly benefits to workers and self-employed individuals who are unemployed as a direct result of a Presidentially-declared major disaster, and who are not eligible for regular Unemployment Insurance benefits paid by States.
5 Federal Assistance to Individuals and Households	FEMA, under Program 97.048 (Federal Assistance to Individuals and Households Housing), 97.049 (Federal Assistance to Individuals and Households Disaster Housing Operations) and 97.050 (Federal Assistance to Individuals and Households Other Needs), can provide assistance to individuals and households directly affected by a disaster to enable them to address their disaster-related housing and other necessary expenses and serious needs which cannot be met through other forms of disaster assistance, insurance, or other means.