



FARMER RESOURCE NETWORK  
RESOURCE GUIDE

# DISASTER ASSISTANCE FOR FARMERS

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It's easy to assume that natural disasters are unlikely to impact your farm, especially when so many other issues demand your immediate attention. Natural disasters are occurring with increasing frequency and severity (EPA, n.d.) and farmers are on the front lines of impact. While it may seem impossible to prepare for all disasters, planning and forethought can improve your operation's resilience and recovery. This process-based resource guide was developed to support you every step of the way through post-disaster recovery.

## PREPARE FOR DISASTERS

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The USDA Farm Service Agency (FSA) acts as our farming community's primary disaster assistance mechanism when the need arises. Taking steps to connect with them prior to the need for support will ease your recovery process considerably.

- Become familiar with your county or [local FSA office](#).
- Obtain a farm number. Your [farm number](#) is how the USDA, including the FSA and the Natural Resources Conservation Service (NRCS), identifies your farm for their suite of programs.
- Sign up to receive USDA program alerts and updates [here](#).
- Keep important documents organized and accessible. These documents will prove critical in the event that you need to report damages and loss after a disaster. Be sure to maintain copies offsite as well; electronic or cloud-based record-keeping systems are especially useful in this respect. You can start exploring record keeping systems [here](#).
- Make sure all required documentation is on file and updated at your local FSA office. You can conduct many of your business affairs via farmers.gov. Be sure to [create an account](#) before an emergency occurs.
  - > [Annual Requirements for all FSA Programs](#) details what records are required to have on file and updated annually.
  - > The same report under a separate section, [Program Record Keeping Requirements–Farm Service Agency](#), details what records are required to qualify for the various FSA Disaster Assistance programs.
- Consider signing up for insurance.
  - > Coverage options for your enterprise include:
    - [Farm Property Insurance](#): Covers farm supplies, vehicles, equipment, structures, inputs and supplies associated with the day-to-day operation of your farm business.
    - [Crop and Livestock Insurance](#) (for large producers): You can find your local USDA Risk Management Agency insurance agents [here](#).
    - [Non-Insured Crop Disaster Assistance Program](#) and/or [Whole Farm Revenue Protection \(WFRP\)](#) (for specialty/diversified/small farm producers): You can locate an agent that handles WFRP [here](#).

- » Beginning, limited resource, socially disadvantaged and qualifying veteran farmers or ranchers may be eligible for a waiver of associated service fees and a 50% premium reduction by filing [form CCC-860](#).
- Devise and rehearse an emergency preparedness plan. Iowa State University Center for Food Security and Public Health's [Farm Emergency Preparedness Plan](#) and [Contact Form](#) are incredibly comprehensive. For livestock, the American Veterinary Medical Association's [Large Animals and Livestock in Disasters](#) is a great supplement.

## IMMEDIATE STEPS AFTER A DISASTER

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- Convene at your shelter-in-place site (see Farm Emergency Preparedness Plan above) to make sure everyone is safe and unharmed.
- Remember the golden rule: Camera before clean-up! [Document all damage and losses](#) with photos, videos and notes before any clearing or cleaning. Also, pre-authorization is required by most agencies, including the USDA, before you start cleaning up outside of emergency repairs like gates and fencing. Any other work you perform prior to approval — including permanent repairs — will not be covered and could risk your claim.
- Contact your crop insurance agent as needed. Do not disturb your crops or clean up your fields before your loss adjuster assesses the damage. For more, see the USDA's [Natural Disasters and Crop Insurance](#) fact sheet.
- Contact your farm property insurance agent as needed.
- Contact your [FSA county office](#) to check eligibility for [Disaster Assistance](#) and/or [Non-Insured Crop Disaster Assistance](#) programs and to seek pre-authorization to improve your odds of benefiting from cost-share reimbursements for emergency repairs. If you can't reach a person, leave a voicemail identifying yourself, describing the damage that you're requesting funding for and both emergency and long-term repairs that are needed. If your county office line is out of order, you can call any county office in your state.
  - > Be sure to document each and every interaction with FSA staff. This can be as simple as logging the date, the mode of conversation (phone, email, text, etc.), who you spoke with, the topic and the outcome.
  - > Be sure to get a [receipt for services](#) for each benefit or service sought; as of 2014, [FSA is required to provide one](#). Documenting details will work in your favor if any disputes or misunderstandings arise later.
  - > You can learn more about the FSA's disaster declaration process and disaster programs [here](#).
- Contact [FEMA](#) for any household losses or damage. FEMA can provide temporary housing and grants of up to \$33,000 for certain disaster-related expenses, including repair or replacement of damaged housing and personal property for the most critical needs. Apply within 60 days of the county disaster declaration.

