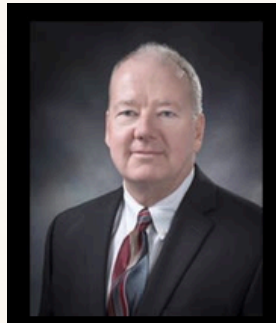


AGRICULTURE

FALL 2026

OCT - NOV - DEC



MESSAGE FROM THE DIRECTOR

A Season to Be Thankful for Local Agriculture

Fall is a wonderful time to be thankful for our local farmers and the food they provide to our community. Harvest season is underway, with soybeans being harvested, corn harvest wrapping up, and wheat being planted for the next growing season. Strawberry planting is also underway, preparing for another great spring crop. As we enter the fall and holiday seasons, remember to support Virginia Beach agriculture by purchasing locally grown and raised products, including fresh fruits and vegetables, beef, pork, and chicken. This season, let's be thankful for our farmers, our agricultural land, and the food grown and raised right here in our community. Shop local and support Virginia Beach agriculture.

This summer's heat and lack of timely rainfall have created challenges for our local farmers, with much of Virginia experiencing drought-like conditions. Weather plays a major role in crop success, so let's hope for favorable conditions and good yields as harvest season gets underway.

So far, the Atlantic hurricane season has been relatively quiet for our area. Of the 26 named storms forecast for the season, only three have been used, with no major impact on our weather. Fingers crossed for calm seas and no major storms!

Fall also brings the Virginia State Fair in Doswell, running September 25–October 4. This year's theme is "Best of Show." Best of luck to all the 4-H youth participating.

With so much to enjoy across Virginia Beach—from agritourism and local restaurants to the Farmers Market and Virginia Aquarium—there's something for everyone.

Get out, enjoy the season, and most importantly, stay safe!

David Trimmer



DAVID TRIMMER, DIRECTOR



DIRECTOR'S OFFICE

757-385-5775

CATHY ROGERS, ADMINISTRATIVE SPECIALIST II

AGRICULTURAL RESERVE PROGRAM

757-385-8637

JENNY MCPHERSON, RURAL COMMUNITY
COORDINATOR

SARAH GRIMSTEAD COTTEN, ARP COORDINATOR

FARMERS MARKET

757-385-4388

KEN THOMS, MARKET SUPERVISOR

KRISTI MICHAEL, PROGRAM EDUCATOR

DUSTI TUCKER, OFFICE ASSISTANT II



VIRGINIA COOPERATIVE EXTENSION

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ROY FLANAGAN III, AGRICULTURE AGENT

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KAREN MUNDEN, FAMILY & CONSUMER SCIENCES
AGENT

TAMMY MAS, ADMINISTRATIVE ASSISTANT

SUE DOYLE, ADMINISTRATIVE ASSISTANT



MASTER GARDENER'S HELP DESK

757-385-8156

VIRGINIA DARE SOIL & WATER

CONSERVATION DISTRICT

757-385-4775

KATHLEEN SULLIVAN, DISTRICT MANAGER

CORY HOAR, CONSERVATION SPECIALIST



Happy Fall everyone!

I don't know about you, but I am looking forward to some cooler temperatures coming with fall!

I would like to congratulate **Sarah Grimstead Cotten** for serving as our Agricultural Reserve Program, ARP Coordinator for just over a year now. Sarah has been a great addition to our team, and I have enjoyed working with her on all things ARP. Sarah has been processing many applications and final payments for folks as their Installment Purchase Agreements mature. Sarah has shared some thoughts from her interview with John and Betsy Cromwell, who enrolled their farm in 2001, so please take time to read more about their experience. I had a text exchange with John not too long ago to congratulate Betsy and him for receiving their final principal payment and to thank them for preserving their farm for generations to come. John's response was a wonderful testament of the reason why to preserve your farm, and with his permission, I wanted to share that with you.

"It is of great comfort to me, that the land will always be just a farm, as it will be allowed to exist as the precious resource that it is. We, as a whole, have got to recognize that without open land and natural areas, there will be no "us!" – John Cromwell

If you have been thinking about ARP as an option for your farm, please give our office a call and Sarah and I will be glad to help you with the application process.

We hosted an Agriculture in the Classroom workshop in August for local educators in partnership with Virginia Ag in the Classroom and our Virginia Beach Master Gardeners. The group had fun listening to our instructor, Miriam Thomas, and checking out lessons like the "Agriculture is Everywhere" map and table. If you would like to participate in future workshops, please let us know. You can also visit <https://virginia.agclassroom.org> for more info about Virginia's Agriculture in the Classroom program that provides lots of free resources for educators.

The Farmers Market kicked off our fall season with Apple Extravaganza on September 19, and it was a beautiful day. The Butterfly Society of Virginia hosted their fall plant sale which was very popular once again.

The 1st Sunday of the Month Art Markets continue in the fall with some extra events scheduled around the holidays, so watch our Facebook for details.

We hope to see you at our next special events on Saturdays from 10am-4pm: **October 10 - Harvest Fair, November 7 - Fall Festival, and December 5 - Santa's Workshop.**

We have two new merchants at the Farmers Market, so read more about them on Kristi's page. Welcome to **Southern Branch Nursery** and **TKF Deli and General Store!** Please check out the Farmers Market Facebook page for more information at www.facebook.com/vbfarmersmarket or call the **Market Office at 757-385-4388.**

I hope our farmers have a successful harvest season, and I want to wish everyone a Happy Thanksgiving and a Merry Christmas with your family!

Jenny McPherson
Rural Community Coordinator

Ag in the Classroom Workshop



“Ag in the Classroom” participants



Agriculture Table

VB Farmers Market News



Kristi Michael, Program Educator

The new school year has already swooped in and it's full speed ahead with pumpkin spice, cole crop planting, scarecrows in the gardens, daylight fading, cooler weather, Thanksgiving and countdown to Christmas. What is happening and where did summer go? When your days look the same, your brain stops recording fine details. Familiar tasks go on autopilot, so you have fewer distinct memories when looking back. Research tells us, time feels like it is flying by because our brains compress routine days into background noise while remembering only new and exciting moments.

The Virginia Beach Farmers Market has some new and exciting moments to share. We have 2 new merchants joining us. **Southern Branch Nursery** has opened in the old Moosewood Creek space, directly behind the Farmers Market Pavilion in the far-left unit. They'll be open year-round, Tues-Sunday 10am – 4pm and closed on Mondays.

