



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

October 15, 2019

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.	Expenses and needs are direct result of declared disaster.	No. But household losses suffered by farmers are.	Sixty days from declaration.	Up to \$34,900 in assistance possible as of Oct 1, 2018. Maximum award changes each year – usually in October.
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.	Thirty days from announcement that DUA is available.	Funded by FEMA, administered in part by 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 for 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 USDA.	Must generally get cost-share approved before making repairs.
Livestock Indemnity Program (LIP)	USDA, Farm Service Agency (FSA) www.fsa.usda.gov	Payments of up to 75 percent of either the market value of livestock for owners, or the average income loss for contract growers.	Livestock deaths due to disaster, and injury and sale of livestock due to disaster.	Yes. Both owners and 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.
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.	Notice of loss deadline is usually 30 days after farmer knows of loss. For losses from October 2018 through December 2019, final application due January 30, 2020. For losses in 2020, final application due January 30, 2021.	Only available for losses not covered by LFP or LIP.
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 eligible.	Thirty days after end of 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.
Farm Service Agency Disaster Set Aside (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	Payments.	Orchard and nursery tree losses caused by natural disaster.	Yes.	Usually 90 days from disaster event or when loss is apparent.	Disaster Relief Act (Jun 6, 2019) expanded eligibility for 2018 losses.
On-Farm Storage Loss Program	USDA, Farm Service Agency www.fsa.usda.gov	Payments for uncompensated losses of harvested commodities stored in farm structures.	Uncompensated losses must be result of 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).

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 last day of NAP coverage for the crop year.	Significant reporting requirements. Some inspection and documentation requirements are sometimes relaxed.
2017 Wildfire and Hurricane Indemnity Program (2017 WHIP)	USDA, Farm Service Agency (FSA) www.fsa.usda.gov	Payments for crop, tree, bush, and vine losses.	Eligible losses: those due to Tropical Storm Cindy; losses of peaches and blueberries in 2017 due to extreme cold; or blueberry productivity losses in 2017 or 2018.	Yes.	Deadline will be announced by FSA.	Disaster Relief Act (Jun 6, 2019) expanded eligibility for 2017 and 2018 losses. Most farmers not affected by these changes.
Wildfire and Hurricane Indemnity Program Plus (WHIP+)	USDA, Farm Service Agency (FSA) www.fsa.usda.gov	Payments for crop, bush, vine, and tree losses, including Florida citrus tree losses.	Mainly for production losses that were the result of hurricanes, floods, tornadoes, snowstorms, and wildfires that occurred in 2018 & 2019.	Yes.	Deadline will be announced by FSA.	New program added by Disaster Relief Act (Jun 6, 2019).
Wildfire and Hurricane Indemnity Program Milk Loss Program (WHIP Milk)	USDA, Farm Service Agency www.fsa.usda.gov	Payments to dairy operations for milk that was dumped or removed without compensation from the commercial milk market.	Milk losses must be due to hurricanes, floods, tornadoes, snowstorms, and wildfires that occurred in 2018 & 2019.	Yes.	Deadline will be announced by FSA.	New program added by the Disaster Relief Act (Jun 6, 2019).
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.	Sixty days for physical damage. For economic damage, either 8 or 9 months from declaration.	Line between farm and business can be tricky.
Environmental Quality Incentives Program (EQIP)	USDA, Natural Resources Conservation Service (NRCS) www.nrcs.usda.gov	Cost-share money for conservation practices. 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.	Not a disaster program in itself, but can be used to recover from disasters.
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.	