



**NOAA
FISHERIES**

Guide to Federal Aquaculture Grant and Financial Assistance Services (2021)



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This grant and financial assistance guide was prepared by the National Oceanic and Atmospheric Administration (NOAA) in consultation with the Subcommittee on Aquaculture (SCA) under the National Science and Technology Council (NSTC). This guide lists grant and financial assistance programs that aquaculture farmers or aquaculture researchers may be eligible for. Updates to this guide will be made annually, as programs are subject to change.

Coordination of Federal Aquaculture-related Programs

The National Aquaculture Act of 1980 provides for an interagency coordinating body to provide leadership and to facilitate the coordination of federal programs associated with development of aquaculture in the United States. The Subcommittee on Aquaculture (SCA)—previously known as the Interagency Working Group on Aquaculture (IWGA) and the Joint Subcommittee on Aquaculture (JSA)—serves as the Federal interagency coordinating group to increase the overall effectiveness and productivity of Federal aquaculture research, regulation, technology transfer, and assistance programs. The SCA reports to the [National Science and Technology Council](#) (NSTC) and the [Office of Science and Technology Policy](#) (OSTP) in the [Executive Office of the President](#).

This guide is intended to be a dynamic document subject to updates every 12 months.

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Grant Portals and Information

Catalog of Federal Domestic Assistance (CFDA)

The [Catalog of Federal Domestic Assistance](#) (CFDA) provides a full listing of all federal programs available to state and local governments (including the District of Columbia); federally recognized Indian tribal governments; territories (and possessions) of the United States; domestic public, quasi-public, private for-profit and nonprofit organizations and institutions; specialized groups; and individuals.

Grants.gov

All applications for grants and loans from the federal government must be submitted through [grants.gov](#). This website is also a resource to search for grants, loans, and other federal application procedures including research, education, and extension proposals.

Small Business Innovation Research (SBIR)

The [Small Business Innovation Research](#) (SBIR) program encourages domestic small businesses to engage in Federal Research/Research and Development (R/R&D) that has the potential for commercialization. This competitive, awards-based program encourages small businesses to engage in research in scientific and engineering areas (including aquaculture) that have the potential for commercialization. Several federal agencies, including NOAA, USDA-NIFA, NIST, and NSF, allocate R&D money to SBIR. Open solicitations, eligibility, and the application process can be found at [sbir.gov](#), or at the agency-specific SBIR programs listed below.

SBIR-participating Agencies

Each year, Federal agencies with extramural research and development budgets that exceed \$100 million are required to allocate 2.5 percent of their R&D budget to these programs. Each agency administers its own SBIR program within guidelines established by Congress. These agencies designate R&D topics in their solicitations and accept proposals from small businesses. Awards are made on a competitive basis after proposal evaluation.

Participating Agencies:

1. [Department of Agriculture](#)
2. Department of Commerce - [National Institute of Standards and Technology](#)
3. Department of Commerce - [National Oceanic and Atmospheric Administration](#)
4. [Department of Defense](#)
5. [Department of Education](#)

6. [Department of Energy](#)
7. Department of Health and Human Services – [National Institutes of Health](#)
8. [Department of Homeland Security](#)
9. [Department of Transportation](#)
10. [Environmental Protection Agency](#)
11. [National Aeronautics and Space Administration](#)
12. [National Science Foundation](#)

Business and Farm Grant Programs

U.S. Department of Agriculture

The USDA's [Agricultural Marketing Service](#) (AMS) administers programs that create domestic and international marketing opportunities for U.S. producers of food, fiber, and specialty crops. The [Federal State Marketing Improvement Program](#) (FSMIP) offers grants with a one-to-one dollar match to assist in exploring new market opportunities for U.S. food and agricultural products, and to encourage research and innovation aimed at improving marketing efficiency and performance. The [Farmers Market and Local Food Promotion Program](#) (FMLFPP) provides grants to help farmers and local food businesses create market opportunities to increase the accessibility of fresh, healthy, local foods (including seafood).

