



## **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 be of help to farmers will require documentation of the loss. After a disaster, only physical safety is more urgent than documenting the damage. Collect photos, notes, descriptions, and keep receipts and anything and everything that will help to prove to a person that 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 worked with them in the past. Also, keep a record of all contacts with people from agencies, insurance companies, contractors, and anyone else officially involved in the recovery effort.

### **Deadlines Will Come Fast**

All disaster programs have deadlines. Some of them come very quickly. Deadlines are discussed in the table included. Check with your local agency offices to make sure of deadlines.

### **Programs Usually Have Appeals Processes**

Disaster relief programs usually include an appeals process. If you are denied from a program, 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 everyone involved is essential. Be patient and caring with yourself and others.

### **Scam Artists Will Come Around**

Unfortunately, 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 up front; 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. Each agency should have a discrimination complaint process.

### **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 at any time if you need emotional support or help with the details. Farm Aid can put you in touch with someone near you to help you figure things out.

### **Farmers' Guide to Disaster Assistance**

For many of the programs described below, Farmers' Legal Action Group, Inc. (FLAG) has written a Farmer's Guide. See <http://www.flaginc.org/topic/disaster-assistance-and-risk-management/>.

## SUMMARY OF DISASTER PROGRAMS FOR FARMERS

SEPTEMBER 10, 2020

PROGRAM	AGENCY	WHAT IS AVAILABLE?	ELIGIBILITY	ARE FARM LOSSES COVERED?	APPLICATION DEADLINE	OTHER
<b>Individual and Households Program (IHP)</b>	Federal Emergency Management Administration (FEMA) <a href="http://www.fema.gov">www.fema.gov</a>	Money. Mainly for housing assistance, including rent, lodging costs, and repair.	Expenses and needs are direct result of declared disaster.	No. But household losses are.	Sixty days from declaration.	Up to \$35,500 in assistance possible as of Oct 16, 2019. Maximum award changes each year, usually in October. Assistance for additional needs possible.
<b>Disaster Unemployment Assistance (DUA)</b>	State, local or tribal agencies that do unemployment insurance.	Money, as if receiving unemployment payments.	Unable to work due to declared disaster, not already eligible for unemployment.	Farmers are eligible.	Thirty days from announcement that DUA is available.	Funded by FEMA, administered in part by U.S. Department of Labor.
<b>Emergency Conservation Program (ECP)</b>	USDA Farm Service Agency (FSA) <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>	Cost-share reimbursement for repairs and other costs, such as debris removal and fixing fences.	Conservation problems caused by disaster.	Yes.	Varies by county. Usually 60 days from time enrollment starts. Check with local FSA office.	Must generally get cost-share approved before making repairs.
<b>Livestock Indemnity Program (LIP)</b>	USDA Farm Service Agency (FSA) <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>	Payments of up to 75% of either the market value of livestock for owners, or the average income loss for contract growers.	Livestock deaths due to eligible disaster, disease, or animal attack; and injury and sale of livestock due to disaster or animal attack.	Yes. Both owners & contract growers eligible.	Notice of loss deadline usually 30 days after farmer knows of loss. Final application due within 60 days after the end of the year of loss.	Usually demanding documentation requirements.
<b>Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP)</b>	USDA Farm Service Agency (FSA) <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>	Payments.	Livestock, bee, and fish losses due to adverse weather and other loss conditions, such as disease and colony collapse disorder.	Yes.	Notice of loss deadline is between 15-30 days after farmer knows of loss. Final applications due by January 30 of the year following the year for which benefits sought.	Only available for losses not covered by LFP or LIP.
<b>Livestock Forage Disaster Program (LFP)</b>	USDA Farm Service Agency (FSA) <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>	Payments.	Livestock forage losses due to drought or fire – not flood.	Yes. Both owners & contract growers eligible.	Thirty days after end of year of loss.	Payments based on USDA formula.
<b>Emergency Loans (EM)</b>	USDA Farm Service Agency (FSA) <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>	Loans to restore/replace essential property; pay production costs; refinance certain debts; and pay essential family living expenses	Farm physical or production losses due to disasters or declared emergencies, including quarantines.	Yes.	Eight months from disaster or quarantine declaration date.	A loan, not a grant.
<b>Farm Service Agency Disaster Set Aside (Set Aside)</b>	USDA Farm Service Agency (FSA) <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>	Move one FSA annual loan payment to end of loan term.	For farmers who cannot pay expenses due to disaster or COVID-19. 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. For set asides related to COVID, can be eligible even if a previous set aside was taken.
<b>Tree Assistance Program (TAP)</b>	USDA Farm Service Agency (FSA) <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>	Payments.	Orchard and nursery tree losses greater than 15% caused by natural disasters.	Yes.	Usually 90 days from disaster event or when loss is apparent.	