Southern Branch Nursery specializes in native plants for Virginia and North Carolina, helping gardeners create beautiful landscapes that support local wildlife and the environment. Shop native perennials, grasses, shrubs and trees, along with seeds, garden goods, educational resources, and nature-inspired gifts. They also offer landscape design and consultation services, educational classes and workshops. If you'd like to browse plants and current availability, check out their website at <https://southernbranchnursery.square.site/> You can call **Trista at Southern Branch Nursery at 757-945-0889.**

TFK Deli & General Store will be opening in December in the former Season's Best Bakery location. TFK is a family-owned deli created by husband-and-wife team Jason and Melissa Fossee. Inspired by their love of great food and hospitality, TFK offers handcrafted hot and cold sandwiches, fresh-sliced deli meats and cheeses, homemade soups, deli salads, take-and-heat meals, sauces, and rotating chef specials. Located at **The Virginia Beach Farmers Market**, TFK is your neighborhood stop for fresh, flavorful food made with care, creativity, and a passion for bringing people together through food. Follow them on Facebook at <https://www.facebook.com/TFKDeli> for updates. Hours: Wednesday-Sunday 10am-6pm. **You can reach Jason and Melissa at 757-427-1586.**

Fun on the Farm - Agriculture's interactive field trip for children Pre-K through fifth grade, is now booking for Fall and Spring, for groups of 10 or more. Our calendar is filling up fast. If your school or group is interested, please call the office at **757-385-4388 and ask for me, Kristi Michael.** Look for the **Fun on the Farm** flyer, also included in this newsletter. Hopefully, these new and exciting moments will slow the time down a little! I officially declare, it's "take it off autopilot Autumn". Enjoy this beautiful new season.

VB Farmers Market



Fun on the Farm



Whitehurst-Buffington House Fall Festival



Friday Night Hoedown



TFK Deli Coming Soon



Southern Branch Nursery

Virginia Beach Farmers Market

Fall Events - 2026



For students in preschool through 5th grade

FUN on the Farm

Field Trips at the Virginia Beach Farmers Market
An interactive tour to learn about Agriculture and have fun!



\$8 per child

Teachers & parents are free



The Rural Heritage Center tour includes hands-on activities.

Planting • Churning butter • Grinding corn

Milk "Beachy" the life-size, fiberglass cow

**Wash clothes with a pitcher pump
and washboard**

See antique tools and machines

**Learn about plants, pollinators and chickens
in the Children's Garden**

**This program aligns with Virginia SOL topics including
insects, vermiculture, plants and farm animals with an
emphasis on life cycles, habitat, recycling and more.**

Learn more: Visit VirginiaBeach.gov/FarmersMarket

"We had a wonderful time on our field trip! The students loved all the activities. Every learning opportunity was partnered with a hands-on aspect and that is something you never see in a field trip. Staff was not only knowledgeable, but completely passionate about everything. We will certainly be back."
~ Kathleen, Virginia Beach Teacher

**Schedule
Today!**

Contact Farmers Market Management Office
farmmrkt@vbgov.com • 757.385.4388



CITY OF VIRGINIA BEACH
Agriculture

VIRGINIA BEACH
**FaRMers
MARKET**

**THANK YOU to our 2026 Annual and Special
Event Sponsors for their support!**
We are looking forward to 2027 together!



We invite you to join us throughout the year. The Farmers Market is open year round so stop by to visit our merchants:

Beach N' Seafood, Chapman's Flowers, The Country Butcher Shop, Creekmore's Place, Flutterby Soaps, Gilly's Creamery, Holland Produce, Kempsville Florist, Nature's Treasures, Princess Anne County Grill, S & H Produce, Southern Branch Nursery, TFK Deli & Skipper Farms

3640 Dam Neck Road, Virginia Beach | VirginiaBeach.gov/farmersmarket | (757) 385-4388 | @VBFarmersMarket

**2027
EVENTS**

**Celebrate Agriculture 3/20 - Birthday Bash 4/17 - Strawberry Jamboree 5/15 -
Honey Festival 6/12 - Apple Extravaganza 9/18 - Harvest Fair 10/9 - Fall Festival 11/6 -
Santa's Workshop 12/4**

Craft shows are held from 10 am to 4pm during each event. Vendors who would like more information about participating can contact the Market Office at (757) 385-4388



Fall is Coming. How Do YOU Plan on Preparing Your Lawn? Considering Alternative Lawn Care Methods?

Boy oh boy, are you all lucky I like you and want to help you take care of your lawns here in Hampton Roads! A healthy lawn is actually advantageous to a healthy ecosystem.

While lawns do not provide much in the sense of biodiversity, healthy lawns do help mitigate the effects of different climatic events.

Appropriately taking care of your lawn is a year-round task. Many lawns are often over-fertilized, improperly mowed and maintained, and improperly watered. So, if this fall is the year you are choosing to change your lawn maintenance habits, let's get started!!

Soil Testing and Understanding Nutritional Needs

The first step toward understanding what your turfgrass needs is performing a soil test. Soil testing can help you understand if your fertilizer levels are too low or too high, what amendments might benefit your soil and how, and could help you correct an existing issue within the lawn. While you can take a soil sample at any time of the year, the ideal time to collect a soil sample is the fall. Many soils in Virginia are very acidic and usually benefit from liming. Timing is essential when making appropriate lime applications. The ideal time to supplement your cool-season turf is fall and winter since it can take months to start seeing any benefits of the application. You will want to hold off on liming warm-season grasses until early spring (March-April).

From the Virginia Cooperative Extension Publication, "Soil Sampling for Residential Areas," the authors state: "When applying only as much lime and fertilizer as is necessary and at the appropriate time, nutrient runoff into surface or ground water is minimized, money is saved, and plant health is optimized" (Hunnings, et al. 2025). This quote applies to both cool- and warm-season grasses.

A long-standing practice involves applying potassium to "winterize" cool-season turf. Research shows that adequate potassium improves winter hardiness—but only when it's needed. If a soil test shows potassium levels are sufficient, additional application not only wastes money but also increases the risk of nutrient loss due to potassium's high leaching potential. Again, the soil test is your guide.

You can read more about taking a reliable soil test that will guarantee you will get reliable results here:

https://www.soiltest.vt.edu/content/dam/soiltest_vt_edu/PDF/urban-sampling.pdf

Cultivation and Pest Control

The best time for cultivation and overseeding of cool-season turf grasses (tall fescue, Kentucky bluegrass) is fall. Performing these tasks during the fall months can help these cool-season grasses be better prepared for winter.

For warm-season grasses (St. Augustine, Zoysia, and Bermuda), fall and winter are their dormant seasons, and these grasses should not be fertilized or overseeded.

Fall is the prime time for cultivating and overseeding cool-season turfgrasses. Establishing them now helps the lawn prepare for winter and encourages strong spring growth.

Warm-season grasses enter dormancy during fall and winter, so they should not be fertilized or overseeded during this time.

Aeration benefits both cool- and warm-season turf, but it should be performed when the grass is actively growing so it can recover effectively. Aerate cool-season turf in fall or early spring. Aerate warm-season turf in late spring or early summer. You don't need to aerate every year but incorporating it into a bi-annual routine can significantly improve soil structure and root development.

Alternative Lawn Care Methods

"Leave the Leaves!" is a phrase you've probably heard floating around the horticulture world—and for good reason. Nature hands us a free nutrient source every fall, and using it wisely can do wonders for your lawn. But I can already hear you asking, "Ashton, why can't I just let the leaves sit there? Won't they break down on their own?" Well... not exactly. A light sprinkling of leaves won't do much harm (though I still recommend mulching them), but a thick blanket of leaves can seriously interfere with turf health. Leaves block sunlight, which means your grass can't build strong roots before winter. They also trap moisture in the turf canopy, increasing the chances of disease.

