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Erie County



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EXTENSION DISASTER  
EDUCATION NETWORK

# Winter Storm Recovery and Preparing for the Next Storm



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New York Farm Bureau, Cornell Cooperative Extension of Erie, USDA Farm Service Agency, Cornell Vegetable Program, New York Extension Disaster Education Network, and Harvest New York are pleased to contribute to this packet of information for farmers devastated by the impacts of the November 2014 snowstorm. We hope that it helps you contact the appropriate personnel who can, in turn, help you return your farm to full productivity.

You'll note that some of the pages are no longer pertinent to the storm that has just passed. They include information that will help you prepare for or deal with future storms. We hope that you will feel free to contact us for anything you continue to need assistance with.

## This packet provided to you by



Cornell University  
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Erie County



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*A special thanks to Kelly Nilsson and NYS  
Department of Agriculture and Markets*

This guide was assembled by Megan Burley and Darcy Telenko

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26 Brian Higgins city of Buffalo, city of Niagara Falls	<a href="http://higgins.house.gov/">http://higgins.house.gov/</a>	852-3501
27 Chris Collins Erie except Buffalo, Niagara except Niagara Falls, Orleans, Genesee, Wyoming, Livingston	<a href="http://chriscollins.house.gov/">http://chriscollins.house.gov/</a>	634-2324
Senate	Web sites (email from here)	
Kirsten Gillibrand	<a href="http://www.gillibrand.senate.gov/">http://www.gillibrand.senate.gov/</a> 726 Exchange St., Suite 511, Buffalo	854-9725 (Buffalo)
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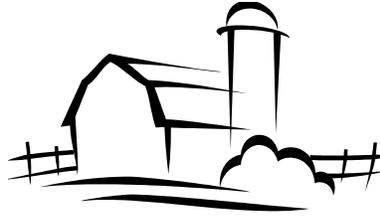
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# **Snow Loads on Barns**

## **Fact Sheets**

Debris Disposal by Timothy Terry

Heavy Snow Loads by Curt Gooch

Do's and Don'ts for Barn Snow Removal

Truss Safety by Timothy Terry



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## Debris Disposal

by Timothy X. Terry

Dairy Farm Strategic Planning Specialist

Harvest NY

The storm of the century is now over, much of the snow has melted, and the clean-up and repair has begun. The \$64 question then is what to do with all the damaged wooden structural members and the steel roofing. If only a little trimming of the wooden pieces is required and it is otherwise sound – no cracks or tears – then it may be salvaged and reused or repurposed elsewhere on the farm. Sections of steel roofing, truss plates, metal fasteners, etc. should be scrapped and taken to a recycling center. A quick google or yellow pages search will list scrap recyclers in your area.

Wood that cannot be salvaged should be taken to a landfill that accepts construction debris. Depending on when the barn was originally constructed and where the pieces were located – posts, girders, trusses – these materials may have been treated with some form of wood preservative such as creosote, pentachlorophenol (Penta), or Chromated Copper Arsenate (CCA) (the green stuff). Some of the CCA-treated wood may be so weathered or sun-bleached that the green tint is no longer visible. These materials should NEVER:

- be composted, chipped, or mulched
- be burned as toxic chemicals may be released as part of the smoke and ashes (fireplaces and fire pits included)
- be repurposed in areas where children play (picnic tables, playgrounds) or where food may be produced or stored (vegetable gardens, farm stands, etc.)
- be buried on the farm (ALWAYS take to a permitted landfill), especially creosoted materials

If the wood must be cut in order to remove it from the structure and make repairs then a dust mask, goggles, and gloves should be worn. Sawdust should be swept up and disposed of with the lumber. You don't want the cattle licking up this material and having residues appear in the milk or meat.

After working with the wood, wash all exposed areas of your body, especially the hands, thoroughly with soap and water. Wash your work clothes separately from other household clothing before wearing them again.

For more information check out the NYS Department of Environmental Conservation's (NYS DEC) website: <http://www.dec.ny.gov/chemical/8480.html>. There are additional links there to the US Environmental Protection Agency's (EPA) website. Stay safe, stay healthy.



# **Heavy Snow Loads**

**By**  
**Curt A. Gooch**  
**Senior Extension Associate**  
**Cornell University**

The recent accumulation of snow in many areas throughout New York state has caused some agricultural buildings to fail. Failure can be the result of several items linked to the snow load present on the building. These items include but are not limited to:

- Improper building design
- Improper building construction
- Actual snow load exceeds design snow load
- Imbalance of snow load on roof
- Failure of one key member causing others to fail as a result of load transfer (domino effect)

Pre-engineered post frame agricultural buildings are designed to withstand a certain level of wind and snow loading and should withstand any snow loads that are below the “design value”. For example, if the given snow load is 30 lbs. per square foot acting on the building and it was designed for a design load of 40 lbs. per square foot, then there should be no load carrying problem. Unfortunately, there are agricultural buildings out there that have not been designed for any particular loading at all. These buildings have a much higher probability of failing as a result of the current snow accumulations we are seeing.

So, how do we know if a building is going to fail? For a pre-engineered building, we can check the actual snow load on the building against the design snow load. If the actual load is less than the design load, then failure is not eminent. Table 1 can be used as a guide to estimate the snow load on a barn. Compare the table value against the design value to see where you stand. The table cannot be used for a non-engineered structure.

Wood structures will show stress before they fail unlike metal structures that usually will not. For a wood structure, the following audible and or visual signs may be noticed prior to failure:

- Creaking or moaning in the building
- Bowing of truss bottom chords or web members
- Bowing of rafters or purlins
- Bowing of headers or columns

**Table 1. Snow Load Based on Accumulation Depth**

Snow Depth on Roof (Ft.)	"Dry Snow" (lbs./sq.ft.)	"In Between Snow" (lbs/sq. ft.)	"Wet Snow" (lbs./sq. ft.)
1	3	12	21
2	6.5	24	42
3	9.5	36	62
4	12.5	48	83
5	15.5	60	104

If these signs are present, consideration may be given to evacuating animals from the barn and it is certainly recommended to evacuate all humans from the structure.

One option commonly considered to relieve loading from the barn is to shovel the roof. Experienced individuals who are properly trained and protected should only do this. ***Attempting to save a barn is not worth risking lives over.*** Shoveling the roof without the proper approach may actually cause more damage than good by creating an unbalanced load on the roof.



## **Do's and Don'ts for Barn Snow Removal**

Curt Gooch and Sam Steinberg  
Biological and Environmental Engineering  
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November 21, 2014

Removal of significant snow accumulations off of a barn roof is best performed in a systematic way to reduce the risk of injury or death to both barn occupants and those working on the roof. Removing roof snow without a proper approach may actually cause more damage than if left alone in some cases by creating an unbalanced and/or concentrated roof loads.

The recent Upstate New York lake effect snow storms have dumped feet of snow causing many barns to be in danger of failure. The forecasted rain events for the next few days, along with warming temperatures will increase the weight of the current snow on barn roofs, thus further increasing the risk of barn failure.

Before accessing a barn roof, first assess the barn's current structural situation. **Wood** frame structures generally will provide clues that failure is imminent before they fail. For a wood structure, the some or all of the following audible and/or visual signs may be noticed prior to failure:

- Creaking or moaning in the building
- Bowing of truss bottom chords or compression web members
- Bowing of rafters or purlins
- Bowing of headers or columns

Note: For pre-engineered **metal** structures, the above list does not apply, as these structures will more likely fail without warning.

If any of the above items are observed, then careful assessment of the situation is needed. Consider removing cows from the barn, if possible, using cab tractors and skid loaders to provide workers some level of safety. *If in doubt, do not enter the barn or go on the roof.*

Farms that do decide to remove snow from barn roofs must be very aware of the dangers that are present and refrain from becoming complacent after working hours on end removing snow. Below are some recommendations for removing snow from barn roofs in the form of Do's and Don'ts.

### **Do's**

The best way to remove roof snow is by using a systematic, zone removal, approach. A barn with a substantial snow load is shown in Figure 1; the number of zones depends on the width of the barn or the span of the trusses, but in all cases, the snow removal starts with the eave areas as shown in Figure 2. Remove snow from both sides of the barn as equally as possible as shown in Figure 3. As snow is removed from the roof, also be sure to remove snow away from the barn sidewalls as deep snow piled against the walls may cause barn failure and ventilation challenges. Continue working towards the roof peak, removing snow in a systematic and balanced approach as shown in Figure 4 until all snow is removed as shown in Figure 5.

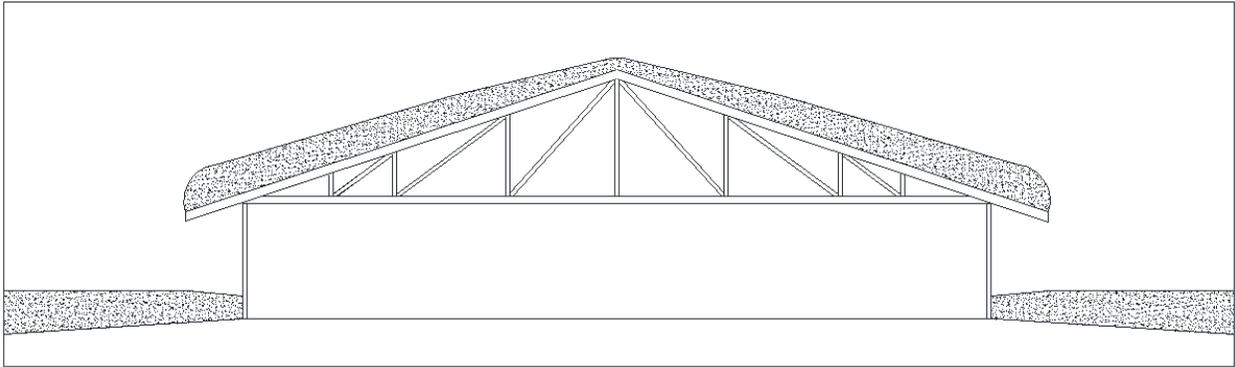


Figure 1. Barn with substantial snow load.

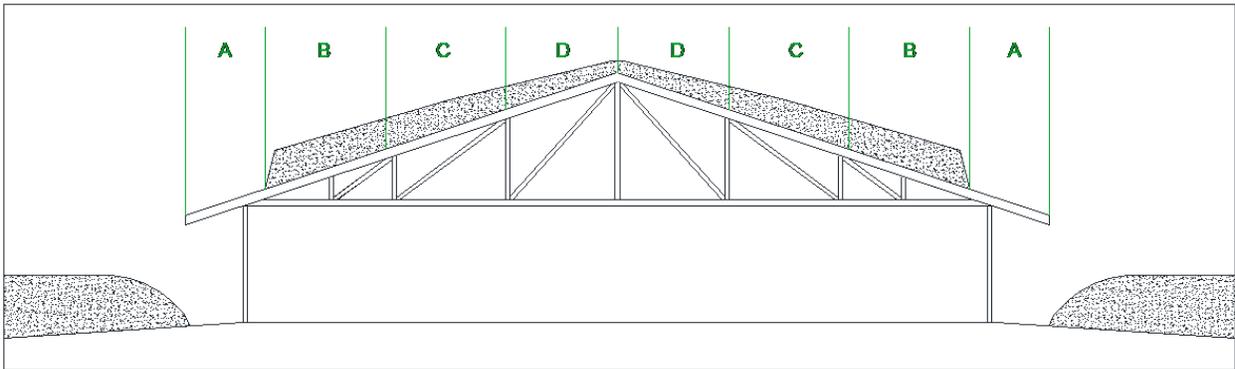


Figure 2. Remove snow from Zone A on both sides of the barn. It is important to keep the loads symmetrical on each truss.

