

What requirements must I meet?

Borrowers must keep acceptable farm records and operate in accordance with a farm plan they develop and approve with the FSA staff.

What is the loan limit?

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

What can I use emergency loan funds for?

Emergency loan funds may be used to:

- Restore and replace essential property;
- Pay all or a part of associated disaster production costs;
- Pay essential family living expenses;
- Reorganize the farming operation; and
- Refinance certain debts.

Are other disaster assistance programs available?

USDA – Farm Service Agency

- **Emergency Conservation Program (ECP)** provides emergency funding for farmers and ranchers to rehabilitate farmland damaged by wind erosion, floods, or other natural disasters, and for carrying out emergency water conservation measures during severe drought. This is a cost-share program.
- **Noninsured Crop Disaster Assistance Program (NAP)** provides financial assistance for noninsurable crop losses and prevented planting as a result of natural disasters. The natural disaster must occur before or during harvest and must directly affect the noninsurable crop. NAP coverage must be purchased in advance from FSA, sign-up deadlines apply.

Visit www.fsa.usda.gov for more information.

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WASHINGTON STATE AGRICULTURAL DISASTER ASSISTANCE

Weather related disasters can severely hurt even the best run agricultural operation. When disaster strikes, USDA's Farm Service Agency (FSA) can provide emergency loans to help producers recover from farm production and physical losses.

Disaster designation requests originate with the Governor making a written request to the U.S. Secretary of Agriculture for an agriculture disaster designation. FSA provides assistance by providing information from the County Committees regarding weather-related incidents to the Washington State Department of Agriculture (WSDA). WSDA makes the recommendation for the disaster designation request and forwards it to the Governor for signature. WSDA can initiate the recommendation for a request in situations where the information from FSA is not yet available. FSA cannot initiate a request for a disaster designation.

When a county receives a disaster designation from the U.S. Secretary of Agriculture, qualified farm operators in the county and contiguous counties become eligible for low-interest emergency loans (EM) loans from FSA, provided other eligibility requirements are met. Applications for emergency loans must be received within eight months of the county disaster designation date.

This pamphlet explains the agricultural disaster designation process and the disaster assistance application process. We hope this information answers any immediate questions.

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THE DESIGNATION PROCESS

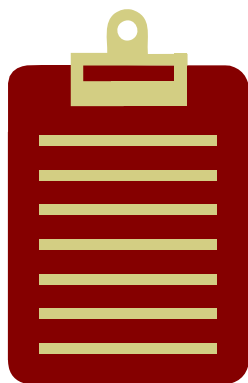
The process of designating an agricultural disaster starts with reporting the weather incident. Washington State Department of Agriculture, the Farm Service Agency, and the Governor's Office become involved in the request for an Agricultural Disaster Designation and approval process.

For FSA, once a County Executive Director (CED) becomes aware of a weather related incident which has caused physical damage to farm facilities or which may affect the quality or quantity of crops and/or forage produced in the county (including range and pasture lands), the CED submits a "FLASH" report to the FSA State Office. The report is then forwarded to the USDA national office, and a short summary is sent to WSDA. The FLASH report may be amended as more information becomes known.

The CED discusses the weather related situation with the FSA County Committee. Steps are then taken to remind producers and commodity groups that they should inform their local FSA office (located in most all Washington Counties) of any significant physical losses and/or any significant production or quality losses as soon as they become known.

Information provided by producers/farmers can help the CED in evaluating the extent of damage. Producers/farmers should:

- Report weather events (low temperature, flooding, hail storms, etc.) as soon as possible to their local FSA County Office or to WSDA if they cannot reach their FSA County Office.
- Report physical losses, crop, and production losses or need for credit to their local FSA County Office as soon as the loss is known.



Once the USDA State FSA receives significant event information from the county, it forwards it to WSDA. At this point, it is up to WSDA to recommend and develop the request for an Agricultural Disaster Designation and forward it to the Governor for approval and forwarding to the U.S. Secretary of Agriculture. The Governor must make the request to the U.S. Secretary of Agriculture.

The Governor's Office has the option of requesting a Agricultural Disaster based on a recommendation from WSDA. Agriculture Disaster Designations can be based upon information received from sources other than FSA. It is not required that FSA provide significant information before the Governor can act.

If the Governor makes the request for an Agricultural Disaster Designation, the U.S. Secretary of Agriculture then asks the FSA State Office for a Disaster Assessment Report (DAR).

The USDA State Emergency Board reviews the data and evaluates whether or not there are any physical losses, a 30% county wide loss, and/or at least one major crop, resulted from the weather incident; or whether producers/farmers indicate credit is not available. A recommendation for approval or disapproval is made to the Secretary, who then notifies the Governor of the decision.

When completing the DAR, CEDs are encouraged to pursue a "Primary County" designation when warranted, and not to rely on weather events in adjoining counties to receive a "Contiguous County" designation. Although either designation makes producers/farmers eligible for emergency loans, there have been times when special disaster programs are made available only to "Primary Counties."

EMERGENCY LOAN ASSISTANCE



What is an emergency loan?

USDA's Farm Service Agency (FSA) provides emergency loans to help producers/farmers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine.

Who is eligible for emergency loans?

Emergency loans may be made to producers/farmers or ranchers who:

- Own or operate land located in a county declared by the President as a Disaster Area or designated by the U.S. 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 United States;
- Have suffered at least a 30% loss in crop production or a physical loss to livestock, products, real estate, or chattel;
- Have an acceptable credit history;
- Are unable to receive credit from commercial sources;
- And, can provide collateral to secure the loan and make repayment.