

Basic Timeline and Information about Federal Flood Recovery Programs

Disaster Date: Starting July 7, 2023. Guidance First Published July 27, 2023.

During this challenging time, it may be helpful to keep a few things in mind. First, to be eligible for assistance, you should be prepared to prove your losses. Photographs of damages and specific descriptions of the damage/impact can help. Your insurance company or the Farm Service Agency (FSA) may want to inspect your property, so ask about related requirements before cleaning up flood damage. Second, there are many potential programs, and filing notice of loss, applying for assistance, and communication with your insurance company and/or the federal agency responsible for any applicable program is key. Third, private groups are also raising money to help with recovery and the State may have additional relief programs, so it is important to stay in touch and explore all options. Finally, low interest loans from FSA and/or the Small Business Administration (SBA) may also be available.

IMMEDIATELY:

Assess whether you sustained damage and explore potential options. Determining your eligibility for recovery assistance options will depend on what aspect of your farm, business, and/or personal property was damaged. In general -

- Crops, Agricultural Products (including honey), Livestock or associated feed (including honeybee hives and colonies) → Private Insurance and/or USDA programs
- Farmland or forested areas → USDA programs and/or NCRS programs
- Personal Property/Housing → Private Insurance and/or FEMA
- Business losses or physical damages → Private Insurance and/or SBA

Document damages including through pictures and specific descriptions of your losses, but do not remove evidence of agricultural product damage until instructed by your FSA office.

Review potential recovery programs available for your location/farm:

- USDA disaster recovery tool: <https://www.farmers.gov/protection-recovery/disaster-tool>
- FEMA disaster assistance tool: <https://www.disasterassistance.gov/>
- FEMA Vermont Flooding information: <https://www.fema.gov/disaster/4720>

Farm Damages: For all damages related to agricultural production and business.

1. If you have private Crop Insurance and/or other business insurance

- File a *written* notice of the damage/loss according to your insurance policy(ies).
 - More information on filing claims can be found on the USDA Risk Management Agency website: <https://www.rma.usda.gov/en/Topics/Insurance-Cycle/Claims-Process>
 - The current Loss Adjustment Standards are available on the USDA website: <https://www.rma.usda.gov/handbooks/25000/>

2. Contact the Farm Service Agency

- Call your local FSA office. You can find your county office contact information and location here: [USDA Service Center Locator](#)
- Report all damages/losses, and provide the required notice for all relevant programs:
 - Your FSA office will help you complete the necessary forms during your call.
 - If you previously enrolled (also ask FSA if you were automatically enrolled):
 - **Noninsured Crop Disaster Assistance Program (NAP)** -> Complete Part B (Notice of Loss) of [form CCC-576](#). (Remaining sections may be filled out later.) (Notice within 15 days of disaster occurrence may be waived, field inspection may be scheduled)
 - No prior enrollment necessary:
 - **Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish (ELAP)** -> Notify the FSA office of loss covered by ELAP (Notice within 15 days of loss may be waived).
 - **Tree Assistance Program (TAP)** -> Notify the FSA office of loss covered by TAP (Notice within 30 days of loss.)
 - **Livestock Indemnity Program (LIP)** -> Notify the FSA office of loss covered by LIP (Notice within 30 days of loss.)
- Inquire about the enrollment periods and eligibility for USDA's **Emergency Conservation Program (ECP)** and **Emergency Forest Restoration Program (EFRP)** for emergency funding and technical assistance to rehabilitate farmland, privately held forestland, and conservation structures.

3. Report your damages to Vermont211.org -

- The State is collecting details on flood damage to businesses and residences to increase the State's eligibility for FEMA assistance.
- Submit the Flood Damage – Business Form: <https://vermont211.org/business-form>

Individual Damages: For individual, family, and housing damages and assistance.

1. If you have private home/flood insurance -

- File a claim with your insurance provider.
- FEMA can only provide money after you get your insurance settlement.
 - If your insurance doesn't completely cover your home repair or rebuilding expenses, FEMA may be able to supplement.

- FEMA may be able to temporarily cover the cost of repairs if insurance settlements are delayed.