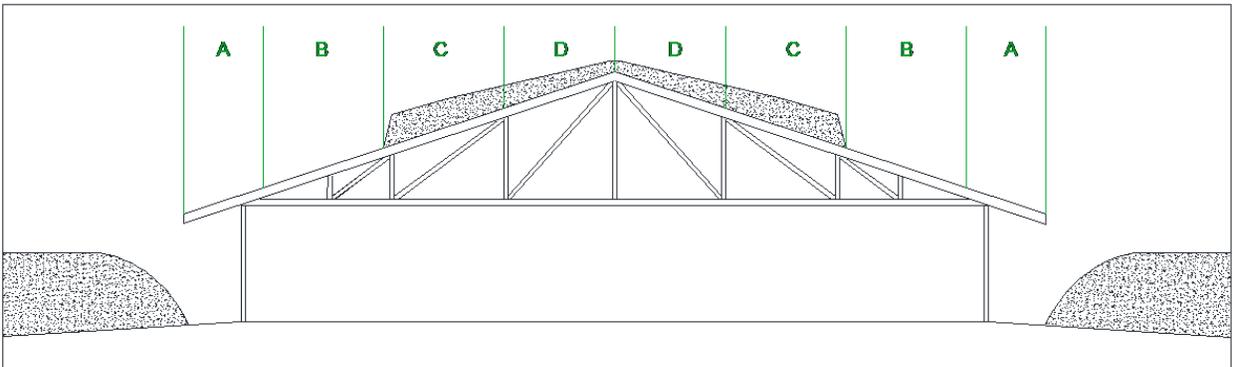


Figure 3. Move snow from Zone B down to Zone A and then off of the roof. Make sure to keep the snow on the ground off the sides of the barn. The posts, siding, and /or curtains are not designed to handle this type of load.

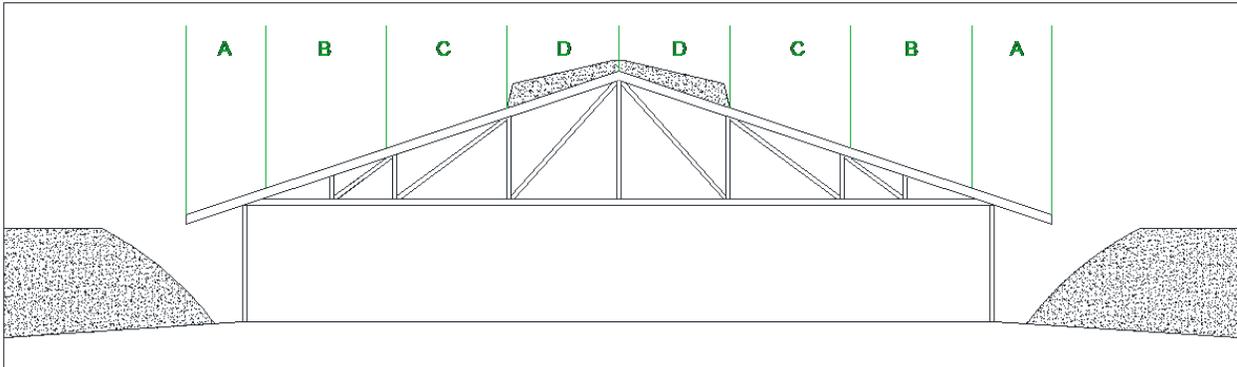


Figure 4. Move snow from Zone C down to Zones B and A, and then off of the barn and continue to remove snow away from barn sidewalls.

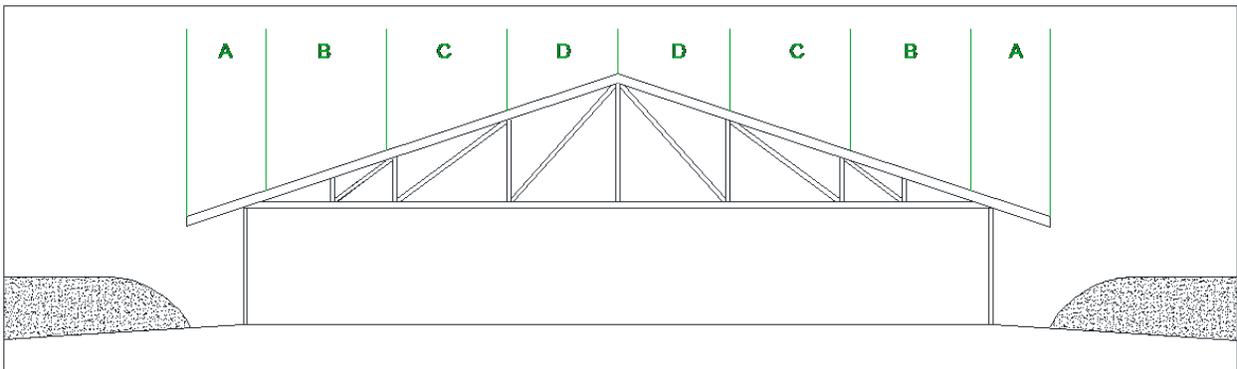
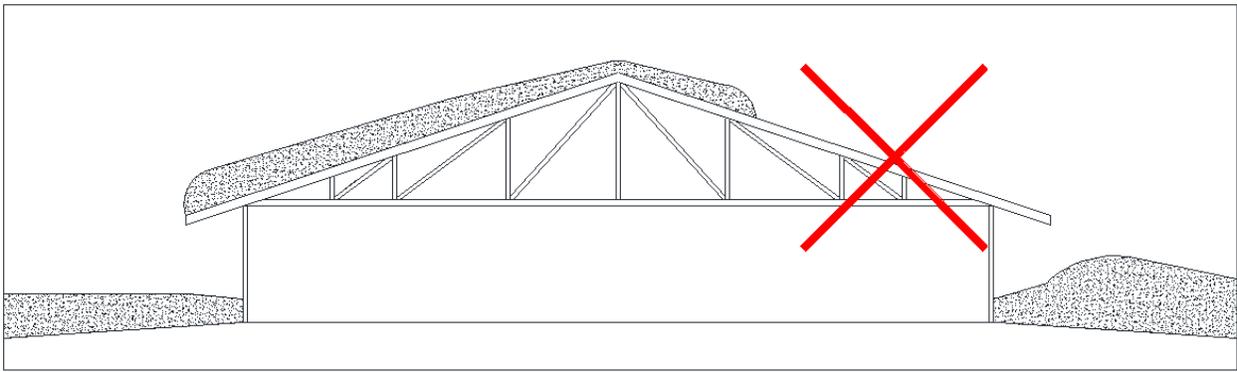


Figure 5. Snow fully removed from roof and away from barn sidewalls.

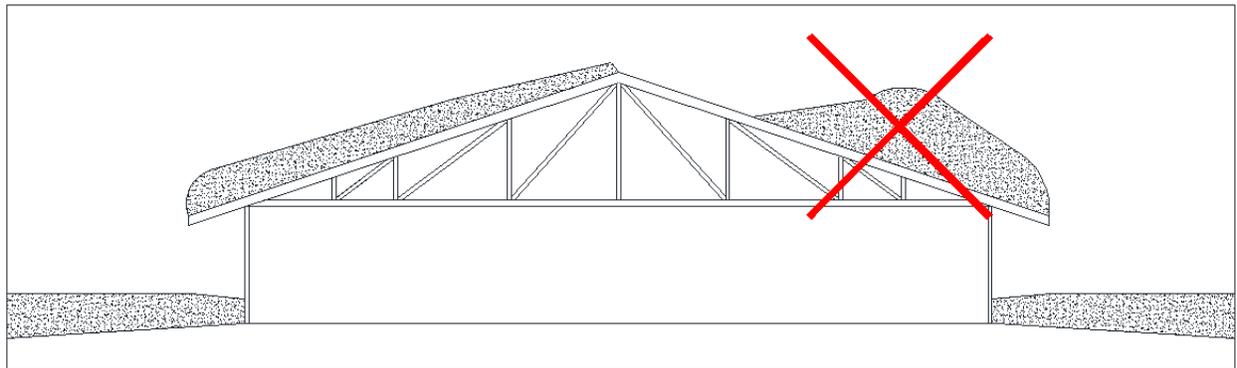


**Don't:**

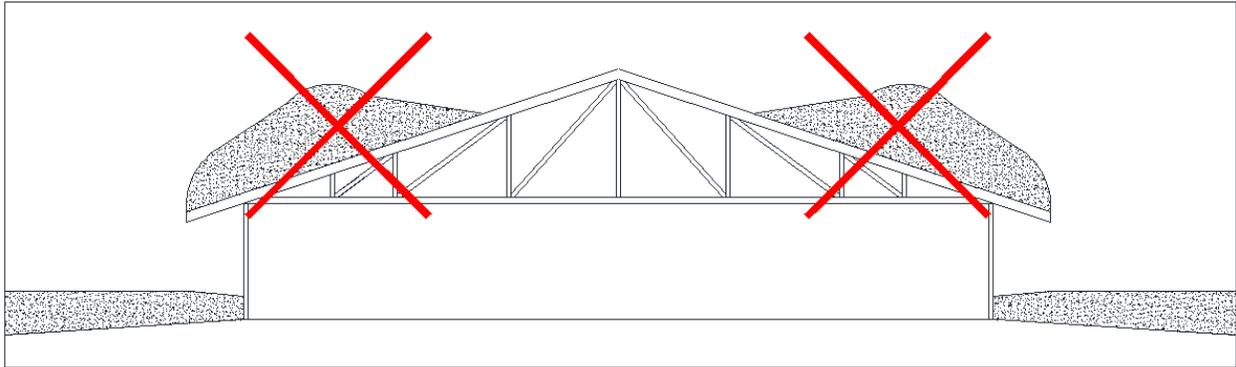
- Remove snow unequally from a barn roof (Figure 6). Unbalanced loads can cause the unloaded side of a truss to lift, possibly compromising the connection at the post. Rather, work back and forth from side to side as you remove snow, or a crew on each side simultaneously if possible.
- Pile large piles of moved snow atop the roof (Figures 7 and 8). A structure may be able to support a snow load when it is spread equally across, but once loads are combined over smaller portions of the roof, failure may occur in those areas. Remove snow gradually from the roof to the ground, starting with lower zones and working up to the peak as outlined above.



**Figure 6. Roof snow load removed in an inappropriate manner – unbalanced unloading.**



**Figure 7. Roof snow load removed in an inappropriate manner – concentrated and unbalanced unloading.**



**Figure 8. Roof snow load removed in an inappropriate manner – concentrated unloading.**



## Truss Safety

by Timothy X. Terry

Dairy Farm Strategic Planning Specialist

Harvest NY

Last week's snowstorm is definitely one for the record books. Unfortunately, many of you will remember it more for its devastating effects than for the actual snow amounts. There have been a number of roof failures reported in the area – agricultural, industrial, and residential. As morbid as it may seem, this is to be expected since roof structures in this area are not typically designed for 6'-7' deep snow loads.

Wooden trusses, properly installed, are amazingly strong. "Properly installed" means as a complete system with all the necessary anchors, mechanical fasteners, and cross bracing. Individually, trusses are surprisingly fragile and flexible with very little strength especially to lateral (i.e. – wind) loading. Notwithstanding the recent overloading, the majority of truss failures can be attributed to improper or inadequate bracing.

### Mechanics 101

A truss is designed to support loads in a perfectly vertical plane. During construction a good contractor will go through and make sure each truss is plumb (vertical) before securing it in place. Rarely does a truss fail in a perfectly vertical manner. In fact, prior to failure a truss, or individual members of the truss, may begin to deflect or bow sideways since this is the thinner dimension of the lumber and offers the lesser resistance. At some point the member will break, crack, and/or tear loose from the plate connector. Shortly, if not immediately, thereafter the entire truss will fail in a catastrophic manner. Through proper and adequate cross bracing this initial deflection can be minimized or eliminated and the truss will support its maximum designed load.

### What to do

Even if you didn't suffer a catastrophic loss, you should go through your buildings and visually inspect all the trusses and the supporting structures – posts, girders, purlins, knee braces, etc. Be on the lookout for:

- bowed or cracked members
- missing, misaligned, or pulled metal plate connectors
- popped nails, screws, or stripped bolts
- loose or broken diagonal bracing
- anything else that may look suspicious

**CAUTION!** If sagging in the roof line is apparent and/ or you hear creaking and groaning **DO NOT ENTER** the facility. These may be warning signs of a catastrophic failure. If you must enter to remove cattle or equipment do so only in a cabled tractor or skid loader.

If repairs are needed it may be best to have them reviewed by a licensed Professional Engineer and installed by a reputable contractor. If you don't find any problem areas but would like to know if your roof structure has been adequately braced the Structural Building Components Association (SCBA) has developed a reference guide: *BCSI-B3 Summary Sheet – Permanent Restraint / Bracing of Chords and Web Members*. This is available for viewing as a PDF at the following web

address: [http://support.sbcindustry.com/images/publication\\_images/b3.pdf?PHPSESSID=v0nbkr7dnce7avch112ia21365](http://support.sbcindustry.com/images/publication_images/b3.pdf?PHPSESSID=v0nbkr7dnce7avch112ia21365)

Unfortunately, because of copyright restrictions this can only be viewed online or via a smart phone. It cannot be copied or printed to take to the field.

