



## NAVIGATING COVID-19 RELIEF FOR FARMERS

This guide was created to help you navigate the challenging circumstances sparked by COVID-19. 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 MAY CHANGE**

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. 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 2 (CFAP 2)* available at [www.flaginc.org/covid-19-guide/](http://www.flaginc.org/covid-19-guide/).

### **FARMERS’ GUIDES TO COVID-19 RELIEF**

For more details on the programs described here see the latest versions of the *Farmers’ Guide to COVID-19 Relief* and the *Farmers’ Guide to CFAP 2* by the Farmers’ Legal Action Group at [flaginc.org/covid-19-guide/](http://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:** <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/paycheckprotection/find>

**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' Guides to Covid-19 Relief:** [www.flaginc.org/covid-19-guide/](http://www.flaginc.org/covid-19-guide/)

**Farm Aid Hotline:** 1-800-FARM AID or [farmhelp@farmaid.org](mailto:farmhelp@farmaid.org)



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## SUMMARY OF COVID-19 RELIEF FOR FARMERS

PROGRAM	AGENCY	WHAT IS AVAILABLE?	ELIGIBILITY	FARM ELIGIBILITY	APPLICATION and DEADLINE INFORMATION	OTHER
<b>RELIEF BASED IN 2020 CARES ACT, RECENT LEGISLATION, &amp; OTHER FEDERAL STATUTES</b>						
<b>Paycheck Protection Program (PPP)</b>	Small Business Administration (SBA) <a href="https://www.sba.gov">https://www.sba.gov</a>	Program provided loans for businesses, including farms, to cover some payroll costs. Loans can be fully forgiven, but any portion not forgiven will have a 1% interest rate.	Farms; small businesses; nonprofits; tribal small business concerns; veteran's organizations; 501(c)(6) organizations; self-employed individuals; and independent contractors.	Yes.	Application period ended May 31, 2021. Loan forgiveness applications are now available for those who received a PPP loan. Recipients may apply for forgiveness with the lender who is servicing their loan. As of August 4, 2021, recipients may also apply through the SBA PPP Direct Forgiveness Portal—so long as their lender is participating in direct forgiveness. For more information visit: <a href="https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program/ppp-loan-forgiveness">https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program/ppp-loan-forgiveness</a>	A formal appeals process exists through SBA, but not all PPP loan decisions can be appealed.
				As employers, including self-employed farmers.		
<b>COVID-19 Economic Injury Disaster Loan (EIDL) Program</b>	Small Business Administration (SBA) <a href="https://www.sba.gov">https://www.sba.gov</a>	Long-term loans for small businesses. EIDL Emergency Advances of up to \$10,000 are no longer available, but new "Targeted" and "Supplemental Targeted" EIDL Advances are available and provide working capital—up to \$15,000—to some businesses in low-income communities. However, agricultural businesses are not eligible for the targeted and supplemental targeted EIDL advances.	Small agricultural enterprises and businesses of under 500 employees; private nonprofits; small agricultural co-ops; sole proprietorships; and tribal small business concerns.	Yes.	EIDL loans and Targeted EIDL Advances are available through December 31, 2021. Emergency advances not available as of July 11, 2020. Must apply for loans directly on SBA's website: <a href="https://www.sba.gov/funding-programs/loans/covid-19-relief-options/covid-19-economic-injury-disaster-loan">https://www.sba.gov/funding-programs/loans/covid-19-relief-options/covid-19-economic-injury-disaster-loan</a>	Loans are first come first serve. Targeted EIDL Advances available only to those who previously applied for an EIDL.
				Farms were made eligible April 24, 2020.		
<b>Coronavirus Food Assistance Program (CFAP): Direct Payments</b>	U.S. Department of Agriculture (USDA) <a href="http://www.usda.gov">www.usda.gov</a>	Direct payments for specific commodities (crops, aquaculture, and livestock) that USDA determined suffered losses.	Persons and entities that have ownership interests and share in the risk of eligible commodities. USDA determines which commodities are eligible.	Yes.	CFAP 1 applications were accepted until October 9, 2020. The deadline for CFAP 2 was extended until October 12, 2021. Farmers, including contract growers, can still apply for CFAP 2, either online or at an FSA office. Applications at: <a href="https://www.farmers.gov/cfap#apply">https://www.farmers.gov/cfap#apply</a>	Changes to CFAP 2 expand eligible livestock and poultry for contract growers. Also, 2018 sales and indemnities can be used in place of 2019 sales and indemnities when calculating CFAP 2 payments.
				Program is designed for farmers.		

