



# DISASTER ASSISTANCE

## Emergency Assistance for Hurricane, Flooding and Related Natural Disaster Events

When disaster strikes, we're here to help you. The U. S. Department of Agriculture's Farm Service Agency (FSA), Natural Resources Conservation Service (NRCS) and Risk Management Agency (RMA) offer a variety of recovery programs and insurance products to help farmers, ranchers and communities that have been hard-hit by hurricane, flooding, tornadoes and other related natural disaster events.

Learn about the programs that can help you recover from eligible natural disasters:



DISASTER EFFECT/ CHALLENGE		PROGRAM(S)	HOW IT PAYS	DEADLINES	DOCUMENTATION REQUIREMENTS
LIVESTOCK/POULTRY	Livestock and Poultry Death	<b>Livestock Indemnity Program (LIP)</b>	Per-head reimbursement for death losses in excess of normal mortality; For injured livestock sold at a reduced rate no later than 30 calendar days after the end date of the applicable eligible event.	Notify FSA of losses by March 1, 2025.	Inventory records pre-and post- disaster; proof of livestock death (photos); vet records and third-party certifications in conjunction with documentation of beginning inventory.
	Livestock and Poultry Death	<b>Environmental Quality Incentives Program (EQIP)</b>	The emergency animal mortality disposal practice provides financial assistance to help producers dispose of dead livestock and poultry. Payment units are, per animal unit, each, or pound and rates are set at the local level based on the type of animal.	NRCS accepts EQIP applications on an ongoing basis, but submit by state ranking date for soonest consideration.	NRCS will provide producers with an early-start waiver to begin disposal once an initial application is filed. An initial application includes the producer's name and contact information, farm address, farm number and details on losses.
	Stored Feed Destroyed	<b>Emergency Assistance for Livestock, Honey Bees, and Farm-raised Fish Program (ELAP)</b>	Reimburses additional costs associated with destroyed stored feedstuffs.	Notify FSA of losses by January 30, 2025.	Purchase receipts; proof of existing feed stuffs pre-disaster; proof of livestock inventory, producer feed inventory records (i.e. bales of hay on hand, bushels or pounds of grain, etc.), producer certification.
			Grazing losses reimbursed on affected acres based the livestock needs and the carrying capacity of the affected acres.	Notify FSA of losses by January 30, 2025.	Leases/deeds; proof of livestock inventory; or other verifiable or reliable records. For producers that have lost feed, a certification is acceptable if similar producers have comparable feed losses.
	<b>Emergency Haying or Grazing of the Conservation Reserve Program (CRP)*</b> <i>*CRP participants outside the impacted area may donate emergency haying and grazing benefits to hurricane-impacted producers provided the CRP participant county is eligible for emergency haying or grazing.</i>	Emergency haying outside of the primary nesting season: one cutting may be authorized up to 60 days from when the activity is approved or from when the participant receives their NRCS modified conservation plan during the program year. Emergency haying is not authorized within the primary nesting season. Emergency grazing is only authorized during the primary nesting season in counties that have met the Livestock Forage Disaster Program (LFP) drought trigger of D2 for 8 weeks, D3, or D4 and grazing is limited to 50% carrying capacity.	September 30 of each year. Activities that may stretch into the next fiscal year will affect that year's availability.	Consult your local FSA County Office before taking any action. FSA County Committees determine eligibility using the U.S. Drought Monitor or other natural disaster resulting in forage loss. All requests for Emergency Activities must be pre- approved by the County Office Committee Actual acreage grazed or hayed will be submitted to the local FSA office.	