Before you start mulching, think about your mower's capabilities, your physical safety, and the quality of the leaf litter—these factors can make mulching either pleasantly efficient or frustratingly difficult.

Mulching leaves in place returns nutrients right back to your soil, and if you've got a riding mower, you might be surprised by just how effectively it can process them. Research consistently shows that chopping deciduous leaves during regular mowing is one of the best ways to manage leaf litter in a lawn (Goatley, 2025).

So, if the idea of raking, bagging, and dragging heavy leaf bags to the curb makes you shudder, give mulching a try! It saves time, reduces landfill waste, and cuts down on plastic bag use. And if mulching isn't your style, composting those leaves—either at home or through a commercial composting service in Hampton Roads—is another fantastic, eco-friendly option. Check out the image to the right from “Leave” Them Alone: Lawn Leaf Management” by Virginia Tech’s Dr. Mike Goatley.



Figure 5. One pass of a mulching mower over slightly moist leaves (right) greatly reduces leaf coverage as compared to the unmowed area (left).

Here are some resources if you are interested in learning more:

https://www.pubs.ext.vt.edu/content/dam/pubs_ext_vt_edu/430/430-521/SPES-729.pdf

https://www.pubs.ext.vt.edu/content/dam/pubs_ext_vt_edu/426/426-703/SPES-393.pdf

Extension Programs with Ashton

Ashton and the local Hampton Roads Agents collaborate to host a couple of Pesticide Recertifications and Trainings throughout the year. She focuses on conservation landscaping programs, invasive species programs, starting your own vegetable garden, and many more! If you need the information to gain credit for your Pesticide License, please reach out to her to be put on her mailing list! If you would like for her to come speak to your civic league or club, please reach out to her!

Virginia Beach Extension Master Gardener Seed Libraries

The Extension Master Gardeners of Virginia Beach, in Community Partnership with the City of Virginia Beach Public Libraries, have established 6 seed libraries. They are free to the public for home gardens, along with instruction sheets. Seeds for a vegetable, an herb, and a flower are available each month with a rotating selection. Master Gardeners interact on each site twice a month for questions and information. We hope to grow new gardeners, introducing our community to the joy of harvesting their own food, using herbs in their cooking, learning about a variety of flowering plants, and helping preserve the biodiversity of our plant population.

The seed libraries can be found in the following libraries:

- Bayside Library
- Oceanfront Library
- Princess Anne Library
- Central Library
- Kempsville Library
- Great Neck Library

Each packet provided has information on planting your seeds. Below you will find further explanation of the categories on your seed packet and helpful planting tips.

Resource Conservation

Create Your Rain Barrel This Year with Virginia Beach Master Gardener Water Stewards! We have ONE more workshop for the year! 😊

Use waterwise practices to aid in your summer gardening season by learning how to make a rain barrel. You may ask what a rain barrel is and what purpose it serves. Rain barrels collect rainwater from rooftops during each rain event. The collected water can then be used around the landscape. You can use the collected water to water gardens and lawns, clean garden tools, fill fountains, extinguish campfires, etc. (Penn State Extension, N.D.).

At the Virginia Beach Farmers Market, join the Virginia Beach Master Gardener Water Stewards to construct a 55-gallon sealed rain barrel. Each barrel includes a diverter kit for installation on an existing downspout. At the workshop, additional barrels will be available for purchase.

Last Rain Barrel Workshop for 2026 is October 17th.



Other Virginia Beach Master Gardener Programs for 2026

Fall Gardening Festival

Join Virginia Cooperative Extension and the Virginia Beach Extension Master Gardeners for a day of fall-themed fun at our Fall Gardening Festival on Saturday, October 10th, 2026!

Enjoy hands-on learning, connect with fantastic community partners, explore engaging children's activities, and shop our plant sale featuring beautiful native plants perfect for your garden.

We love seeing our community come together, and we'd be thrilled to hear what sparked your love for horticulture and agriculture!



2026 Fall Festival
Saturday, October 10th, 2026

From 10 am to 3 pm

Join us for

- Ask a Master Gardener
- Bake Sale
- Children's Activities
- Fall Bulbs
- Food Trucks
- Free Demos
- Local Societies
- Native Plants
- Open Gardens
- Plant Sale
- Recycled Treasures
- Scavenger Hunt for Kids
- Seed Library

The festival will also feature a live flower show with local blue ribbon winners hosted by the Virginia Federation of Garden Clubs - Tidewater District - All are welcome to participate.
[Details can be found here](#)

The Virginia Tech Hampton Roads Agricultural Research and Extension Center (AREC)
1444 Diamond Springs Road
Virginia Beach, Va 23455

Rain Date
Saturday October 17, 2026

VBMG Speakers Bureau

Need a speaker or pre-recorded
topic for a presentaion? Want to
tour some of our gardens?
We're here to help.



Garden Tours



Container Gardening



Tree Talks

We offer a long and varied list of topics for your presentation
needs that are designed for adult and/or youth audiences.

Speakers Bureau

If you are looking for someone to present on varying horticultural, urban agricultural, and environmental science topics, please reach out to the Master Gardeners Speaker Bureau. Their contact information can be found at:

<https://www.vbmg.org/speakers-bureau>

Gardening Talks and Workshops

Gardening Talks and Workshops is a committee within the Virginia Beach Master Gardeners that plans and hosts a series of lectures for the public each year! These one-hour lectures are offered via Zoom! You can visit their website for recordings of past gardening talks at:

<https://www.vbmg.org/gardening-talks>

FARM AID 2026



Sarah Grimstead Cotten, ARP Coordinator, City of Virginia Beach

It was an honor to be asked to speak on a panel at FARM AID 2026 about the importance of preserving farm and forest lands. Sadly, the Commonwealth of Virginia lost over 400 farms in 2025. Farm Aid brought more awareness of the challenges farmers face not just here in Virginia but across our great nation.

How can you help?

- **Vote with every dollar you spend.** Shop local farms, farmers markets, and farm stands whenever you can. Your purchases directly support the farmers who grow and raise our food.
- **Know where your food comes from.** Take an interest in how and where your food is produced. Understanding the journey from farm to table creates a greater appreciation for agriculture.
- **Slow down for farm equipment.** We all have somewhere to be, but remember that the slower-moving vehicle ahead of you may be carrying the farmer who is helping put food on your table three times a day. Give them a little extra time and space to get where they're going safely.
- **Teach the next generation.** Talk to your children about farming, where their food comes from, and the people who work hard to produce it. Fostering that appreciation today helps ensure agriculture has a strong future tomorrow.

Support local agriculture. Appreciate our farmers. Help keep farming a part of our community for generations to come.

Many local farm families were featured throughout the concert. Click the link below to view the **Farm Aid Photo Gallery** and see some of the wonderful moments captured throughout the event.

