

# Mark R. Warner

US Senator from the Commonwealth of Virginia



## **COVID-19 Resources for Farm & Agricultural Businesses**

There are several programs and relief initiatives in the Coronavirus Aid, Relief, and Economic Security (CARES) Act. This guide can serve as a starting point to guide you in the right direction.

### **USDA COVID-19 Resources**

For the **Farm Loan Discovery Tool**, click here: <https://www.farmers.gov/fund/farm-loan-discovery-tool>.

For the **FSA Guaranteed Loans-Lender Toolkit** click here: <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/guaranteed-farm-loans/guaranteed-loans-lender-toolkit/index>.

For resources related to **H-2A Visa Programs**, click here: <https://www.farmers.gov/manage/h2a>.

For **Frequently asked questions** about COVID-19 and the Fruit and Vegetable Industry, click here: <https://www.ams.usda.gov/rules-regulations/paca/questions-and-answers>.

For the **FSA Microloan program portal**, click here: <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/microloans/index>.

To find the location of your local **Natural Resources Conservation Service office**, click here: <https://www.nrcs.usda.gov/wps/portal/nrcs/main/national/contact>.

### **FSA Loan Programs**

The Farm Service Administration was formed to support farmers in times of need by offering loans, payments, and disaster relief programs. It administers farm commodity loan and purchase programs, farm ownership and operating loans, and the conservation reserve program, in order to maintain a self-sustaining food supply in the United States.

## **Who can apply?**

FSA's Farm Loan Programs offer opportunities to family-sized farmers and ranchers to succeed by providing access to credit. A full list of available programs and activities can be found at: <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/index>.

## **Where can I get more information?**

State and Local FSA Agents are an excellent resource to gain information on available resources. Information on these agents can be found at: <https://www.farmers.gov/> & <https://www.fsa.usda.gov/state-offices/Virginia/index>.

## **Economic Injury Disaster Loan & Emergency Economic Injury Grants**

EIDLs are lower interest loans of up to \$2 million, with principal and interest deferment at the Administrator's discretion, that are available to pay for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses. The program also includes an EIDL grant of up to \$10,000 to small businesses and private nonprofits harmed by COVID-19 within three days of applying for an EIDL.

## **Who can apply?**

Businesses, sole proprietorships, independent contractors, nonprofits, cooperatives, ESOPs, and tribal small businesses with 500 or fewer employees. Due to the availability of FSA Loans for farmers, SBA disaster loans are only available for limited types of agricultural businesses, including: aquaculture enterprises, agricultural cooperatives, and/or nurseries.

## **Where can I apply?**

You can submit an application for an EIDL on SBA's website. The application link can be found here: <https://covid19relief.sba.gov>.

## **Where can I get more information?**

You can find information on SBA's disaster loan program here: <https://www.sba.gov/funding-programs/disaster-assistance>.

## **Paycheck Protection Program (PPP) Loans**

The PPP program provides cash-flow assistance to employers who maintain their payroll during the emergency. If employers maintain their payroll, the loans will be forgiven. This program is retroactive to February 15, 2020, to help bring workers who may have already been laid off back onto payrolls. Loans are available through June 30, 2020. Starting April 3, 2020, small businesses and sole proprietorships can apply for and receive loans to cover their payroll and certain expenses through existing SBA lenders.

### **Who can apply?**

All businesses – including nonprofits, veterans' organizations, tribal business concerns, sole proprietorships, self-employed individuals, and independent contractors – with 500 or fewer employees can apply. Businesses in certain industries can have more than 500 employees if they meet SBA employee-based size standards for industries. More additional information on size standards can be found here:

<https://www.sba.gov/federal-contracting/contracting-guide/size-standards>.

### **Where can I apply?**

You can apply through any existing SBA lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System Institution that is participating. Visit [www.sba.gov](http://www.sba.gov) for a list of SBA lenders.

### **Where can I get more information?**

The Treasury Department has posted a top-line overview of the PPP program, information for borrowers, and the application for borrowers. Those documents and more information can be found here: <https://home.treasury.gov/policy-issues/cares/assistance-for-small-businesses>

## **Other Resources for Farmers and Agricultural Workers**

The USDA is continuously updating information on its programs to support farmers. Updates can be found at: <https://www.farmers.gov/coronavirus>.

### **Unemployment Insurance:**

The CARES Act both establishes a new Pandemic Unemployment Assistance Program and expands the existing UI program to provide additional financial support in the form of adding an additional \$600 to every weekly unemployment benefit through July 31, 2020, and extending unemployment compensation to 39 weeks total (of which only the first four months are at the increased benefit level).

## **Who can apply?**

Unemployment assistance is now expanded to include: part-time, self-employed, and gig workers and freelancers. Eligibility lasts through December 31, 2020, if unemployment is related to COVID-19.

## **Where can I apply?**

You can apply for unemployment insurance and the new Pandemic Unemployment Assistance Program through the Virginia Employment Commission by calling: 1-866-832-2363 2363 (Monday through Friday 8:15am – 4:30pm and Saturday 8am – Noon) or visiting: <http://www.vec.virginia.gov/unemployed>. There may be long wait times by phone as a result of high volume.

## **Food Assistance:**

### **Who can apply?**

Eligibility for food assistance depends on the size of your household and income. Check here for your eligibility by visiting:

[https://www.dss.virginia.gov/files/division/bp/fs/intro\\_page/income\\_limits/Income\\_Chart.pdf](https://www.dss.virginia.gov/files/division/bp/fs/intro_page/income_limits/Income_Chart.pdf).

### **Where can I apply?**

You may apply for food assistance with the Virginia Department of Social Services by visiting: <https://www.dss.virginia.gov/benefit/snap.cgi> or calling: 1-855-635-4370.

## **Other Resources for Virginians in need:**

For a **statewide directory** of additional resources, call: 211 or visit:

<https://211virginia.org/>.

For the **National Suicide Prevention Hotline**, please call: 1-800-273-TALK or visit

<https://suicidepreventionlifeline.org/>.

For the **National Farm Aid Hotline**, please call: 800-FARM-AID (800-327-6243) or visit:

<https://farmcrisis.nfu.org/>.

For the **Federal Substance Abuse and Mental Health Administration Disaster Distress Helpline**, please call: 1-800-985-5990 or visit: <https://www.samhsa.gov/find-help/disaster-distress-helpline>.

For the **National Domestic Violence Hotline**, please call 1-800-799-7233 or visit:

<https://www.thehotline.org/help/>.

## **Additional Assistance**

Senator Warner's office stands ready to assist with any coronavirus and non-coronavirus federal issues. **If you or a loved one is currently experiencing an issue with a federal agency**, please contact Senator Warner's office by calling: (202) 224-2023 or visiting: <https://www.warner.senate.gov/>.