



## 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 of 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 listed in the table included, but check with your local agency offices to make sure of deadlines. Programs often require that the damage be documented to the agency within a set amount of time even if the deadline for application for payment comes much later. So talk to your USDA offices as soon as possible!

### **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 1/3<sup>rd</sup> 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.

## SUMMARY OF DISASTER PROGRAMS FOR FARMERS

October 18, 2018

PROGRAM	AGENCY	WHAT IS AVAILABLE?	ELIGIBILITY	ARE FARM LOSSES COVERED?	APPLICATION DEADLINE <small>(Dates are likely to change, check with FSA)</small>	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: (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 are and farmers are eligible.	60 days from declaration.	Up to \$33,300 in assistance possible as of October 2016. Maximum award changes each year.
<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 disaster.	Farmers are eligible.	30 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, <a href="http://www.usda.gov">www.usda.gov</a>	Cost-share payments for repairs & 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.
<b>Livestock Indemnity Program (LIP)</b>	USDA, Farm Service Agency, <a href="http://www.usda.gov">www.usda.gov</a>	Payments of up to 75% of market value.	Livestock death due to disaster.	Yes.	Usually 30 days for notice of loss from when loss is apparent. Final application due within 90 days after year of loss.	Usually demanding documentation requirements. For example, proof of death requirements were relaxed for Harvey, Irma & Maria.
<b>Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP)</b>	USDA, Farm Service Agency, <a href="http://www.usda.gov">www.usda.gov</a>	Payments.	Losses due to adverse weather.	Yes.	Usually 30 days for notice of loss from when loss is apparent. If the loss is apparent by Sept 30, application deadline is Nov 1.	Designed to cover losses not covered by LFP, LIP.
<b>Livestock Forage Disaster Program (LFP)</b>	USDA, Farm Service Agency <a href="http://www.usda.gov">www.usda.gov</a>	Payments.	Livestock forage losses – for drought.	Yes.	30 days after end of year of loss.	Payments based on USDA formula.
<b>Tree Assistance Program (TAP)</b>	USDA, Farm Service Agency <a href="http://www.usda.gov">www.usda.gov</a>	Payments.	Orchard and nursery tree losses.	Yes.	Usually 90 days from disaster event, or when loss is apparent.	For example, for Harvey, Irma & Maria, USDA could waive normally required site visits.

<b>Emergency Loans (EM)</b>	USDA, Farm Service Agency <a href="http://www.usda.gov">www.usda.gov</a>	Loans.	Farm physical or production losses due to disaster.	Yes.	8 months from disaster declaration.	A loan, not a grant.
<b>Farm Service Agency (FSA) Disaster Set Aside</b>	USDA, Farm Service Agency <a href="http://www.usda.gov">www.usda.gov</a>	Move FSA loan payment to end of loan.	Cannot pay expenses due to disaster. Less than 90 days past due on loans.	Yes.	8 months from disaster declaration.	Only for those who already have FSA loans.
<b>Noninsured Crop Disaster Assistance Program (NAP)</b>	USDA, Farm Service Agency <a href="http://www.usda.gov">www.usda.gov</a>	Payments if there is a loss.	Must have signed up for coverage.	Yes.	Varies. For notice to FSA, usually 15 days from first day of disaster, date of damage, or date of normal harvest.  For notice to FSA for hand-harvested and perishable crops, usually 72 hours from when loss apparent.	Significant reporting requirements. For example, some inspection and documentation requirements were relaxed for Harvey, Irma & Maria.
<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 disaster.	Home and non-farm business only.	60 days for physical damage. 6 months for economic damage.	Line between farm and business can be tricky.
<b>Bankruptcy</b>	Contact an expert.	Court supervised.	Varies. Special bankruptcy code (Chapter 12) is for farmers.	Yes.	No single deadline.	
<b>Federal Income Taxes</b>	Contact an expert.	Disaster can affect income taxes in several ways.		Yes	IRS has extended some deadlines. For example, some extension filers affected by Harvey, Irma & Maria had until January 31 to file.	IRS Farmer's Tax Guide is helpful (IRS Publication no. 225).
<b>Private Insurance</b>	Contact Insurance Provider	Insurance indemnity for losses covered by the policy.	If you bought insurance.	If covered by the policy.	Check the policy.	Insurance is highly regulated, so state offices can be of help sometimes.
<b>Federal Crop Insurance</b>	Contact is 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.	