2. Apply for financial assistance from FEMA -

- The fastest way to apply is through [DisasterAssistance.gov](https://www.disasterassistance.gov). You can also apply through the [FEMA mobile app](#) or by calling the FEMA Helpline at 800-621-3362. (Applications for assistance are accepted up to 60 days following the disaster.)
- FEMA assistance is available to U.S. citizens, non-citizen nationals, and qualified aliens.
- You CANNOT receive aid from FEMA for loss/damage that is covered by **any other source**. If you receive funding from another source for the same loss for which you receive FEMA aid, you must return FEMA's financial assistance to FEMA.

AUGUST 2023 AND BEYOND

1. File applications for program payments with FSA office -

- Within 60 days of the last day of crop coverage for 2023 – **Noninsured Crop Disaster Assistance Program** (complete form CCC-576, "Notice of Loss and Application for Payment," Parts D, E, F and G, as applicable).
- Within 90 days – **Tree Assistance Program**
- By January 30, 2024 - **Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish**
- By February 29, 2024 - **Livestock Indemnification Program**

2. Consider additional financial assistance options -

- **Disaster Set Aside Program (DSA)** – If you are unable to make your scheduled payment on any FSA debt, FSA is authorized to consider set-aside of one payment to allow the operation to continue.
 - Complete the DSA program application within eight months of disaster (March 2024).
- **Emergency Loan Program** - FSA provides emergency loans to help producers recover from production and physical losses.
 - Complete loan applications within eight months of disaster (March 2024).
- **SBA Disaster Loans:** If you are unable to meet your business's financial obligations due to the flood, or your farm business has suffered physical damage, you may be eligible for a disaster loan from the U.S. Small Business Administration.
 - Apply online at: <https://www.sba.gov/funding-programs/disaster-assistance>
 - Visit customer service representatives (up to 7 days a week) from SBA who are located at Disaster Recovery Centers (DRC) and Business Recovery Centers (BRCs) across Vermont.
 - Find DRCs here: [Disaster Recovery Centers](#)
 - Find BRCs here: [Business Recovery Centers](#)
 - Physical Damage claims (September 12, 2023)
 - Economic Injury claims (April 15, 2024)

3. Consider applying for additional land rehabilitation programs -

- FSA Emergency Conservation Program/ Emergency Forest Restoration Program
- NCRS Emergency Watershed Protection Program

Summary of Program Eligibility

Noninsured Crop Disaster Assistance Program (NAP):

Prior Enrollment:	REQUIRED (but inquire about potential automatic enrollment)
Eligible for:	producers of non-insurable crops
Eligible crops:	Check with FSA
Limits:	<ul style="list-style-type: none"> • \$125,000 per crop year per entity with basic/catastrophic coverage; • \$300,000 per crop year with additional/buy-up coverage
Next Step:	Complete form CCC-576, "Notice of Loss and Application for Payment," and file with FSA office
More Info:	https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/noninsured-crop-disaster-assistance/index

Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish (ELAP):

Prior Enrollment:	NOT Required
Eligible for:	<ul style="list-style-type: none"> • losses not covered by other disaster assistance programs (including the Livestock Indemnity Program) • assistance for livestock feed and grazing losses/ honeybee colony and hive loss and bee feed/ farm-raised fish feed and death losses
Next step:	File Notice of Loss and Application for Payment with local FSA office
More info:	https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/emergency-assist-for-livestock-honey-bees-fish/index

Livestock Indemnity Program (LIP):

Prior Enrollment:	NOT required
Eligible for:	livestock owners with livestock mortalities or injuries (must be sold at reduced price) due to the flood. AGI under 900,000
Eligible livestock:	<ul style="list-style-type: none"> • Owned at the time of the flood

	<ul style="list-style-type: none"> • Cattle/Poultry/Swine/Sheep/Alpacas/Equine/Goats/other • For contract growers -> only poultry and swine
Next Step:	Submit a Notice of Loss and Application for Payment at local FSA office that serves the physical location county where the livestock losses occurred.
Required Information:	<p>The livestock owner or contract grower must provide evidence acceptable to FSA that the eligible cause of loss not only occurred but directly caused loss or death. Documents that may provide verifiable evidence of livestock sold at a reduced price include but are not limited to:</p> <ul style="list-style-type: none"> • sales receipts from a livestock auction, sale barn or • other similar livestock sale facilities • rendering facility receipts • processing plant receipts <p>The documentation for injured livestock sales must have the price for which the animal was sold as well as information on livestock kind, type, and weight sold.</p>
More Info:	https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/livestock-indemnity/index