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LIVESTOCK/POULTRY	Stored Feed Destroyed	<b>Non-Emergency Haying or Grazing of the Conservation Reserve Program</b> <i>Under no circumstances may non-emergency haying or grazing be permitted if such activity would cause long-term damage to the vegetative cover on the land, determined on a contract by contract basis.</i>	Participants can graze eligible CRP fields for up to 120 days outside of the primary nesting season (PNS) or during the PNS with a 50% reduction in carrying capacity. 25% reduction in annual rental payment applies. Participants can hay eligible CRP fields one time outside of the PNS. Haying is not authorized during the PNS. 25% reduction in annual rental payment applies. Beginning farmers can graze outside the PNS. No payment reduction to Annual Rental Rate applies.	Not more than every other year.  Not more than once every 3 years with 25% of the acreage unharvested.  May be conducted annually by a beginning farmer or rancher with a contract share greater than zero.	Consult your local FSA County Office before taking any action. FSA County Committees determine eligibility using the U.S. Drought Monitor or other natural disaster resulting in forage loss. All requests for emergency activities must be pre-approved by the County Office Committee. Actual acreage grazed or hayed will be submitted to the local FSA office.
	Grazed Forage Losses	<b>Noninsured Crop Disaster Assistance Program (NAP)</b>	Grazed forage losses are collective losses determined throughout the grazing period to account for lost production for all natural disasters affecting the grazed forage. Payment is based on the loss of expected Animal Unit Days (AUDs) over 50% at 55% of the established daily AUD value.	For grazed forage producers using independent assessments or alternative collective percentage of loss methods, the application for payment deadline is 180 calendar days after the end of the coverage period.	Requires an application for coverage prior to the coverage period, acreage report, and application for payment.  Noninsured Crop Disaster Program Coverage is available if a CCC-860 was on file with FSA prior to the disaster event.
	Bought Additional Feed	<b>Emergency Assistance for Livestock, Honey Bees, and Farm-raised Fish Program (ELAP)</b>	Program year 2024 loss.	Notify FSA of losses by January 30, 2025.	Receipts to show proof of purchased feed above normal.
	Hauling Livestock or Feed to Livestock (Special Approval)		Payment for mileage incurred above 25 miles/ loaded trip, not to exceed 1,000 miles per trip. Visit <a href="https://fsa.usda.gov/elap">fsa.usda.gov/elap</a> and use the online tool to help document and estimate payments.	Notify FSA of losses by January 30, 2025.	Mileage log; shipping bills; note that nautical miles are not currently eligible.
	Hauling Water to Livestock (Special Approval)		Payment per gallon hauled to livestock.	Notify FSA of losses by January 30, 2025.	Receipts for water hauling; mileage log with date and number of gallons hauled for feed transportation, the number of livestock needing feed.
	Increased Cost of Feed Delivery		Reimbursement of increased cost of feed delivery with stored feed being destroyed and/or additional feed.	Notify FSA of losses by January 30, 2025.	Receipts for increased cost of feed delivery not related to feed transportation.
	Damaged Water Pipes, Pumps, Troughs or Fences		<b>Emergency Conservation Program (ECP)</b>	Up to 90% cost-share for socially disadvantaged producers, limited resource, and beginning farmers or ranchers/Up to 75% for all other producers not to exceed \$500,000 or 50% of the agricultural value of the affected land to replace watering facilities. Advanced payments of up to 25% is available.	30-60 days after sign-up period is announced.
	Hauling Livestock or Feed to Livestock for Dairies	Up to 90% cost-share for socially disadvantaged producers, limited resource, and beginning farmers or ranchers/Up to 75% for all other producers not to exceed \$500,000 or 50% of the agricultural value of the affected land to replace watering facilities. Advanced payments of up to 25% is available.		30-60 days after sign-up period is announced.	Number of head relocated, legal description of existing operation and temporary operation, number of truckloads of dairy livestock and feed hauled, mileage logs or vendor receipts.
	Damaged Grazing Land	<b>Environmental Quality Incentives Program (EQIP)</b>	NRCS provides financial assistance to help repair damage to land and prevent soil erosion, such as the stream bank restoration and grassed waterways and buffers. Additionally, NRCS also helps restore livestock infrastructure. Payment rates are set at the local level.	NRCS accepts EQIP applications on an ongoing basis, but submit by state ranking date for soonest consideration.	NRCS will assist producer to complete: <ul style="list-style-type: none"> <li>• Conservation plan</li> <li>• Program application</li> <li>• Other eligibility forms (i.e. conservation compliance, adjusted gross income, and payment limitations)</li> </ul>

