NAVIGATING DISASTER ASSISTANCE FOR FARMERS

Assistance from federal programs can make a world of difference for farmers after a disaster. The next few pages outline current disaster programs, all of which are available to farmers. Be sure to check with the appropriate agency for any changes in details from those listed below. As you review the programs that may be of help to you, the following issues are important to remember:

Document Everything

Almost every program or policy that can help farmers will require documentation of the loss or damage. After a disaster, only physical safety is more urgent than documenting the damage. Collect photos, notes, descriptions, receipts, and anything that will help prove to a person who has never been to the farm what happened there.

Contact Agencies Right Away

The agencies that you, as a farmer, will deal with for the disaster, primarily FEMA and USDA, need to be contacted as soon as possible. This is especially true for USDA if you have not previously worked with them. Also, keep a record of all contacts with people from agencies, insurance companies, contractors, and anyone officially involved in the recovery effort.

Waivers

Agencies sometimes make "waivers" to make their programs more flexible during extreme disaster events. A waiver is a change to a typical program requirement. The requirement may be lifted or adapted for a particular disaster event.

Deadlines Will Come Fast

All disaster programs have deadlines, some of which come very quickly. The table included discusses deadlines. Call your local agency to request an appointment to apply for a disaster program before the application deadline.

Programs Usually Have Appeals Processes

Disaster relief programs usually include an appeals process. If you are denied, know that "no" is not always the final answer.

Recovery is a Long Process . . . And Often Includes Mental Health Issues

Recovery from a disaster will be a long process. As is the case with other traumatic experiences, people tend to go through stages as they react to a disaster. Attention to the mental health of all involved is essential. Be patient and caring.

Scam Artists Will Come Around

Scam artists always arrive soon after a disaster. Be careful. Ideally, get work proposals in writing; do not pay in cash; do not pay more than one-third of the cost upfront; and do not let contractors or others force you to make a decision on the spot.

Discrimination Is Illegal

The programs described below are available to all who are eligible. Discrimination is illegal, and each agency should have a discrimination complaint process.

RAFI Farmer Hotline: 866.586.6746

If you are in a crisis (or know someone else who is) and need someone to talk to, the hotline is open Monday through Friday from 9:00 a.m. to 6:00 p.m.

You Can Call Farm Aid

We know that navigating these programs can be overwhelming as you work to rebuild. Please know that you can call **1.800.FARM.AID** anytime if you need emotional support or help with the details. Farm Aid can connect you with someone near you to help you figure things out.

Farmers' Guide to Disaster Assistance

Farmers' Legal Action Group, Inc. (FLAG) has written a Farmer's Guide for many programs described below.

SUMMARY OF DISASTER PROGRAMS FOR FARMERS October 16, 2024						
PROGRAM	**AGENCY**	**WHAT IS AVAILABLE?**	**ELIGIBILITY**	**ARE FARM LOSSES COVERED?**	**APPLICATION DEADLINE**	**OTHER**
Individual and Households Program (IHP)	Federal Emergency Management Administration (FEMA) www.fema.gov	Money. Mainly for: (1) assistance to repair or replace essential household items; and (2) housing assistance, including rent, lodging costs, and repair of personal property.	Expenses and needs are a direct result of the declared disaster.	Farm losses not covered. But household and personal property losses suffered by farmers are.	The deadline to apply for Hurricane Helene relief assistance is November 27, 2024 for NC and FL, November 29, 2024 for SC, and December 2, 2024 for VA and GA. The deadline to apply for Hurricane Milton relief assistance is December 11, 2024.	You can apply for assistance online, in person, over the phone, or through the FEMA App. If a farmer has home insurance, contact the insurance provider before contacting FEMA. Serious Needs assistance is $750 and helps with water, food, baby formula, or fuel. Other assistance is available as the application is reviewed.
Disaster Unemployment Assistance (DUA)	State, local or tribal agencies that do unemployment insurance.	Money, as if receiving unemployment payments.	Unable to work due to disaster, not already eligible for unemployment.	Farmers are eligible.	The deadline to apply is December 2, 2024 for NC and GA and FL. Deadline for SC is December 9, 2024.	DUA Hotline: 919-629-3857. Spanish: 919-276-5698 Funded by FEMA, administered in part by the U.S. Department of Labor.
Emergency Conservation Program (ECP)	USDA, Farm Service Agency (FSA) www.fsa.usda.gov	Cost-share reimbursement for farm and ranch repairs and clean-up, for other costs, such as debris removal, and fixing fence repairs, leveling/grading pasture and cropland soils, and restoring conservation structures.	Farm damages and losses requiring out-of-pocket repair and clean-up costs. Damages and losses must be documented and reported to FSA as early as possible, and before non-life threatening clean-up and repair begins.	Yes.	Extended ECP signup begins Oct.15, 2024 and runs through June 1, 2025, in states affected by Hurricane Helene.	Must generally get cost-share approved before making repairs. Must report damages and losses to FSA, and after applying for the Emergency Conservation Program, you may be authorized by FSA to begin repairs and clean-up that are reimbursable up to an approved amount. Take photos and document all time spent and expenses during clean-up and repair.
Livestock Indemnity	USDA, Farm Service Agency (FSA)	Payments of up to 75 percent of either the	Livestock deaths due to disaster, and	Yes. Both owners and	Date for submission of LIP notice of loss	FSA has issued guidance to FSA County Committees and local staff