AMS also has [Research and Promotion Programs](#) to provide a framework for agricultural industries to pool resources and efforts to develop new markets, strengthen existing ones, and conduct research and promotion activities. AMS provides oversight, paid for by [industry](#) assessments, which helps ensure fiscal accountability and program integrity. The [Regional Food System Partnerships \(RFSP\)](#) program supports partnerships that connect public and private resources to plan and develop local or regional food systems. Effort is focused on building and strengthening local or regional food economy viability and resilience by alleviating unnecessary administrative and technical barriers for participating partners.

[Natural Resources Conservation Service](#) (NRCS) provides technical expertise, conservation planning, and financial assistance for farmers, ranchers and forest landowners wanting to make conservation improvements to their land. Technical assistance for aquaculture producers is provided in the areas of:

- Agriculture Engineering for aquaculture infrastructure
- Water Quality technical assistance for both clean water inputs and nutrient management outputs
- Energy Conservation Engineering
- Water Management Engineering for water conveyance systems

- Wildlife enhancement – both terrestrial and aquatic opportunities

USDA grants for eligible producers are provided through a variety of programs, including:

1. [USDA-NRCS Conservation Innovation Grants](#) (CIG) are competitive grants that drive public and private sector innovation in resource conservation. CIG projects inspire creative problem solving that boosts production on farms, ranches, and private forests - ultimately, they improve water quality, wildlife habitat, and other resource concerns.
2. The [Regional Conservation Partnership Program](#) (RCPP) promotes coordination of NRCS conservation activities with partners that offer value-added contributions to expand our collective ability to address on-farm, watershed, and regional natural resource concerns. Through RCPP, NRCS seeks to co-invest with partners to implement projects that demonstrate innovative solutions to conservation challenges and provide measurable improvements and outcomes tied to the resource concerns they seek to address.
3. [Rural Development](#) (RD) helps improve the quality of life in rural America through loans, grants, and loan guarantees to help with job creation, economic development, and essential services. RD promotes economic development by supporting loans through banks, credit unions, and community-managed lending pools. RD offers assistance and information to help agricultural producers and cooperatives get started and improve the effectiveness of their operations. Finally, RD helps communities implement empowerment programs.
4. [Rural Business Cooperative Service](#) (RBS) offers programs to help businesses grow, as well as job training for people living in rural areas. RBS helps provide the capital, training, education, and entrepreneurial skills to help residents start and grow businesses or find jobs in agricultural markets and the bio-based economy.
5. [Rural Housing Service](#) (RHS) offers a variety of programs to build or improve housing and essential community facilities in rural areas. RHS offers loans, grants and loan guarantees for single- and multi-family housing, childcare centers, fire and police stations, hospitals, libraries, nursing homes, schools, first responder vehicles and equipment, housing for farm laborers and much more.
6. [Rural Utilities Service](#) (RUS) provides financing to build or improve infrastructure in rural communities. This includes water and waste treatment, electric power and telecommunications. These services help expand economic opportunities and improve the quality of life for rural residents.

See also:

- [Rural Business Development Grants Program](#)
- [Rural Energy for America Program \(REAP\) Grants](#)

U.S. Department of Commerce

The [U.S. Economic Development Administration's \(EDA\) Investment Priorities](#) are designed to establish a foundation for sustainable job growth and the building of durable regional economies throughout the United States. The EDA encourages its partners around the country to develop initiatives that advance new ideas and creative approaches to address rapidly evolving economic conditions, including aquaculture. For example, the EDA's [Build to Scale](#) (B2S) program has a focus on the Blue Economy that includes aquaculture.