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FRUITS/VEGETABLES/HONEYBEES/AQUACULTURE	Damaged Crop	<b>Noninsured Crop Disaster Assistance Program (NAP)</b>	Yield-based and value loss disaster payment; must have had coverage prior to disaster event; coverage available if a CCC- 860 was on file with FSA prior to disaster.	Notice of Loss (CCC-576) form must be filed the earlier of 15 days of the loss becoming apparent or 15 days after harvest. Producers of hand harvested crops must also notify FSA within 72 hours of the loss becoming apparent. Application for payment must be filed within 60 days after coverage period ends.	Production records by crop and irrigation practice ideally for prior years; harvest records if partial crop is going to be harvested.	
		<b>Federal Crop Insurance</b>	RMA offers crop insurance that pay indemnities when qualifying losses and perils impact the insured crop.	Submit a notice of loss to your crop insurance agent within 72 hours of discovery and follow up in writing within 15 days (keep a copy for your records).	Must have purchased coverage by the applicable sales closing date.	
		<b>Hurricane Insurance Protection-Wind Index (HIP-WI)</b>	RMA offers this endorsement in select counties in Gulf and Atlantic Coast states. The endorsement covers a portion of the deductible of the underlying crop insurance policy when the county, or adjacent county, is within the area of sustained hurricane-force winds. There is also a Tropical Storm Option.	A claim is not required. If a county triggers, Approved Insurance Providers will issue an indemnity payment in the coming weeks.	Must have purchased an underlying federal crop insurance policy and elected the HIP-WI endorsement by the applicable sales closing date.	
		<b>Controlled Environment</b>	Provides an inventory-based form of coverage for nurseries that sell at least 40% wholesale. Plants and plant products (e.g., tomato plants and tomatoes) must be grown in controlled environments. Insurable perils are limited to plant disease and contamination resulting in a Federal or State-ordered destruction order.	Submit a notice of loss to your crop insurance agent within 72 hours of discovery of damage.	New applicants can purchase coverage at any time during the crop year. Subject to a 30-day waiting period before insurance attaches.  For renewal policies, producers must submit required documentation by the applicable sales closing date for the county.	
		Damaged Agriculture Land	<b>Emergency Conservation Program (ECP)</b>	Re-imbursment of up to 90% cost-share for socially disadvantaged, limited resource, and beginning farmers or ranchers/Up to 75% for all other producers not to exceed \$500,000 or 50% of the agricultural value of the affected land to clean up debris, restore fencing, fill gullies, and restore conservation structures. Advanced payments of up to 25% is available.	30-60 days (unless otherwise authorized )after sign-up period is announced.	Needs assessment completed by FSA or engineering plan by NRCS. Work can't start until plan is developed, environmental review is complete, and approval is issued to applicant; participant must retain documentation of costs (cost/ labor/logs) and submit to FSA for payment.
			<b>Environmental Quality Incentives Program (EQIP)</b>	NRCS provides financial assistance to help repair damage to land and prevent soil erosion, such as the stream bank restoration and grassed waterways and buffers. Additionally, NRCS also provides assistance to help producers repair conservation practices. Payment rates are set at the local level.	NRCS accepts EQIP applications on an ongoing basis, but submit by state ranking date for soonest consideration.	NRCS will assist producer to complete: <ul style="list-style-type: none"> <li>• Conservation plan</li> <li>• Program application</li> <li>• Other eligibility forms (i.e. conservation compliance, adjusted gross income, and payment limitations)</li> </ul>
		Damaged Crop, Aquaculture	<b>Whole Farm Revenue Protection (WFRP)</b>	Provides protection against the loss of insured revenue due to an unavoidable cause of loss which occurs during the insurance period. WFRP covers all commodities on the farm under one insurance policy.	Submit a notice of loss to your crop insurance agent within 72 hours of discovery that revenue for the policy year could be below the insured revenue.	Must have purchased coverage by the applicable sales closing date. Producers must have filed farm taxes for the policy year before any claim can be made. Producers must make claims no later than 60 days after the date they submit farm tax forms to the Internal Revenue Service.

