The SC Commissioner of Agriculture estimates that at least $300 million of crops were lost in last week’s flood. Through the Midlands Local Food Collaborative and its partners, COPASCities has compiled a list of post-flood resources and information for farms. Farmers should take photos of damage and call as soon as possible to register with the Farm Service Agency. For assistance and questions, farmers should contact the local USDA Farm Service Agency office serving their counties or Kenn Jameson with the state USDA FSA office at 803-806-3820 ext. 107 or kenn.jameson@sc.usda.gov. They can also contact SCDA in Columbia at 803-734-2210.

SC County Farm Service Agency Offices: [http://offices.sc.egov.usda.gov/locator/app?state=sc&agency=fsa](http://offices.sc.egov.usda.gov/locator/app?state=sc&agency=fsa)

Flood Disaster Resources Compiled by Clemson PSA: [http://www.clemson.edu/public/disaster_response/flood-resources.html](http://www.clemson.edu/public/disaster_response/flood-resources.html)

FEMA: [http://www.fema.gov/what-do-if-your-business-or-farm-was-damaged](http://www.fema.gov/what-do-if-your-business-or-farm-was-damaged)


**Farm Flood Steps & Resources Compiled by Nikki Seibert Kelly, Director of Sustainable Agriculture at Lowcountry Local First:**

**#1 First Steps:** Make sure it is safe by checking the weather/alerts, look for downed power lines, keep an eye on trees in soft ground, lookout for exposed manhole covers and sink holes and watch out for dangerous displaced animals (snakes, fire ants etc.) Assess the damage, take pictures, take notes and document everything. This includes conversations with anyone doing assessment, claims, etc. Here is a good document on this process.

**#2 Aid and Insurance:** The agencies that can provide support will vary based on the ownership and structure of your business and property. There is a distinction between a business and a farm business as well as farm property and private property. Read more here: [http://rafiusa.org/programs/farmsustainability/disaster-programs/disaster-recovery-resources/](http://rafiusa.org/programs/farmsustainability/disaster-programs/disaster-recovery-resources/)

SC General Disaster relief agencies (non-farm):

[http://www.fema.gov/disaster/4241](http://www.fema.gov/disaster/4241)
#3 Food Safety

There have been a lot of questions about food safety in regards to flooding. Regardless of existing and pending regulations and mandates, it will likely be up to each of you in your own operations to document, evaluate and determine the risks and decide if you want a third party food safety inspector to inspect your property or test soils/plants. There is a difference between a heavy rain event and flooding, so it is important for you to understand the risks associated with each. Please read more about this in a post from Carolina Farm Stewardship Association: [https://www.carolinafarmstewards.org/expert-tip-how-to-handle-flooded-fields/](https://www.carolinafarmstewards.org/expert-tip-how-to-handle-flooded-fields/)

Dr. Julie Northcutt ([jknorth@clemson.edu](mailto:jknorth@clemson.edu)) is the Clemson Food Safety leader but is likely overwhelmed with requests. I have reached out to determine recommended labs as well as third party inspectors.

#4 Recovery and Repair:

As soon as it is safe to get back outside and get to work on the repairs, it is important to continue to beware of the risks and best practices. Clemson shared some great resources from the Alabama Cooperative Extension System:

- Flooded Landscapes [http://www.aces.edu/pubs/docs/A/ACES-2285/](http://www.aces.edu/pubs/docs/A/ACES-2285/)
**Farm Service Agency Disaster Assistance Programs at a Glance**