So grab your I-pad or I-phone, maybe a ladder or two, and head out to the barn, shop, machine shed, etc. and give each of them a thorough inspection before we get any deeper into winter. Bring along a note pad and digital or phone camera for documenting needed repairs, as well as, a can of brightly colored spray paint to mark problem areas. This will make them easier to find when it comes time to actually make the repairs.



# **Greenhouse Snow Removal Fact Sheets**

**Salvaging your Greenhouse after a Heavy Snow Storm**

**Reduce Storm Damage to your Greenhouse**

# Salvaging your Greenhouse after a Heavy Snow Storm

## **Be aware of potential hazards:**

- Sliding snow or ice
- Falling glass
- Broken frame members
- Severed electrical wires
- Leaking fuel oil or gas

## **Shut off utilities**

- Disconnect power supply
- Shut of gas supply
- Turn of main water supply

## **Minimum structural damage:**

- Take photos
- Prop up greenhouse frame to prevent further collapse
- Add additional bracing (diagonal at corners)
- Check and tighten frame connections
- Repair glazing
- Close doors and vents
- Open drain pipes
- Provide temporary heat to keep plants from freezing
- Check and repair heating/electrical/water systems

## **Major structural damage:**

- Take photos
- Support frame members for safe entry
- Cut poly if necessary to reduce load on structure
- Clear aisles
- Remove plants to temporary structures or alternate location
- Drain water system
- Cover heating/cooling and materials handling equipment with tarps

**Snow removal** – It can be very expensive to remove the snow. You also have to have space for it. If the snow is light, there is not much danger of further collapse. If it is heavy, some growers found that as it settled, melted and refroze, it formed a cocoon next to the greenhouse and didn't add a lot of pressure. Removing it may cause more damage. If you need the light for the plants, then the snow will have to be removed.

Contact the insurance company

Rent equipment to remove snow if necessary. Also rent to replace damaged heating/cooling equipment.

Prepared by: John Bartok, Agricultural Engineer, Ashford CT – 11/24/14

# Reduce Storm Damage to Your Greenhouses

John W. Bartok, Jr.

Nature seems to be getting more violent in recent years with frequent earthquakes, increased numbers of hurricanes and record breaking snowstorms. Insurance damage claims have increased considerably. The International Building Code has revised upward its wind and snow loading requirements for some areas of the U.S.

Each year there are reports of greenhouses that have been damaged by weather and natural events. Greenhouse design is different than conventional farm buildings in that the structural profile has to be small to allow maximum light to reach the plants. Most farm buildings are over designed to handle severe weather conditions.

Damage to greenhouses can include racking of the frame, bending of the hoops, broken glass or torn plastic and uplifted foundation posts. Preparation ahead of time can minimize the damage.

## **Wind loading**

Wind forces that act on a greenhouse are influenced by numerous factors including the basics wind speed, building orientation, exposure, height and shape of doors or vents that may be open. The wind passing over a greenhouse creates a positive pressure on the windward side and a negative pressure on the leeward side. These can combine to create a force that wants to collapse or overturn the building. An 80 mph wind can produce a pressure of 16 pounds per square foot (psf). For example, the 10' by 100' sidewall of a gutter-connected greenhouse would have to resist a 16,000 pound force.

Wind can also create a force similar to an aircraft wing that wants to lift the greenhouse off the ground. An 80 mph wind blowing perpendicular to the side of a 28' x 100' hoophouse can create a lifting force of 220 pounds per foot of length or 22,000 pounds of uplift on the whole structure. When you consider the total weight of materials and equipment in the greenhouse is about 6000 pounds, the foundation must have a withdrawal resistance of about 300 pounds each. This is why building inspectors frequently require that the posts be surrounded by concrete.

Although you have no control over the force or direction of severe winds, here are a few tips to help minimize storm damage:

- Check the area for loose objects. Anything that can be picked up and hurled through the glazing should be secured or moved indoors. Metal chimney (stove pipe) sections should be secured with sheet metal screws.
- Inspect for dry or weak tree limbs that could fall on the greenhouse.
- Close all openings including vents, louvers and doors. The effective force of the wind is doubled when it is allowed inside the building. The wind on the outside puts a pressure or lifting force on the structure. The wind inside tries to force the walls and roof off.

- On air inflated greenhouses, increase the inflation pressure slightly by opening the blower's intake valve. This will reduce the rippling effect. Check to see that the plastic is attached securely and that any holes are taped.
- Disconnect the arm to the motor on all ventilation – intake shutters and tape the shutters closed. Then turn on enough exhaust fans to create a vacuum in the greenhouse. This will suck the plastic tight against the frame.
- Windbreaks can reduce the wind speed and deflect it over the greenhouse. Conifer trees (hemlock, spruce, pine, etc.) in a double row located at least 50' upwind from the greenhouse can reduce the damaging effects of the wind. Wood or plastic storm fencing can be used as a temporary measure.

### **Snow loading**

Snow that accumulates on a greenhouse can put significant weight on the structural members. Snow loads vary considerably from 0 along the southern coastline to more than 100 pounds per square foot in Northern Maine. Local building codes specify the design snow load.

Snow can be light and fluffy with a water equivalent of 12" of snow equal to 1" of rain. It can also be wet and heavy with 3" equal to 1" of rain. Snow having a 1" rain water equivalent will load a greenhouse with 5.2 psf. This amounts to 6.5 tons on a 25' x 96' greenhouse.

The following are a few pointers to consider before the next snow season:

- The foundation piers or posts should be large enough to support the weight of the building including crop and equipment loads.
- All greenhouses should have diagonal bracing to keep it from racking from the weight of the snow or force of the wind.
- Collar ties and post connections should have adequate bolts or screws. This is a weak point in some greenhouse designs.
- Allow 10' to 12' between individual greenhouse for snow accumulation and to prevent sidewalls from being crushed in.
- When building new hoophouses, consider using a gothic design that sheds snow easier. In hoop shaped houses, install 2" x 4" posts under the ridge every 10' when heavy snow is predicted.
- The heating system should be large enough to maintain 60°F to melt snow and ice. It takes 250 Btu/hr per square foot of glazing to melt a wet snow falling at a rate of 1"/hour. Heat should be turned on in the greenhouse or under the gutter several hours before the storm begins.
- The plastic should be tight and inflated to at least 0.25" water pressure. This can be checked with a monometer. Any cracked or broken glass should be replaced.
- Energy screens should be retracted to allow heat to the glazing.
- A standby generator should be available with adequate fuel for the duration of the storm to power heaters, fans and blowers.

Selection of greenhouses that meet the International Building Code and good construction techniques are important considerations when building new greenhouses. A little preparation before a storm can minimize damage from severe weather events.



# Insurance and Other Funding Options

**Farm Stead Disaster Recovery Check List: Filling an Insurance Claim After a Loss**

**Farmstead Disaster Recovery Check List: Heavy Snow Load and Barn Collapse**

**Farmstead Disaster Recovery FAQ: Dealing with a Farm Crisis**

**Sources of Funding Available After a Natural Disaster**



# Farmstead Disaster Recovery Checklist: Filing an Insurance Claim After a Loss

For answers to questions about property insurance, call the New York State Department of Financial Services Disaster Hotline at (800) 339-1759

## Filing a Claim

- File Claims Promptly.** File claims as soon as possible after losses occur.
- Provide All Documentation.** Ask your insurance company exactly what documents, forms, and data they will need you to submit.
- Flood Damage Claims.** Flood damage is typically only covered by flood insurance, obtained via the National Flood Insurance Program (NFIP). If you have flood insurance and have flood damage, file claims with the insurer that sold you the policy. If you purchased a policy directly from NFIP, you should contact them directly.
- Keep Detailed Records.** Keep a record of all conversations with your insurer, include the agent's name and times and dates of all calls.
- Follow Up.** Follow up with the Insurer or agent in writing, reflecting your understanding of in-person or telephone conversations. After an adjuster visit, follow up in writing reflecting your understanding of the adjuster visit.
- Document Losses.** Take photos and/or videos showing the extent of the damage and losses before cleaning anything up.
- Take Inventory.** Provide your insurer with a detailed room-by-room inventory of damaged personal items and property. Include receipts, credit card statements and any other documents showing item values.
- Emergency Repairs.** Property owners are responsible for protecting their property from further damage after a loss, but should make only repairs necessary to prevent further damage to property, like covering broken windows. Save receipts showing emergency repairs.
- Permanent Repairs.** Permanent repairs should not be made until insurers have inspected losses. All damaged personal property should be kept until an insurance settlement has been reached.
- If You Relocate, Keep Your Receipts.** If you need relocate while your home is being repaired, keep records of your expenses. Homeowner and renter insurance policies generally cover the cost of additional living expenses if your home is damaged by an insured disaster.
- Disaster Assistance.** When a Presidential Disaster Declaration for Individual Assistance is made, FEMA disaster assistance may be available to both insured and uninsured individuals and businesses, when settlements may not meet disaster related needs. Reporting damage to local officials does NOT qualify you for FEMA aid. You must contact FEMA directly to sign up for FEMA aid.
- Small Business.** FEMA's Small Business Administration (SBA) also offers low interest disaster loans to homeowners, renters, businesses, and some nonprofit organizations.



# Farmstead Disaster Recovery Checklist: Filing an Insurance Claim After a Loss

## **Adjusters, Appraisers & Umpires**

After you declare a loss, an adjuster will be sent by your insurance company to examine damage and provide an estimate of the cost of repair or replacement. If you reach an impasse in negotiating a settlement with your insurance company, you may want to consult an attorney or hire a licensed public adjuster to act on your behalf. If an agreement cannot be reached, your policy provides for an appraisal process. Every homeowner, tenant, cooperative apartment and condominium policy issued in New York contains a provision for you and your company to select a competent and disinterested appraiser. Your insurer will select one as well. The two appraisers, in turn, select an umpire. Learn more about [adjusters, appraisers & umpires](#).



# Farmstead Recovery Checklist: Heavy Snow Load & Barn Collapse

Curt A. Gooch  
Senior Extension Associate  
Cornell University

The recent accumulation of snow in many areas throughout New York State has caused some agricultural buildings to fail. Failure can be the result of several items linked to the snow load present on the building. These items include but are not limited to:

- Improper building design
- Improper building construction
- Actual snow load exceeds design snow load
- Imbalance of snow load on roof
- Failure of one key member causing others to fail as a result of load transfer (domino effect)

Pre-engineered post frame agricultural buildings are designed to withstand a certain level of wind and snow loading and should withstand any snow loads that are below the “design value”. For example, if the given snow load is 30 lbs. per square foot acting on the building and it was designed for a design load of 40 lbs. per square foot, then there should be no load carrying problem. Unfortunately, there are agricultural buildings out there that have not been designed for any particular loading at all. These building have a much higher probability of failing as a result of the current snow accumulations we are seeing.

So, how do we know if a building is going to fail? For a pre-engineered building, we can check the actual snow load on the building against the design snow load. If the actual load is less then the design load, then failure is not eminent. Table 1 below can be used as a guide to estimate the snow load on a barn. Compare the table value against the design value to see where you stand. The table cannot be used for a non-engineered structure.

**Table 1. Snow Load Based on Accumulation Depth**

Snow Depth on Roof (ft.)	“Dry Snow” (Lbs./sq. ft.)	“In Between Snow” (Lbs./sq. ft.)	“Wet Snow” (Lbs./sq. ft.)
1	3	12	21
2	6.5	24	42
3	9.5	36	62
4	12.5	48	83
5	15.5	60	104



# Farmstead Recovery Checklist: Heavy Snow Load & Barn Collapse

Wood structures will show stress before they fail unlike metal structures that usually will not. For a wood structure, the following audible and or visual signs may be noticed prior to failure:

- Creaking or moaning in the building
- Bowing of truss bottom chords or web members
- Bowing of rafters or purlins
- Bowing of headers or columns

If these signs are present, consideration may be given to evacuating animals from the barn and it is certainly recommended to evacuate all humans from the structure.

One option commonly considered to relieve loading from the barn is to shovel the roof. Experienced individuals who are properly trained and protected should only do this. ***Attempting to save a barn is not worth risking lives over.*** Shoveling the roof without the proper approach may actually cause more damage than good by creating an unbalanced load on the roof.