<b>Pandemic Assistance for Producers (PAP)</b>	U.S. Department of Agriculture (USDA) <a href="http://www.usda.gov">www.usda.gov</a>	On March 24, 2021, USDA announced it was establishing a variety of new programs and efforts—called Pandemic Assistance for Producers—to financially assist farmers and ranchers. Examples of PAP programs include: a Pandemic Livestock Indemnity Program; an Assistance for Timber Harvesters and Haulers program; a Dairy Donation Program; and a Pandemic Cover Crop Program.	Eligibility for PAP differs for each program.	Yes.  Programs are designed for farmers.	Information on the various Pandemic Assistance for Producers programs can be found at: <a href="https://www.farmers.gov/coronavirus/pandemic-assistance">https://www.farmers.gov/coronavirus/pandemic-assistance</a>	Additional PAP programs will likely be implemented for dairy farmers/processors; organic producers; biofuel producers; and small hog producers.
<b>Pandemic Response and Safety Grants (PRS)</b>	Agricultural Marketing Service (AMS) <a href="https://www.ams.usda.gov/">https://www.ams.usda.gov/</a>	The Pandemic Response and Safety (PRS) Grant Program provides grants to food processors, distributors, farmers markets, and producers to respond to coronavirus, including for measures to protect workers against coronavirus. Funds will be used to issue grants for costs incurred between January 27, 2020 and December 31, 2021, including: workplace safety, market pivots, transportation, retrofitting facilities, worker housing, and worker health services.	Includes food processors, distributors, farmers markets, food hubs, and producers that meet the Small Business Administration’s (SBA) “small business” size standards, as well as other non-profit organizations. This includes small-scale diversified and specialty crop producers, produce distribution companies, meat processors and distributors, food hubs, and farmers markets. All farmers markets are considered small eligible for this program.	Yes.	Application Period Opens: Coming in early October 2021  Application Period Closes: 45 Days from Application Period Open Date  All applications submitted before the deadline will be considered for funding. Applications will not be reviewed on a first-come, first-served basis.  Applicants must have a DUNS number to apply. Get a DUNS number here: <a href="https://support.dnb.com/?CUST=PandemicResponse">https://support.dnb.com/?CUST=PandemicResponse</a>	PRS Application Portal and FAQs: <a href="https://usda-prs.grantsolutions.gov/usda">https://usda-prs.grantsolutions.gov/usda</a>  PRS Application Help Desk: 301-238-5550 (Monday-Friday 9AM-9PM ET) or <a href="mailto:usda.ams.prs@grantsolutions.gov">usda.ams.prs@grantsolutions.gov</a>
<b>American Rescue Plan Act Debt Payments</b>	U.S. Department of Agriculture (USDA) <a href="http://www.usda.gov">www.usda.gov</a>	Debt relief for socially disadvantaged farmers and ranchers who have eligible loan indebtedness as of January 1, 2021. Eligible loans include certain USDA direct and guaranteed farm loans, such as FSFL, conservation, operating, and emergency loans.  Relief for up to 120% of eligible loan debt. For additional information, see: <a href="https://www.farmers.gov/americanrescueplan/arp-faq">https://www.farmers.gov/americanrescueplan/arp-faq</a>	Farmer must meet the definition of a socially disadvantaged farmer or rancher, which includes: American Indians or Alaskan Natives; Asians; Blacks or African Americans; Native Hawaiians or other Pacific Islanders; and Hispanics or Latinos. It does include classification by gender.	Yes, debt relief is designed for socially disadvantaged farmers and ranchers.	FSA says it will send out written notification to eligible borrowers describing the payment process. FSA says farmers can contact FSA to see if they are listed as a socially disadvantaged farmer, and can update or correct USDA records with USDA Form AD-2047.	Lawsuits have stopped USDA from making debt payments. If payments are made, they will be a long time in coming. Congress may create a new/revised program in its place.

