

Emergency Programs Summary Fact Sheet September 2005



Farmers in disaster declared counties with damages or crop loss as a result of a natural disaster should check with local U.S. Department of Agriculture's Farm Service Agency (FSA) or USDA Service Center offices for types of emergency assistance for which they may qualify. Here are some of the programs and assistance available to agricultural producers through USDA's Farm Service Agency:

Disaster Debt Set-Aside Program

FSA's Debt Set-Aside (DSA) Program is available to producers in primary or contiguous counties declared presidential or secretarial disaster areas. When borrowers affected by natural disasters are unable to make their scheduled payments on any debt, FSA is authorized to consider set aside of some payments to allow the farming operation to continue. After disaster designation is made, FSA will notify borrowers of the availability of the DSA. Borrowers who are notified have 8 months from the date of designation to apply. Also, to meet current operating and family living expenses, FSA borrowers may request a release of income proceeds to meet these essential needs or request special servicing provisions from their local FSA county offices to explore other options.

Emergency Loan Program (EM Loans)

Farm operators in counties declared as federal disaster areas may be eligible for low-interest FSA emergency loans. Contiguous counties are also eligible for the loans. Qualifying farmers can apply for emergency loans to help them recover from production and physical losses to their property. The loans may be used to restore or replace property, pay production and living expenses, reorganize the farming operation and refinance certain debts. Affected farmers should apply for emergency loans at local FSA county offices.

Loan Requirements

FSA loan requirements are different from those of other lenders. Some of the more significant differences are the following:

- Borrowers must keep acceptable farm records;
- Borrowers must operate in accordance with a farm plan they develop and agree to with local FSA

staff; and

- Borrowers may be required to participate in a financial management-training program and obtain crop insurance.

Eligibility

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 or quarantine area (for physical losses only, the FSA Administrator may authorize emergency loan assistance);
- Are established family farm operators and have sufficient farming or ranching experience;
- Are citizens or permanent residents of the U.S.;
- 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; and
- Have repayment ability.

Loan Limit

Producers can borrow up to 100 percent of actual production or physical losses, to a maximum amount of \$500,000.

Loan Terms

Loans for crop, livestock, and non-real estate losses are repaid within 1 to 7 years, depending on the loan purpose, repayment ability and collateral available as loan security. In special circumstances, terms of up to 20 years may be authorized. Loans for physical losses to real estate are normally repaid within 30 years. In certain circumstances, repayment may be made over a maximum of 40 years.

Interest Rate

The current annual interest rate for Emergency loans is 3.75 percent.

Application Deadline

Applications for emergency loans must be received within 8 months of the county's disaster designation date.

(continued on back)

Emergency Conservation Program (ECP)

Mississippi has been allocated a preliminary \$7 million in Emergency Conservation Program (ECP) funding for counties affected by recent damage caused by Hurricane Katrina. ECP participants will receive cost-share assistance of up to 75 percent of the cost to implement approved emergency conservation practices such as debris removal and restoration of fences and conservation structures.

Limited resource producers may be eligible for up to 90 percent cost share. Funding for ECP is appropriated by Congress and subject to availability of funds. Locally-elected county committees are authorized to implement ECP for all disasters except drought, which is authorized at the national FSA office.

Noninsured Crop Disaster Assistance

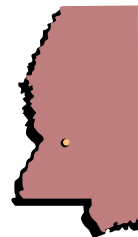
FSA offers the Noninsured Crop Disaster Assistance Program (NAP) for farmers with damaged noninsurable crops or prevented planting due to a natural disaster. This program will provide critical financial relief to producers of noninsurable crops. Not all crops are covered by NAP in all counties. To determine whether a crop is eligible for coverage, farmers should contact their local FSA county office. If a producer has paid the \$100.00 Administrative Service Fee for NAP coverage, he or she must file a notice of loss for damaged crops within 15 calendar days after the date the disaster condition occurred or damage to the crop became apparent. Producers should contact local FSA County Offices to inquire about FSA program assistance. In the event circumstances do not allow producers to timely file a notice of loss as listed above, local county committees may accept late-filed notices of loss if filed at such time to allow a Commodity Credit Corporation (CCC) representative the opportunity to physically verify the crop and cause of loss. Further information on NAP is available at: <http://disaster.fsa.usda.gov/nap.htm> .

Farm Storage Facility Loans

Farm Storage Facility Loan Program (FSFL) is available to provide low-interest financing for producers to build or upgrade on-farm grain or silage storage facilities. Eligible size of the structure is determined by the borrower's demonstrated need for additional on-farm storage capacity to store eligible commodities. An eligible borrower must have a satisfactory credit rating as determined by CCC and demonstrates the ability to repay the facility loan debt. Facilities built for commercial purposes and not for the sole use of the borrower(s) are not eligible for financing.

The maximum amount a person is allowed to borrow through the FSFL program is 85 percent of the net cost of the eligible storage facility and handling equipment not to exceed \$100,000. Loans over \$50,000 must be additionally secured with a real estate lien. Loans are repaid through 7 annual equal installments.

Loan applications should be filed in the administrative FSA office that maintains the farm's records.



