

# Financial support for small food and farm businesses\* impacted by COVID-19 \*(5-50 employees)

3.12.20

Following is a list of resources for financial support compiled by the King County Agriculture Program. King County is not responsible for the content on external websites listed below. Last updated: Mar. 12, 20.

## USDA Programs – DEADLINE TO SIGN UP FOR 2020: SUNDAY, MARCH 15

### 1. Crop Insurance (USDA Risk Management Agency, Spokane)

To cover revenue losses, especially for small-scale diversified direct market producers, consider [USDA Whole Farm Revenue Protection \(WFRP\)](#). WFRP provides a risk management safety net for all commodities on the farm under one insurance policy and is available in all counties nationwide. **This insurance plan is tailored for any farm with up to \$8.5 million in insured revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets.**

The amount of farm revenue you can protect with WFRP insurance is the lower of the revenue expected on your current year's farm plan or your five-year historic income adjusted for growth. This represents an insurable revenue amount that can reasonably be expected to be produced on your farm during the insurance period. USDA provides crop insurance for producers through the Federal Crop Insurance Corporation. Visit USDA [Risk Management Agency's website](#) for crop insurance information and use the [Agent Locator](#) to find a crop insurance agent near you.

- [Whole Farm Revenue](#) protects against income loss.

For any questions about Risk Management Agency's insurance contact the State Office in Spokane:

11707 E Sprague Ave  
Suite 201  
Spokane, WA 99206-6125  
Phone: 509-228-6320  
Fax: 509-228-6321  
Email: [RSOWA@rma.usda.gov](mailto:RSOWA@rma.usda.gov)

### 2. Non-Insured Disaster Insurance (NAP) (USDA Farm Service Agency, regional offices: Lake Stevens, Puyallup, etc.)

[The Noninsured Crop Disaster Assistance Program](#) helps producers to manage risk through coverage for both crop losses and crop planting that was prevented due to natural disasters. The eligible or "noninsured" crops include agricultural commodities not covered by federal crop insurance. NAP covers

production losses due to weather related losses; drought, hail, freeze, flood. **NAP is FREE for [socially disadvantaged farmers](#).**

Farmers will need to apply in person at their local FSA office. Please call ahead to schedule an appointment and get a list of required documents that will be needed.

Snohomish County Farm Service Agency  
528 91st Ave NE STE B  
Lake Stevens, WA 98258  
425-334-2828 ext. 2  
877716-5751 Fax

PIERCE COUNTY FARM SERVICE AGENCY  
1011 E MAIN AVE SUITE 306  
PUYALLUP, WA 98372  
253-845-9272

## **Additional Resources for Financial Support and Planning:**

### **Local**

1. [Local Loan programs for Food Businesses](#)
2. Planning for Emergencies and Natural Disasters  
[SBDC Business Resiliency Guide](#)
3. [Amazon's \\$5 million Neighborhood Small Business Relief Fund](#)

### **State**

1. [Washington State Governor's Office Covid-19 Resources for Businesses](#)

**For latest information, resources, and guidance related to COVID-19, please visit the [Washington State Department of Health website](#).**

### **Financial assistance**

- The Washington State Department of Revenue (DOR) can work with impacted companies that request an extension on tax filing. The law grants DOR authority to extend the due date for excise tax returns. A business may request such an extension from DOR prior to the due date of the return, and, if granted, the business would be allowed to delay reporting and paying its tax liability. If a business needs an extension of more than 30 days, the law requires DOR to collect a deposit from the business. The amount of deposit required is based on the business' reporting history and how many reporting periods are covered under the extension [WAC 458-20-228 \(13\)](#). Contact DOR at 360-705-6705
- DOR may also waive penalties under limited circumstances if a business is late in paying its tax obligation. The law also grants DOR authority to provide a one-time, 24 month, late payment penalty waiver if the business has not owed a late payment penalty during the previous 24 months [WAC 458-20-228 \(9\)](#). Contact DOR at 360-705-6705.
- DOR may also work with businesses that cannot file or pay their taxes on time if they are impacted by a declared state of emergency. When a state of emergency or disaster has been officially declared, affected businesses that owe Washington taxes may qualify for:

- A filing extension for excise tax returns (without the limitations described above); and/or
- A late payment penalty waiver request (without the limitations described above).
- The state is working to compile a larger list of local bankers, financial associations, telecoms, utilities and major employers that may be able to provide relief, such as:
  - Deferred bills, waived fees, discounts, no-interest loans and other support.
  - Debt and late-penalty forgiveness for companies and workers in order to help keep people employed.
  - Favorable credit terms for firms that encounter cash flow problems.