<table>
<thead>
<tr>
<th>Disaster programs</th>
<th>Blizzard</th>
<th>Fire</th>
<th>Hurricane/ Typhoon</th>
<th>Excessive Moisture/ Flood</th>
<th>Excessive Winds/ Tornado</th>
<th>Drought</th>
<th>Heat</th>
<th>Volcanic Eruption/ Emissions</th>
<th>Freeze</th>
<th>Earthquake</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Conservation Program (ECP) - provides funding to rehabilitate farmland damaged by wind erosion, floods, hurricanes, or other natural disasters, and for carrying out emergency water conservation measures during periods of severe drought</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Emergency Forest Restoration Program (EFRP) - provides payments to eligible owners of rural nonindustrial private forest land to carry out emergency measures to restore forest health on land damaged by natural disaster events such as floods, hurricanes, or other natural disasters</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) - provides payments to eligible producers of livestock, honeybees, and farm-raised fish to help compensate for losses due to disease (including cattle tick fever), adverse weather, or other conditions, such as blizzards and wildfires</td>
<td>Yes</td>
<td>Yes, except on federally managed land</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No, except for water transportation</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Emergency Loan Program (EM) - provides EM loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Livestock Forage Disaster Program (LFP) - provides compensation for grazing losses for covered livestock on land that is native or improved pastureland with permanent vegetative cover or certain crops planted specifically for grazing. The grazing losses must be due to a qualifying drought condition or fire on Federally managed land during the normal grazing period for the county.</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Livestock Indemnity Program (LIP) - provides benefits to livestock producers for livestock deaths in excess of normal mortality caused by adverse weather. In addition, LIP covers attacks by animals reintroduced into the wild by the federal government or protected by federal law.</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No, except when associated with anthrax</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Noninsured Crop Disaster Assistance Program (NAP) - provides financial assistance for noninsurable crop losses due to drought, flood, hurricane, or other natural disasters.</td>
<td>Yes</td>
<td>Yes, Only as a related condition to an eligible disaster</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Tree Assistance Program (TAP) - provides financial assistance to qualifying orchardists and nursery tree growers to replant or, where applicable, rehabilitate eligible trees, bushes and vines lost by natural disasters.</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Other natural disasters that may apply to some of these programs include:

- Explosion
- High water
- Landslide
- Mudslide
- Severe snowstorm
- Storm, including ice storms
- Tidal wave
- Wind-driven water
- Insect infestation
- Plant disease
- Lightning
- Other natural phenomena

Some man-made conditions qualify for disaster assistance, as follows:

<table>
<thead>
<tr>
<th>Disaster programs</th>
<th>Pesticide Contamination</th>
<th>Nuclear Radiation/Fallout</th>
<th>Toxic Substances Other Than Pesticides</th>
<th>Chemical Residue Other Than Pesticides</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dairy Indemnity Payment Program (DIPP) - Pays dairy producers when a public regulatory agency directs them to remove their raw milk from the commercial market because it has been contaminated by pesticides, nuclear radiation or fallout, or toxic substances and chemical residues other than pesticides.</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

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FOR MORE INFORMATION

For more information on the FSA disaster programs, visit your local FSA county office or Service Center, or visit online at http://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index. To find your local FSA county office, visit http://offices.usda.gov

Individuals who are deaf, hard of hearing, or have speech disabilities and wish to file either an EEO or program complaint, please contact USDA through the Federal Relay Service at (800) 877-8339 or (800) 845-6136 (in Spanish).

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter by mail to U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

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<table>
<thead>
<tr>
<th>TYPE OF LOSS SUFFERED</th>
<th>CROP LOSS</th>
<th>LIVESTOCK LOSS</th>
<th>DAMAGED FARM PROPERTY</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>For production losses, both quantity and quality, for most agricultural crops including grains, oilseeds, forage, grazing, cotton, nursery, aquaculture, floriculture, honey, maple sap, seed crops, Christmas trees and more.</td>
<td>For death and feed losses for livestock, farm raised fish, honeybee colonies and hives.</td>
<td>For physical losses to crops, livestock, real estate, real estate improvements, machinery and equipment. Farmland damage including debris removal, repairing of fence and conservation structures, and providing water to livestock.</td>
</tr>
<tr>
<td><strong>What FSA disaster programs are available?</strong></td>
<td>1. <strong>NAP</strong> - Noninsured Crop Disaster Assistance Program to cover production losses for crops when federal crop insurance is not available.</td>
<td>4. <strong>ELAP</strong> - Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program for livestock death not covered by LIP, for grazing losses not covered by LFP; for farm-raised fish and honeybee death and feed losses.</td>
<td>8. <strong>ECP</strong> - Emergency Conservation Program to rehabilitate farmland damaged by natural disasters and for carrying out emergency water conservation measures.</td>
</tr>
<tr>
<td></td>
<td>2. <strong>SURE</strong> - Supplemental Revenue Assistance Payments Program for crop losses in counties declared a disaster by the Secretary of Agriculture.</td>
<td>5. <strong>LFP</strong> - Livestock Forage Disaster Program for grazing losses.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>7. <strong>CRP</strong> - Emergency Haying and Grazing of Conservation Reserve Program acreage may be authorized to provide relief to livestock producers in areas affected by a severe drought or similar natural disaster.</td>
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</tr>
<tr>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>9. <strong>EM</strong> - Emergency Loans provides loans to restore or replace essential property damaged in the disaster, finance production losses to crops and livestock; fund essential family living and farm operating expenses, or refinance certain debts.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>10. <strong>DSA</strong> - Disaster Set-Aside for producers who have direct loans with FSA and are unable to make the scheduled installment due, to move one full year’s payment to the end of the loan.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Must coverage be obtained before the disaster strikes?**
You must purchase federal crop insurance or NAP coverage before the disaster strikes to be eligible for SURE, TAP, ELAP, and LFP. Exceptions to this requirement are made for limited resource, socially disadvantaged and beginning farmers or ranchers. You do not need to purchase federal crop insurance or NAP coverage prior to applying for ECP, EM, DSA, or emergency haying and grazing.