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FRUITS/VEGETABLES/HONEYBEES/AQUACULTURE	Damaged Crop, Aquaculture	<b>Micro Farm Program</b>	Provides protection against the loss of insured revenue to unavoidable natural causes which occur during the insurance period.	Submit a notice of loss to your crop insurance agent within 72 hours of discovery that revenue for the policy year could be below the insured revenue.	Must have purchased coverage by the applicable sales closing date. Producers must have filed farm taxes for the policy year before any claim can be made. Producers must make claims no later than 60 days after the date they submit farm tax forms to the Internal Revenue Service.
	Honeybee Death Loss, Hive Losses, & Feed Losses.	<b>Emergency Assistance for Livestock, Honey Bees, and Farm-raised Fish Program (ELAP)</b>	Colony and hive loss payments, additional feed purchased above normal, and purchased and/or produced feed losses are eligible.	Notify FSA of losses by January 30, 2025.	Inventory records pre-disaster; proof of death loss; proof of good growing practices/disease prevention; Receipts to show proof of purchased feed above normal.
	Farm-raised Fish Physical Loss & Feed Losses.		Physical loss of farm-raised fish and lost feed payments are eligible.	Notify FSA of losses by January 30, 2025.	Inventory records pre-disaster; proof of death loss; proof of good growing practices/disease prevention; receipts to show proof of purchased feed above normal.
	Honey Yield-based Losses	<b>Noninsured Crop Disaster Assistance Program (NAP)</b>	Yield-based disaster payment for honey losses only; loss of colonies or bees and colony collapse disorder (CCD) not eligible.	Report number of colonies in all counties by January 2; notify FSA within 30 days of changes in number of colonies and counties which bees are moved. A Notice of Loss (CCC-576) form must be filed the earlier of 15 days of the loss becoming apparent or 15 days after harvest. Application for payment must be filed within 60 days after coverage period ends ( <i>December 31 = end of coverage period for honey</i> ).	Production records for all honey harvested in the calendar year. Requires an application for coverage prior to the coverage period. Coverage available if a CCC-860 was on file with FSA prior to the disaster event.
	Oysters	<b>Shellfish Program</b>	Provides a yield-based, actual production history (APH)-style product for containerized oysters commercially produced for the half-shell market. Available in select counties on the east and west coast.	Submit a notice of loss to your crop insurance agent within 72 hours of discovery and follow up in writing within 15 days (keep a copy for your records).	Must have purchased coverage by the applicable sales closing date.
		<b>Group Risk Plan (GRP) Oysters</b>	Insures against widespread loss of production of the insured commodity in a county. Available in nine coastal parishes in Louisiana.	Submit a notice of loss to your crop insurance agent within 72 hours of discovery and follow up in writing within 15 days (keep a copy for your records).	Must have purchased coverage by the applicable sales closing date.
	Clams	<b>Aquaculture Dollar Plan Clams</b>	Provides an inventory-based stock mortality insurance. Producers submit inventory records for their insurable clams, and indemnities are paid for insured causes of loss that reduce the inventory value by more than the selected deductible. Available in select counties in Massachusetts, South Carolina, and Virginia.	Submit a notice of loss to your crop insurance agent within 72 hours of discovery and follow up in writing within 15 days (keep a copy for your records).	Must have purchased coverage by the applicable sales closing date.
TREES/NUTS	Damaged Forestland	<b>Emergency Forestry Restoration Program (EFRP)</b>	75% cost-share reimbursement for owners of nonindustrial private forestland (NIPF); not to exceed \$500,000 payment limit to clear damaged trees, remove debris, restore fencing and forest roads, and reestablish grass and trees on NIPF to restore forest health.	30-180 day sign-up period to be announced, unless otherwise authorized.	Forest restoration plan developed by forester; work can't start until plan is developed, environmental review is complete and approval is issued to applicant; participant must retain documentation of costs and submit to FSA for payment.
	Damaged Forestland	<b>Environmental Quality Incentives Program (EQIP)</b>	NRCS provides financial assistance to help repair damage to land and prevent soil erosion, such as the stream bank restoration and grassed waterways and buffers. Additionally, NRCS also provides assistance to help producers repair conservation practices. Payment rates are set at the local level.	NRCS accepts EQIP applications on an ongoing basis, but submit by state ranking date for soonest consideration.	NRCS will assist producer to complete: <ul style="list-style-type: none"> <li>• Conservation plan</li> <li>• Program application</li> <li>• Other eligibility forms (i.e. conservation compliance, adjusted gross income, and payment limitations)</li> </ul>