Program (LIP)	www.fsa.usda.gov	market value of livestock for owners, or the average income loss for contract growers.	injury and sale of livestock due to disaster.	contract growers are eligible.	and application for payment has been extended to March 3, 2025 for 2024 losses.	to exercise maximum flexibility in determining acceptable loss documentation and to ensure LIP applications are timely acted upon.
Emergency Assistance for Livestock, Honeybees and Farm- Raised Fish Program (ELAP)	USDA, Farm Service Agency (FSA) www.fsa.usda.gov	Payments.	Livestock, bee, and fish losses due to adverse weather and other loss conditions, such as disease, insect infestation, and colony collapse disorder.	Yes.	Producers have until January 30, 2025 to submit an ELAP notice and application for payment for 2024 losses.	Assists with grazing losses due to hurricanes or flooding eligible on affected acres, up to 150 days of grazing, for all non-federally managed land. Feed purchases above normal due to hurricane/flooding loss are also eligible for ELAP assistance. FSA is authorizing eligibility of ELAP food and water transportation assistance. Reimbursement rate is $6.60/mile for feed, and $0.10 per mile per gallon hauled for water transport.
Livestock Forage Disaster Program (LFP)	USDA, Farm Service Agency (FSA) www.fsa.usda.gov	Payments.	Livestock forage losses due to drought or fire – not flood.	Yes. Both owners and contract growers are eligible.	Thirty days after the end of the year of loss.	Payments based on USDA formula.
Emergency Loans (EM)	USDA, Farm Service Agency (FSA) www.fsa.usda.gov	Loans.	Farm physical or production losses due to disaster.	Yes.	Eight months from disaster declaration.	A loan, not a grant. Loan can be obtained to afford out of pocket expenses for debris clean-up, fence repair, and other repairs/clean-up costs incurred and later reimbursed through the Emergency Conservation Program (ECP).
Farm Service Agency Disaster Set Aside	USDA, Farm Service Agency (FSA) www.fsa.usda.gov	Move one FSA annual loan payment to end of loan term.	For farmers who cannot pay expenses due to disaster. Must be less than 90 days past due on FSA loans.	Yes.	Eight months from disaster declaration.	Only for those who already have FSA loans.
Tree Assistance Program (TAP)	USDA, Farm Service Agency (FSA) www.fsa.usda.gov	Cost-share payments.	Provides financial cost-share assistance to qualifying orchardists and nursery tree growers to replant or, where applicable, rehabilitate eligible	Yes.	Producers have until Jan. 30, 2025, to submit a notice of loss and State Committees may waive the requirement for site inspections.	This assistance program complements the (NAP) or federal crop insurance coverage.