<https://www.farmaid.org/blog/farmers-center-stage-at-farm-aid/>

Land: The Ultimate Finite Resource

by Sarah Grimstead Cotten, ARP Coordinator

Interview with John & Betsy Cromwell

The Cromwell family has deep agricultural roots in Tidewater, long before the farmstand locals love to support was built on New Bridge Road. John and Betsy established their 130 plus acre farm over forty years ago. They were gracious enough to share their experience with the Agricultural Reserve Program after the 25-year Installment Purchase Agreement recently matured. It was an honor to



listen as they looked back and offered their experience participating in the ARP and the legacy of their farm. They eloquently describe this land, this farm as, **“A Heaven for us.”**

John and Betsy enrolled their property in the ARP in August of 2001, selling 14 of the 16 development rights to the city. When asked what it meant to know

their land was protected, they echoed “It really is a gift, to their children and the community. What a comfort to know it will not be erased.”

When I asked what prompted them to enroll in the program back then. The answer was telling. John comes from a family of farmers. His great grandfather farmed in southern Norfolk County and his grandfather owned a row crop farm in Virginia Beach off First Colonial Road. It is where John first set up a produce stand, toiling the 80 acres, learning the lessons the dirt would teach him before moving to the southern portion of the city. Unfortunately, one lesson was harder to forget. The farm his great grandfather owned with his brothers was sold to pay the property taxes after the annexation that formed the city of Norfolk in 1923. Later, his grandfather’s farm was sold to pay the inheritance tax, known now as Brighten on the Bay. So, when the opportunity presented itself to enroll their land in the ARP, they were all too eager to participate. It offered a reasonable way to pass along the farm to their children with the financial safeguard of an agricultural easement that would conserve the land, protecting the Cromwell Farm in perpetuity.

Betsy expressed her dismay “There is something inherently wrong when the family home has to be sold to satisfy the government.”

Farmland continues to face pressure from economic factors such as urbanization and low or negative returns per acre, particularly in row crops. John goes on to say, “The ARP relieved the financial pressure, knowing you had a cushion for the tough years.”

They encourage others to inquire if their land qualifies for the program but have encountered a few misconceptions, the most common is the loss of control or ownership – farmers fear they lose ownership of the land. The conservation easement attached to the deed after the property is enrolled in the ARP protects the land but does not mean the city owns the land, no transfer of deed has taken place. It is no different than a utility easement, it restricts the use. The second misnomer is after the maturity of the IPA or payment plan; the land can then be developed. However, the easement is perpetual, restricting residential development based on the rights that were sold to the city. Barns or buildings necessary for agricultural practices are allowed, just not with added living quarters, unless they were reserved at the time of enrollment.

Interview with John & Betsy Cromwell continued



Betsy shared her insight, “Farming is a unique field where the children are almost expected to help, it is unlike any other industry.”

Thankfully, their children all grew up helping on the farm and are interested in continuing the family farming legacy, but all currently work full-time elsewhere. As John pointed out, you can procure financing anywhere, if you can keep the land, securing

the labor is the next biggest obstacle to overcome. They both expressed concern about finding labor. Characterizing it as a major stumbling block for their family to carry on farming. It is concerning for most family agricultural operations.

The ARP continues to be a valuable program. From a business standpoint, it is the most viable alternative for the landowner while preserving something that is irreplaceable. It is also the least expensive way for the city when considering future redevelopment, freeing up resources that can be allocated to the northern part of city. Further infrastructure in the southern portion south of



The Green Line would cost the city considerably. Additionally, land is no longer looked upon from a residential standpoint, with the enticement of a much bigger price tag, the opportunity for wind or solar and threat of data centers or battery storage facilities creates more pressure on open land than ever previously felt.

The Cromwells shared that ecologically speaking, open space is beneficial in many ways. It acts as a filter, helping with weather, flooding, and cleaner air, not to mention the bees. If we lose these vital pollinators, no farmer is successful. All the AI in the world cannot replace nature, it goes a step beyond farmland or parks and open land. Protecting the land is imperative, it is a precious commodity, the ultimate finite resource.

In closing, John said, “Betsy and I are proud to be a representative of such a vital and enduring program”. A special thank you to John and Betsy Cromwell for their time and thoughts.

If you are interested in preserving your farm or forested lands, please reach out to me at the office (757) 385-8697 or email sgrimsteadcotten@vbgov.com. It would be an honor to help you reserve your farm’s legacy by enrolling the land in the Agricultural Reserve Program.

USDA Livestock Forage Disaster Program (LFP)

Roy Wants You to Know!

As we all know, getting rid of water is normal your biggest issue here in Virginia Beach. This year, however, was abnormal, with sustained periods of weeks with little to no precipitation.

What I can say for sure: USDA participants who have forage consuming livestock in Virginia Beach during the 2026 crop year and meet the USDA requirements are eligible for a Livestock Forage Disaster Program (LFP) payment. That is the part I can say with certainty. The information below is what I believe I've figured out based on the USDA information available to us. I am not a representative of the USDA Farm Service Agency (FSA), so anything I share beyond what is specifically stated in the USDA fact sheet should not be considered official USDA guidance. For specific eligibility questions or to confirm payment amounts, please contact your local FSA office.

What triggered the LFP eligibility?

On July 15, 2026, I was notified by email that Virginia Beach and Chesapeake had reached Drought Severity Level 2 for eight consecutive weeks.

Following the guidance provided, I was able to find the information below on the USDA FSA website:

[USDA Farm Service Agency – Livestock Forage Disaster Program \(LFP\)](#)

The highlighted section indicates that eligible forage livestock producers may qualify for two monthly payments.

- Grazing land or pastureland physically located in a county rated by the U.S. Drought Monitor during the normal grazing period may qualify:
 - **D2 (Severe Drought)** for at least four consecutive weeks – One monthly payment
 - **D2 (Severe Drought)** for at least seven out of eight consecutive weeks – Two monthly payments
 - **D3 (Extreme Drought)** at any time - Three monthly payments
 - **D3 (Extreme Drought)** for at least four weeks or **D4 (Exceptional Drought)** at any time - Four monthly payments
 - **D4 (Exceptional Drought)** for four weeks (not necessarily consecutive) - Five monthly payments

So, what does that mean for payment amounts?

I was also able to find the 2026 payment rates. Knowing that the drought conditions make us eligible for two monthly payments, we can see the listed payment rates for several common livestock species:

Cattle: \$35.66 per cow or bull

Calves over 500 pounds: \$26.74 per head

Calves under 500 pounds: \$17.83 per head Sheep: \$8.91 per head

Goats: \$8.91 per head

Here is where I want to be careful: I have read and reread the USDA information, and I cannot find language that specifically states that these listed per-head rates are monthly payment amounts. However, the USDA information does indicate eligibility for two monthly payments under the applicable drought conditions.

So, while I can identify the published per-head rates, I do not want to tell you that these amounts are definitely paid twice without confirmation from the FSA. That is something you should verify with your local USDA Farm Service Agency office.