Tree Assistance Program (TAP):

Prior Enrollment:	NOT required
Eligible for:	Eligible orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes, and vines. \$900,000 AGI limit
Eligible crops:	Eligible trees, bushes, and vines are those from which an annual crop is produced for commercial purposes. Nursery trees include ornamental, fruit, nut, and Christmas trees produced for commercial sale. Trees used for pulp or timber are not eligible for TAP assistance.
Additional requirements:	<ul style="list-style-type: none"> • A requisite death loss must first be sustained; a stand of eligible trees, bushes, or vines must have suffered more than a 15 percent mortality loss (after normal mortality) due to a natural disaster. • Must replace eligible trees, bushes, and vines within 12 months from the date the TAP application is approved.

Next Step:	Submit application and supporting docs within 90 days of event to FSA office.
More Info:	https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/tree-assistance-program/index

FSA Emergency Loan Program:

Application Deadline:	Within Eight Months
Eligibility:	<ul style="list-style-type: none"> • 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. <p>Loans for crop, livestock, and non-real estate losses are normally repaid within one to seven years. Loans for physical losses to real estate are normally repaid within 30 years.</p>
Loan restrictions:	<p>Emergency loan funds may be used to:</p> <ul style="list-style-type: none"> • 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.
More Info:	https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/emergency-farm-loans/index

Disaster Set Aside Program (DSA):

Deadline	Within Eight Months
Eligibility:	<p>As a direct result of the disaster, the borrower is unable to pay all family living and farm operating expenses, payments to other creditors, and payments to FSA; Some limitations apply</p>
Next Step	<p>A complete application for DSA includes:</p> <ul style="list-style-type: none"> • A written request for DSA signed by all parties liable for the debt; • Actual production, income, and expense records for the production

	<p>and marketing period in which the disaster occurred (unless the agency already has this information); and</p> <ul style="list-style-type: none"> • Other items as required based on the individual application.
More Info:	https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2019/disaster-set-aside-program-factsheet-19.pdf

Emergency Conservation Program (ECP):

Deadline:	Inquire with FSA office
Eligibility	<p>Provides emergency funding and technical assistance to farmers and ranchers to rehabilitate farmland and conservation structures damaged by natural disasters</p> <p>FSA County Committees determine land eligibility based on on-site inspections of damaged land and the type and extent of damage. Eligible land includes land used for:</p> <ul style="list-style-type: none"> • Commercial farming, ranching and orchard operations; • Growing nursery stock and Christmas tree plantations; • Grazing for commercial livestock production; and • Conservation structures such as, waterways, terraces, diversions, and windbreaks. • Conservation problems existing before the applicable disaster event are ineligible for ECP assistance. <p>For Tree Cover: Emergency Forest Restoration Program</p>
Process information:	<ul style="list-style-type: none"> • Producer or USDA Documents damage with dated photographs, videos, and third-party verification. • Producer reports to a local Service Center as soon as possible to request assistance (immediate restoration applies only to emergency situations such as putting up fencing to confine livestock). • The county FSA office will provide guidance on the approval process and next steps.

More Info:	https://www.fsa.usda.gov/programs-and-services/conservation-programs/emergency-conservation/index https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/emergency-forest-restoration/index
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Emergency Watershed Protection Program (EWP):