## Insurance checklist

A few minutes can give you reassurance during a heavy-snow winter. Check with your farm or ranch insurance agent to:

- Confirm that your property insurance covers roof or building failure due to snow load
- Make sure the policy pays for actual replacement costs, so you're not out of pocket if you have to rebuild
- Verify that valuable equipment stored in a barn or outbuilding is covered under your farm personal property endorsement



# Farmstead Disaster Recovery FAQ:

## Dealing with Farm Crisis

The mission of NY FarmNet is to provide NY farm families with free, confidential consulting services to assist in developing skills for anticipating and addressing financial, family, and production efficiency challenges and transitions through referrals, personalized education, and business and personal planning.

<http://nyfarmnet.org/farmlink/new-york-farmlink>

toll-free 1-800-547-3276

Why do farmers call NY FarmNet?

Farmers call FarmNet for help in finding solutions for any farm business or family concern. Farmers turn to FarmNet for help because it is a neutral third party with no political or financial agenda. In addition, our confidentiality policy means that farmers can feel comfortable about calling for assistance.

What is NY FarmNet?

NY FarmNet was established by the College of Agriculture and Life Sciences at Cornell University in response to a nationwide farm crisis in 1986. The program began operations as a toll free help line to link farm families who were experiencing personal and financial stress with free, confidential consulting. What began as a crisis response helpline has evolved into a program that takes a proactive approach in working with farm families to prevent future crises and overcome challenges facing the family and business. We are housed in the Charles H. Dyson School of Applied Economics and Management at Cornell University and utilize a network of personal and financial consultants, who work on a part-time, as needed basis. Our services are free, confidential, and available to any farm throughout New York State. Our consultants work with farm families in the privacy of their homes and businesses.

What happens when I call NY FarmNet?

Farmers contact NY FarmNet by calling toll-free 1-800-547-3276 or by completing the form in the Contact Us section of this site. You will speak confidentially with a staff person who is knowledgeable about agricultural issues. You will be asked to briefly discuss the issue you called about. FarmNet staff will provide an individualized response by supplying information, making referrals, or assigning a FarmNet consultant, depending upon your needs and concerns. You will be asked to provide your name, address, phone number, and general farm data, all of which are kept confidential.



# Farmstead Disaster Recovery FAQ:

## Dealing with Farm Crisis

If you are confidential service, then why do you request name, contact information, and farm information?

NY FarmNet collects this data in order to provide the best service to you. Sometimes they will need to research a specific topic and will need to call you back. Farm data and location are necessary to determine regional and farm-type resources. Congregate farm data (identifying farm type, size, and concerns) is used to obtain funding. Individual farm information is not shared with anyone.

How much does it cost?

FarmNet services are provided to farmers at no cost. Sometimes you may be referred to someone who must charge a fee for their services, but there is no fee for FarmNet services (including consulting.)

How can you provide services for free?

NY FarmNet is funded through grants, contracts and sponsorships (both public and private). The main sponsor of FarmNet is the New York State Department of Agriculture and Markets (NYSDAM), but there are many other sponsors that may vary from year to year.

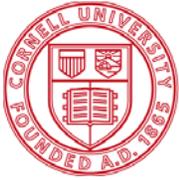
Who are you affiliated with?

NY FarmNet is a non-profit program, managed internally by the FarmNet Director who works with a Board of Directors. FarmNet is housed and administered by Cornell University, and is coordinated with Cornell Cooperative Extension. Sponsors and affiliates make referrals to FarmNet because their customers and constituents benefit from working with FarmNet, but confidentiality is maintained - our sponsors and affiliates do not receive private or individualized information about our callers without written permission. FarmNet works hard to remain an objective, professional and confidential program with a focus on providing support to farmers.

Can FarmNet help me if I don't have a computer of my own?

Yes! In this age of technology many people think that the "net" in FarmNet refers to the internet, but it does not. The "net" in FarmNet refers to the network of services and resources that are available to support farm families and businesses.





## Sources of Funding Available after a Natural Disaster

*Funding Available from USDA through the Farm Service Agency (overview taken directly from the FSA fact sheets available in this packet)*

1. **Supplemental Revenue Assistance Program (SURE)** *See FSA Fact Sheet*
  - Eligibility
    - Producer must have obtained a policy or plan of insurance for all crops through the Federal Crop Insurance Corporations and obtained Noninsured Crop Disaster Assistance Program (NAP) coverage, if available, from the Farm Service Agency. Forage Crops intended for grazing are not eligible for SURE benefits
      - ❖ *Special note: Eligible farmers and ranchers who meet the definition of “Socially Disadvantaged”, “Limited Resource”, or “Beginning Farmer or Rancher”, do not have to meet this requirement.*
    - Personal or Legal entities whose average nonfarm income exceeds \$500,000 are not eligible for SURE payments
2. **Emergency Farm Loans (EM)** *See FSA Fact Sheet*
  - Producers can borrow up to 100% of actual production or physical losses, to a maximum amount of \$500,000
  - Eligibility
    - 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**.
    - Have an acceptable credit history
    - Unable to receive credit from commercial sources
    - Can provide collateral to secure the loan
    - Have repayment ability
3. **Livestock Indemnity Program (LIP)** *See Fact Sheet*
  - Eligibility
    - Owners livestock must have **died** as a direct result of an eligible adverse weather event
    - Livestock must have been maintained for commercial use as part of a farming operation on the day they died
    - Not have been produced for reasons other than commercial use as part of a farming operation
      - ❖ *Excluded livestock includes: Wild Free roaming animals, pets or animals used for recreational purposes, such as hunting, roping or for show.*
4. **Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP)** *See FSA Fact Sheet*

- Four categories of livestock losses covered by ELAP
  - Livestock Death losses caused by an eligible loss condition
  - **Livestock feed and Grazing losses** that are not due to drought or wildfires on federally managed lands
  - Losses resulting from the additional cost of transporting water to livestock due to an eligible drought
  - Losses resulting from the additional cost associated with gathering livestock for treatment related to cattle tick fever

#### 5. **Tree Assistance Program (TAP)** *See FSA Fact Sheet*

- Eligibility
  - Suffered qualifying tree, bush or vine losses in excess of 15% mortality from an eligible natural disaster for the individual stand
  - Have owned the eligible trees, bushes and vines when the natural disaster occurred, but eligible growers are not required to own the land on which eligible trees, bushes and vines are planted
  - Replace eligible trees, bushes and vines within 12 months from the date the application is approved.

***If the President or Secretary of Agriculture designates the affected areas as a National Natural Disaster Area, funding that is available will include (overview taken directly from A Guide to Disaster Assistance and Relief funding, Compliments of U.S Senator Kirsten E. Gillibrand):***

#### 6. **Federal Emergency Management Agency (FEMA)**

- **PERSONAL ONLY**
  - The purpose of this program is to provide funding or direct assistance to **individuals and families** in an area where property has been damaged or destroyed **where losses are not covered by insurance.**
  - **\*\*\*IMPORTANT TO NOTE ON INSURANCE\*\*\*:** In order to be eligible for FEMA assistance, if you have an insurance plan, you must first file a claim with your insurance **Failure to file a claim with your insurance company may affect your eligibility for assistance. FEMA will ONLY be able to pay for disaster related expenses beyond what your insurance covers.** After filing a claim, if any of the following situations occur, FEMA may be able to provide some assistance
    - > Your insurance settlement is delayed
    - > Your insurance settlement is insufficient to meet your disaster-related needs
    - > You have exhausted the Additional Living Expenses provided by your insurance company
    - > You are unable to locate rental resources in your area
  - Grants of up to \$31,900 for home repairs and replacement of essential household items **not covered by insurance** to make damaged dwellings, safe, sanitary, and functional.



# **FSA Farm Emergency Program Fact Sheets**

**Livestock Indemnity Program (LIP)**

**Emergency Assistance for Livestock (ELAP)**

**Tree Assistance Program (TAP)**

**Farm Storage Facility Loan Program (FSFL)**

**Emergency Loan Program (EM)**

**Supplemental Revenue Assistance Payments (SURE)**



### Livestock Indemnity Program (LIP)

#### OVERVIEW

The Agricultural Act of 2014 (2014 Farm Bill) authorized the Livestock Indemnity Program (LIP) to provide benefits to livestock producers for livestock deaths in excess of normal mortality caused by adverse weather. In addition, LIP covers attacks by animals reintroduced into the wild by the federal government or protected by federal law, including wolves and avian predators. LIP payments are equal to 75 percent of the market value of the applicable livestock on the day before the date of death of the livestock as determined by the Secretary.

#### ELIGIBLE LIVESTOCK OWNERS

To be eligible for LIP, a livestock producer must have legally owned the eligible livestock on the day the livestock died.

Owners of the following types of livestock in the table below may be eligible for LIP:

To be eligible for LIP, an owner's livestock must:

- Have died as a direct result of an eligible adverse weather event occurring;
  - On or after Oct. 1, 2011, and;

<b>Cattle</b>	<b>Poultry</b>	<b>Swine</b>	<b>Other</b>
Adult Beef Bulls	Chickens, Broilers, Pullets (regular size)	Swine, Feeder Pigs (less than 50 pounds)	Alpacas, Deer, Elk, Emus, Equine, Goats, Bucks, Goats, Nannies, Goats, Slaughter, Goats/Kids, Llamas, Reindeer, Sheep, Ewes, Sheep, Lambs, Sheep, Rams
Adult Beef Cows	Chickens, Chicks	Swine, Sows, Boars, Barrows, Gilts (50 to 150 pounds)	
Adult Buffalo, Beefalo Bulls	Chickens, Layers, Pullets/ Cornish Hens (small size)	Swine, Sows, Boars, Barrows, Gilts (151 to 450 pounds)	
Adult Buffalo, Beefalo Cows	Ducks	Swine, Sows, Boars (over 450 Pounds)	
Adult Dairy Bulls	Ducks, Ducklings		
Adult Dairy Cows	Geese, Goose		
Non-Adult Beef Cattle	Geese, Goslings		
Non-Adult Buffalo/Beefalo	Turkeys, Poults		
Non-Adult Dairy Cattle	Turkeys, Toms, Fryers, Roasters		

The 2014 Farm Bill makes LIP a permanent program and provides retroactive authority to cover eligible livestock losses back to Oct. 1, 2011.

LIP is administered by the Farm Service Agency (FSA) of the U.S. Department of Agriculture.

- No later than 60 calendar days from the ending date of the applicable adverse weather event, and;
- In the calendar year for which benefits are requested.

- Have been maintained for commercial use as part of a farming operation on the day they died and;
- Not have been produced for reasons other than commercial use as part of a farming operation. Excluded livestock includes wild free roaming animals, pets or animals used for recreational purposes, such as hunting, roping or for show.

**ELIGIBLE LIVESTOCK CONTRACT GROWERS**

To be eligible for LIP, a contract grower must have had the following on the day the livestock died:

- Possession and control of the eligible livestock and;
- A written agreement with the eligible livestock owner setting the specific terms, conditions and obligations of the parties involved regarding the production of livestock.

In addition to the requirements listed for livestock owners above, the only eligible livestock of contract growers under LIP are poultry and swine.

**PAYMENTS**

LIP payments are calculated by multiplying the national payment rate for each livestock category by the number of eligible livestock in each category. National payment rates are found at the end of this fact sheet.

LIP national payment rate for eligible livestock owners are based on 75 percent of the average fair market value of the livestock.

The LIP national payment rate for eligible livestock contract growers are based on 75 percent of the average income loss sustained by the contract grower with respect to the dead livestock.

A contract grower's LIP payment will be reduced by the amount of monetary compensation received from their contractor for the loss of income suffered from the death of livestock under contract.

**PAYMENT LIMITATIONS AND ADJUSTED GROSS INCOME (AGI)**

For 2012 and subsequent program years, no person or legal entity, excluding a joint venture or general partnership, may receive directly or indirectly, more than \$125,000 total in payments under LFP, ELAP, and LIP combined.

For 2011, no person or legal entity, excluding a joint venture or general partnership, may receive directly or indirectly more than \$125,000 total in the 2011 program year in payments under the LFP, ELAP, LIP, and Supplemental Revenue Assistance Payments (SURE) program, when at least \$25,000 of such total 2011 program payments is from LFP or LIP, for losses from October 1, 2011, through December 31, 2011.

In applying the limitation on average adjusted gross income, an individual or entity is ineligible for payment under LIP if the average AGI of the individual or entity exceeds \$900,000.

Direct attribution provisions apply to LIP for 2011 and subsequent years. Under direct attribution, any payment to a legal entity also will be considered for payment limitation purposes to be a payment to persons or legal entities with an interest in the legal entity or in a sub-entity.

**APPLYING FOR LIP**

Producers may apply to receive LIP benefits at local FSA offices.