The [National Oceanographic and Atmospheric Administration](#) (NOAA) offers several programs geared toward advancing environmentally sustainable aquatic farming techniques and business practices:

1. [NOAA's SBIR program](#) supports investment in aquaculture research and development, which encourages small businesses to leverage federal funds to invest in innovative technologies and next-generation products and processes that may lead to commercialization.
2. [NOAA Sea Grant's Marine Aquaculture Grant Program](#) encourages demo projects and research geared toward the development of sustainable U.S. marine aquaculture. The program fosters dynamic partnerships that channel resources toward the development of sustainable aquaculture technologies. Awards often involve partnerships among commercial companies, research institutions, universities, state governments, and coastal communities. The program also supports [Sea Grant Extension](#) efforts.
3. The [Saltonstall-Kennedy Grant Program](#) includes aquaculture as an eligible topic area to fund projects that encourage the development of environmentally and economically sound aquaculture, as well as relieve fishing pressure and improve market availability of U.S. seafood products.
4. The [Marine Fisheries Initiative](#) (MARFIN) promotes programs that optimize economic and social benefits from marine fishery resources through cooperative efforts that evoke the best research and management talents within NOAA's Southeast Region. The intent is to focus projects funded by MARFIN into cooperative efforts that provide clear answers for fishery needs covered by the NMFS Strategic Plan. Funding priorities for MARFIN are formulated from recommendations received from non-federal scientific and technical experts, and from NMFS research and operations officials.
5. [Regional Aquaculture Pilot Projects](#) are supported by NOAA Fisheries through the Interstate Marine Fisheries Commissions. These competitive grants are managed through the Atlantic, Gulf, and Pacific States Marine Fisheries Commissions. Emphasis for pilot projects is placed on promising but less commercially developed technologies for finfish, shellfish, seaweed, and other relative newcomers to the domestic aquaculture industry. Grants emphasize the development and

deployment of economically and environmentally sustainable aquatic farming techniques and business practices.

U.S. Environmental Protection Agency

[EPA Research Grants](#) fund the development of science and tools to meet the challenges of 21st century water resource problems, ensure water quality and availability, and protect human and ecosystem health. The EPA also offers [other grants and funding opportunities](#).

U.S. National Science Foundation

[America's Seed Fund powered by NSF](#) helps startups and small businesses transform their ideas into marketable products and services. Each year, the program awards \$200 million in funding to entrepreneurs across the country.

Disaster Assistance Grant Programs

U.S. Department of Agriculture

[The Emergency Assistance for Livestock, Honey Bees, and Farm-raised Fish \(ELAP\)](#) provided for losses not covered by other disaster assistance programs authorized by the 2014 Farm Bill, such as losses not covered by the Livestock Forage Disaster Program (LFP) and the Livestock Indemnity Program (LIP). Only for farm-raised fish feed and death losses.

U.S. Department of Homeland Security

[Hazard Mitigation Assistance Grants](#) provide grants to state and local governments, individuals, businesses, and private nonprofits. Individuals may not apply directly for funding, but may be sponsored through an appropriate sub-applicant via a local government, state agency, tribe or tribal agency, or private nonprofit. Applications are submitted to the state, eligible tribe, or territory, which receives funds from [FEMA](#).

FEMA provides up to 75 percent of the funds for mitigation projects. The remaining 25 percent can come from a variety of sources. A cash payment from the state, local government, or in some cases, directly from the individual is the most direct option. Other sources may include donated resources, such as construction labor; Increased Cost of Compliance (ICC) funds from a flood insurance policy; or loans from other government agencies, such as the Small Business Administration.

Research Assistance Programs

U.S. Department of Agriculture

The [Agricultural Research Service](#) (ARS) and its partners conduct intramural research and deliver technologies that improve domestic aquaculture production efficiency, animal health nutrition, genetic improvement, and product quality while minimizing impacts on natural resources. Current research includes shellfish and freshwater and marine finfish farmed across a diverse array of production systems. Research is conducted under [National Program 106: Aquaculture](#).

The [National Institute of Food and Agriculture](#) (NIFA) addresses national needs for aquaculture research, education, extension, and technology transfer to support U.S. aquaculture production through extramural capacity and competitive funding programs.

