

Several federal agencies offer loans or grants to assist with drought-related emergencies. Programs for farming and ranching operations are administered by the U.S. Department of Agriculture through the Farm Service Agency, Rural Development, and the Natural Resources Conservation Service. The U.S. Small Business Administration provides loans to businesses, including non-profit organizations. The U.S. Bureau of Reclamation offers grants for planning and implementing water management projects. The following is a short summary of various federal financial programs. More information is available at: <https://www.disasterassistance.gov/>

USDA Farm Service Agency



The Farm Service Agency provides assistance for natural disaster losses resulting from drought, flood, fire, freeze, tornadoes, pest infestation, and other calamities. The following programs are summarized on FSA's [Drought Assistance website](#). To find your local FSA office, visit farmers.gov. Learn about USDA Disaster Assistance programs on the Disaster Assistance Discovery Tool at www.farmers.gov/recover/disaster-tool.

Documentation

It's critical to keep accurate records to document all losses following this devastating weather event. Livestock producers are advised to document beginning livestock numbers by taking time and date-stamped video or pictures prior to after the loss. Other common documentation options include purchase records, production records, vaccination records, bank or other loan documents, or third-party certification.

➔ **Emergency Farm Loans**

The Farm Service Agency provides emergency loans up to \$500,000 to help producers 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 designated area are also eligible for emergency loans. Applications must be received within eight months of the county's drought disaster declaration. 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
- Refinance certain debts, excluding real estate

Factsheet: www.fsa.usda.gov/Assets/USDA-FSA-public/usdafiles/FactSheets/2019/emergency-loan-program.pdf

➔ **Emergency Conservation Program (ECP)**

The Emergency Conservation Program (ECP) provides funding and assistance to farmers and ranchers to repair farmlands damaged by natural disasters and helps put in place methods for water conservation during severe drought. The FSA County Committee inspects the damage to determine eligibility. Farmers and ranchers should check with their local FSA office regarding sign-up periods, which are set by the FSA County Committee.

Website: https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/emergency-conservation-program-ecp-fact_sheet.pdf

➔ **Emergency Forest Restoration Program (EFRP)**

The Emergency Forest Restoration Program (EFRP) can assist landowners and forest stewards with financial and technical assistance to restore damaged farmland or forests.

Fact sheet: www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/emergency_forest_restoration_program-fact_sheet.pdf

➔ **Livestock Forage Disaster Program (LFP)**

The Livestock Forage Disaster Program (LFP) provides compensation to eligible livestock producers who have suffered grazing losses due to drought or fire. LFP payments for drought are equal to 60 percent of the monthly feed cost for up to five months.

Fact sheet: www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/livestock_forage_program_lfp-fact_sheet.pdf

➔ **Livestock Indemnity Program (LIP)**

The Livestock Indemnity Program provides benefits to livestock producers for livestock deaths in excess of normal mortality caused by adverse weather. LIP payments are equal to 75 percent of the market value of the applicable livestock. To be eligible, the notice of loss must be submitted within 30 calendar days of when the loss of livestock is apparent to the producer and applications for payment must be submitted within 60 calendar days after the end of the calendar year in which the loss of livestock occurred.

Fact Sheet: www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/livestock_indemnity_program_lip-fact_sheet.pdf

➔ **Noninsured Crop Disaster Assistance Program (NAP)**

This program provides financial assistance to eligible producers affected by drought, flood, hurricane, or other natural disasters and covers non-insurable crop losses. Eligible crops include commercial crops and other agricultural commodities produced for food (including livestock feed) or fiber for which the catastrophic level of crop insurance is unavailable. Also eligible for NAP coverage are controlled-environment crops (mushrooms and floriculture), specialty crops (honey and maple sap), and value loss crops (aquaculture, Christmas trees, ginseng, ornamental nursery, and turf grass sod).

Fact Sheet: www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/noninsured_crop_disaster_assistance_program-nap-fact_sheet.pdf

➔ **Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program**

The ELAP program provides payments to help compensate for losses due to disease, adverse weather, or other conditions, such as blizzards and wildfires, as determined by the Secretary of Agriculture. For losses within the program year, January 1- December 31, a notice of loss must be filed within 30 days of when the livestock loss is apparent, and an application for payment must be received by January 30 after the program year in which the loss occurred.

