



### **Frequently Asked Agricultural Questions**

Are farmers and ranchers eligible for the Pay Check Protection Program 7 A loan from the SBA?

Yes, the SBA has removed the industry-specific revenue threshold. Agriculture businesses that employ 500 or less people who primarily reside in the U.S. are eligible. This program helps small businesses keep employees paid during this time.

Can the Farm Service Agency provide access to credit and program benefits for farm families struggling with operating and living expenses during this time?

Yes, right now the Farm Service Agency is relaxing its loan making process. Also, deadlines have been extended for submission. The FSA will prepare direct loans even if it cannot complete lien and record searches, close loans if the required lien position on the primary security is perfected and consider guaranteed lender requests for temporary payment deferral consideration as well as forbearance consideration for borrowers on loan liquidation and foreclosure actions.

Will there be any assistance if agriculture production, processing and market access are impacted by COVID-19?

Yes, there are various resources available now and others are being considered currently. These include the SBA Paycheck Protection Program, \$14 billion for the USDA CCC Commodity Credit Corporation replenished by the CARES Act and \$9.5 billion for Coronavirus response action with dairy, livestock and specialty crop producers specifically targeted.

Can we expect farm labor disruptions due to the H-2A workforce?

No. Currently, the State Department is working with the departments of Agriculture, Labor and Homeland Security to limit possible disruptions. The State Department has also been working on

increased processing of H-2A Visa holders through consulates across the globe. Also, they have authorized consular officers to expand the categories of H-2 Visa applicants who can be adjudicated without and in-person interview. Consular officers can also waive interview requirements for first-time and returning H-2 applicants who have no potential ineligibility. The period in which returning workers can qualify for an interview waiver has also been increased. Those whose visas have expired in the past 48 months and did not require a waiver the previous time they applied do not need to be interviewed if they apply for the same visa classification.

Can farmers expect any immediate relief during the COVID-19 outbreak?

Yes, farmers and their families will also receive the stimulus checks. Earners who make up to \$75,000 will receive \$1,200 and those who make up to \$150,000 will receive \$2,400. Parents will receive an additional \$500 per child. For those making up to \$99,000 individually and \$198,000, reduced amounts will be sent.

Can farm credit institutions help me during the crisis?

Yes – the CARES Act has allowed help for rural communities, farmers and agribusinesses which include provisions for farmers to work with their farm credit institutions to obtain payroll tax loans, one year, deferrals, 100 percent guarantees and low rates.

Can I get a deferral on payments on loans through USDA's Rural Development Program?

Yes, Rural Development is granting lenders temporary exception of up to 180 days on payment deferrals for the guaranteed loan programs during the pandemic.