

# Farm Flood Disaster Assistance



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 prior year's 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

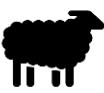
The primary agency for farm disaster assistance is the Farm Service Agency (FSA), a division of the US Department of Agriculture (USDA). FSA has a variety of assistance programs. Some are payments. Some are cost shares. Some are loans. Please contact your local FSA agent *as soon as possible* to get started with exploring FSA help available to you. FSA representatives are located at USDA service centers.



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.



Keep a timesheet of time spent on clean up and repairs. Keep all receipts of expenses. If you have to move livestock, or replace feed and hay or repair fences, or haul in clean water, these are all expenses and labors that may be eligible for cost share if ECP becomes available.



**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 or grazing losses**, 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 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. It may take many months for this program to be activated. This is a cost share, with possible advance payments for fencing.



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 show ability to repay the loan.



**For crop losses**, most disaster relief is related to crop insurance, which requires having purchased a policy prior to a disaster. Some coverage is available for free to some producers.



**FEMA** will sometimes pay to replace perimeter fencing, if there is a public safety issue, like keeping animals out of a roadway.

**NRCS Conservation practices:** If you have an active contract with NRCS, payment to replace or repair a damaged conservation practice may be available.

**Insurance** - Most property insurance policies do not cover damages from floods, unless you have a specific provision or rider for flooding in your policy. Most homeowner's insurance will not cover farm buildings or equipment. 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.

#### **Applying for assistance through a USDA Service Center (include FSA and NRCS personnel):**

If possible, it's best to call the office first, so you can collect documents that you will need before going in person. Disaster programs are not their day-to-day business. It will help if you know what your eligible expenses are (described above) and know what disaster assistance program you would like to apply for. Your first step is to file a Notice of Loss that details your farm's losses and damages.

Ask for a **Receipt for Service**. By law, every USDA office is required to provide you with a Receipt for Service, which is your record of your interaction with their office. It shows that you have done your part and holds them to account to respond to your request for assistance.



**Your report may help another farmer.** Some FSA disaster assistance is activated by many reports of damages. Your report of damages may help reach the threshold that causes more assistance to become available.