- Contact the [U.S. Small Business Administration \(SBA\)](#), which offers low-interest loans to cover the cost of repairing a home and repairing or replacing household contents damaged due to a disaster. Apply within 60 days of the county disaster declaration. You can find the closest Disaster Field Operations Center [here](#).

## SUSTAINED RECOVERY AFTER A DISASTER

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- Keep an eye on the availability of FSA Disaster Programs. The process of [declaring disasters](#), allocating funding from the U.S. Treasury and announcing availability can be a long one. The USDA has created this [Disaster Assistance Discovery Tool](#) as a way to check your eligibility at any time, or as noted earlier, you can sign up for county-specific alerts online.
- If you feel you've experienced discrimination or received an unfair decision from any USDA office, you can contact [Farmers Legal Action Group \(FLAG\)](#). While they don't represent farmers in legal cases, this nonprofit group of agricultural attorneys offers legal counsel at no charge. FLAG also produces detailed [Resource Guides to the various USDA Disaster Assistance Programs](#).
- Revisit enrolling in [Crop Insurance](#), [Non-Insured Crop Disaster Assistance](#) or [Whole Farm Revenue Protection](#). Be aware that accessing some USDA disaster assistance programs following a disaster, such as the [Emergency Relief Program \(ERP\)](#), may require enrollment in Crop or NAP insurance for the following two years.
- If loans are necessary to get back on your feet, our [Farm Aid Resource Guide for Farm Financing](#) will get you started.

On a local basis, your state's [university Extension](#) is a strong resource for support, including recovery programs, funding opportunities, supplies, hay and veterinary care. Some [veterinary schools](#) also offer free or reduced rate vet care and supplies following disasters. Also stay connected to your [state Department of Agriculture](#) for continued alerts and programming. To find further state or local resources, search our online [Farmer Resource Network](#) for trusted organizations and other helpful information. Our [Farm Aid Disaster Resource blogs](#) provide further resources. If you'd rather talk with someone, call the Farmer Hotline Monday through Friday, 9 a.m. to 9 p.m. ET at 1-800-FARM-AID/1-800-327-6243. Our Spanish-speaking hotline operator is available Monday through Friday between 9 a.m. and 5 p.m. ET.

Finally, it's not at all unusual to feel blindsided and overwhelmed during the months following a disaster. If you find yourself short tempered, impatient, angry or just plain sad, these resources might prove useful:

- [Dealing with Stress After a Crisis or Natural Disaster](#)
- Modern Farmer's [When Natural Disasters Strike the Farm, the Effects Linger](#) provides a glimpse into the long-term nature of recovery.
- The [SAMHSA Disaster Distress Helpline](#) is available 24/7 "to all residents in the U.S. and its territories who are experiencing emotional distress related to natural or human-caused disasters."

- Search our [Farmer Resource Network](#) for your state under the category “Farm Stress” or call our Farm Aid Hotline at 1-800-FARMAID to be connected with resources in your area.

## CONNECT WITH FARM AID

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Not finding what you need? Request one-on-one assistance from our Farmer Services Team by filling out our [Online Request for Assistance form](#) or by calling **1-800-FARM-AID (1-800-327-6243)**. Farm Aid staff are happy to listen and help you in all the ways that we can.

## FARMER RESOURCE GUIDES

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Check out our [Farmer Resource Guides](#) for straightforward information created by our Farmer Services Team to help with topics that come up frequently on our 1-800-FARM-AID hotline.

## REFERENCES

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Environmental Protection Agency. (n.d.). Climate Change Indicators: Weather and Climate. <https://www.epa.gov/climate-indicators/weather-climate>