Capacity Grants:

- Evans-Allen
- Hatch Research
- Animal Health and Disease
- Smith-Lever Formula for Extension
- McIntire-Stennis Cooperative Forestry

Competitive Funding:

- [Agriculture and Food Research Initiative](#)
- [Special Research Grants for Aquaculture Research](#)
- [1890 Institution Teaching, Research and Extension Capacity Building Grants \(CBG\) Program](#)
- [Small Business Innovation Research](#)
- Regional Aquaculture Centers:
 - [Northeast](#)
 - [South](#)
 - [North Central](#)
 - [Western](#)
 - [Tropical and Subtropical](#)
- [Sustainable Agriculture Program](#)
- [Beginning Farmer and Rancher Development Program](#)

The [National Agricultural Statistics Service](#) (NASS) conducts both the [Census of Agriculture](#) and the [Census of Aquaculture](#), which provide comprehensive pictures of the aquaculture sector at the state and national levels every five years. Annually, NASS also publishes three aquaculture reports: The February [Catfish Production Report](#), the July [Catfish Processing Report](#) and the February [Trout Production Report](#).

The Foundation for Food and Agriculture Research

The [Foundation for Food and Agriculture Research](#) (FFAR) builds on public-private partnerships to fund innovative research addressing today's food and agriculture challenges. Congress established FFAR in the [Agricultural Act of 2014](#). FFAR's funding model leverages federal funding, allocated through the

Farm Bill, via a one:one match with non-federal sources. FFAR has funded [several aquaculture projects](#) focused on improving the survival of early life-stages of marine finfish, geoduck, and scallop genetics and production practices, open-ocean cultivation of seaweed for enteric methane mitigation and novel vaccine development for freshwater finfish.

Competitive Funding:

- [Seeding Solutions](#)
- [New Innovator in Food and Agriculture Research Award](#) (no match required)

U.S. Food and Drug Administration (FDA)

The [Minor Use Minor Species](#) (MUMS) Grants Program is a competitive program established by the Minor Use and Minor Species Animal Health Act of 2004. It provides grants to veterinary pharmaceutical sponsors or their research partners to support the development and approval or conditional approval of new animal drugs intended to treat uncommon diseases (minor uses) in major species (horses, dogs, cats, cattle, pigs, turkeys and chickens) or to treat minor species (such as finfish and shellfish). The FDA Center for Veterinary Medicine must have granted “designation” status to the drug under investigation and must have previously concurred with the study protocol submitted by the applicant. The MUMS Grants Program funds safety (including target animal safety, human food safety, and environmental impact), effectiveness and some manufacturing studies to support the FDA approval of designated drugs, including those for aquaculture uses.

U.S. Department of Commerce

The [National Marine Fisheries Service](#) (NMFS) supports aquaculture research grant opportunities. Funding may address issues such as environmental monitoring, recirculating aquaculture systems, shellfish farming, alternative feeds for aquaculture, new species research, and offshore aquaculture.

NOAA's [Sea Grant College Program](#) integrates research, extension, and education through 34 Sea Grant programs across the U.S. coasts and Great Lakes. Sea Grant leads NOAA's competitive, extramural research portfolio for aquaculture, relying on partnerships between NOAA and universities to fund projects that respond to local, state, and regional priorities (via [Sea Grant programs](#)), as well as national priorities. The Sea Grant Extension Network helps lead NOAA's engagement in aquaculture, with extension agents and specialists living and working in coastal communities, providing science-based information for local governments, industry, and citizen groups.

U.S. National Science Foundation

The NSF's [Small Business Innovation Research](#) (NSF SBIR) program is a key source of federal backing for research in many fields, including mathematics, computer science, and the social sciences. The NSF also funds basic research important to the aquaculture industry.