Livestock Factsheet: www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/elap-livestock-fact-sheet.pdf

Honeybee Factsheet: www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/elap-honeybee-fact-sheet.pdf

➔ **CRP Haying and Grazing - Emergency and Non-Emergency Use**

Livestock producers suffering the impacts of drought can also request Emergency Haying and Grazing on Conservation Reserve Program (CRP) acres.

Factsheet: www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/crp_haying_grazing_factsheet.pdf

➔ **Tree Assistance Program (TAP)**

The Tree Assistance Program offers financial assistance to qualifying orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes and vines damaged by natural disasters. For losses in calendar year 2019 and in subsequent years, the loss must be reported within 90 days of the disaster event or within 90 days of when the loss became apparent.

Factsheet: www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/tree_assistance_program-tap-fact_sheet.pdf

USDA Rural Development



Committed to the future of rural communities.

USDA Rural Development's main office is located in Portland, with local offices in Central Point, La Grande, Pendleton, Tangent, Redmond, and Roseburg. USDA Rural Development offers loans, grants, and loan guarantees to support essential services such as housing, economic development, health care, first responder services and equipment, and water, electric and communications infrastructure.

➔ **Emergency Community Water Assistance Grants**

To help rural communities who have experienced a significant decline in quantity or quality of water, due to an emergency event (ex. drought, earthquake, hurricane, or tornado), to obtain adequate quantities of clean drinking water. Most state and local governmental entities, nonprofit organizations, and federally recognized Tribes are eligible for assistance. A federal disaster declaration is not required. Water source grants are available for up to \$1,000,000 for construction of a new water source, intake and/or treatment facility. Grants are available up to \$150,000 for improvements or repairs to the water distribution system.

➔ **Water and Waste Disposal Loans and Grants**

Rural development is authorized to provide financial assistance to municipalities, counties, special purpose districts, Indian tribes, and nonprofits in the form of grants or loans to support restoring, improving, enlarging, or modifying a water supply or wastewater facility. The program is available in rural areas and towns of up to 10,000 people, with preference for areas of less than 5,500 people. Priority is given to public entities and projects to restore deteriorating water supply or to improve, enlarge, or modify water facilities or inadequate waste facilities.

➔ **Household Water Well System Grants**

This program helps qualified nonprofits and tribes create a revolving loan fund to extend access to clean, reliable water to households in eligible rural areas. Loan funds may be used to construct, refurbish, or service individually owned household water well systems.

USDA Natural Resource Conservation Service (NRCS)



With field offices in nearly every county, NRCS provides funds for farmers and ranchers to help mitigate the effects of drought and prepare against future weather events. NRCS Oregon recently launched a new drought [portal](#) with information and resources for private landowners.

Website: www.nrcs.usda.gov/getstarted

➔ Environmental Quality Incentives Program

The Environmental Quality Incentives Program (EQIP) is a voluntary conservation program that promotes agricultural production and environmental quality as compatible goals. Through EQIP, agricultural producers receive financial and technical assistance for practices that improve water and air quality, conserve ground and surface water, reduce soil erosion and sedimentation or improve or create wildlife habitat. NRCS Oregon has \$7.5 million of funding available through the EQIP program for counties with drought declarations from the Governor's Office. The application deadline is July 12, 2021.

➔ Conservation Stewardship Program

The Conservation Stewardship Program (CSP) helps agricultural producers maintain and improve their existing conservation systems and adopt additional conservation activities to address priority resources concerns. Participants earn CSP payments for conservation performance—the higher the performance, the higher the payment.