**How do I know if I am eligible for assistance?**
Locate your local FSA Service Center at: [http://offices.USDA.gov](http://offices.USDA.gov)
Visit FSA’s disaster web page at: [http://disaster.fsa.usda.gov](http://disaster.fsa.usda.gov)

For losses due to natural disasters such as drought, floods, hurricanes, blizzards, wild fires, disease.
# Emergency Programs Administered by the Farm Service Agency

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>TRIGGERS</th>
<th>KEY REQUIREMENTS</th>
<th>PAYMENTS AND FUNDING LEVELS</th>
</tr>
</thead>
</table>
| **SURE**
Supplemental Revenue Assistance Payment Program | Secretarial Designation for the county or contiguous county and at least a 10% crop loss on the farm due to natural disaster. If not in a Secretarial county, producer must suffer at least a 50-percent crop loss. | Producers must obtain crop insurance or NAP coverage for all crops of economic significance for which coverage is available. (Socially Disadvantaged Producers (SDA), Limited Resource Producers or Beginning Farmers or Ranchers are exempt from this requirement). | 60 percent of the difference between the SURE guarantee and total farm revenue. Payments are issued soon after application is completed. Unlimited funding for losses on or before Sept. 30, 2011. |
| **LFP**
Livestock Forage Disaster Program          | D2, D3 or D4 Indicator on USDA Drought Monitor for drought. Documentation from Federal agency for fire.               | Crop insurance or NAP must be obtained on grazing land. (SDA, Limited Resource or Beginning Farmers or Ranchers are exempt from this requirement.) | 60 percent of the monthly feed cost for either 1, 2 or 3 months, depending upon the severity of the drought. For a qualifying fire on federally managed rangeland 50 percent of the monthly feed cost for the number of days the rancher is prohibited from grazing, not to exceed 180 days. Payments are issued soon after application is completed. Unlimited funding for losses on or before Sept. 30, 2011. |
| **ELAP**
Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program | Livestock, Honey Bees, Farm-Raised Fish Death or feed losses, and livestock grazing losses, due to an eligible adverse weather or loss condition. | Producers must obtain crop insurance or NAP coverage for all crops for which coverage is available. (SDA, Limited Resource or Beginning Farmers or Ranchers are exempt from this requirement.) | Due to limited funding, payments are issued in the calendar year following the year of the loss. $50 million funding per year for losses due to an eligible adverse weather or loss condition that occurs on or before Sept. 30, 2011. |
| **LIP**
Livestock Indemnity Program               | Livestock death due to adverse weather.                                                                           | Crop insurance or NAP are not required.                                                                           | 75 percent of the fair market value of the livestock for owners and 75 percent of the average income loss sustained for contract growers. Payments are issued soon after application is completed. Unlimited funding for losses on or before Sept. 30, 2011. |
| **TAP**
Tree Assistance Program                  | Tree Loss or damage in excess of 15% mortality (adjusted for normal mortality) due to natural disaster.            | Crop insurance coverage or NAP must be obtained for all crops growing on trees, bushes, and vines, if available. | For tree, vine or bush replacement, the payment is equal to 70 percent of the actual cost of the practice. For salvaging existing trees, bushes, or vines, the payment is equal to 50 percent of the actual cost of the practice. Payments are issued after the practices are completed. Unlimited funding for losses on or before Sept. 30, 2011. |