(continues)

Additional Resources:

USDA Natural Resource
Conservation Service (NRCS)
www.nrcs.usda.gov/ms
601-965-5196

USDA Rural Development
(Housing Assistance)
1-800-548-0071

USDA Meat and Poultry Hotline:
1-888-MPHotline (674-6854)
Hearing-impaired (TTY):
1-800-256-7072
(Available for consumer questions
and concerns about food safety)

Mississippi Forestry Commission
Hurricane Recovery Guide:
[http://www.mfc.state.ms.us/hurricane/
hurricane.htm](http://www.mfc.state.ms.us/hurricane/hurricane.htm)

FEMA Hotline:
1-800-621-FEMA (3362)

MEMA Website:
www.msema.org

Disaster Questions:
www.disasterhelp.gov

Government Help:
www.Firstgov.gov



The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD). To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington, D.C., 20250-9410, or call (800) 795-3272(voice) or (202) 720-6382 (TDD) USDA is an equal opportunity provider and employer

(continued on back)



Emergency Programs Fact Sheet-

September 2005-MS- Page 4

MISSISSIPPI FARM SERVICE AGENCY COUNTY OFFICES

District One

<u>County</u>	<u>Office</u>	<u>Telephone</u>
Bolivar	Cleveland	(662) 846-1448
Calhoun	Calhoun City	(662) 628-8732
Coahoma	Clarksdale	(662) 624-8727
DeSoto	Hernando	(662) 429-8687
Grenada	Grenada	(662) 226-4441
Lafayette	Oxford	(662) 234-8701
Panola	Batesville	(662) 578-8045
Quitman	Marks	(662) 326-6002
Sunflower	Indianola	(662) 887-9799
Tallahatchie	Charleston	(662) 647-8857
Tate	Senatobia	(662) 560-9001
Tunica	Tunica	(662) 357-0027
Washington	Greenville	(662) 334-9472
Yalobusha	Coffeeville	(662) 675-8000

District Two:

<u>County</u>	<u>Office</u>	<u>Telephone</u>
Alcorn/Tishomingo	Corinth	(662)287-7223
Benton	Ashland	(662)224-3379
Chickasaw	Houston	(662)456-1499
Choctaw	Ackerman	(662)285-6250
Clay	West Point	(662)494-6344
Itawamba	Fulton	(662) 862-9793
Lee	Tupelo	(662)680-9991
Lowndes	Columbus	(662)328-5921
Marshall	Holly Springs	(662)252-1286
Monroe	Aberdeen	(662)369-0044
Oktibbeha	Starkville	(662)320-4009
Pontotoc	Pontotoc	(662)489-3563
Prentiss	Booneville	(662)728-9003
Tippah	Ripley	(662)837-4464
Union	New Albany	(662)538-0030
Webster	Eupora	(662)258-2357

District Three:

<u>County</u>	<u>Office</u>	<u>Telephone</u>
Carroll	Carrollton	(662)237-0198
Hinds	Jackson	(601)965-5682
Holmes	Lexington	(662)834-4688
Humphreys	Belzoni	(662)247-2535
Leflore	Greenwood	(662)455-1199
Madison	Canton	(601)859-4272
Montgomery	Winona	(662)283-2443
Sharkey/Issaquena	Rolling Fork	662)873-0004
Warren	Vicksburg	(601)630-0278

District Four:

<u>County</u>	<u>Office</u>	<u>Telephone</u>
Attala	Kosciusko	(662)290-0702
Clarke	Quitman	(601)776-9009
Covington	Collins	(601)765-6311
Jasper	Bay Springs	(601)764-2025
Jones	Laurel	(601)425-4622
Kemper	DeKalb	(601)743-9588
Lauderdale	Meridian	(601)483-4100
Leake	Carthage	(601)298-9101
Neshoba	Philadelphia	(601)656-8783
Newton	Decatur	(601)635-2556
Noxubee	Macon	(662)726-5226
Rankin	Brandon	(601)824-4601
Scott	Forest	(601)469-3464
Simpson	Mendenhall	(601)847-0035
Smith	Raleigh	(601)782-4291
Wayne/Greene	Waynesboro	(601)735-6651
Winston	Louisville	662)773-2207

District Five:

<u>County</u>	<u>Office</u>	<u>Telephone</u>
Adams	Natchez	(601)445-8621
Amite/Wilkinson	Liberty	(601)657-8085
Claiborne/Jefferson	Port Gibson	(601)437-8121
Copiah	Hazlehurst	(601)894-1118
Forrest/Perry	Hattiesburg	(601)583-1184
George/Jackson	Lucedale	(601)766-3962
Jefferson Davis	Prentiss	(601)792-8601
Lamar	Purvis	(601)794-5600
Lawrence	Monticello	(601)587-0885
Lincoln/Franklin	Brookhaven	(601)833-9321
Marion	Columbia	(601)731-5400
Pearl River/Hancock	Poplarville	(601)795-4409
Pike	McComb	(601)783-2241
Stone/Harrison	Wiggins	(601)928-4962
Walthall	Tylertown	(601)876-0962

USDA FSA State Office

6311 Ridgewood Road SW100

Jackson MS 39236-4995

601-965-4300 Office

Mickey L. Black-

State Executive Director (SED)

www.fsa.usda.gov/ms