Financial Assistance & Services

Loans

Loan Name & Source	Description of Program
<p><u>Farm Ownership Loans (USDA - FSA)</u></p>	<p>No current or previous farm ownership requirements and 100 percent financing available make FSA direct farm ownership loans a valuable resource to help farmers and ranchers become owner-operators of family farms, improve and expand current operations, increase agricultural productivity, and assist with land tenure to save farmland for future generations.</p> <p>All FSA direct loans are financed and serviced by the Agency through local Farm Loan Officers and Farm Loan Managers. The funding comes from Congressional appropriations as part of the USDA budget.</p>
<p><u>Farm Ownership Loans - Joint Financing (USDA - FSA)</u></p>	<p>Also known as a participation loan, joint financing allows FSA to provide more farmers and ranchers with access to capital. FSA lends up to 50 percent of the cost or value of the property being purchased. A commercial lender, a State program, or the seller of the farm or ranch being purchased provides the balance of loan funds, with or without an FSA guarantee.</p>
<p><u>Farm Ownership Loans - Down Payment Loan (USDA - FSA)</u></p>	<p>As established by the Beginning Farmer definition, loan applicants interested in the Down Payment Loan may not own more than 30 percent of the average size farm at the time of the application. The applicant may exceed the 30 percent after the loan is closed. The most current Census of Agriculture data is used in this calculation. Otherwise, similar to Farm Operating Loans; Managerial Experience Requirements are different. The Direct Farm Ownership loan is different from all the other FSA loan offerings because Congress wrote into the law an additional 3 year farm management experience requirement. These 3 years of experience must be within 10 years of the date of loan application. There are specific criteria that can be substituted for years of experience.</p>

<p><u>Fisheries Finance Program (NOAA Fisheries)</u></p>	<p>Direct government loan program that receives annual loan authority from Congress to provide long-term, fixed-rate loans to the aquaculture, mariculture, and commercial fisheries industries.</p> <p>The Fisheries Finance Program provides long-term fixed-rate financing for the cost:</p> <ol style="list-style-type: none"> 1. Refurbishing, modernization or purchasing of existing fishing vessels, fisheries facilities, or aquaculture facilities; 2. Harvesting privileges in federally managed limited access systems; and 3. Individual fishing quota in the Northwest Halibut/Sablefish and Bering Sea/Aleutian Islands Crab Fisheries. <p>The FFP will also refinance existing debt incurred for these purposes. The FFP will not finance a vessel refurbishing project that materially increases a vessel’s harvesting capacity.</p>
<p><u>Farm Operating Loans (USDA - FSA)</u></p>	<p>FSA’s Direct Farm Operating loans are a valuable resource to start, maintain and strengthen a farm or ranch. For new agricultural producers, FSA direct farm operating loans provide an essential gateway into agricultural production by financing the cost of operating a farm. All FSA direct loans are financed and serviced by the Agency through local Farm Loan Officers and Farm Loan Managers. The funding comes from Congressional appropriations as part of the USDA budget.</p>
<p><u>Guaranteed Loans (Small Business Administration)</u></p>	<p>The SBA works with lenders to provide loans to small businesses. The agency doesn’t lend money directly to small business owners. Instead, it sets guidelines for loans made by its partnering lenders, community development organizations, and micro-lending institutions. The SBA reduces risk for lenders and makes it easier for them to access capital. That makes it easier for small businesses to get loans.</p>

Guaranteed Farm Loans
(USDA - FSA)

With a guaranteed farm loan, the lender is FSA's customer, not the loan applicant. Guaranteed loans are the property and responsibility of the lender. The lender and loan applicant complete the Application for Guarantee and submit it to the FSA Service Center in their lending area. The Service Center works with the commercial lender to process the guarantee. The Farm Loan Officer reviews the application for applicant eligibility, repayment ability, adequacy of collateral, and compliance with other regulations, and if the applicant meets those requirements, the request is approved. A direct loan is funded directly by the Agency. The money used for direct loans comes from annual Congressional appropriations received as part of the USDA budget. The Agency is responsible for making and servicing the loan.