LFP 2026 PAYMENT RATES

Kind	Type	Weight Range	2026 LFP Payment Rate Per Head
Alpacas			\$7.84
Beef	Adult	Cows and Bulls	\$35.66
	Non-adult	500 pounds or more	\$26.74
		Less than 500 pounds	\$17.83
Beefalo	Adult	Cows and Bulls	\$35.66
	Non-adult	500 pounds or more	\$26.74
		Less than 500 pounds	\$17.83
Buffalo/Bison	Adult	Cows and Bulls	\$35.66
	Non-adult	500 pounds or more	\$26.74
		Less than 500 pounds	\$17.83
Dairy	Adult	Cows and Bulls	\$92.70
	Non-adult	500 pounds or more	\$26.74
		Less than 500 pounds	\$17.83
Deer			\$8.91
Elk			\$19.26
Emu			\$18.25
Equine			\$26.38
Goats			\$8.91
Llamas			\$13.01
Ostrich			\$19.61
Reindeer			\$7.84
Sheep			\$8.91
Water Buffalo	Adult	Cows and Bulls	\$35.66
	Non-adult	500 pounds or more	\$26.74
		Less than 500 pounds	\$17.83

Which livestock qualify?

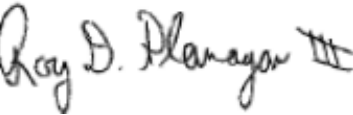
There are more species raised on pasture than the ones I have listed above, and there are additional species included in the USDA information. However, the LFP is intended for livestock that obtain nutritional benefit from forage. For example, hogs and chickens do not receive nutritional benefits from digesting grass in the same way that grazing livestock do, so they do not qualify simply because they are raised on pasture. The USDA program identifies eligible livestock above, including:

- Bovine: cattle, buffalo, bison, etc.
- Ovine: sheep, goats
- Camelids: llamas, alpacas, etc.
- Ratites: emus, rheas, ostriches (I learned something new while researching this: ratites can digest grass because of adaptations in their digestive systems!)

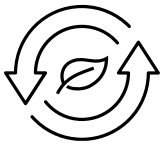
Bottom line

LFP is an opportunity for forage livestock producers in Virginia Beach for the 2026 crop year due to the qualifying drought conditions. However, please do not consider this document an official determination of eligibility or payment amount. The USDA Farm Service Agency is the authority on eligibility, qualifying livestock, acreage, payment calculations, and how the monthly payment provisions apply. I wanted to share what I have been able to find so far so that you are aware of the program and can follow up with FSA if you may qualify.

With respect and appreciation,



Farmers feed the world, feed the community, feed the economy, if you eat, smoke, drink (anything but water), live in a house or wear clothes, well farmers ultimately made that happen for you.



DISASTER ASSISTANCE

LFP - Livestock Forage Disaster Program

Overview

The Livestock Forage Disaster Program (LFP) provides compensation to eligible livestock producers who have suffered grazing losses for covered livestock and who are also producers of grazed forage crop acreage of native and improved pastureland with permanent vegetative cover or acreage planted specifically for grazing. The Working Families Tax Cuts Act lowers the drought threshold for producers to qualify for assistance based on the U.S. Drought Monitor. Grazing losses must occur on land physically located in a county experiencing a qualifying drought during the normal grazing period for the county.

LFP also provides compensation to eligible livestock producers who are prohibited by a federal agency from grazing the normal permitted livestock on the managed rangeland due to a qualifying fire. The qualifying drought and qualifying grazing losses, and/or notification of prohibition to graze Federal land due to fire, must have occurred in the grazing period and crop year. For grazing losses on rangeland managed by a federal agency, an eligible livestock producer may elect to receive assistance for losses due to eligible drought conditions or fire conditions, if applicable, but not both.

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

Eligible Counties for Drought and Payment Rates

An eligible livestock producer who, as a grazed forage crop producer, owns or leases grazing land or pastureland physically located in a county rated by the U.S. Drought Monitor as having a:

- D2 (severe drought) intensity in any area of the county for at least four consecutive weeks during the normal grazing period is eligible to receive assistance in an amount equal to one monthly payment;
- D2 (severe drought) intensity in any area of the county for at least seven of eight consecutive weeks during the normal grazing period is eligible to receive assistance in an amount equal to two monthly payments;
- D3 (extreme drought) intensity in any area of the county at any time during the normal grazing period is eligible to receive assistance in an amount equal to three monthly payments;
- D3 (extreme drought) intensity in any area of the county for at least four weeks during the normal grazing period or is rated a D4 (exceptional drought) intensity at any time during the normal grazing period is eligible to receive assistance in an amount equal to four monthly payments; or

Guidance documents lack the force and effect of law, unless expressly authorized by statute or incorporated into a contract. USDA may not cite, use, or rely on any guidance that is not available through their guidance portal, except to establish historical facts.



- D4 (exceptional drought) in a county for four weeks (not necessarily four consecutive weeks) during the normal grazing period is eligible to receive assistance in an amount equal to five monthly payments.

A map of eligible counties for LFP drought can be found at fsa.usda.gov/programs-and-services/disaster-assistance-program/livestock-forage/index.

LFP payment rates can be found at fsa.usda.gov/programs-and-services/disaster-assistance-program/livestock-forage/index.

Eligible Livestock

Eligible livestock are grazing animals that satisfy the majority of net energy requirement of nutrition via grazing of forage grasses or legumes and include such species as alpacas, beef cattle, buffalo/bison, beefalo, dairy cattle, deer, elk, emus, equine, goats, llamas, ostrich, reindeer, sheep and water buffalo. Within those species animals that are eligible include those that are or would have been grazing the eligible grazing land or pastureland:

- During the normal grazing period for the specific type of grazing land or pastureland for the county; or
- When the federal agency prohibited the livestock producer from having livestock graze the normally permitted livestock on the managed rangeland due to fire.

Eligible Livestock must:

- Have been owned, leased, purchased, entered into a contract to purchase, or held by a contract grower during the 60 days prior to the beginning date of a qualifying drought or fire condition;
- Have been sold or otherwise disposed of due to a qualifying drought condition during the current production year or up to two production years immediately preceding the current production year if there is a systemic drought condition.
- Have been maintained for commercial use as part of a farming operation on the beginning date of the eligible drought or fire condition;
- Not have been produced and maintained for reasons other than commercial use as part of a farming operation including, but are not limited to, wild free-roaming animals or livestock used for hunting, racing or wagering, or consumption by the owner; and
- Not have been livestock that were or would have been in a feedlot on the beginning date of the qualifying drought or fire as part of the normal business operation of the livestock producer grower.

Eligible Producers

To be eligible for LFP, persons or legal entities must be a U.S. citizen, resident alien, partnership of U.S. citizens, a legal entity organized under State law, or an Indian tribe or tribal organization defined in the Indian Self-Determination and Education Assistance Act that:

- Own, cash or share lease, or be a contract grower of covered livestock during the 60 calendar days before the beginning date of a qualifying drought or fire;
- Provide pastureland or grazing land for covered livestock, including cash-rented pastureland or grazing land as of the date of the qualifying drought or fire that is either:
 - Physically located in a county affected by a qualifying drought during the normal grazing period for the county; or
 - Rangeland managed by a federal agency for which the otherwise eligible livestock producer is prohibited by the federal agency from grazing the normally permitted livestock because of a qualifying fire.
- Certify that they have suffered a grazing loss because of a qualifying drought or fire; and
- Timely file an acreage report for all grazing land for which a grazing loss is being claimed.