Local FSA Service Center: [http://offices.USDA.gov](http://offices.USDA.gov)

For crop, livestock, honeybee and farm-raised fish losses and damaged farmland due to natural disasters such as drought, floods, hurricanes, freezes, wildfires and disease.
<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>TRIGGERS</th>
<th>KEY REQUIREMENTS</th>
<th>PAYMENTS AND FUNDING LEVELS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NAP</strong> Non-Insured Crop Disaster Assistance Program</td>
<td>At least a 50% crop loss due to natural disaster.</td>
<td>Requires producers to purchase NAP coverage (Limited Resource Producers may obtain a waiver).</td>
<td>Pays for production losses in excess of 50 percent at 55 percent of price. Payments are issued soon after application is completed. Unlimited funds available.</td>
</tr>
<tr>
<td><strong>ECP</strong> Emergency Conservation Program</td>
<td>Severe damage to farmland due to a natural disaster.</td>
<td></td>
<td>75 percent of cost to implement conservation practice, such as removing debris, repairing fences, and providing water for livestock. Payments are issued soon after the practice is completed. Subject to availability of funds.</td>
</tr>
<tr>
<td><strong>EM Loans</strong> Emergency Loan Program</td>
<td>Damage to crops, livestock, equipment, farmland or real estate improvements caused by a natural disaster as designated by the President, Secretary or FSA Administrator.</td>
<td>Applications must be submitted to the FSA within 8 months of the designation for losses related to the disaster. Suffer a qualifying loss, intend to stay in business, have repayment ability, and be unable to get adequate credit elsewhere, have acceptable credit history and be able to provide adequate security.</td>
<td>Producers can borrow up to 100 percent of the actual production or physical losses minus any disaster related compensation received like insurance, up to a maximum of $500,000. Loans for crop, livestock and non-real estate losses are normally repaid within 1 to 7 years. Loans for physical losses to real estate are normally repaid within 30 years. Current interest rate 3.75%. Subject to availability of funds.</td>
</tr>
<tr>
<td><strong>DSA</strong> Disaster Set-Aside</td>
<td>Damage to crops, livestock, equipment, farmland or real estate improvements caused by a natural disaster as designated by the President, Secretary or FSA Administrator.</td>
<td>As a result of the disaster, a direct loan customer is unable to pay all expenses and make loan payments that are coming due. The borrower must have operated a farm or ranch in a county designated as a disaster area or in a contiguous county.</td>
<td>When an FSA borrower is unable to make the scheduled payments on any Farm Loan Program debt, FSA is authorized to consider DSA. Up to one full year’s payment can be moved to the end of the loan.</td>
</tr>
<tr>
<td><strong>CRP</strong> Haying and Grazing of Conservation Reserve Program Acres</td>
<td>Emergency haying or grazing of CRP acres is authorized by the national FSA office or by utilizing the U.S. Drought Monitor.</td>
<td>A county must suffer a 40 percent or greater loss in normal hay and pasture production.</td>
<td>CRP annual rental payments received by contract holders are reduced 25 percent.</td>
</tr>
</tbody>
</table>

FSA’s disaster web page:  [http://disaster.fsa.usda.gov](http://disaster.fsa.usda.gov)

For crop, livestock, honeybee and farm-raised fish losses and damaged farmland due to natural disasters such as drought, floods, hurricanes, freezes, wildfires and disease.
OVERVIEW

USDA’s Farm Service Agency (FSA) provides emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters or quarantine.

LOAN USES

Emergency loan funds may be used to:

- Restore or replace essential property;
- Pay all or part of production costs associated with the disaster year;
- Pay essential family living expenses;
- Reorganize the farming operation and;
- Refinance certain debts.

ELIGIBILITY

Emergency loans may be made to farmers and ranchers who:

- Own or operate land located in a county declared by the President or designated by the Secretary of Agriculture as a primary disaster area or quarantine area. All counties contiguous to the declared, designated, or quarantined primary counties also are eligible for emergency loans. A disaster designation by the FSA administrator authorizes emergency loan assistance for physical losses only in the designated and contiguous counties;
- Are established family farm operators and have sufficient farming or ranching experience;
- Are citizens or permanent residents of the United States;
- Have suffered at least a 30 percent loss in crop production or a physical loss to livestock, livestock products, real estate or chattel property;
- Have an acceptable credit history;
- Are unable to receive credit from commercial sources;
- Can provide collateral to secure the loan and;
- Have repayment ability.

