

U.S. Department of Agriculture (USDA) Designation USDA #S4350 - Freeze

Designation Information

The following table illustrates the designation information.

Eligible Primary County/Countries:	Kings
Eligible Contiguous County/Countries:	Fresno, Kern, Monterey, San Luis Obispo, Tulare
Event:	Freeze that occurred February 20, 2018
Assistance made available by designation:	<ul style="list-style-type: none"> • Emergency farm loans for both physical and crop production losses as a direct result of the disaster • Up to a maximum of \$500,000
Application deadline:	March 18, 2019
Who may apply:	Farmers and ranchers who conduct family-sized farming operations
How to apply:	<ul style="list-style-type: none"> • Contact local Farm Service Agency (FSA) office listed in the local telephone directory under U.S. Government, Agriculture • 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)
USDA website for additional information:	https://www.fsa.usda.gov/FSA/webapp?are a=home&subject=fmlp&topic=efl



Emergency Loan Program

OVERVIEW

The U.S. Department of Agriculture's Farm Service Agency (FSA) provides emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters or quarantine.

LOAN USES

Emergency loan funds may be used to:

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

ELIGIBILITY

Emergency loans may be made to farmers and ranchers who:

- Own or operate land located in a county declared by the President or designated by the Secretary of Agriculture as a primary disaster area or quarantine area. All counties contiguous to the declared, designated or quarantined primary counties also are eligible for emergency loans. A disaster designation by the FSA Administrator authorizes emergency loan assistance for physical losses only in the designated and contiguous counties;
- 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 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 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.

COLLATERAL IS REQUIRED

All emergency loans must be fully collateralized. The specific type of collateral may vary depending on the loan purpose, repayment ability and the individual circumstances of the applicant. If applicants cannot provide adequate collateral, their repayment ability may be considered as collateral to secure the loan. A first lien is required on property or products acquired, produced or refinanced with loan funds.

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 normally repaid within one to seven 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

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Emergency Loan Program

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circumstances, repayment may be made over a maximum of 40 years.

CURRENT INTEREST RATE

To find the current emergency loan interest rate, visit www.fsa.usda.gov/farmloans.

APPLICATION DEADLINE

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

FOR MORE INFORMATION

For more information on FSA disaster assistance, visit <http://disaster.fsa.usda.gov>. For more information on FSA farm loans, visit www.fsa.usda.gov/farmloans. Further information about this and other FSA programs is available from local FSA offices or on the FSA website at www.fsa.usda.gov. To find your local FSA office, visit <http://offices.usda.gov>.

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotope, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

- 1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW Washington, D.C. 20250-9410;*
- 2) fax: (202) 690-7442; or*
- 3) email: program.intake@usda.gov.*

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