**Payments**

FSA will calculate LFP payments for an eligible livestock producer for grazing losses due to a qualifying drought equal to payment factors of one, two, four or five times the LFP monthly payment rate. Payment rates are announced annually in April and can be found at fsa.usda.gov/lfp. The LFP monthly payment rate for drought is equal to 60 percent of the lesser of either the monthly feed cost:

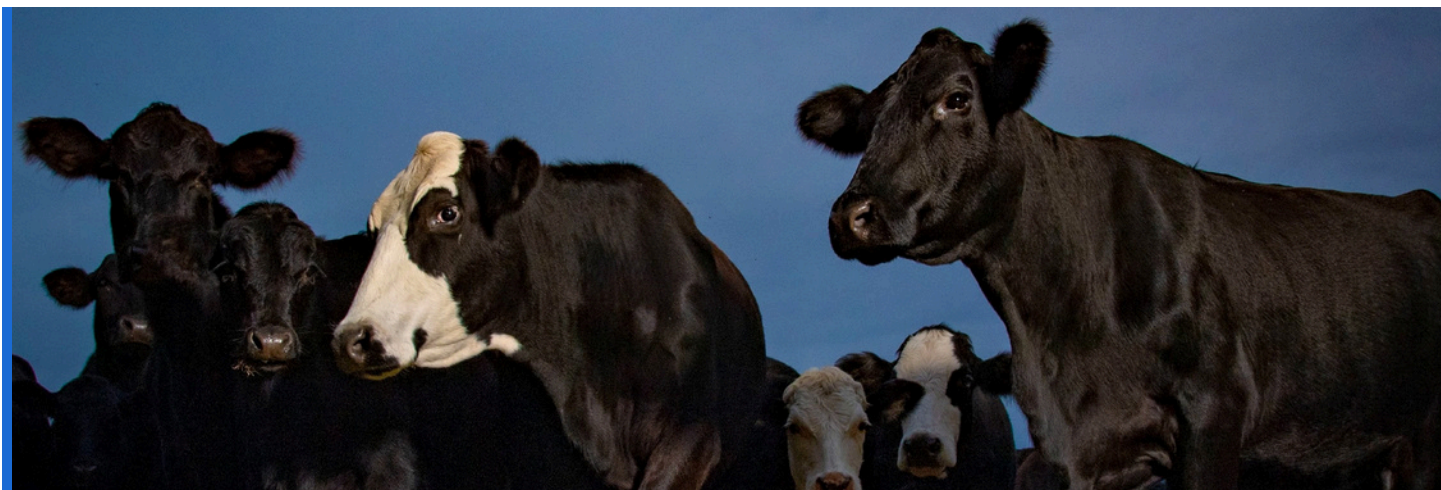
- For all covered livestock owned or leased by the eligible livestock producer; or
- Calculated by using the normal carrying capacity of the eligible grazing land of the eligible livestock producer.

Total LFP payments to an eligible livestock producer in a calendar year for grazing losses will not exceed five monthly payments for the same kind, type, and weight range of livestock.

In the case of an eligible livestock producer who sold or otherwise disposed of livestock because of drought conditions in one or both of the two previous production years immediately preceding the current production year, the payment rate will equal 80 percent of the monthly payment rate.

FSA will calculate LFP payments for eligible livestock producers for losses suffered because of a qualifying fire on federally managed rangeland for which the producer is prohibited from grazing the normally permitted livestock. The payment begins on the first day the permitted livestock are prohibited from grazing the eligible rangeland and ending on the earlier of the last day of the federal lease of the eligible livestock producer or the day that would make the period a 180 calendar-day period. The payment rate is 50 percent of the monthly feed cost for the number of days the livestock producer is prohibited from having livestock graze the managed rangeland because of a qualifying fire, not to exceed 180 calendar days. For current LFP payment rates, visit fsa.usda.gov/resources/disaster-recovery/livestock-forage-disaster-program-lfp.

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Payment Limitation

The Agriculture Improvement Act (2018 Farm Bill) established a maximum annual per person and legal entity payment limitation for LFP (without regard to any other program) of \$125,000.

Therefore, for 2019 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. The average adjusted gross income (AGI) limitation relating to limits on payments for persons or legal entities, excluding joint ventures and general partnerships, with certain levels of AGI will apply. Specifically, a person or legal entity with an AGI (as defined in 7 CFR Part 1400) that exceeds \$900,000 will not be eligible to receive LFP payments.

Producers are exempt from the \$900,000 average AGI cap for LFP if at least 75% of their average gross income is from farming, ranching, or silviculture, including agri-tourism, direct-to-consumer sales, and certain equipment sales. Producers must complete the CCC-943, 75% of Average Gross Income from Farming, Ranching or Forestry Certification, to be eligible for the AGI exception.

Direct attribution provisions apply to LFP. 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. To learn more, visit the Payment Eligibility and Payment Limitations fact sheet at fsa.usda.gov/payment-limitations.

Enrollment

Eligible livestock producers who are also producers of grazed forage crop acreage must provide a completed application for payment and required supporting documentation to their FSA office by March 1 after the end of the calendar year in which the grazing loss occurred.

Contract growers must include a copy of the grower contract and any other supporting documents required for determining contract grower eligibility. Supporting documents must show evidence of loss and that grazing land or pastureland is owned or leased.

If a loss of grazing was due to a fire that the eligible livestock producer was prohibited by the federal agency from having livestock graze the normal permitted livestock on the managed rangeland due to a fire supporting documentation received from that federal agency must be provided.

FSA will use data provided by the applicant to determine eligibility for program benefits. Without all required supporting documentation and data, the application will not be able to be approved and

benefits cannot be provided.

For More Information

This fact sheet is for informational purposes only; other eligibility requirements or restrictions may apply. To find more information about FSA disaster assistance programs, visit farmers.gov or contact your local FSA office. To find your local FSA office, visit farmers.gov/service-center-locator.

Guidance documents lack the force and effect of law, unless expressly authorized by statute or incorporated into a contract. USDA may not cite, use, or rely on any guidance that is not available through their guidance portal, except to establish historical facts.

Virginia Cooperative Extension

Family and Consumer Sciences

Karen Munden - kmunden@vbgov.com - kmunden@vt.edu - 757-385-4263

Feel at Ease When Talking with Your Doctor

As we age, we may find ourselves visiting the doctor more frequently or seeing different types of healthcare providers; not only for our own health needs, but also to help manage the healthcare needs of other family members. This can sometimes make it difficult to understand our own health needs or those of our spouses, children, or parents. Virginia State University/Virginia Cooperative Extension have obtained information from



the University of Arkansas Cooperative Extension to provide easy-to-use information on “How to Talk to Your Doctor” and how to better understand the information your doctor provides. This resource includes five simple steps to help you communicate effectively with your doctor and feel more confident about your healthcare.