Farm Ownership Loans may be used to purchase farmland, construct or repair buildings and other fixtures, develop farmland to promote soil and water conservation, or to refinance debt.

Farm Operating Loans may be used to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance, and other operating expenses. Operating loans also may be used to pay for minor improvements to buildings, costs associated with land and water development, family living expenses, and to refinance debt under certain conditions. These loans may be structured as term loans or lines of credit depending upon the purpose and intended term of the loan.

The **EZ Guarantee Program** is available for smaller loans. This program provides a simplified Guaranteed Loan application process to help small, new or underserved family farmers with early financial assistance. The EZ Guarantee is available for loan applications up to \$100,000 for farm operating or farm ownership purposes. Streamlined financial underwriting is available for these loans, allowing all approved lenders to analyze the request in the same manner in which they would analyze a non guaranteed loan request of the same size and type. All existing eligibility, loan purpose, security, and other requirements remain the same.

In addition to the most common types of loans outlined above, FSA also offers guaranteed Conservation Loans and Land Contract Guarantees.

<p><u>Economic Injury Disaster Loan (Small Business Administration)</u></p>	<p>3.75% for small businesses; 2.75% for non-profits; Upon a request received from a state’s or territory’s Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration. All U.S. states and territories eligible as of 3/23/2020.</p>
<p><u>Export Assistance (Small Business Administration)</u></p>	<p>The International Trade Loan program helps small businesses engaged in international trade to retool or expand to better compete and react to changing business conditions. It can also help exporting firms to expand their sales to new markets or to re-shore operations back to the U.S.</p>
<p><u>Emergency Farm Loans (USDA Farm Service Agency)</u></p>	<p>The Emergency loan program is triggered when a natural disaster is designated by the Secretary of Agriculture or a natural disaster or emergency is declared by the President under the Stafford Act. FSA provides emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine. Emergency loans may be made to farmers and ranchers who own or operate land located in a county declared by the President as a disaster area or designated by the Secretary of Agriculture as a disaster area or quarantine area (for physical losses only, the FSA Administrator may authorize emergency loan assistance). All counties contiguous to the declared, designated, or quarantined primary counties also are eligible for emergency loans. 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; and refinance certain debts.</p>

<p><u>Beginning Farmers and Ranchers Loans (USDA - FSA)</u></p>	<p>America's next generation of farmers and ranchers are supported through FSA's "Beginning Farmer" direct and guaranteed loan programs. Farm Ownership loans can provide access to land and capital. Operating loans can assist beginning farmers in becoming prosperous and competitive by helping to pay normal operating or family living expenses; open doors to new markets and marketing opportunities; assist with diversifying operations; and so much more. Through the Microloan programs, beginning farmers and ranchers have an important source of financial assistance during the start-up years.</p> <p>While FSA is fully committed to all farmers and ranchers, there is a special focus on the particular credit needs of farmers and ranchers who are in their first 10 years of operation. Each year, FSA targets a portion of its lending by setting aside a portion of all loan funds for financing beginning farmer and rancher operations. With the single exception of the Direct Farm Ownership Down Payment Loan, the Beginning Farmer classification is not related to a type of loan program; it references a specific, targeted funding source.</p>
<p><u>Capital Construction Fund Program (NOAA Fisheries)</u></p>	<p>NMFS program enables fishermen the ability to construct, reconstruct, or acquire fishing vessels with before-tax dollars. Under the program, approved participants can defer paying tax on income from commercial fishing, vessel sale proceeds and CCF account earnings each tax year. The benefit received by deferring tax on this fishing income, when used to help pay for a vessel project, is the time value of deferred taxes on operating profit. The taxes are recovered by the U.S. Government by reducing the depreciable cost of the vessel for any costs paid with CCF dollars.</p>
<p><u>Disaster Assistance and Emergency Relief Program (Department of the Treasury)</u></p>	<p>Allows individuals and businesses in federally declared disaster areas to claim disaster losses on their tax return for the prior year. For some disasters, the IRS may grant extra time to file returns and pay taxes.</p>