Producers who suffer livestock death losses should submit a notice of loss and an application for payment to the local FSA office maintains their farm records.

To be eligible, the notice of loss must be submitted the earlier of:

- 30 calendar days of when the loss of livestock is apparent to the producer; or
- 30 calendar days after the end of the calendar year in which the loss of livestock occurred.

# FACT SHEET

## Livestock Indemnity Program (LIP)

April 2014

The following table provides the final dates to file a notice of loss and application for payments:

<b>Date of Livestock Death</b>	<b>Final Date to File Notice of Loss</b>	<b>Final Date to Submit an Application for Payment</b>
Oct. 1, 2011 to Dec. 31, 2014	Jan. 30, 2015	Jan. 30, 2015
Calendar Years 2015- and subsequent years	30 days after death is apparent	Jan. 30 of each year

The producer must include a copy of the grower contract if he/she is a contract grower and any other supporting documents required for determining eligibility. Supporting documents must show evidence of loss, current physical location of livestock in inventory and location of the livestock at the time of death.

Payments may be made for eligible losses suffered by an eligible producer who is now deceased or for a dissolved entity if a currently authorized representative signs the application for payment. Proof of authority to sign for a deceased individual or dissolved entity must be provided. If a producer is a dissolved entity, all former members at the time of dissolution or their duly authorized representative(s) must sign the application for payment.

### LIVESTOCK DEATH LOSS DOCUMENTATION

Documentation requirements for livestock deaths that occurred after Oct. 1, 2011 through Dec. 31, 2014 have been relaxed from the rules outlined below. Contact a local FSA county office for additional information.

Livestock owners should record all pertinent information of livestock death losses due to adverse weather and attacks by animals reintroduced into the wild by the federal government or protected by federal law.

Documentation of the number and kind of livestock that have died, supplemented if possible by such items as, but not limited to:

- Photographs or video records to document the loss, dated if possible;
- Purchase records, veterinarian records, production records, bank or other loan documents;
- Written contracts, records assembled for tax purposes, private insurance documents, and other similar reliable documents.

Applicants must provide adequate proof that the eligible livestock deaths occurred as a direct result of an eligible adverse weather event or eligible attack by an eligible animal or avian predator in the calendar year for which benefits are being requested. The quantity and kind of livestock that died as a direct result of the eligible event may be documented by:

- Purchase records;
- Veterinarian records;
- Bank or other loan documents;
- Rendering truck receipts or certificates;
- Federal Emergency Management Agency records;
- National Guard records;
- Written contracts;
- Production records;
- Records assembled for tax purposes;
- Property tax records;
- Private insurance documents;
- Similar documents.

## FACT SHEET

### Livestock Indemnity Payments (LIP)

April 2014

If adequate verifiable proof of death records documentation is not available, FSA will accept reliable records in conjunction with verifiable beginning and ending inventory records as proof of death. Reliable records may include, but are not limited to;

- Contemporaneous producer records existing at the time of the adverse weather event;
- Pictures(s) with a date;
- Brand inspection records;
- Dairy herd improvement records; and
- Similar reliable documents.

FSA will accept certifications of livestock deaths by third parties on form CCC-854 along with verifiable beginning and ending inventory documentation if the following conditions are met:

- The livestock owner or livestock contract grower, as applicable, certifies in writing:
  - That there is no other documentation of death available;
  - The number of livestock in inventory at the time of the adverse weather event.
- The third party provides their telephone number, address and a written statement containing:
  - Specific details about their knowledge of the livestock deaths;
  - Their affiliation with the livestock owner;
  - The accuracy of the deaths claimed by the livestock owner.

FSA will use data furnished by the applicant to determine eligibility for program benefits. Furnishing the data is voluntary; however, without all required data program benefits will not be approved or provided.

### MORE INFORMATION

To find more information about FSA programs, contact your local FSA office or USDA Service Center, or visit FSA online at [www.fsa.usda.gov](http://www.fsa.usda.gov)

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*If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html), or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter by mail to U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at [program.intake@usda.gov](mailto:program.intake@usda.gov).*

*USDA is an equal opportunity provider and employer.*

**FACT SHEET**

**Livestock Indemnity Payments (LIP)**

April 2014

<b>Table 1: LIP Payment Rates for Eligible Livestock Owners (rates have been reduced by the required 75%)</b>						
Kind	Type	Weight Range	Payment Rate Per Head			
			2011	2012	2013	2014
Alpacas			\$280.53	\$262.50	267.87	270.00
Beef	Adult	Bull	\$971.03	\$1,369.17	\$1,381.63	\$1,590.49
		Cow	\$746.95	\$1,053.21	\$1,062.79	\$1,223.45
	Nonadult	Less than 400 pounds	\$336.04	\$460.96	\$454.46	\$553.77
		400 to 799 pounds	\$490.68	\$669.14	\$641.18	\$748.34
800 pounds or more		\$766.03	\$972.47	\$967.99	\$1,149.39	
Buffalo/ Beefalo	Adult	Bull	\$1,232.82	\$1,738.30	\$1,754.12	\$2,019.28
		Cow	\$657.50	\$927.09	\$935.53	\$1,076.95
	Nonadult	Less than 400 pounds	\$319.24	\$437.91	\$431.73	\$526.08
		400 to 799 pounds	\$466.15	\$635.68	\$609.12	\$710.92
800 pounds or more		\$727.73	\$923.84	\$919.59	\$1,091.92	
Chickens	Broilers, Pullets (regular size)		\$2.39	\$2.42	\$2.60	\$2.60
	Chicks		\$0.23	\$0.21	\$0.22	\$0.22
	Layers		\$11.42	\$13.63	\$14.49	\$15.14
	Pullets, Cornish Hens (small size)		\$1.72	\$1.70	\$1.83	\$1.83
	Roasters		\$2.81	\$3.15	\$3.41	\$3.41
Dairy	Adult	Bull	\$997.50	\$1,087.50	\$1,035.00	\$1,080.00
		Cow	\$997.50	\$1,087.50	\$1,035.00	\$1,080.00
	Nonadult	Less than 400 pounds	\$249.38	\$271.88	\$258.75	\$270.00
		400 to 799 pounds	\$498.75	\$543.75	\$517.50	\$540.00
800 pounds or more		\$766.03	\$878.37	\$835.96	\$872.31	
Deer			\$412.50	\$412.50	\$420.93	\$429.53
Ducks	Ducklings		\$0.61	\$0.66	\$0.66	\$0.66
	Ducks		\$3.82	\$4.15	\$4.12	\$4.12
Elk			\$572.59	\$572.59	\$584.29	\$596.23
Emus			\$150.00	\$150.00	\$153.07	\$171.34
Equine			\$637.50	\$637.50	\$650.53	\$728.18
Geese	Goose		\$19.35	\$12.88	\$21.31	\$21.31
	Gosling		\$4.06	\$2.70	\$4.47	\$4.47
Goats	Bucks		\$89.91	\$121.17	\$121.97	\$125.58
	Nannies		\$68.15	\$98.51	\$98.54	\$105.55
	Slaughter Goats/Kids		\$58.89	\$66.72	\$46.72	\$80.25
Llamas			\$210.00	\$210.00	\$214.29	\$217.50
Reindeer			\$412.50	\$412.50	\$420.93	\$429.53
Sheep	Ewes		\$117.39	\$175.98	\$104.86	\$119.83
	Lambs		\$126.84	\$143.70	\$100.63	\$172.85
	Rams		\$116.04	\$173.96	\$136.33	\$140.19
Swine	Feeder Pigs	Less than 50 pounds	\$48.12	\$43.90	\$42.60	\$68.76
	Lightweight Barrows, Gilts	50 to 150 pounds	\$67.73	\$67.73	\$73.93	\$88.70
		151 to 450 pounds	\$87.33	\$104.61	\$105.25	\$108.64
	Boars, Sows	450 pounds or more	\$201.03	\$221.80	\$234.38	\$292.11
Turkeys	Poults		\$1.14	\$1.10	\$1.13	\$1.15
	Toms, Fryers, roasters		\$12.20	\$14.45	\$13.49	\$13.68

**FACT SHEET****Livestock Indemnity Payments (LIP)**

April 2014

<b>Table 2: LIP Payment Rates for Eligible Livestock for Livestock Contract Growers</b> (rates have been reduced by the required 75%)						
<b>Kind</b>	<b>Type</b>	<b>Weight Range</b>	<b>Payment Rate Per Head</b>			
			<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Chickens	Broilers, Pullets (regular size)		\$0.26	\$0.27	\$0.29	\$0.29
	Layers		\$0.69	\$0.82	\$0.82	\$0.91
	Pullets, Cornish Hens (small size)		\$0.19	\$0.19	\$0.20	\$0.20
	Roasters		\$0.31	\$0.35	\$0.38	\$0.38
Ducks			\$0.42	\$0.46	\$0.45	\$0.45
Geese			\$2.84	\$1.89	\$3.12	\$3.12
Swine	Feeder pigs	Less than 50 pounds	\$5.47	\$4.99	\$4.84	\$7.81
	Lightweight Barrows, Gilts	50 to 150 pounds	\$10.17	\$11.15	\$11.10	\$13.32
	Sows/Boars/Barrows, Gilts	151 to 450 pounds	\$13.11	\$15.71	\$15.81	\$16.32
	Boars, Sows	450 pounds or more	\$82.61	\$91.15	\$96.32	\$120.04
Turkeys	Toms, Fryers, Roasters		\$.34	\$1.59	\$1.48	\$1.50



### **Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) - Livestock Assistance**

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#### **OVERVIEW**

The Agricultural Act of 2014 (the 2014 Farm Bill) authorized up to \$20 million of Commodity Credit Corporation (CCC) funds in a fiscal year (FY) for the Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) to provide emergency assistance to eligible producers of livestock, honeybees and farm-raised fish. ELAP covers losses due to an eligible adverse weather or eligible loss condition, including blizzards, disease (including cattle tick fever), water shortages and wildfires, as determined by the Secretary, that occurs on or after Oct. 1, 2011. ELAP covers losses that are not covered under other Supplemental Agricultural Disaster Assistance Payment programs established by the 2014 Farm Bill, specifically the Livestock Forage Disaster Program (LFP) and the Livestock Indemnity Program (LIP).

The ELAP program year begins Oct. 1 of the fiscal year and ends Sept. 30 of the fiscal year. (For example, the 2012 ELAP program year began Oct. 1, 2011, and ended Sept. 30, 2012).

There are four categories of livestock losses covered by ELAP:

- Livestock death losses caused by an eligible loss condition;
- Livestock feed and grazing losses that are not due to drought or wildfires on federally managed lands;
- Losses resulting from the additional cost of transporting water to livestock due to an eligible drought;
- Losses resulting from the additional cost associated with gathering livestock for treatment related to cattle tick fever.

Recipients of ELAP payments may receive a prorated reduced payment should the total annual national demand for ELAP exceed \$20 million in a fiscal year.

ELAP is administered by the Farm Service Agency (FSA) of the United States Department of Agriculture (USDA).

#### **LIVESTOCK DEATH LOSSES**

##### Eligible Livestock

To be eligible for livestock death losses, livestock must:

- For eligible livestock owners, be alpacas, adult or non-adult dairy cattle, beef cattle, beefalo, buffalo, deer, elk, emus, equine, goats, llamas, poultry, reindeer, sheep or swine;
- For eligible contract growers be poultry or swine;
- Be maintained for commercial use as part of a farming operation on the date of death;
- Have died:
  - As a direct result of an eligible loss condition occurring on or after Oct. 1, 2011;
  - On or after the beginning date of the eligible loss condition;
  - No later than 60 calendar days from the ending date of the eligible loss condition.

Examples of ineligible livestock for livestock death losses include any uses of wild free roaming animals or use of animals for recreational purposes, such as pleasure, hunting, roping, pets or for show.

##### Eligible Producer

Livestock owners must have legal ownership of the livestock on the day the livestock died. Livestock contract growers must have had:

- A written agreement with the owner of the eligible livestock;
- Control of the eligible livestock on the day the livestock died;
- A risk of loss in the livestock.

Eligible Death Losses

Eligible livestock death losses must be:

- Incurred by an eligible livestock owner or contract grower;
- Due to an eligible loss condition occurring during the program year for which payment is requested and on or after Oct. 1, 2011;
- In excess of normal mortality.

FSA determines the eligible loss conditions for livestock death losses and these loss conditions cannot be covered under LIP.