## OTHER RELIEF

<p><b>Bankruptcy</b></p>	<p>Contact an expert.</p>	<p>Court supervised.</p>	<p>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.</p>	<p>Yes.</p>	<p>No single deadline to file for bankruptcy. With 2021 legislation, certain CARES Act relief cannot be denied to anyone who is filing, or has filed, for bankruptcy.</p>	<p>Other relevant bankruptcy changes made to respond to covid-19 are here: <a href="https://www.natlawreview.com/article/bradley-s-bankruptcy-basics-covid-19-bankruptcy-relief-extension-act-extends-various">https://www.natlawreview.com/article/bradley-s-bankruptcy-basics-covid-19-bankruptcy-relief-extension-act-extends-various</a>.</p>
<p><b>Court System</b></p>	<p>State, federal, and tribal courts.</p>	<p>Delays on certain matters; temporary suspension of fines and fees, etc.</p>				<p>Find some court information here: <a href="https://www.ncsc.org/pandemic">https://www.ncsc.org/pandemic</a></p>
<p><b>Farm Service Agency (FSA)</b></p>	<p>USDA Farm Service Agency (FSA) <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a></p>	<p>As of January 26, 2021, accelerations and foreclosures on FSA direct loans are temporarily suspended; foreclosures of FSFL loans are also temporarily suspended. For borrowers in default on those loans, FSA has extended deadlines for responding to packages for primary loan servicing. USDA is also offering flexibilities to lenders of guaranteed loans. Disaster Set-Aside program was available until September 1, 2021, to direct loan borrowers impacted by the pandemic</p>	<p>Relief impacts current distressed borrowers.</p>	<p>Yes.</p>	<p>The suspension of accelerations, debt collections and foreclosures are expected to remain so long as the COVID-19 disaster declaration is in place. USDA has also extended some loan servicing deadlines. FSA flexibilities may differ by program.</p>	<p>Information on USDA's actions in response to COVID-19 can be found here: <a href="https://www.farmers.gov/coronavirus">https://www.farmers.gov/coronavirus</a></p>
<p><b>Federal Crop Insurance</b></p>	<p>Contact the farmer's insurance provider.</p>	<p>Indemnity payments.</p>	<p>Must have previously bought crop insurance. COVID-19, by itself, does not create an insurable loss.</p>	<p>Yes.</p>	<p>Contract has details. Often short deadlines to report losses.</p>	<p>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.</p>
<p><b>Noninsured Crop Disaster Assistance Program (NAP)</b></p>	<p>USDA Farm Service Agency (FSA) <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a></p>	<p>FSA program similar to crop insurance, and available when crop insurance is not available.</p>	<p>Must have previously signed up.</p>	<p>Yes.</p>	<p>Varies. Applications for payment must be filed within 60 days from the last day of coverage for the crop year.</p>	<p>Crucial for farmers to follow NAP agreements and contact FSA before making changes to farm plans that have been affected by COVID-19.</p>

## GUIDANCE

<b>Regulator Guidance for Financial Intuitions</b>	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.		See, for example, the FDIC, at: <a href="https://www.fdic.gov/coronavirus/index.html">https://www.fdic.gov/coronavirus/index.html</a> .
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### ***CLOSED PROGRAMS: The following programs are no longer in effect.***

<b>Economic Impact Payments (aka Recovery Rebates for Individuals)</b>	Internal Revenue Service (IRS) <a href="http://www.irs.gov/coronavirus/economic-impact-payments">www.irs.gov/coronavirus/economic-impact-payments</a>	<p>First Economic Impact (Stimulus) Payment, 2020: \$1,200 payment per eligible person, plus \$500 per qualifying child.</p> <p>Second Economic Impact (Stimulus) Payment, 2021: Up to \$1200 for joint filers, plus \$600 per qualifying child; individuals may receive up to \$600.</p> <p>Third Economic Impact Payment (Stimulus), 2021: Up to \$1,400 per eligible person, plus \$1,400 per qualifying child.</p>	Payments reduced once an income threshold is passed; can be as low as \$75,000. Households with mixed immigration status are now eligible. See IRS help and information on payments: <a href="https://www.irs.gov/coronavirus/economic-impact-payments">https://www.irs.gov/coronavirus/economic-impact-payments</a> .	Yes.	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.
<b>Foreclosure Moratorium and Forbearance</b>	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.	Foreclosure moratorium extended until June 30, 2021. Deadline to request initial forbearance was June 30, 2021, but can differ by lender. See more information at Consumer Financial Protection Bureau: <a href="https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/">https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-homeowners/</a> .	To date, it does not appear that farm mortgages are eligible even if the mortgage includes a residence.
<b>Pandemic Unemployment Assistance (PUA) Program</b>	Department of Labor, <a href="https://www.dol.gov">https://www.dol.gov</a>	Unemployment insurance was available for jobs lost due to COVID-19 if individual is not eligible for other unemployment. Up to 79 weeks of assistance was available.	PUA was available to "unemployed self-employed." Must have been unable to work due to one of several reasons related to COVID-19 crisis.	<p>Yes</p> <p>As self-employed unemployed individuals.</p> <p>For mortgages that include homes, and little else.</p>	American Rescue Plan Act extended PUA through September 6, 2021. Applications were made with state unemployment insurance office. Find state offices here: <a href="https://www.dol.gov/coronavirus/unemployment-insurance#find-state-unemployment-insurance-contacts">https://www.dol.gov/coronavirus/unemployment-insurance#find-state-unemployment-insurance-contacts</a> .	Some states opted out of certain unemployment benefits. Other state offices offered additional assistance. For state office, visit: <a href="https://www.dol.gov/coronavirus/unemployment-insurance#find-state-unemployment-insurance-contacts">https://www.dol.gov/coronavirus/unemployment-insurance#find-state-unemployment-insurance-contacts</a> .