

Disaster assistance for farms is different in many ways than what is available for homes and municipalities. Some relief programs will apply to farmers and some will not, and some supports are only available if you have signed up ahead of time.



If you have lost income - If you would normally have been taking in income from sales of your farm products and are unable to sell because of flooding damages, you may be eligible for Disaster Unemployment Assistance (DUA). You will need to have *claimed income* from farming on your 2021 tax return (usually, but not always, a schedule F). All DUA claims start with a regular Unemployment Insurance (UI) claim first. Apply in person where unemployment help centers have been established or apply online.

For assistance with damages to your farm

The primary agency for farm disaster assistance is the Farm Service Agency (FSA), a division of the US Department of Agriculture. FSA has a variety of assistance programs. Some are payments. Some are cost shares. Some are loans. Please contact your local FSA agent *as soon as possible* to get started with exploring FSA help available to you. Disaster assistance eligibility expires after a certain number of days out from the disaster.

For all farm disaster relief programs, you will need to have *documentation of damages*. Take photos and notes. Get help with this part if you need help. Receipts and records are very important for being able to demonstrate the value of your losses.



For livestock losses (including bees), payments are possible through the Livestock Indemnity Program (LIP) or the Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP), both through FSA. Payments are for a *portion* of loss.



For loss of stored feed or hay, payments are possible through Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) from FSA. Payments are for a *portion* of loss.



For crop losses, most disaster relief is related to crop insurance, which requires purchasing a policy prior to a disaster.



For damaged fields, fences and waterways, some repairs may be eligible for cost share through FSA's Emergency Conservation Program (ECP) if they meet conservation goals, including fencing replacement/repair, repairs to waterways, removing debris and silt, grading and leveling crop or pasture land. This is a cost share, with possible advance payments for fencing. *Cost shares must be pre-approved and cannot be applied to work already completed.*



For damaged or destroyed **buildings, equipment, roads and tools**, assistance may be available as loans from FSA. Emergency Loans (EM) can be applied to many expenses. Producers must demonstrate 30% loss and be able to show ability to repay the loan.

Additionally, the National Resource Conservation Service (NRCS) may offer special rounds of Environmental Quality Incentive Program (EQIP) funding with waivers for natural disaster response. EQIP is a cost share that can help to control and prevent soil erosion with activities like stream bank restoration. Check with your NRCS agent (also housed at USDA service centers).

EKY USDA Service Centers (include FSA and NRCS personnel):

If possible, its best to call the office first so you can collect documents that you will need before going in person.

For Breathitt, Knott, Leslie, Letcher, Owsley and Perry counties, use the service center in Jackson

Address: 100 Hwy 15 S, Ste 128
City, State, Zip: Jackson, KY 41339-9600
Primary Phone: 606-666-5105
Alternate Phone: Toll Free: 866-774-2575
Fax: 855-638-6107
email: kyjackson-fsa@one.usda.gov

For Clay and Whitley Counties, use the service center in Barbourville

Address: 34 Spring Avenue
City, State, Zip: Barbourville, KY 40906-1343
Primary Phone: 606-546-3373
Fax: 855-536-4995
email: kybarbourv-fsa@one.usda.gov

For Floyd, Johnson, Magoffin, Martin, Pike and Wolfe counties, use the service center in West Liberty

Address: 955 Prestonsburg St., #3
City, State, Zip: West Liberty, KY 41472-1227
Primary Phone: 606-743-3410
Alternate Phone: Toll Free: 866-583-7527
Fax: 855-784-0880
email: kywestlibe-fsa@one.usda.gov

Insurance - Most insurance policies do not cover damages from floods, unless you have a specific provision or rider for flooding in your policy. Flood coverage makes insurance policies more expensive, but because floods can cause such extensive and expensive damages, the payoff from one flood incident may easily be worth the extra expense of the flood coverage. Talk to your insurance agent for more information.

For assistance, contact Community Farm Alliance's Farm to Table team:

Laurie White, laurie@cfaky.org 859-428-7961 or

Jennifer Weeber, jennifer@cfaky.org 606-216-2000

or the Foundation for Appalachian Kentucky's Local Food System team:

Kiristen Webb, Kiristen@appalachianky.org 606-275-1425