<b>On-Farm Storage Loss Program</b>	USDA Farm Service Agency (FSA) <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>	Payments of up to 75% of the market/harvest price for uncompensated losses of harvested commodities stored in farm structures.	Uncompensated losses must be result of eligible disaster events, such as hurricanes, floods, tornadoes, snowstorms, and wildfires, in 2018 & 2019.	Yes.	Deadline not yet announced.	New program added by the Disaster Relief Act (Jun 6, 2019).
<b>Noninsured Crop Disaster Assistance Program (NAP)</b>	USDA Farm Service Agency (FSA) <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>	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 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 last day of NAP coverage for the crop year.	Significant reporting requirements. Some inspection and documentation requirements are sometimes relaxed.
<b>Wildfire and Hurricane Indemnity Program Plus (WHIP+)</b>	USDA Farm Service Agency (FSA) <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>	Payments for crop, bush, vine, and tree losses, including Florida citrus tree losses.	Mainly for production losses resulting from hurricanes, floods, tornadoes, snowstorms, droughts, wildfires and excessive moisture in 2018 & 2019.	Yes.	For most losses, sign-up opened Sept 11, 2019. For losses due to eligible droughts & excessive moisture, sign-up opened Mar 23, 2020. Deadline to be announced by FSA.	New program added by Disaster Relief Act (Jun 6, 2019).
<b>Wildfire and Hurricane Indemnity Program Milk Loss Program (WHIP Milk)</b>	USDA Farm Service Agency (FSA) <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a>	Payments to dairy operations for milk that was dumped or removed without compensation from commercial milk market.	Milk losses must be due to hurricanes, floods, tornadoes, snowstorms, and wildfires that occurred in 2018 & 2019.	Yes.	Applications accepted into 2020. Specific deadline to be announced by FSA.	New program added by the Disaster Relief Act (Jun 6, 2019).
<b>Small Business Administration (SBA) Disaster Loans</b>	Small Business Administration (SBA) <a href="http://www.sba.gov">www.sba.gov</a>	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.	Line between farm and business can be tricky.
<b>Environmental Quality Incentives Program (EQIP)</b>	USDA Natural Resources Conservation Service (NRCS) <a href="http://www.nrcs.usda.gov">www.nrcs.usda.gov</a>	Cost-share for conservation practices. Can include repair of flood-damaged fencing, repair or prevention of erosion due to 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.	Not a disaster program in itself, but can be used to recover from disasters.
<b>Bankruptcy</b>	Contact an expert.	Court supervised.	Varies. Chapter 12 is for family farmers.	Yes.	No single deadline.	
<b>Federal Income Taxes</b>	Contact an expert.	Disaster can affect income taxes in several ways.		Yes.	IRS sometimes extends deadlines after a disaster.	See IRS Farmer's Tax Guide (IRS Publication no. 225): <a href="https://www.irs.gov/forms-instructions">https://www.irs.gov/forms-instructions</a>
<b>Private Insurance</b>	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.
<b>Federal Crop Insurance</b>	Contact 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.	