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TREES/NUTS	Damaged Crop	<b>Federal Crop Insurance</b>	RMA offers crop insurance that pay indemnities when qualifying losses and perils impact the insured crop.	Submit a notice of loss to your crop insurance agent within 72 hours of discovery and follow up in writing within 15 days (keep a copy for your records).	Must have purchased coverage by the applicable sales closing date.
		<b>Hurricane Insurance Protection-Wind Index (HIP-WI)</b>	RMA offers this endorsement in select counties in Gulf and Atlantic Coast states. The endorsement covers a portion of the deductible of the underlying crop insurance policy when the county, or adjacent county, is within the area of sustained hurricane-force winds. There is also a Tropical Storm Option.	A claim is not required. If a county triggers, Approved Insurance Providers will issue an indemnity payment in the coming weeks.	Must have purchased an underlying federal crop insurance policy and elected the HIP-WI endorsement by the applicable sales closing date.
		<b>Nursery Field Grown and Container (FG&amp;C)</b>	Provides an inventory-based form of coverage for nurseries that sell at least 40% wholesale. Plants must be sold with the root system attached to be eligible for coverage. Available in select states and counties.	Submit a notice of loss to your crop insurance agent within 72 hours of discovery of damage.	May purchase coverage at any time during the crop year. Subject to a 30-day waiting period before insurance attaches.
		<b>Nursery Value Select (NVS)</b>	Provides an inventory-based form of coverage for nurseries that sell at least 40% wholesale. Plants must be sold with the root system attached to be eligible for coverage. Available nationwide.	Submit a notice of loss to your crop insurance agent within 72 hours of discovery of damage.	New applicants can purchase coverage at any time during the crop year. Subject to a 30-day waiting period before insurance attaches.  For renewal policies, must submit required documentation by the applicable sales closing date for the county.
		<b>Controlled Environment</b>	Provides an inventory-based form of coverage for nurseries that sell at least 40% wholesale. Plants must be grown in controlled environments. Insurable perils are limited to plant disease and contamination resulting in a Federal or State-ordered destruction order.	Submit a notice of loss to your crop insurance agent within 72 hours of discovery of damage.	New applicants, can purchase coverage at any time during the crop year. Subject to a 30-day waiting period before insurance attaches. For renewal policies, must submit required documentation by the applicable sales closing date for the county.
		<b>Emergency Conservation Program (ECP)</b>	Up to 90% cost-share for socially disadvantaged, limited resource, and beginning farmers or ranchers/Up to 75% for all other producers not to exceed \$500,000 or 50% of the agricultural value of the affected land to clean up debris and provide emergency water for orchards/vineyards. Advanced payments of up to 25% is available.	30-60 days after sign-up period is announced.	Needs assessment completed by FSA or engineering plan by NRCS. Work can't start until plan is developed, environmental review is complete, and approval is issued to applicant; participant must retain documentation of costs (cost/labor/logs) and submit to FSA for payment.
		<b>Whole Farm Revenue Protection (WFRP)</b>	Provides protection against the loss of insured revenue due to an unavoidable cause of loss which occurs during the insurance period. Covers all commodities on the farm under one insurance policy. WFRP only provides coverage for trees sold as nursery products.	Submit a notice of loss to your crop insurance agent within 72 hours of discovery that revenue for the policy year could be below the insured revenue.	Must have purchased coverage by the applicable sales closing date. Producers must have filed farm taxes for the policy year before any claim can be made. Claims must be made no later than 60 days after the date they submit farm tax forms to the Internal Revenue Service.
		<b>Micro Farm Program</b>	Provides protection against the loss of insured revenue to unavoidable natural causes which occur during the insurance period. Micro Farm only provides coverage for trees sold as nursery products.	Submit a notice of loss to your crop insurance agent within 72 hours of discovery that revenue for the policy year could be below the insured revenue.	Must have purchased coverage by the applicable sales closing date. Producers must have filed farm taxes for the policy year before any claim can be made. Claims must be made no later than 60 days after the date they submit farm tax forms to the Internal Revenue Service.
ROW CROP	Damaged Crop	<b>Federal Crop Insurance</b>	RMA offers crop insurance that pay indemnities when qualifying losses and perils impact the insured crop.	Submit a notice of loss to your crop insurance agent within 72 hours of discovery and follow up in writing within 15 days (keep a copy for your records).	Must have purchased coverage by the applicable sales closing date.

