Resources for Agricultural Producers Related to COVID-19 Relief

The Small Business Administration (SBA) is administering a $349 billion program to support payroll in response to the coronavirus.

Paycheck Protection Program (PPP)

- Agricultural producers, farmers, and ranchers with 500 or fewer employees are eligible.
- Sole proprietors are eligible if the business was in operation as of 2/15/2020.
- Employees must have a principal place of residence in the U.S.
- Loans are forgivable if at least 75% of the loan is used for payroll purposes.
- Apply through an approved SBA lender.


The USDA has a Frequently Asked Questions section focused on agriculture at https://www.usda.gov/coronavirus.

Economic Injury Disaster Loan (EIDL)

- Agricultural producers, farmers, and ranchers are not eligible for this program, however, agricultural cooperatives, aquaculture enterprises, and nurseries are eligible.
- An EIDL advance of up to $10,000 is available and may be forgiven.
- Businesses with more than 500 employees must meet certain industry size standards.

The UGA Small Business Development Center has a series of webinars and related material available at https://www.georgiasbdc.org/sba-economic-injury-disaster-loan/.

The United States Department of Agriculture (USDA) has a program to help crop producers receive loans to allow more time for marketing their commodities.

Marketing Assistance Loans (MAL)

- Marketing assistance loans for eligible crops have been extended from the usual 9 months to 12 months.
- Open loans must have a maturity date of March 31, 2020 or later and include new crop year (2019 and 2020) loans that are requested by September 30.
- Eligible crops include upland cotton, peanuts, corn, soybeans, wheat, and other row crops typically eligible for Title I farm bill programs.

More information is available at the USDA FSA website https://www.fsa.usda.gov/programs-and-services/price-support/commodity-loans/.

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