### **Employer and worker assistance**

- The Washington State Employment Security Department (ESD) can provide support in the form of unemployment benefits. For employers that want to keep from losing highly-trained employees, these unemployment benefits can be received through, or while covered by, Shared Work, Partial Unemployment and Standby (which allow certain workers to collect unemployment while remaining with their employers and not actively seeking other jobs). Visit: [esd.wa.gov/newsroom/covid-19](https://esd.wa.gov/newsroom/covid-19)
- ESD's Paid Family and Medical Leave program can provide paid leave benefits for Washington workers who need to take time off from work due to a serious health condition or to care for a family member with a serious health condition. Certification by a healthcare provider is required for applications for Paid Family and Medical Leave due to a serious health condition. Visit: [paidleave.wa.gov](https://paidleave.wa.gov)
- If COVID-19 disrupts a Washington business and causes a mass layoff or closure, ESD and its local workforce development board partners can respond with Rapid Response services and funding to help impacted workers get connected to unemployment benefits and re-employment services, including re-training, worker support services, and referrals to other social services. Visit: <https://www.esd.wa.gov/newsroom/layoffassistance>

### **Insurance assistance**

The Washington State Insurance Commissioner can help answer questions about insurance coverage for damages related to COVID-19.

#### **What you need to be covered**

To be covered against any business losses due to a communicable disease, such as COVID-19, you would need to have purchased an additional endorsement to your policy.

Contact your insurance agent or insurance company directly to find out if you already have this added coverage. If you don't have added coverage and would like to buy it, contact your insurance agent or company to see if it's available.

If you didn't buy the added endorsement prior to the outbreak and you want to buy it, the insurer may not want to sell you the endorsement.

### **Event cancellation insurance**

Event venues typically require the person or company booking a scheduled event to have event cancellation insurance coverage. Coverage for communicable disease outbreaks is typically not included in a standard event cancellation insurance policy. This type of insurance only covers these type of perils:

- Adverse weather
- Natural disasters
- Labor disputes
- Acts of terrorism
- Failure to vacate
- Non-appearance

### **What you need to be covered**

You can buy an added endorsement to your event cancellation insurance policy to cover canceling an event due to a communicable disease. If your insurer doesn't offer this type of endorsement, you should shop around with other insurers.

Be aware that if you didn't buy the added endorsement prior to the outbreak and you need to cancel an event, the insurer cannot back date a policy to provide coverage for the cancellation. Insurers may also not want to sell this type of endorsement until the crisis has passed.

NOTE: The Office of the Insurance Commissioner does not have the authority to require insurers to sell any type of coverage or policy endorsements to consumers.

### **Have insurance questions?**

[www.insurance.wa.gov](http://www.insurance.wa.gov)

[1-800-562-6900](tel:1-800-562-6900)

### **Federal**

1. **USDA:** [Disaster Assistance Discovery Tool](#)
2. **Small Business Administration or SBA**  
[Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 \(COVID-19\)](#)

Visit the [Small Business Administration's website](#) to search current Presidential emergency disaster declarations and USDA Secretarial disaster designations by state and county.

### **Economic Injury Disaster Loans**

If you have suffered substantial economic injury and are one of the following types of businesses located in a [declared disaster area](#), you may be eligible for an SBA Economic Injury Disaster Loan (EIDL):

- Small business
- **Small agricultural cooperative**
- Most private nonprofit organizations

**Disaster Loan Assistance:** Federal disaster loans for businesses, private nonprofits, homeowners, and renters..

The SBA will work directly with state Governors to provide targeted, low-interest loans to small businesses and non-profits that have been severely impacted by the Coronavirus (COVID-19). The SBA's Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.

- Find more information on the SBA's Economic Injury Disaster Loans at: [SBA.gov/Disaster](https://www.sba.gov/disaster).

**3. USDA FSA** Loans for losses to crops, trees, livestock, farm land and farm property.

The [Emergency Loan Program](#) provides loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters, or **quarantine**. [Emergency loan data by state and fiscal year is provided here](#).

**4. Federal Emergency Management Agency or FEMA**

Download the [FEMA mobile app](#) for local weather, maps of disaster resources, and other disaster relief options – including how you can help.

**5. Ready.gov**

Visit [ready.gov/](https://www.ready.gov/) to prepare for disaster before it happens.

**6. Disasterassistance.gov**

Find news feeds for wildfire, drought, hurricanes and more at [disasterassistance.gov](https://www.disasterassistance.gov)