<p><u>FY 2020 EDA Public Works and Economic Adjustment Assistance Programs (Economic Development Administration)</u></p>	<p>The Economic Development Administration's (EDA's) fulfills their mission through strategic investments and partnerships that create the regional economic ecosystems required to foster globally competitive regions throughout the United States. EDA supports development in economically distressed areas of the United States by fostering job creation and attracting private investment. Under this NOFO, EDA solicits applications from applicants in order to provide investments that support construction, non construction, planning, technical assistance, and revolving loan fund projects under EDA's Public Works program and EAA program (which includes Assistance to Coal Communities). Grants and cooperative agreements made under these programs are designed to leverage existing regional assets and support the implementation of economic development strategies that advance new ideas and creative approaches to advance economic prosperity in distressed communities, including those negatively impacted by changes to the coal economy. Under this NOFO, EDA solicits applications from applicants in rural and urban areas to provide investments that support construction, non-construction, technical assistance, and revolving loan fund projects under EDA's Public Works and EAA programs. Grants and cooperative agreements made under these programs are designed to leverage existing regional assets and support the implementation of economic development strategies that advance new ideas and creative approaches to advance economic prosperity in distressed communities. EDA provides strategic investments on a competitive- merit-basis to support economic development, foster job creation, and attract private investment in economically distressed areas of the United States.</p>
<p><u>Cora Brown Fund (FEMA)</u></p>	<p>Includes funds for disaster-related unmet needs: Money for needs such as health and safety measures; evacuation costs; assistance delineated in the Stafford Act or other Federal, State, Tribal, local, or volunteer programs; hazard mitigation or floodplain management purposes; and assistance to self-employed persons (with no employees) to re-establish their businesses.</p>

<p><u>Microloan Programs (USDA - FSA)</u></p>	<p>The focus of Microloans is on the financing needs of small, beginning farmer, niche and non-traditional farm operations, such as truck farms, farms participating in direct marketing and sales such as farmers’ markets, CSAs (Community Supported Agriculture), restaurants and grocery stores, or those using hydroponic, aquaponic, organic, and vertical growing methods.</p>
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Other Types of Assistance

<p>Name, Source, & Type of Assistance</p>	<p>Description of Program</p>
<p><u>Fishery Disaster Assistance (NOAA Fisheries)</u> <i>Assistance</i></p>	<p>An assistance request for a fishery disaster determination is generally made by the Governor of a State, or by a fishing community, although the Secretary of Commerce may also initiate a review at his or her own discretion. If the Secretary determines that a fishery disaster has occurred, Congress may appropriate funds for disaster assistance, which are administered by the Secretary.</p>

<p><u>Small Business Technology Transfer (Small Business Administration)</u></p> <p><i>Award: grant or contract</i></p>	<p>Each year, Federal agencies with extramural research and development (R&D) budgets that exceed \$1 billion are required to reserve 0.45% of the extramural research budget for STTR awards to small businesses. These agencies designate R&D topics and accept proposals. Currently, five agencies participate in the STTR program:</p> <ul style="list-style-type: none"> ● Department of Defense ● Department of Energy ● Department of Health and Human Services ● National Aeronautics and Space Administration ● National Science Foundation <p>Each agency administers its own individual program within guidelines established by Congress. These agencies designate R&D topics in their solicitations and accept proposals from small businesses. Awards are made on a competitive basis after proposal evaluation.</p>
<p><u>Trade Adjustment Assistance for Firms (Economic Development Administration)</u></p> <p><i>Cost share</i></p>	<p>In general, the program provides cost-sharing technical assistance to eligible import-impacted U.S. firms. Firms can receive direct technical assistance to create and implement targeted business recovery plans called Adjustment Proposals (APs). This assistance is provided through matching funds provided to TAACs, which match the costs for third-party consultants to help firms expand markets, strengthen operations and increase competitiveness. Firms contribute a matching share to create and implement their respective recovery plan. Funds are not provided directly to firms.</p>
<p><u>Disaster Debt Set-Aside Program (USDA Farm Service Agency)</u></p> <p><i>Financial planning</i></p>	<p>When the county in which a borrower farms, or a contiguous county, is designated as a disaster area by the president or secretary of agriculture, farmers presently indebted to FSA, who may be eligible, will be notified of the availability of the Disaster Set-Aside Program (DSA). Each payment set-aside must be repaid prior to the final maturity of the note. Any principal set-aside will continue to accrue interest until it is repaid.</p>