LOAN REQUIREMENTS

FSA loan requirements are different from those of other lenders. Some of the more significant differences are the following:

- Borrowers must keep acceptable farm records;
- Borrowers must operate in accordance with a farm plan they develop and agree to with local FSA staff and;
- Borrowers may be required to participate in a financial management training program and obtain crop insurance.

COLLATERAL IS REQUIRED

All emergency loans must be fully collateralized. The specific type of collateral may vary depending on the loan purpose, repayment ability and the individual circumstances of the applicant. If applicants cannot provide adequate collateral, their repayment ability may be considered as collateral to secure the loan. A first lien is required on property or products acquired, produced or refinanced with loan funds.
LOAN LIMIT

Producers can borrow up to 100 percent of actual production or physical losses to a maximum amount of $500,000.

LOAN TERMS

Loans for crop, livestock and non-real estate losses are normally repaid within one to seven years, depending on the loan purpose, repayment ability and collateral available as loan security. In special circumstances, terms of up to 20 years may be authorized. Loans for physical losses to real estate are normally repaid within 30 years. In certain circumstances, repayment may be made over a maximum of 40 years.

CURRENT INTEREST RATE

To find the current emergency loan interest rate, visit www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=fir.

APPLICATION DEADLINE

Applications for emergency loans must be received within eight months of the county’s disaster or quarantine designation date.

FOR MORE INFORMATION

For more information on FSA disaster assistance, visit http://disaster.usda.fsa.gov. For more information on FSA farm loans, visit www.fsa.usda.gov/farmloans. Further information about this and other FSA programs is available from local FSA offices or on the FSA website at www.fsa.usda.gov. To find your local FSA office, visit http://offices.usda.gov.
Emergency Conservation Program (ECP)

OVERVIEW

The Emergency Conservation Program (ECP), administered by the U.S. Department of Agriculture (USDA) Farm Service Agency (FSA), provides emergency funding and technical assistance to farmers and ranchers to rehabilitate farmland damaged by natural disasters and to implement emergency water conservation measures in periods of severe drought. Available funding for ECP is determined annually by Congress.

PROGRAM ADMINISTRATION

ECP is administered by FSA state and county committees. Subject to availability of funds, locally-elected members of FSA county committees are authorized to implement ECP for all disasters except drought, which is authorized by the FSA national office. To learn more about FSA county committees, visit www.fsa.usda.gov/elections.

LAND ELIGIBILITY

FSA county committees determine land eligibility based on on-site inspections of damaged land and the type and extent of damage. For land to be eligible, the natural disaster must create new conservation problems that, if untreated, would:

- Impair or endanger the land;
- Materially affect the land’s productive capacity;
- Represent unusual damage that, except for wind erosion, is not the type likely to recur frequently in the same area and;
- Be so costly to repair that federal assistance is or will be required to return the land to productive agricultural use.

Conservation problems existing before the applicable disaster event are ineligible for ECP assistance.

PAYMENTS

As determined by FSA county committees, ECP participants may receive cost-share assistance of up to 75 percent of the cost to implement approved emergency conservation practices. Qualified limited-resource producers may receive cost-share assistance of up to 90 percent of the cost to implement approved emergency conservation practices.

Individual or cumulative requests for cost-share assistance of $50,000 or less per person or legal entity, per disaster are approved at the county committee level. Cost-share assistance requests exceeding $50,000 require approval from the state committee or national office. Cost-share assistance is limited to $200,000 per person or legal entity per disaster.

Technical assistance may be provided by the USDA Natural Resources Conservation Service.

ELIGIBLE CONSERVATION PRACTICES

To rehabilitate farmland, ECP participants may implement emergency conservation practices, such as:

- Debris removal from farmland;
- Grading, shaping or leveling land;
- Restoring livestock fences and conservation structures and;
- Providing water for livestock during periods of severe drought.

Other conservation measures may be authorized by FSA county committees with approval from FSA state committees and the FSA national office.