Five Steps to Better Communicate with Your Doctor

Step 1: Bring important information with you. Take any documents, notes, or information you may need to review or discuss during your appointment.

Step 2: Prepare a list of questions and concerns. Know your two-minute health history, including any current or past medical issues, the reason for your visit, vaccines you are interested in receiving or discussing, and any other topics you would like to address during your appointment.

Step 3: Repeat the information you receive. After your doctor provides instructions or information, repeat it back in your own words. This helps make sure you understand what your doctor is telling you and what you need to do.

Step 4: Complete all necessary forms. Make sure you complete any forms provided by your healthcare provider. Be prepared to provide information about your medical history and your family’s medical history.

Step 5: Bring a complete list of your medications. Take a current list of all medications and their dosages to every appointment. Include prescription medications, over-the-counter medicines, vitamins, and herbal supplements. Remember, being prepared and asking questions can help you feel more comfortable and confident when talking with your doctor. It is okay to ask your doctor to explain something again if you do not understand it. Your health and understanding are important!

If you would like additional information how obtained the healthcare booklet and vaccine education or would like someone to each to your organization, please contact Tabitha Pagan, Virginia Cooperative Extension, Community Health Associate at tpagan@vsu.edu. Please feel free to visit Virginia Cooperative Extension at <https://ext.vt.edu>, for additional healthcare materials.



The new 4-H year starts October 1st! Some upcoming Programs and Projects:



The **Cured Ham Project** is an educational program that teaches the ages-old art of salt-curing pork. At one time practically every farm in old Princess Anne County smoked and salt-cured their own pork products. Participants will learn how to salt-cure and smoke their very own country hams! A Ham Show, of all the participant hams will take place during the Virginia Beach 4-H Livestock Show & Sale. Applications will be available soon.

4-H Day at the Capitol, January 20, 2027, provides an opportunity for young people to learn about governmental procedures and emphasizes the importance of citizen involvement in the governmental process. Participants visit with legislators sharing their 4-H experiences and learning about the role of legislators in government. They observe the legislative process in action, have opportunities to learn about the congressional aides and pages programs, and have an opportunity to tour the Capitol, museums, or other historical sites in the Richmond area.

Recruitment for our **4-H Junior Camp COUNSELORS** will open later this fall! We are looking for teens to join our fantastic team of volunteers, because running a camp and providing a fun safe experience for the campers takes a lot of hands. Contact the VCE office for the registration link for your teen!

VB 4-H Junior Camp @Airfield 4-H Center offers a week of fun and educational opportunities for campers. They gain independence, and confidence and “learn by doing” experiences through hands-on experiential programs. New classes are developed and implemented each camping season. More info on camper registration will come as next summer nears.

SAVE-THE-DATE for 2027

VB 4-H Junior Camp

July 26 - 30



Virginia Department of Agriculture and Consumer Services

The Virginia Christmas Tree Growers Association held its annual meeting near Farmville, Virginia, this summer. The meeting included tours of three Christmas tree farms in Amelia and Cumberland counties, along with educational sessions for growers.

The Boomer Family Christmas Tree Farm was named the winner of the annual wreath contest. As this year's winner, the Boomer Family will have the opportunity to deliver two wreaths to the Governor's Executive Mansion.

Congratulations to the Boomer Family on this wonderful accomplishment!





George Washington Carver and his Jesup Wagon



Chesapeake/Virginia Beach Farm Bureau WLC Agricultural Wagon

Join the Chesapeake/Virginia Beach Women's Leadership Committee

Interested in farming, gardening, or agriculture? Connect with our local Farm Bureau through the Chesapeake/Virginia Beach Women's Leadership Committee (WLC).

We promote agriculture through education, leadership, and advocacy, helping our community learn about the people and resources that support local farming.

Our mobile "Agricultural Wagon," inspired by George Washington Carver's "Jesup Wagon," brings agricultural education to local events. It features:

- Dr. Carver 's highlights and farm history
- Farm Bureau materials, crop samples, and handouts
- Virginia agriculture facts, safety tips, conventional and urban farming resources
- Interactive exhibits, QR-code farm videos, and live animals
- Agriculture in the Classroom (AIRC) program and sources
- Extension Services, nonprofit organizations, and other agricultural community resources

Visit us at the Old Beach Farmers Market on **Saturday, October 3rd, from 9:00 AM to 12:00 PM**, located at **611 18th St** in VB to learn more, explore the wagon, and sign up. For more information, contact **Roxanne Stonecypher, Chair - Chesapeake/Virginia Beach Farm Bureau WLC 757-641-7401**.



September 2026

Virginia Beach County Farm Bureau

Main: 757-426-6115 | Branch: 757-467-0603 | vafb.com

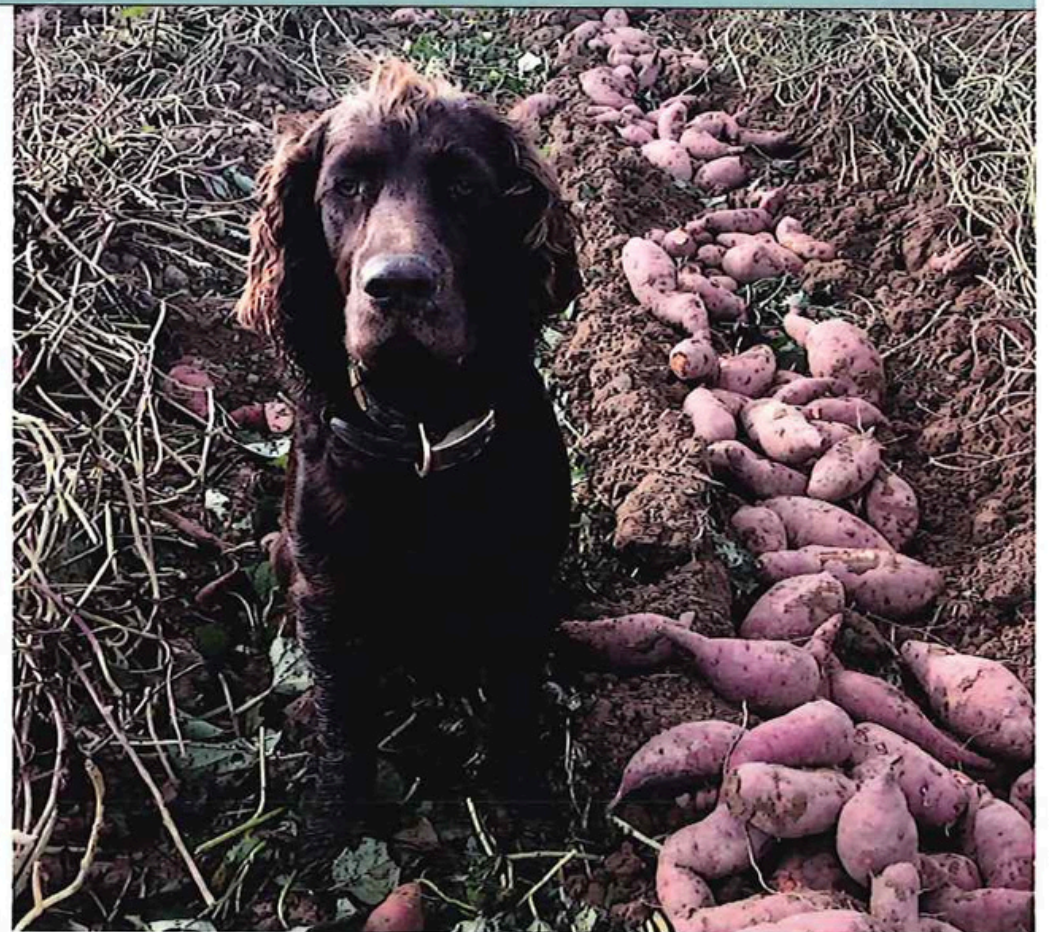


Join us for our Annual Member Dinner!

