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Applying for Financial Assistance When Disaster Strikes



By *Natasha Williams*

The water in the room is 3 feet deep. The entire building is filled with the smell of mildew and spoiled meat. There's everything from chubs to pre-processed meat—even protective coats and hats—floating in the water. Within a matter of minutes, thousands of dollars have been lost and valuable merchandise destroyed. The damage seems beyond repair, and a feeling of helplessness settles in. Many might think, "This could never happen to me."

Natural disasters can be unpredictable. And while certain geographic areas are more prone to natural calamities than others, we could all be susceptible to a flood, tornado, hurricane, or earthquake. As a business owner, you must be prepared for anything, especially for something as unpredictable as a natural disaster.

While the U.S. Department of Agriculture's (USDA) Food Safety and

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Inspection Service (FSIS) has prepared resources to advise on the preparation, response, and recovery of your products and employees, such as the brochure *Flooding: A Checklist for Small and Very Small Meat, Poultry, and Egg Processing Plants*, where would you turn to if you had to rebuild?

In addition to your insurance policy, there are other sources of financial assistance you can tap to put your business back on the road to financial recovery after a disaster. USDA's Rural Development has programs that small and very small plants can use to help repair damage from natural disasters. Although it does not have the authority to provide disaster assistance, Rural Development can help *existing* borrowers who are victims of a disaster. This means you need to be a current customer of Rural Development, already participating in one of the five following programs, to receive more financial aid:

- 1) Business and Industry Guaranteed Loans,
- 2) Rural Business Enterprise Grants,
- 3) Rural Business Opportunity Grants,
- 4) Intermediary Relending Program, and
- 5) Rural Economic Development Loans and Grants.

Many of these programs were covered in the article "Assistance Available to Small Plants in Rural Areas" in *Small Plant News*, Volume 1, Number 3. However, two of these programs might help the most if you need to rebuild after a disaster.



With the Business and Industry Guaranteed Loans (B&I) program, eligibility for financial aid is based on whether your business resides in a rural area. "They [small and very small plants] can be approved if the small business is in a designated rural disaster area. We cannot grant eligibility outside of the rural area," said Lisa Siesennop, loan specialist for the B&I program's business industry



group.

Rural Development instruction 4729 defines a rural area as "Any area other than (1) a city or town that has a population greater than 50,000 and (2) the urbanized area contiguous and adjacent to such a city or town, as defined by the U.S. Bureau of the Census using the latest decennial census of the United States."

The Rural Business Enterprise Grants (RBEG) program provides grants for which most small and very small meat and poultry processing plants might be eligible. Under RBEG, small plants within a rural area, with a population of less than 50,000, can be eligible for a grant to renovate their establishment. RBEG funds projects that involve construction, plant renovation, equipment, and machinery, just to name a few.

In order to be considered a business that is small enough to receive the RBEG grant, plants must make less than \$1 million per year and cannot employ more than 50 employees. Under this grant program, small plants destroyed by a natural disaster can be renovated and valuable equipment needed for processing can be restored if the business owner is deemed eligible. This grant has no price limitations; however, those needing less funding are usually given precedence.

A natural disaster is not something you probably want to think about; however, being fully prepared and knowledgeable of available assistance is vital. Natural disasters such as floods, tornadoes, wildfires, hurricanes, or earthquakes do not have to completely wipe out your livelihood. Rural Development is not only another source to consider for providing financial assistance, but it also gives guidance as to what loans and grants you best qualify for and can point you in the right direction for natural disaster assistance.

For further information on programs for business owners in the event of a natural disaster, visit www.rurdev.usda.gov/rd/disasters/ or contact the Rural Development's Business Programs office at (202) 720-7287.

Disaster Assistance Contacts in USDA Rural Development Briefs

To apply for financial assistance, business owners should contact a business program specialist at their local USDA Rural Development office listed below.