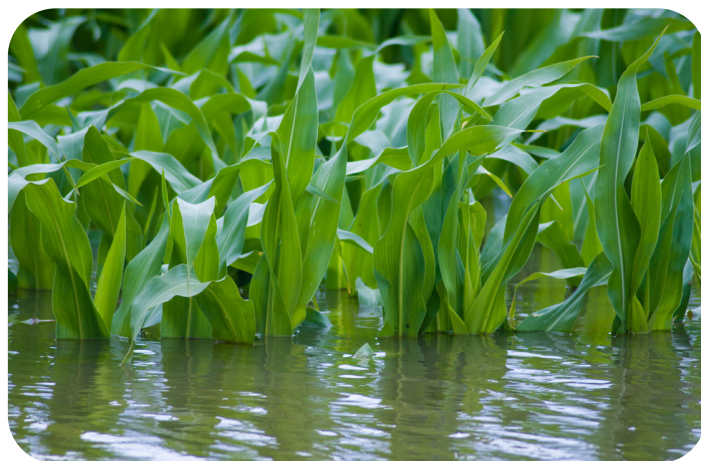
FSA LOAN PROGRAMS (MAKING & SERVICING)	Access to Affordable Financing Options	Direct and Guaranteed Farm Loans	FSA offers a variety of direct and guaranteed operating and ownership farm loans to producers who are unable to secure commercial financing. These loan programs help producers recover from production and physical losses. Loans can help producers replace essential property, purchase inputs like livestock, equipment, feed, and seed, cover family living expenses or refinance farm-related debts and other needs. Use the online loan assistance tool at <a href="http://lat.fpac.usda.gov">lat.fpac.usda.gov</a> to check your eligibility for FSA loans, discover the various FSA loan products, learn about documentation requirements, and follow easy to understand instructions when completing the loan application forms.
		Emergency Loans	Available in areas declared by the President or designated by the Secretary of Agriculture as a primary disaster area (including designated contiguous counties) or quarantine area or in areas having an FSA Administrator's Physical Loss Notification (APLN)
		Loan Servicing Options (for existing FSA Farm Loan borrowers)	When FSA loan borrowers are unable to make scheduled payments on their FSA farm loan programs debt because of reasons beyond their control, federal law provides a process by which their FSA loan accounts may be serviced to avoid foreclosure and liquidation.
		Disaster Set Aside (for existing FSA loan borrowers)	When FSA loan borrowers located in designated disaster areas or contiguous (adjoining) counties are unable to make their scheduled payment on any FSA debt, FSA is authorized to consider set-aside of one payment to allow the operation to continue.
		Farm Storage Facility Loans (FSFLs)	FSFLs provide low-interest financing (including a microloan option) so producers can build, repair, replace, or upgrade permanent and portable storage facilities and equipment. Eligible facility types include grain bins, hay barns, bulk tanks, and facilities for cold storage. Drying and handling and storage equipment is also eligible, including storage and handling trucks. Eligible facilities and equipment may be new or used, permanently affixed or portable. Eligible commodities include grains, oilseeds, peanuts, pulse crops, hay, hemp, honey, renewable biomass commodities, fruits and vegetables, floriculture, hops, maple sap, maple syrup, milk, cheese, yogurt, butter, eggs, meat/poultry (unprocessed), rye and aquaculture. Contact FSA for FSFL loan terms and limits.

In addition to the programs outlined above, here are some additional resources from USDA and partners:

**Emergency Watershed Program (EWP)** provides disaster assistance for wildfires, flooding, and other severe weather events by applying recovery measures that reduce the threat from additional flooding or erosion following a natural disaster including the purchase of floodplain property buyouts. The program is designed to help people and conserve natural resources by relieving imminent hazards to life and property caused by floods, fires, windstorms, and other natural occurrences. EWP work can include: removing debris from stream channels, road culverts, and bridges; reshaping and protecting eroded banks; correcting damaged drainage facilities; repairing levees and structures; reseeding damaged areas; and purchasing floodplain easements. Watershed conservation assistance provided by EWP requires an eligible project sponsor who acts as the fiscal agent for a proposed project. Eligible sponsors include cities, counties, towns, conservation districts, or any federally recognized Native American tribe or tribal organization.

Visit your local [USDA Service Center](#) to learn more and apply.

**The Farm and Ranch Stress Assistance Network (FRSAN)** Program is a network that connects individuals who are engaged in farming, ranching, and other agriculture-related occupations to stress assistance programs. The establishment of a network that assists farmers and ranchers in time of stress can offer a conduit to improving behavioral health awareness, literacy, and outcomes for agricultural producers, workers and their families.



Visit [nifa.usda.gov/grants/programs/farm-ranch-stress-assistance-network-frsan](http://nifa.usda.gov/grants/programs/farm-ranch-stress-assistance-network-frsan) to learn more.

### More Information

For more information on disaster assistance programs, visit [farmers.gov/protection-recovery](http://farmers.gov/protection-recovery), call the FSA call center at 877-508-8364 or contact your local USDA Service Center at [farmers.gov/working-with-us/service-center-locator](http://farmers.gov/working-with-us/service-center-locator).