Death Loss Payments

Payments for eligible livestock death losses will be based on a national payment rate for each livestock category times the number of eligible livestock that died in each category in excess of normal mortality. The national payment rate for eligible livestock owners is based on a minimum of 75 percent of the average fair market value of the livestock. The national payment rate for eligible contract growers is based on a minimum of 75 percent of the average income loss sustained by the contract grower with respect to the dead livestock. USDA will reduce a contract grower's ELAP payment by the amount of monetary compensation they receive from their contractor for the loss of income suffered from the death of livestock under contract.

**LIVESTOCK FEED AND GRAZING LOSSES**

Eligible Livestock

For livestock feed and grazing losses, livestock must be:

- Alpacas, adult or non-adult dairy cattle, adult or non-adult beef cattle, adult or non-adult buffalo, adult or non-adult beefalo, deer, elk, emus, equine, goats, llamas, poultry, reindeer, sheep and swine;
- Livestock that would normally have been grazing the eligible grazing land or pastureland during the normal grazing period for the

specific pasture type of grazing land or pastureland in the county where the eligible adverse weather or eligible loss condition occurred;

- Owned, cash-leased, purchased, under contract for purchase, or been raised by a contract grower or an eligible livestock producer, during the 60 calendar days prior to the beginning date of the eligible adverse weather or loss condition;
- Maintained for commercial use as part of the producer's farming operation on the beginning date of the eligible adverse weather or loss condition.

Livestock that were or would have been in a feedlot are not eligible for livestock feed and grazing losses under ELAP.

Eligible Producer

For livestock grazing and feed losses, producers must have:

- During the 60 calendar days before the beginning date of the eligible adverse weather or loss condition, owned, cash-leased, purchased, entered into a contract to purchase or been a contract grower of eligible livestock;
- Suffered a loss on land that is either:
  - Native or improved pastureland with a permanent vegetative cover;
  - Planted to a crop specifically for the purpose of providing grazing for covered livestock.
- Provided pastureland or grazing land during the normal grazing period to eligible livestock, including cash-leased pastureland or grazing land for livestock that are physically located in the county where the eligible adverse weather or loss condition occurred during the normal grazing period.

Eligible Adverse Weather or Loss Condition

Eligible adverse weather or loss conditions for livestock feed and grazing losses include, but are not limited to, blizzard, eligible winter storm, flood, hurricane, lightning, tidal surge, tornado, volcanic eruption, or wildfire on non-federal land. Drought and wildfire on federally managed land are not eligible adverse weather or loss conditions

# FACT SHEET

## ELAP - Livestock

April 2014

for livestock feed and grazing losses under ELAP. These conditions are covered by the LFP.

### Eligible Grazing Losses

Eligible grazing losses must be incurred on eligible grazing lands physically located in the county where the eligible adverse weather or loss condition occurred and because of an eligible adverse weather or loss condition.

### Eligible Feed Losses

Eligible feed losses under ELAP are losses:

- Of purchased forage or feedstuffs;
- Of mechanically harvested forage or feedstuffs;
- Resulting from the additional costs incurred for transporting feed to eligible livestock because of an eligible adverse weather or loss condition;
- Resulting from the additional costs of purchasing additional feed, above normal quantities, required to maintain eligible livestock during an eligible adverse weather or loss condition, until additional livestock feed becomes available.

Eligible feed losses shall not exceed 150 days of lost feed.

### Grazing Loss Payments, Excluding Wildfires on Non-Federal Land

Payments for eligible grazing losses, except grazing losses due to wildfires on non-federal land, will be calculated based on a minimum of 60 percent of the lesser of the total value of:

- The feed cost for all covered livestock owned by the eligible livestock producer based on the number of grazing days lost, not to exceed 150 days of daily feed cost for all covered livestock;
- Grazing lost for eligible livestock based on the normal carrying capacity of the eligible grazing land of the eligible livestock producer for the number of grazing days lost, not to exceed 150 days of lost grazing.

### Grazing Loss Payments For Wildfires on Non-Federal Land

Payments for eligible livestock producers for losses suffered because of a wildfire on non-federal land will be calculated based on a minimum of 60 percent of:

- The result of dividing the number of acres of grazing land or pastureland acres affected by the wildfire by the normal carrying capacity of the specific type of eligible grazing land or pasture land, multiplied by
- The daily value of grazing, multiplied by
- The number of days grazing was lost due to the wildfire, not to exceed 180 calendar days.

### Livestock Feed Payment Calculations

Payment calculations for feed losses will be based on a minimum of 60 percent of the producer's actual cost for:

- Livestock feed that was purchased or mechanically harvested forage or feedstuffs intended for use as feed for the producer's eligible livestock that was physically damaged or destroyed due to an eligible adverse weather or loss condition;
- The additional costs incurred for transporting livestock feed to eligible livestock due to an eligible adverse weather or loss condition;
- The additional cost of purchasing additional livestock feed above normal to maintain the eligible livestock during an eligible adverse weather or loss condition until additional livestock feed becomes available.

FSA will calculate ELAP payments for an eligible livestock producer for livestock feed and grazing losses for no more than 150 calendar days.

## **LOSSES RESULTING FROM ADDITIONAL COST OF TRANSPORTING WATER**

### Eligible Livestock

For losses resulting from the additional cost of transporting water, eligible livestock must be:

- Alpacas, adult or non-adult dairy cattle, adult or non-adult beef cattle, adult or non-adult buffalo, adult or non-adult beefalo, deer, elk, emus, equine, goats, llamas, poultry, reindeer, sheep and swine;
- Owned, cash-leased, purchased, under contract for purchase, or been raised by a contract grower or an eligible livestock producer, during the 60 calendar days prior to the beginning date of the eligible adverse weather or loss condition;
- Livestock that are grazing eligible pastureland or grazing land during the normal grazing period for the specific pasture type of grazing land or pasture land that:
  - Are physically located in the county where the eligible adverse weather or eligible loss condition occurred;
  - Had adequate livestock watering systems or facilities before the eligible adverse weather or eligible loss condition occurred;
  - Do not normally require the transport of water by the producer.
- Livestock that are grazing eligible pastureland or grazing land during the normal grazing period for the specific pasture type of grazing land or pasture land that:
- Maintained for commercial use as part of the producer’s farming operation on the beginning date of the eligible adverse weather or loss condition.

Livestock that were or would have been in a feedlot are not eligible for livestock losses resulting from transporting water under ELAP.

Eligible Producer

For losses resulting from transporting water, producers must have during the 60 calendar days before the beginning date of the eligible adverse weather or loss condition, owned, cash-leased, purchased, entered into a contract to purchase or been a contract grower of eligible livestock.

Eligible Adverse Weather or Loss Condition

Eligible adverse weather for losses resulting from the additional cost of transporting water to eligible livestock includes an eligible drought, meaning that any area of the county has been rated by the U.S.

Drought Monitor as having a D3 (extreme drought) intensity that directly impacts water availability at any time during the normal grazing period.

Eligible Losses from Transporting Water

Eligible losses due to the additional costs of transporting water under ELAP are losses that:

- Occur on or after Oct. 1, 2013;
- Are due to an eligible drought;
- Are for the additional cost of transporting water to eligible livestock including, but not limited to, costs associated with water transport equipment fees, labor, and contracted water transportation fees;
- Do not include the cost of the water itself.

Payments for Losses from Transporting Water

Payments for losses due to transporting water will be based on a minimum of 60 percent of the lesser of:

- The total value of the cost to transport water to eligible livestock for 150 days, based on the daily water requirements for the eligible livestock, or
- The total value of the cost to transport water to eligible livestock for the program year, based on the actual number of gallons of water the eligible producer transported to eligible livestock for the program year.

The national average price per gallon to transport water is provided in the following table based on the method the producer uses to transport water for the applicable program year. A state or regional price may be established based on the recommendation and documentation by the FSA State Committee.

<b>Method of Transporting Water</b>	<b>National Average Price per Gallon</b>
Personal labor/equipment	\$0.035
Hired labor/rented equipment	\$0.05
Contracted water transportation	\$0.07

**LOSSES RELATED TO TREATMENT FOR CATTLE TICK FEVER**Eligible Livestock

For losses resulting from the additional cost to treat for cattle tick fever, eligible livestock must be:

- Alpacas, adult or non-adult dairy cattle, adult or non-adult beef cattle, adult or non-adult buffalo, adult or non-adult beefalo, deer, elk, emus, equine, goats, llamas, poultry, reindeer,
- Owned, cash-leased, purchased, under contract for purchase, or been raised by a contract grower or an eligible livestock producer, during the 60 calendar days prior to the beginning date of the eligible adverse weather or loss condition;
- Maintained for commercial use as part of the producer's farming operation on the beginning date of the eligible adverse weather or loss condition.

Livestock that were or would have been in a feedlot are not eligible for livestock losses resulting from the additional cost to treat for cattle tick fever under ELAP.

Eligible Losses for Gathering Livestock to Treat for Cattle Tick Fever

Eligible losses include those losses resulting from the additional cost associated with gathering livestock to treat for cattle tick fever. To be considered an eligible loss, acceptable records that provide the number of livestock treated for cattle tick fever and the number of treatments given during the program year must be on file with the USDA Animal and Plant Health Inspection Service (APHIS).

Payments for Losses for Gathering Livestock to Treat for Cattle Tick Fever

Payments for losses resulting from the additional cost associated with gathering livestock to treat for cattle tick fever will be equal to the sum of the following for each treatment:

- A minimum national payment factor of 60 percent, multiplied by
- The number of eligible livestock treated by APHIS for cattle tick fever, multiplied by
- The average cost to gather livestock, per head, as established by FSA.

**SOCIALLY DISADVANTAGED, LIMITED RESOURCE AND BEGINNING FARMERS AND RANCHERS**

Starting with the 2012 program year (Oct. 1, 2011), an eligible livestock producer who certifies they are socially disadvantaged, limited resource, or a beginning farmer or rancher, will have their payments for livestock losses under ELAP based on a national payment factor of 90 percent.

**PAYMENT ELIGIBILITY AND LIMITATIONS**Payment Limitation

For 2012 and subsequent program years, no person or legal entity, excluding a joint venture or general partnership, may receive directly or indirectly, more than \$125,000 total in payments under ELAP, LFP, and LIP combined. The average adjusted gross income (AGI) limitation on payments for persons or legal entities, excluding joint ventures and general partnerships, with certain levels of average AGI will apply. Specifically, a person or legal entity with an average adjusted gross income (as defined in 7 CFR Part 1400) that exceeds \$900,000 will not be eligible to receive ELAP payments. Direct attribution provisions also apply to ELAP for 2012 and subsequent program years. Under direct attribution, any payment to a legal entity will also be considered for payment limitation purposes to be a payment to persons or legal entities with an interest in the legal entity or in a sub-entity.

Multiple Benefits

If a producer is eligible to receive a livestock payment under ELAP, then all the following apply:

- The producer cannot receive duplicate payments under LFP or LIP for the same loss;
- Beginning with the 2014 program year, if the producer is eligible to receive assistance for the same loss under Catastrophic Risk Protection

or the Noninsured Crop Disaster Assistance Program (NAP), then the producer must elect whether to receive benefits under ELAP or under the other program, but not both.

**SIGN-UP**

Producers can apply to receive ELAP benefits at local FSA service centers beginning April 15, 2014, for eligible livestock losses suffered during 2012, 2013 and 2014 program years (losses occurring on or after Oct. 1, 2011, through Sept. 30, 2014) due to eligible adverse weather or loss conditions. For 2012 and 2013 program year losses, sign-up ends Aug. 1, 2014, and for 2014 program year losses sign-up ended Nov. 1, 2014. For 2015 and subsequent program year losses, sign-up will end no later than Nov. 1 after the end of the program year in which the livestock loss occurred.

**APPLYING FOR ELAP**

In addition to submitting an application for payment, producers who suffered livestock losses should submit a notice of loss to the local FSA office that maintains their farm records.

The following table provides the final dates to file a notice of loss and application for payment for livestock losses.

<b>Date of Livestock Loss</b>	<b>Final Date to File Notice of Loss</b>	<b>Final Date to Submit an Application for Payment</b>
Program Year 2012 & 2013	Aug. 1, 2014	Aug. 1, 2014
Program Year 2014	Nov. 1, 2014	Nov. 1, 2014
Program Year 2015 & Subsequent Program Years	30 days after livestock loss is apparent	Nov. 1 after the program year in which the loss occurred.

The producer must include a copy of the grower contract if they are a contract grower and any other supporting documents required for determining eligibility. Supporting documents must show evidence of loss, current physical location of livestock in inventory, and evidence that grazing land or pastureland is owned or leased.