➔ Regional Conservation Partnership Program

NRCS is the lead agency for the Regional Conservation Partnership Program (RCPP), which promotes partnerships between public and private sectors to tackle high-priority natural resources challenges. In 2021, NRCS Oregon awarded five projects for a total of \$15.3 million to include \$3.8 million to the Klamath Basin Farming and Wetland Collaborative Project and \$2.6 million to the Smith Rock Irrigation Modernization & Conservation Project. RCPP is designed to strategically target large-scale resource concerns across the landscape with systems that conserve water and soil resources, improve the health of wildlife habitats, and increase climate resilience. RCPP applicants must be governments, tribes, or nonprofits. Partners are strongly encouraged to work with their local NRCS field office and Basin Team Leaders to draft proposals.

Find your Oregon NRCS office here: www.nrcs.usda.gov/wps/portal/nrcs/main/or/contact/local/

U.S. Small Business Administration

U.S. Small Business Administration



Your Small Business Resource

The U.S. Small Business Administration (SBA) provides low-interest disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters. SBA disaster loans can be used to repair or replace the following items damaged or destroyed in a declared disaster: real estate, personal property, machinery and equipment, and inventory and business assets.

Website: <https://www.sba.gov/funding-programs/disaster-assistance>

➔ Economic Injury Disaster Loans

Small nonfarm businesses and agricultural cooperatives, along with small businesses engaged in aquaculture, and most private nonprofit organizations of any size affected by drought (in a federally declared drought area), may qualify for [Economic Injury Disaster Loans](#). These loans of up to \$2 million help meet financial obligations and operating expenses that could have been met had the disaster not occurred.

Businesses primarily engaged in farming or ranching are not eligible for SBA disaster assistance. Agricultural enterprises should contact the Farm Services Agency about the USDA assistance made available by the Secretary's declaration.

- The applicant business must be located in the declared disaster area.
- Nurseries are only eligible for economic injury caused by declared drought disasters.
- Loan assistance is available only to the extent the business and its owners cannot meet necessary financial obligations due to the disaster. This determination is made by SBA.

You can [apply online for an SBA disaster assistance loan](#).

U.S Bureau of Reclamation



The U.S. Bureau of Reclamation's WaterSMART Program provides assistance to water users to improve water management and increase water supply reliability. Reclamation grant funding opportunities are posted on www.grants.gov. Reclamation grants have non-Federal cost-share requirements.

Website: <https://www.usbr.gov/pn/programs/wat/index.html>.

➔ Drought Response Program

- Drought Contingency Planning: Drought contingency plans help communities recognize drought in its early stages, identify the effects of drought, and protect themselves in the future.
- Drought Resiliency Projects: Drought resiliency projects help communities prepare for and respond to drought. Resiliency projects must be supported by planning efforts.
- Emergency Response Actions: Emergency response actions minimize losses and damages resulting from drought. Eligible projects are limited to actions such as construction of temporary facilities, water purchases, and use of Reclamation facilities to convey and store water.

➔ WaterSMART Grants

- Water and Energy Efficiency Grants (WEEG): Projects contribute to water supply reliability by improving efficiency of water conservation and use; increasing hydropower production; and mitigating future risk of conflict related to water use.
- Small-scale Water Efficiency Projects (SWEP): Eligible projects to improve water efficiency are limited in scope and have been identified through previous planning efforts.
- Water Marketing Strategy Grants: Provides funding for projects to expand water markets, with a focus on water conservation to improve resource management.

➔ Environmental Water Resources Projects

This program awards funding to projects that have a nexus to water resources management with a primary purpose of benefitting ecological values (including mitigating drought-related impacts). Projects may benefit multiple sectors such as agricultural, municipal, tribal, or recreation water users.

➔ Applied Science Grants

Non-Federal entities such as nonprofit organizations and research facilities receive funding for modeling and forecasting tools, as well as data collection and analysis, to support water management and drought planning and response.

➔ Cooperative Watershed Management Program

Phase I of this program supports watershed group development, as well as restoration planning and project design at the watershed level. Phase II supports on-the-ground projects developed collaboratively by watershed groups to address water supply and water quality concerns.

➔ Water Conservation Field Services Program

The Water Conservation Field Services fosters improved water management on a watershed basis. The program provides opportunities for both technical and financial assistance for water districts that are working with Bureau of Reclamation Projects.