When: Thursday, Oct. 8 | 6:30 p.m.

Where: Creeds Ruritan Community Complex
1057 Princess Anne Rd.
Virginia Beach

RSVP: By Oct. 1. Call the county office
at 757-426-6115 or email
virginiabeachsecretaries@vafb.com



Harvest 2026: Reasons to be Thankful

As we reach the middle of the 2026 harvest season, it is encouraging to see futures prices at multi-year highs. There is much to be thankful for, as strong domestic and export demand has continued throughout the summer and into the fall.

The United States and China recently met in Washington and made progress in several areas of their relationship, including Taiwan and artificial intelligence. While no new agricultural agreements were announced during the meeting, there is optimism that China could make additional commitments to purchase U.S. agricultural products before the end of 2026.

China has purchased just over 700 million bushels of U.S. soybeans for shipment between October and March. These purchases have helped futures prices rally about \$1.70 per bushel, providing a meaningful boost to farm-level cash prices. Following the recent face-to-face discussions between President Trump and Chinese President Xi, trade watchers anticipate that additional Chinese soybean purchases could come in the months ahead.

Drought conditions across much of Europe during this growing season have contributed to increased demand for U.S. corn, with export sales to European buyers reported throughout the summer. We hope this demand continues into the months ahead. Ongoing uncertainty surrounding the Russia-Ukraine conflict and Black Sea exports has also supported corn futures. Since July 1, corn futures have increased by about \$1.00 per bushel, providing another positive development for producers as harvest continues.

The same market conditions supporting higher corn futures have also contributed to rising diesel fuel prices around the world. Here in the United States and Virginia, diesel prices remain a significant expense for farmers, along with the many other input costs that continue to run high. With costs remaining elevated, careful spending and attention to the bottom line are more important than ever. I remember a mentor once telling me, **“You can only spend a dollar once.”** That advice is just as true today as it was then. As you manage your operation, make every dollar count.

Take time each week to revisit your written marketing plan and continue looking for opportunities to make sales above your breakeven cost per bushel. With futures prices at multi-year highs and favorable basis levels, current market conditions may provide opportunities to lock in profitable prices. As you look ahead, consider taking advantage of current prices by pricing a small portion, such as 5% of your 2027 corn and soybean crops. A written marketing plan can help you stay organized and make decisions with confidence. I am always happy to talk with you by phone about developing a plan that works for your operation.

Most importantly, I wish you a safe and successful harvest. Virginia Farm Bureau appreciates your dedication to caring for the land and helping keep our country well fed.

Best regards

Robert Harper
Virginia Farm Bureau Grain Division
804-338-0664



Disaster Assistance for Business and Private Nonprofits



9/10/26

20031/21720

SBA Disaster Assistance Available for Virginia Businesses and Private Nonprofits

The U.S. Small Business Administration announced the availability of low-interest federal disaster loans for eligible small businesses and private nonprofit organizations impacted by drought occurring Aug. 12, 2025, through Dec. 31, 2025.

Eligible Counties

Virginia: Accomack, Northampton, Virginia Beach (Independent City)

Who Can Apply

- Small businesses
- Private nonprofits & faith-based organizations
- Small agricultural cooperatives & nurseries
- Small aquaculture enterprises

Loan Assistance Available

Economic Injury Disaster Loans: Working capital assistance for operational expenses caused by the disaster.

Key Loan Details

- Up to \$2 million in loan funding
- Interest rates as low as 4% for small businesses and 3.625% for private nonprofit organizations
- Loan terms of up to 30 years
- No interest or required payments during the first 12 months following disbursement

Apply online: sba.gov/disaster

Application Deadline: Economic Injury Disaster Loans: March 10, 2027

Applicants may call the SBA Customer Service Center with questions regarding their application at (800) 659-2955 or email disastercustomerservice@sba.gov. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

SCAN ME





U.S. Small Business
Administration

**U.S. SMALL BUSINESS ADMINISTRATION
FACT SHEET – ECONOMIC INJURY DISASTER LOANS
(SBA DISASTER DECLARATION DUE TO DESIGNATION BY THE SECRETARY OF AGRICULTURE)**

VIRGINIA Declaration 21720

(Disaster: VA-20031)

Incident: DROUGHT

occurring: August 12, 2025, through December 31, 2025

**in Northampton County, Virginia;
the contiguous Accomack County Virginia;
and the contiguous Independent Virginia City of: Virginia Beach**

Filing Deadline: March 10, 2027

Disaster Loan Assistance Available:

Economic Injury Disaster Loans (EIDLs) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

Credit Requirements:

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay the loan.

Interest Rates:

The interest rate is determined by formulas set by law and is fixed for the life of the loan. The maximum interest rate for this program is 4 percent.

Loan Terms:

The law authorizes loan terms up to a maximum of 30 years. SBA will determine an appropriate installment payment based on the financial condition of each borrower, which in turn will determine the loan term. Borrowers may be required to provide collateral.

Loan Amount Limit:

The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit

Loan Eligibility Restrictions:

- The applicant business must be located in the declared disaster area.
- Only uninsured or otherwise uncompensated disaster losses are eligible.
- The economic injury must have been the direct result of the declared disaster.
- Nurseries are only eligible for economic injury caused by declared drought disasters.
- By law, agricultural enterprises such as farmers and ranchers are not eligible for any type of SBA assistance.
- Applicants who have not complied with the terms of previous SBA loans are not eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.
- 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.

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

Refinancing:

Economic injury disaster loans cannot be used to refinance long term debts.

Insurance Requirements:

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Completing the SBA Loan Application:

The application asks for the same information about the business and its principal owners that are generally required for a bank loan. If you need help, SBA personnel will explain the forms and give you assistance at no charge. You may use the services of accountants, attorneys, or other representatives at your own expense, if you wish. Use of a representative and the fees they charged must be listed on your loan application.

Applications for disaster loans may be submitted online using the My SBA Loan Portal at <https://lending.sba.gov> or other locally announced locations.

Please contact the SBA's Customer Service Center by email at disastercustomerservice@sba.gov or by phone at 1-800-659-2955 for further assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.