			trees, bushes and vines lost by natural disasters. FSA has extended assistance to trees, bushes and vines that have not died but are no longer capable of production (not economically viable).			
Noninsured Crop Disaster Assistance Program (NAP)	USDA, Farm Service Agency (FSA) www.fsa.usda.gov	Payments if there is a crop loss to a crop for which federal crop insurance is not available.	Must have signed up for NAP coverage.	Yes.	Varies. Notice of Loss: (1) for low-yield losses, usually 15 days from first day of disaster, day of damage, or when loss became apparent; (2) for prevented planting, 15 days after the final planting date; (3) for hand-harvested and some perishable crops, usually 72 hours from disaster or when damage apparent. Applications for payment: 60 days from the last day of NAP coverage for the crop year.	FSA has waived the 72-hour notification requirement on hand harvested crops, extended the deadline to file a Notice of Loss, and provided flexibility for FSA staff to perform loss adjustment activities and/or waive field inspections in cases where the cause of loss can be verified through other means. If losses are greater than the NAP claim payment issued, keep records of losses in case USDA opens a retroactive crop loss payment program months or years later.
Emergency Forest Restoration Program (EFRP)	USDA, Farm Service Agency (FSA) www.fsa.usda.gov	Cost-share payments are up to 75 percent of the cost to implement approved forest restoration practices.	FSA county committees determine land eligibility using on-site damage inspections that assess the type and extent of damage. Have existing tree cover (or had tree cover immediately before the natural disaster occurred	Yes	FSA immediately authorized an extended EFRP signup Oct. 15, 2024, through June 1, 2025.	Waiver of requirement for producers to obtain prior approval to conduct surface debris removal, fence repair and hazard tree removal to support critical disaster recovery efforts. Producers should contact FSA for any questions on allowable activities.

			and is suitable for growing trees).			
Farm Storage Facility Loan	USDA, Farm Service Agency (FSA) www.fsa.usda.gov	Provides low-interest financing for producers to store, handle and/or transport eligible commodities they produce.	Borrowers in counties with a primary or contiguous disaster designation due to a named storm experiencing a financial hardship may request an annual installment deferral that will extend the next installment due date by one year.	Yes	No deadline listed.	These loans must be approved by the local FSA state or county committee before any site preparation and/or construction can be started.
Small Business Administration (SBA) Disaster Loans	Small Business Administration (SBA) www.sba.gov	Loans for business or home losses.	Loss caused by a declared disaster.	Home & non-farm business only.	60 days for physical damage. For economic damage, either 8 or 9 months from declaration.	If the farmer is a part of a small agricultural cooperative, the cooperative may be eligible for a SBA Economic Injury Disaster Loan. If the farmer's operation is a 501c3, they may be eligible for a SBA disaster loan as a private nonprofit.
Environmental Quality Incentives Program (EQIP)	USDA, Natural Resources Conservation Service (NRCS) www.nrcs.usda.gov	Cost-share money for new conservation practices or conservation practices in an open EQIP contract needing replacement or repair. Can include repair of flood-damaged fencing, repair or prevention of erosion caused by natural disaster, and other conservation-related practices.	Conservation practices must address natural resource concerns as set out by NRCS.	Yes.	Applications accepted on a continual basis however, NRCS establishes application "cut-off" or submission deadline dates for evaluation. Deadlines are found here, unless they are announced as delayed due to disaster in your state. NC deadline is Nov. 1. TN and GA	States have the flexibility to use the ACT Now process for expediting technical and financial assistance.

					deadline is Nov. 15. SC deadline has passed.	
Emergency Watershed Protection (EWP)	USDA, Natural Resources Conservation Service (NRCS)	Offers technical and financial assistance to help local communities relieve imminent threats to life and property caused by floods, fires, windstorms, and other natural disasters that impair a watershed.	EWP work can include: Removing debris from stream channels, road culverts, and bridges, Reshaping and protecting eroded banks, Correcting damaged drainage facilities, Repairing levees and structures, Reseeding damaged areas, Relocating people, or their homes, out of hazard prone areas.	Yes	No deadline listed. Farmers must apply to the entity in their county serving as the "sponsor" of the EWP program.	NRCS may bear up to 75%, or 90% for limited resource areas, of the construction cost of emergency measures. The remaining 25% or 10% must come from local sources and can be in the form of cash or in-kind services
Bankruptcy	Contact an expert.	Court supervised.	Varies. Chapter 12 is for family farmers.	Yes.	No single deadline.	
Federal Income Taxes	Contact an expert.	Disaster can affect income taxes in several ways.		Yes.	IRS sometimes extends deadlines after a disaster.	IRS Farmer's Tax Guide is helpful (IRS Publication no. 225). Current version: https://www.irs.gov/forms-instructions.
Private Insurance	Contact insurance provider.	Insurance indemnity for losses covered by the policy.	Must have bought insurance.	If covered by the policy.	Check the policy.	Insurance is highly regulated, so state officials can sometimes be of help.
Federal Crop Insurance	Contact the farmer's insurance provider.	Indemnity payments.	Must be purchased; then based on losses and cause of loss.	Yes.	Contract has details. Often short deadlines to report losses.	