<p><u>Federal Ship Financing Program (Title XI) (Department of Transportation)</u></p> <p><i>Financing</i></p>	<p>The Federal Ship Financing Program (commonly referred to as "Title XI" based on the part of the Merchant Marine Act of 1936 that established the program) provides for a full faith and credit guarantee by the United States Government to promote the growth and modernization of the U.S. merchant marine and U.S. shipyards. Through long-term debt repayment guarantees, the Program encourages U.S. shipowners to obtain new vessels from U.S. shipyards cost effectively. It also assists U.S. shipyards with modernizing their facilities for building and repairing vessels. The repayment term allowed under the program generally is much longer, and the interest rates are lower, than those available from the commercial lending market because of the obligations guaranteed by the U.S. Government.</p>
<p><u>Construction Reserve Fund (Department of Transportation)</u></p> <p><i>Fund</i></p>	<p>The Construction Reserve Fund (CRF), authorized by 46 U.S.C. Chapter 533 (the Act), is a financial assistance program that provides tax deferral benefits to U.S.-flag operators. Eligible parties can defer the gain attributable to the sale or loss of a vessel, provided the proceeds are used to expand or modernize the U.S. merchant fleet. The primary purpose of the CRF is to promote the construction, reconstruction, reconditioning, or acquisition of merchant vessels that are necessary for national defense and to the development of U.S. commerce. This page discusses eligibility requirements for the CRF, the program's benefits, and restrictions on the Fund's use.</p>
<p><u>Capital Construction Fund (Department of Transportation)</u></p> <p><i>Fund</i></p>	<p>Operators of American-flag vessels are faced with a competitive disadvantage in the construction and replacement of their vessels relative to foreign-flag operators whose vessels are registered in countries that do not tax shipping income. The Capital Construction Fund (CCF) program was created to counterbalance this situation by helping owners and operators of United States-flag vessels secure the capital necessary to modernize and expand the U.S. merchant marine. The program encourages construction, reconstruction, or acquisition of vessels through the deferment of Federal income taxes on certain deposits of money or other property placed into a CCF. Participants must meet U.S. citizenship requirements.</p>

<p><u>Emergency Conservation Program (USDA Farm Service Agency)</u></p> <p><i>Fund</i></p>	<p>Helps farmers and ranchers to repair damage to farmlands caused by natural disasters and to help put in place methods for water conservation during severe drought. The ECP does this by giving ranchers and farmers funding and assistance to repair the damaged farmland or to install methods for water conservation. For land to qualify for ECP funds, the damage from the natural disaster or severe drought must create new conservation problems that if not dealt with would:</p> <ul style="list-style-type: none"> ● Further damage the land ● Significantly affect the land’s productive capacity ● Represent damage from a natural disaster unusual for the area (an exception to this is damage from wind erosion) <p>Be too costly to repair without Federal assistance in order to return the land to agricultural production.</p>
<p><u>Noninsured Crop Disaster Assistance Program (USDA Farm Service Agency)</u></p> <p><i>Insurance</i></p>	<p>NAP covers crop losses and planting prevented by disasters who have timely signed up for the program at the beginning of the crop year. For further information on whether a crop is eligible for NAP coverage, producers should contact the FSA county office where their farm records are maintained. You must have made an application for NAP on or before the application closing date for the crop/commodity in the county.</p>