Payments may be made for eligible losses suffered by an eligible participant who is now a deceased individual or is a dissolved entity if a

representative, who currently has authority to act on behalf of the estate of the deceased participant, signs the application for payment. Proof of authority to sign for a deceased individual or dissolved entity must be provided. If a participant is now a dissolved general partnership or joint venture, all members of the general partnership or joint venture at the time of dissolution or their duly authorized representative(s) must sign the application for payment.

FSA will use data furnished by the applicant to determine eligibility for program benefits. Furnishing the data is voluntary; however, without all required data program benefits will not be approved or provided.

**MORE INFORMATION**

To find more information about FSA programs, contact your local FSA office or USDA Service Center, or visit FSA online at [www.fsa.usda.gov](http://www.fsa.usda.gov)

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*information (e.g., Braille, large print, audiotape, etc.) please contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). Individuals who are deaf, hard of hearing, or have speech disabilities and wish to file either an EEO or program complaint, please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish). If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html), or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter by mail to U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at [program.intake@usda.gov](mailto:program.intake@usda.gov).*

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### Tree Assistance Program (TAP)

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#### OVERVIEW

The Agricultural Act of 2014 (the 2014 Farm Bill) authorized the Tree Assistance Program (TAP) to provide financial assistance to qualifying orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes and vines damaged by natural disasters.

The 2014 Farm Bill makes TAP a permanent disaster program and provides retroactive authority to cover eligible losses back to Oct. 1, 2011.

TAP is administered by the Farm Service Agency (FSA) of the U.S. Department of Agriculture (USDA).

#### ELIGIBLE TREE TYPES

Eligible trees, bushes and vines are those from which an annual crop is produced for commercial purposes. Nursery trees include ornamental, fruit, nut and Christmas trees produced for commercial sale. Trees used for pulp or timber are ineligible.

#### ELIGIBLE LOSSES

To be considered an eligible loss:

- Eligible trees, bushes or vines must have been lost or damaged as a result of natural disaster;
- The individual stand must have sustained a mortality loss or damage loss in excess of 15 percent after adjustment for normal mortality or damage to be determined based on:
  - Each eligible disaster event, except for losses due to plant disease;
  - For plant disease, the time period as determined by the FSA for which the stand is infected.
- The loss could not have been prevented through reasonable and available measures;
- The damage or loss must be visible and obvious to the FSA representative; if the damage is no longer visible, FSA may accept other loss evidence that the agency determines is reasonable;

- FSA may require information from a qualified expert to determine extent of loss in the case of plant disease or insect infestation.

#### ELIGIBLE PRODUCERS

To qualify for TAP, orchardists and nursery tree growers must:

- Have suffered qualifying tree, bush or vine losses in excess of 15 percent mortality (adjusted for normal mortality) from an eligible natural disaster for the individual stand;
- Have owned the eligible trees, bushes and vines when the natural disaster occurred, but eligible growers are not required to own the land on which eligible trees, bushes and vines are planted;
- Replace eligible trees, bushes and vines within 12 months from the date the application is approved.

#### ACREAGE LIMITATIONS

The cumulative total quantity of acres planted to trees, bushes or vines for which a producer can receive TAP payments cannot exceed 500 acres annually.

#### PAYMENT LIMITATION AND ADJUSTED GROSS INCOME (AGI)

For 2012 and subsequent program years, no person or legal entity, excluding a joint venture or general partnership, may receive, directly or indirectly, more than \$125,000 total in payments under TAP.

For 2011, no person or legal entity, excluding a joint venture or general partnership, may receive, directly or indirectly, more than \$125,000 total in the 2011 program year in payments under TAP, when at least \$25,000 of such total 2011 program payments is from TAP, for losses from Oct. 1, 2011, through Dec. 31, 2011.

# FACT SHEET

## Tree Assistance Program (TAP)

April 2014

In applying the limitation on average adjusted gross income, an individual or entity is ineligible for payment under TAP if the average AGI of the individual or entity exceeds \$900,000.

Direct attribution provisions apply to TAP for 2011 and subsequent years. Under direct attribution, any payment to a legal entity will be considered (for payment limitation purposes) to be a payment to persons or legal entities with an interest in the legal entity or in a sub-entity.

### PAYMENT CALCULATOR

For tree, bush or vine replacement, replanting and/or rehabilitation, the payment calculation is the lesser of the following:

- 65 percent of the actual cost of replanting, in excess of 15 percent mortality (adjusted for normal mortality), and/or 50 percent of the actual cost of rehabilitation, in excess of 15 percent damage or mortality (adjusted for normal tree damage and mortality), or
- The maximum eligible amount established for the practice by FSA.

### SIGN-UP

Orchardists and nursery tree growers may apply to receive TAP benefits with the FSA office that maintains the farm records for their agricultural operation beginning April 15, 2014, for losses suffered on or after Oct. 1, 2011, through the end of the 2014 calendar year.

The following table provides the final dates to submit a TAP application and supporting documentation:

### MORE INFORMATION

To find more information about FSA programs, contact your local FSA office or USDA Service Center, or visit FSA online at [www.fsa.usda.gov](http://www.fsa.usda.gov).

Date of Loss	Final Date to Submit an Application and Supporting Documentation
On or after Oct. 1, 2011, through the end of the 2014 calendar year	Later of Jan. 31, 2015, or: <ul style="list-style-type: none"><li>• 90 calendar days after the disaster event, or</li><li>• The date the loss is apparent.</li></ul>
Calendar year 2015 and subsequent years	Later of 90 calendar days of: <ul style="list-style-type: none"><li>• The disaster event, or</li><li>• The date when the loss is apparent.</li></ul>

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## Farm Storage Facility Loan Program

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### OVERVIEW

The U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) Farm Storage Facility Loan Program (FSFL) provides low-interest financing for producers to build or upgrade farm storage and handling facilities. The FSA is authorized to implement the program through USDA's Commodity Credit Corporation (CCC).

### ELIGIBLE FACILITY LOAN COMMODITIES

The following commodities are eligible for farm storage facility loans:

- Corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley or minor oilseeds harvested as whole grain
- Corn, grain sorghum, wheat, oats or barley harvested as other-than-whole grain
- Pulse crops - lentils, chickpeas and dry peas
- Hay
- Honey
- Renewable biomass
- Fruits (includes nuts) and vegetables - cold storage facilities

### ELIGIBLE FACILITIES AND UPGRADES

An FSA farm storage facility loan must be approved by the local FSA county committee before any site preparation and/or construction can be started.

The following types of facilities and upgrades are eligible for farm storage facility loans:

- New conventional cribs or bins designed and engineered for whole grain storage having a useful life of at least 15 years.
- New oxygen-limiting structures and remanufactured oxygen-limiting structures built to original manufacturer's specifications and other upright silo-type structures designed for whole grain wet storage having a useful life of

at least 15 years.

- New flat-type storage structures, with permanent floors and bulkheads, designed for and primarily used to store whole grain for the loan term.
- New electrical equipment integral to the proper operation of the grain storage and handling equipment, excluding the installation of electrical service to the electrical meter.
- New safety equipment, as required by CCC and meeting the U.S. Department of Labor's Occupational Safety and Health Administration (OSHA) requirements, such as interior and exterior ladders and lighting.
- New equipment to improve, maintain or monitor the quality of stored grain, such as cleaners, moisture testers and heat detectors installed in conjunction with a proposed storage facility.
- New concrete foundations, aprons, pits, and pads, including site preparation, labor and material, essential to the proper operation of the grain storage and handling equipment.
- Renovation of existing farm storage facilities, under certain circumstances, if the renovation is for maintaining or replacing items that have a useful life of at least 15 years.
- New permanently affixed grain handling and grain drying equipment determined by CCC to be needed and essential to the proper operation of a grain storage system (with or without a loan for the storage facility).
- New structures that are bunker-type, horizontal or open silo structures, with at least 2 concrete walls and a concrete floor, designed for whole grain storage or other-than-whole-grain storage and having a useful life of at least 15 years.
- New structures suitable for storing hay built according to acceptable design guidelines and having a useful life of at least 15 years.
- New structures suitable for storing renewable biomass built according to acceptable industry guidelines and having a useful life of at least 15 years.
- New cold storage buildings, including pre-fabricated buildings, having a useful life of at least 15 years that are suitable for storing fruits



# FACT SHEET

UNITED STATES DEPARTMENT OF AGRICULTURE  
FARM SERVICE AGENCY

September 2012

## Emergency Loan Program

### *Overview*

USDA'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.

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

*Application Deadline*

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

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and vegetables. Also may include permanently affixed cooling, circulating, and monitoring equipment and electrical equipment including labor and materials for installation of lights, motors and wiring integral to the proper operation of a cold storage facility.

**Notes:**

- Scales, portable equipment, used bins, and used equipment are not eligible for financing.
- Facilities built for commercial purposes and not for the sole use of the borrower(s) are not eligible for financing.

**ELIGIBLE COST ITEMS**

The net cost for building or upgrading farm storage and handling facilities and equipment may include the following:

- Purchase price and sales tax
- Shipping and delivery charges
- Site preparation costs
- Installation costs
- Appraisal costs
- New material and labor for concrete pads, electrical wiring, and electric motors
- Off-farm paid labor
- New on-farm material approved by FSA
- Attorney or archaeological study fees

**ELIGIBILITY REQUIREMENTS**

An eligible borrower is any person who is a landowner, landlord, leaseholder, tenant or sharecropper who:

- Produces an eligible facility loan commodity
- Has a satisfactory credit rating as determined by CCC
- Demonstrates the ability to repay the debt for the facility loan
- Possesses no delinquent non-tax federal debt
- Demonstrates a storage need based on the borrower's three-year-average acreage and share of production, minus any current storage available
- Provides proof of multi-peril crop insurance from the Federal Crop Insurance Corporation (FCIC) or a private company for the life of the

loan

- Provides proof of all peril insurance and, if applicable, flood insurance with CCC as a loss payee
- Demonstrates compliance with USDA provisions for highly erodible land and wetlands
- Demonstrates compliance with the National Environmental Policy Act
- Demonstrates compliance with any applicable local zoning, land use, and building codes
- Has not been convicted of a controlled substance violation

**SECURITY REQUIREMENTS**

The following are security requirements for farm storage facility loans:

- All loans must be secured by a promissory note, security agreement and a UCC-1 describing the storage facility and accompanying equipment; and
- Severance agreements from all lien holders on the real estate where the facility will be located or from owners of real estate when the loan applicant is not the landowner, except when CCC holds the first lien on the real estate. Severance agreements will not be required if the borrower increases the down payment from 15 percent to 20 percent.

For loans that exceed \$100,000 or the borrower's aggregate outstanding loan balance exceeds \$100,000, the borrower must be able to provide at least one of the following:

- A first lien on the real estate on which the facility is located;
- Real estate owned by the borrower other than where the facility is located, provided the real estate offered is sufficient to secure the loan; or
- A letter of credit from a financial institution in an amount sufficient to protect CCC's interest for each year the loan has an outstanding balance.

**MAXIMUM LOAN AMOUNT**

The maximum loan amount through the Farm Storage Facility Loan Program is \$500,000 per loan.

**FACILITY LOAN TERMS**

The following are the terms for farm storage facility loans:

- A 15 percent cash down payment is required; thus, CCC's loan is limited to 85 percent of the net cost of the eligible storage facility and permanent drying and handling equipment (subject to the applicant's storage needs test). The down payment cannot include any trade-in, discount, rebate, deferred payment or post-dated check.
- Loan terms available are seven (7) years, ten (10) years or twelve (12) years depending on the amount of the loan.
- Interest rate is fixed for the loan term based on the rate in effect during the month the loan is initially approved. The interest rate is equivalent to the rate of interest charged on Treasury Securities of comparable term and maturity.
- Loans are to be repaid in equal amortized installments.
- Loan will not be disbursed until the facility has been erected and inspected with the exception of one (1) qualifying partial disbursement.

**COST OF OBTAINING A LOAN**

- Each applicant will be charged a nonrefundable \$100 application fee.
- CCC will pay all collateral lien searches and recording fees for filing Form UCC-1 and credit reports.
- Applicants pay all other fees, such as severance agreements, attorney fees, real estate lien search fees, and instrument filing fees.
- For loans over \$100,000, applicants will be required to pay the cost of obtaining a title search/opinion or title insurance.