ENROLLMENT PERIODS

Producers should inquire with their local FSA county office regarding ECP enrollment periods, which are established by FSA county committees.
FOR MORE INFORMATION

More information on ECP is available at FSA offices, local USDA service centers and on FSA’s website at http://disaster.fsa.usda.gov. To find your local FSA office, visit online at http://offices.usda.gov.

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DOCUMENTING DISASTER LOSSES

Producers’ ability to receive assistance for disaster losses depends in large part on their ability to demonstrate the extent of those losses. The better the documentation, the more likely it is that a producer will be able to maximize the assistance he or she is eligible for.

As soon as the emergency is over and people and animals are safe, the farmer should begin documenting the loss. It is critical that all damage is documented before recovery efforts take place. Use the camera before the chain saw.

Federal programs often expect people to be at their organized best when their lives are at their worst. Disaster assistance programs can be complicated, with different specific deadlines and application processes. We recommend keeping an inexpensive notebook with documentation of everything you do in the recovery effort, including the use of equipment, any agency people you talk to with what you asked and what they said, and notes of the extent of damage.

There are three categories of information that should be documented to show the extent of a particular producer’s losses:

1. What was the status of the farm or ranch the day before the disaster?
2. What was the status of the farm or ranch the day after the disaster?
3. What costs have been incurred or estimated as the producer begins to make a recovery?

All aspects of the operation that were affected by the disaster should be accounted for. This includes pre- and post-disaster conditions and values of structures, equipment, livestock, crops and the land itself.

Establishing the Pre-Disaster Value and Condition of Property
Ideally, a producer will already have on hand documentation that establishes the pre-disaster ownership interests and values of affected property. If that is not the case, or if the documentation is destroyed in the disaster, there are several possible sources for this information.

Lenders
A loan application will usually list the value of equipment, crops, livestock, and other assets that would be used as loan collateral. Even if the loan application was denied, the producer can often get a copy of an earlier application. If the loan was approved, there may be appraisals in the loan file that further document the value and condition of the assets.

Insurance providers
Insurance providers will have copies of insurance applications and any policies issued, including values and descriptions of the covered property. Crop insurance providers will have whatever acreage and production reports the producer submitted for the affected crops.

Taxing agencies
The producer’s most recent federal or state income tax return, if applicable, will help verify income and expenses for the operation. If a producer does not have a copy of their return, a copy can be obtained from the IRS by submitting a completed Form 4056. To get a copy of this form, go to http://www.irs.gov/pub/irs-pdf/f4506.pdf or call 800-829-3676. There is usually a small fee for obtaining a duplicate tax return.

The producer’s most recent property tax statements will help verify pre-disaster property value and condition. These should be readily obtainable from the taxing agency.

**Farm Service Agency (FSA)**

Producers who participate in any FSA program that involves crop reporting, such as the Non-insured Crop Disaster Assistance Program (NAP), should request a copy of their FSA file, which includes acreage and production records the producer submitted for the current or prior crop years.

In addition to these sources of documentation of pre-disaster values, there are many other materials that a producer can use to show the value of what was on the farm before the disaster.

1. Receipts and credit card bills show the value of purchased inputs or equipment.

2. Receipts for inputs—such as seed, fertilizer, or pesticides—when multiplied by application rates can be used to demonstrate crop acreage, particularly for specialty crops where standard commodity acreage reporting is a poor fit.

3. Sales records from past years can show the prices that were expected for specialty crops and livestock products.

4. Documentation from auction barns or feedlots and veterinary expenses can show the number of animals on a farm before the disaster.

**Establishing the Post-Disaster Value and Condition of Property**

If a producer has crop insurance, a crop insurance adjuster will visit the farm to certify the extent of crop damage. FSA will similarly verify crop losses under NAP.

For non-insured crops or livestock, communication with your local FSA office is critical. Documentation from third parties is the most helpful. This includes sales receipts, scouting reports, veterinarian reports or other documentation. Photos can be critical, as long as they are accompanied by explanatory documentation of where and when the photo was taken and the subject of the photo.

Disaster assistance programs can also cover the costs of disaster recovery. The Emergency Conservation Program can partially reimburse expenses such as the use of equipment like chain saws or backhoes, reinstallation of fences, or time spent working on recovery. Farmers should keep a log of disaster recovery equipment use and time spent. These records are acceptable documentation if they are written at the time of the work performed and not at a later date.