Alabama	(334) 279-3400	Montana	(406) 585-2580
Alaska	(907) 761-7705	Nebraska	(402) 437-5551
Arizona	(602) 280-8701	Nevada	(775) 887-1222
Arkansas	(501) 301-3200	New Hampshire	(802) 828-6000
California	(530) 792-5800	New Jersey	(856) 787-7700
Colorado	(720) 544-2903	New Mexico	(505) 761-4950
Connecticut	(413) 253-4300	New York	(315) 477-6400
Delaware	(302) 857-3580	North Carolina	(919) 873-2000
Florida (including U.S. Virgin Islands)	(352) 338-3402	North Dakota	(701) 530-2044
Georgia	(706) 546-2162	Ohio	(614) 255-2400
Hawaii (including American Samoa, Guam, Commonwealth of the Marianas Islands, Federated States of Micronesia, Republic of Palau, and Marshall Islands)	(808) 933-8380	Oklahoma	(405) 742-1000
Idaho	(208) 378-5603	Oregon	(866) 923-5626; ext. 1
Illinois	(217) 403-6200	Pennsylvania	(717) 237-2299
Indiana	(317) 290-3100; ext. 4	Puerto Rico	(787) 766-5095
Iowa	(515) 284-4663	Rhode Island	(413) 253-4300
Kansas	(785) 271-2700	South Carolina	(803) 765-5163
Kentucky	(859) 224-7300	South Dakota	(605) 352-1100
Louisiana	(318) 473-7921	Tennessee	(800) 342-3149
Maine	(207) 990-9160	Texas	(254) 742-9700
Maryland	(302) 857-3580	Utah	(801) 524-4320
Massachusetts	(413) 253-4300	Vermont	(802) 828-6000
Michigan	(800) 944-8119	Virginia	(804) 287-1551
Minnesota	(651) 602-7800	Washington	(360) 704-7740
Mississippi	(601) 965-4316	West Virginia	(800) 295-8228
Missouri	(573) 876-0976	Wisconsin	(715) 345-7620
		Wyoming	(307) 233-6700

Commonly Asked Questions & Answers

Q. *Can the temperature of eviscerated and non-eviscerated poultry carcasses be allowed to exceed 55 °F?*

A. No, eviscerated and non-eviscerated carcasses are required to be chilled to 40 °F immediately after slaughter following the time requirements for weight of carcass in 9 *Code of Federal Regulations* (CFR) 381.66(b) (2). During further processing, they may rise to a maximum of 55 °F, provided the temperature is promptly lowered to 40 °F or less, or they are placed in a freezer.

Q. *A plant is approved to operate two 8-hour shifts, and it routinely operates up to 12 hours per shift. It also communicates, in advance, with in-plant inspectors whenever the schedule is going to exceed the 8 hours. Does the issuance of FSIS Directive 12,700.1 affect this practice?*

A. No. If the plant is following the regulatory requirement in 9 CFR 307.4(d)(2)(3) or 381.37(d)(2) and (3) and is notifying the inspection team in advance, the establishment has met its regulatory responsibilities. FSIS Directive 12,700.1 specifically addresses a situation in which an official establishment fails to notify inspectors that it will be operating outside its approved hours of inspection and produces product without the benefit of inspection. The directive provides instructions to FSIS inspectors regarding enforcement actions if they find that a plant has produced products outside its approved hours without the benefit of inspection.

Q. *How often should the accuracy of the thermocouple thermometer be verified?*

A. If the thermometer is being used, the accuracy of the thermometer should be verified at a minimum of once a month. If the thermometer has been mishandled in some way (dropped on the floor, left in an extremely hot or cold place), then its accuracy should be verified prior to taking a temperature.

Q. *Is a plant required to use a Mercury-in-Glass (MIG) thermometer as a known standard when performing calibration of a thermometer?*

A. No. It's the plant's responsibility to provide support for the procedure that it uses to calibrate its process-monitoring instruments (e.g., thermometers) to ensure that the instruments are accurate [9 CFR 417.5(a)(2)]. Use of a certified MIG thermometer is recognized as an accurate standard; however, plants may use other methods or equipment to verify accuracy of thermometers.

Q. *Is 180 °F water required for sanitizing equipment used during livestock carcass dressing procedures?*

A. Plants are required to maintain equipment and utensils in a sanitary condition so as not to adulterate product (9 CFR 416.3) and to clean and sanitize the equipment and utensils as frequently as necessary to prevent adulteration [9 CFR 416.4(a)]. When dressing livestock carcasses that are affected by any disease condition mentioned in 9 CFR 311.16(b) requires sanitization of equipment using hot water at a minimum of 180 °F. Chemical sanitizers may be used in lieu of 180 °F water if the requirements of 9 CFR 416.4(c) are met and the chemical sanitizer used provides an equivalent sanitizing effect.