**PERSONS REQUIRED TO SIGN THE NOTE**

The following persons are required to sign the loan agreement:

- For sole proprietorships and joint ventures, all individuals, including spouses, if applicable
- For general partnerships, any member unless the Articles of Partnership are more restrictive

- For corporations and limited partnerships, an individual with signature authority on file with FSA

**WHERE TO FILE THE APPLICATION**

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

**MORE INFORMATION**

For more information about FSA programs, contact your local FSA office or USDA Service Center, or online at <http://www.fsa.usda.gov>.

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# FACT SHEET

UNITED STATES DEPARTMENT OF AGRICULTURE  
FARM SERVICE AGENCY

October 2012

## Supplemental Revenue Assistance Payments (SURE) Program

### Overview

The Supplemental Revenue Assistance Payments (SURE) Program was authorized by the Food, Conservation, and Energy Act of 2008 (2008 Farm Bill) to provide assistance to producers suffering crop losses due to natural disasters. SURE is available for crop losses due to natural disasters occurring through Sept. 30, 2011.

### Qualifying Crop Losses

To receive SURE payments, an eligible producer must have a qualifying loss. A qualifying loss means at least a 10 percent production loss affecting one crop of economic significance due to a disaster on a farm in a disaster county. Producers outside a declared disaster county, but with production losses greater than or equal to 50 percent of the normal production on the farm (expected revenue for all crops on the farm), also qualify for SURE.

Notes: A "farm" refers to all crop acreage in all counties that a producer planted or intended to plant for harvest for normal commercial sale or farm livestock feeding. A "crop of economic significance" is a crop that contributes

at least 5 percent of the expected revenue for a producer's farm. A "disaster county" is a county for which a Secretarial disaster designation has been issued or a county contiguous to a county with a Secretarial disaster designation.

### Eligible Producers Risk Management Purchase Requirement (RMPR)

To be eligible for SURE, a producer must have obtained a policy or plan of insurance for all crops through the Federal Crop Insurance Corporation and obtained Noninsured Crop Disaster Assistance Program (NAP) coverage, if available, from the Farm Service Agency. Forage crops intended for grazing are not eligible for SURE benefits.

**Note:** Eligible farmers and ranchers who meet the definition of "Socially Disadvantaged," "Limited Resource," or "Beginning Farmer or Rancher," do not have to meet this requirement.

### Adjusted Gross Income (AGI)

Persons or legal entities whose average nonfarm income exceeds \$500,000 are not eligible for SURE

payments.

### Payment Calculation

SURE payments are calculated based on 60 percent of the difference between the SURE Disaster Program Guarantee and the Total Farm Revenue (See tables 1 through 3).

### SURE Guarantee

The SURE guarantee is determined by totaling the calculated guarantee for each crop on the producer's farm. For insured crops, the guarantee is based on the level of insurance coverage the producer elected. Higher levels of coverage result in higher crop guarantees. For NAP crops, the guarantee is based on a formula that includes the yield, acreage and price factors. The formula is provided in the example on the back page.

The farm's SURE guarantee cannot exceed 90 percent of the total expected revenue for the farm.

### Total Farm Revenue

Total Farm Revenue includes the crop value, crop insurance indemnities, NAP payments, marketing assistance loan gains, loan deficiency payments, other disaster payments

and Direct and Counter-cyclical Payments (15 percent of direct payments, plus the entire counter-cyclical payment and ACRE payments).

Quality adjustments may be applied to a crop's value for harvested production affected by eligible disaster conditions.

### **Payment Limitations**

A limit of \$100,000 per person and legal entity collectively received, directly and indirectly, applies to the combination of payments from SURE and the livestock disaster programs — Livestock Forage Program (LFP), Livestock Indemnity Program (LIP) and Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish (ELAP).

### **Sign-up Period**

Producers must sign up at their county FSA office during the announced application period for each year. If a producer farms in multiple counties, any county FSA office serving the producer will assist the producer in completing an application.

Information Needed for the SURE Application:

- Acreage and production records, if not already provided for the crop insurance program or

for NAP;

- Information to establish eligible producer status on the farm (deeds, leases) if not already provided to FSA;
- Other information requested by FSA.

### **Payments**

A producer will receive SURE payments if crop loss requirements and other eligibility provisions are met, including, but not limited to, production and marketing risks associated with the crops on the farm, payment limitation, AGI, and conservation compliance.

### **Frequently Asked Questions**

**Q1:** Will provisions of the American Recovery and Reinvestment Act of 2009 (Pub. L. 111-005, the Recovery Act), apply to 2009 and subsequent crop losses under SURE?

**A1:** No. The Recovery Act only applied to 2008 crop year losses.

**Q2:** If a farm is located in multiple counties, do all of the counties have to have a Secretarial disaster designation?

**A2:** No. A participant must have at least a 10 percent loss of one crop of economic significance due to disaster on either a farm in a disaster county or in a county contiguous to

a disaster county or, if the participant's farm is not in a disaster county or county contiguous to a disaster county, the participant must have at least a 10 percent loss of one crop of economic significance due to disaster and an overall production loss equal to or greater than 50 percent of the normal production on the farm (expected revenue for all crops on the farm due to disaster). See "Qualifying Crop Losses" in this fact sheet.

**Q3:** Does SURE cover losses of all crops grown or produced on a farm?

**A3:** No. Some crops on a farm are not eligible per statute or regulations, such as grazed forage, crops planted after the initial crop and subsequent crops planted in unapproved double crop areas.

**Q4:** Can a producer participate in SURE if all crops of economic significance are not covered by crop insurance or NAP?

**A4:** No. A producer must satisfy the risk management purchase requirement (RMPR) on all crops on a farm. Exceptions apply for socially disadvantaged producers, limited resource producers and beginning farmers and ranchers.

**Q5:** If a producer has NAP or crop insurance coverage, is that producer

automatically signed up for the SURE?

**A5:** No. A producer must file a timely application for SURE.

**Q6:** Can historical production records be provided in order to increase the program guarantee?

**A6:** No. Yields are based on the established crop insurance or NAP yields. If a producer does not have a crop insurance or NAP yield, a yield based on a percentage of the county expected yield will be used.

**Q7:** Is crop revenue based on individual receipts?

**A7:** No. The revenue for each crop is determined by multiplying the farm's production quantity of a crop on the farm by the National Average Market Price for the crop, not the actual price received by the producer.

**Q8:** If a crop on a farm suffers a quality loss due to a disaster, are quality adjustments applied?

**A8:** Yes, if the following conditions are met:

- FSA determines an eligible disaster affected the quality of the crop in the region;
- The producer certifies that an eligible cause

affected the quality of the crop and the overall loss of quality must be as great as the factor established by FSA.

### **Payment Calculation Worksheet (Tables 1 to 3)**

Tables 1 through 3 are provided as a tool to approximate the payment calculation for a SURE farm. The estimated payment amount on Table 3 may differ from an actual payment amount due to rounding, data inputs, quality adjustments, yield variations, salvage calculations and agency determinations.

### **For More Information**

For more information about FSA and its programs, visit the local USDA Service Center or online at: <http://www.fsa.usda.gov/sure>.

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**FACT SHEET**  
**SURE Program**

October 2012

<b>Table 1: Purchased Crop Insurance</b> Only use this table for insurable crops that were insured. Do not use for insurable crops that were in the "buy-in" or waived.		<b>Example:</b>	<b>A Crop:</b>	<b>B Crop:</b>	<b>C Crop:</b>
		Corn			
<b>Basic Data</b>	<b>1 Acres</b>	800			
	<b>2 Share</b>	100%			
	<b>3 Yield (APH)</b> Enter county expected yield if there is zero APH.	180 bu/ac			
	<b>4 Guarantee Adjustments</b> Enter 100% if there are no adjustments for prevented planted, late planted or unharvested acreage.	100%			
	<b>5 Historical Marketing %</b> (only applies to multiple marketed crops)	n/a			
	<b>6 Coverage Level</b>	70%			
	<b>7 Price Election</b>	80%			
	<b>8 Price</b>	\$ 4.00			
	<b>9 Production to Count</b>	56,000 bu			
	<b>10 National Average Market Price</b>	\$ 3.55			
<b>SURE Crop Guarantee</b>	<b>11 SURE Guarantee Calculation Basis</b> Enter RMA Guarantee or multiply items 1 x 2 x 3 x 4 x 5 x 6 x 7 x 8	\$ 322,560			
	<b>12 SURE Crop Guarantee</b> Item 11 x 115% <i>Total of 12A, 12B and 12C</i>	\$ 370,944			
<b>SURE Crop Revenue</b>	<b>13 Expected Crop Revenue</b> Item 11 divided by items 4 x 6 x 7 <i>Total of 13A, 13B and 13C</i>	\$ 576,000			
	<b>14 Crop Value</b> Items 2 x 9 x 10 <i>Total of 14A, 14B and 14C</i>	\$ 198,800			

<b>Table 2: Purchased NAP Coverage</b> Only use this table for noninsurable crops that were covered by NAP. Do not use for noninsurable crops that were in the "buy-in" or waived.		<b>Example:</b>	<b>A Crop:</b>	<b>B Crop:</b>	<b>C Crop:</b>
		Oat Hay			
<b>Basic Data</b>	<b>1 Acres</b>	180			
	<b>2 Share</b>	100%			
	<b>3 Yield (APH)</b> Enter county expected yield if there is zero APH.	2.4 ton			
	<b>4 Guarantee Adjustments</b> Enter 100% if there are no adjustments for prevented planted, late planted or unharvested acreage.	100%			
	<b>5 Historical Marketing %</b> (multiple marketed crops)	n/a			
	<b>6 Coverage Level</b>	50%			
	<b>7 Price Election</b>	100%			
	<b>8 Price</b>	\$ 62.00			
	<b>9 Production to Count</b>	72 tons			
	<b>10 National Average Market Price</b>	\$ 58.00			
<b>SURE Crop Guarantee</b>	<b>11 SURE Guarantee Calculation Basis</b> multiply items 1 x 2 x 3 x 4 x 5 x 6 x 7 x 8	\$ 13,392			
	<b>12 SURE Crop Guarantee</b> Item 11 x 120% <i>Total of 12A, 12B and 12C</i>	\$ 16,070			
<b>SURE Crop Revenue</b>	<b>13 Expected Crop Revenue</b> Items 1 x 2 x 3 x 8 <i>Total of 13A, 13B and 13C</i>	\$ 26,784			
	<b>14 Crop Value</b> Items 2 x 9 x lesser of Item 8 or Item 10 <i>Total of 14A, 14B and 14C</i>	\$ 4,176			

**FACT SHEET**  
**SURE Program**

October 2012

<b>Table 3: Estimated Payment Calculation</b> Total information from all counties and worksheets. Estimated payment subject to payment limitation provisions.		<b>Example</b>	<b>Farm Totals</b>
<b>Revenue Data</b>	<b>1 DCP Direct and ACRE Direct Payment Totals</b>	\$ 40,000	
	<b>2 DCP Direct Payment and ACRE Direct Payment SURE Revenue Item 1 x 15%</b>	\$ 6,000	
	<b>3 DCP "Counter-cyclical" Payments</b>	\$ 0	
	<b>4 Loan Deficiency Payments, Market Gains, and Market Certificate Payments</b>	\$ 2,000	
	<b>5 Noninsured Crop Disaster Assistance Program (NAP) Payments</b>	\$ 4,910	
	<b>6 Crop Insurance Indemnities</b>	\$ 109,000	
	<b>7 Settlements from FSA and Risk Management Agency (RMA)</b>	\$ 0	
	<b>8 Other Disaster Payments</b>	\$ 0	
	<b>9 Guaranteed Payments to Contract Growers</b>	\$ 0	
	<b>10 Total Other Revenue Data (Add Items 2 through 9)</b>	\$ 121,910	
	<b>11 Total Estimated Crop Value (Total of Item 14 on Tables 1 and 2)</b>	\$ 202,976	
	<b>12 Total Revenue (Item 10 + Item 11)</b>	\$ 324,886	
<b>SURE Guarantees</b>	<b>13 Guarantee (Total of Item 12 on Tables 1 and 2)</b>	\$ 387,014	
	<b>14 Total Expected Crop Revenue (Total of Item 13 on Tables 1 and 2)</b>	\$ 602,784	
	<b>15 90% of Revenue Cap (Item 14 x 90%)</b>	\$ 542,506	
	<b>16 SURE Program Guarantee (Lesser of Item 13 or 15)</b>	\$ 387,014	
<b>Estimated SURE Payment</b>	<b>17 SURE Program Payment (Item 16 minus Item 12 ) x 60%</b>	\$ 37,277	

Note: Item 17 has been provided for information only and is the basis for the payment.