Purpose:	<p>EWP is designed for installation of recovery measures to safeguard life and property as a result of a natural disaster. Threats that the EWP Program addresses are termed watershed impairments. These include, but are not limited to:</p> <ul style="list-style-type: none"> • debris-clogged waterways, • unstable streambanks, • severe erosion jeopardizing public infrastructure, • wind-borne debris removal, and • damaged upland sites stripped of protective vegetation by fire or drought.
Eligibility:	<p>Public and private landowners are eligible for assistance but must be represented by a project sponsor.</p> <p>Sponsors include legal subdivisions of the State, such as a city, county, general improvement district, conservation district, or any Native American</p>
Program Objective:	<p>Provide assistance in implementing emergency recovery measures for runoff retardation and erosion prevention to relieve imminent hazards to life and property created by a natural disaster that causes a sudden impairment of a watershed.</p>
Imminent threat:	<p>Imminent threat means a substantial natural occurrence that could cause significant damage to property or threaten human life in the near future.</p>
Property is defined as:	<p>Any artificial structure permanently affixed to the land such as, but not limited to, houses, buildings, roads, utilities, structures, dams.</p> <p>Standing timber, orchards, growing crops, other agronomic crops are not considered property under the EWP Program. If the threat is only to land, NRCS will not provide assistance through the EWP Program.</p>
Vermont Program Coordinator:	<p>Michel Lapointe 802-497-5977 michel.lapointe@usda.gov</p>
More Info:	<p>https://www.nrcs.usda.gov/programs-initiatives/ewp-emergency-watershed-protection</p>

FEMA Disaster Assistance:

Purpose:	Provides individual and Household assistance, including housing repair, hazard mitigation assistance, and funds for under-insured disaster-caused expenses.
Eligibility:	U.S. citizens, non-citizen nationals, and qualified aliens. FEMA assistance does not cover losses that are already insured.
SBA Loans:	FEMA will automatically refer you to the SBA to be considered for a disaster loan if you meet SBA's income standards. FEMA uses your household annual gross income and number of dependents to determine if you should be referred to the SBA. FEMA is not allowed to provide disaster assistance for certain losses covered by the U.S. Small Business Administration (SBA) disaster loans. The SBA provides low-interest disaster loans to individuals and households to help with disaster losses.
Next Steps:	The fastest way to apply is through DisasterAssistance.gov . You can also apply through the FEMA mobile app or by calling the FEMA Helpline at 800-621-3362.
Required Information:	<ul style="list-style-type: none"> • Your address with zip code • Condition of your damaged home, if known • Insurance information, if available • Social Security number • Phone number where you can be contacted • Address where you can get mail or email address to receive electronic notifications • Annual household income • Account information, if you would like your assistance provided through direct deposit
More Info:	https://www.fema.gov/assistance/individual

SBA Disaster Loans:

Purpose:	SBA provides low-interest disaster loans to help businesses and homeowners recover from declared disasters.
Deadlines :	Physical Damage: September 12, 2023; Economic Injury: April 15, 2024

<p>Loan Types/Limits</p>	<p>Home and Personal Property:</p> <ul style="list-style-type: none"> • Homeowners may apply for up to \$200,000 to replace or repair their primary residence. • Renters and homeowners may borrow up to \$40,000 to replace or repair personal property — such as clothing, furniture, cars, and appliances — damaged or destroyed in a disaster. • Proceeds from insurance coverage on your home or property will be deducted from the total damage estimate to determine the eligible loan amount. The SBA is not permitted to duplicate any benefits. <p>Business Physical Disaster:</p> <ul style="list-style-type: none"> • SBA makes physical disaster loans of up to \$2 million to qualified businesses or most private nonprofit organizations. These loan proceeds may be used for the repair or replacement of the following: <ul style="list-style-type: none"> ○ Real property ○ Machinery ○ Equipment ○ Fixtures ○ Inventory ○ Leasehold improvements • The SBA Business Physical Disaster Loan covers disaster losses not fully covered by insurance. <p>Economic Injury Disaster Loans:</p> <ul style="list-style-type: none"> • Only eligible for: <ul style="list-style-type: none"> ○ Small Business ○ Small agricultural cooperative ○ Most private nonprofit organizations • If you are unable to meet your obligations and to pay your ordinary and necessary operating expenses. • AND you are unable to obtain credit elsewhere. • The SBA can provide up to \$2 million to help meet financial obligations and operating expenses that could have been met had the disaster not occurred. Your loan amount will be based on your actual economic injury and your company's financial needs, regardless of whether the business suffered any property damage.
<p>Interest Rates:</p>	<ul style="list-style-type: none"> • For applicants unable to obtain credit elsewhere, the interest rate will not exceed 4 percent. For those who can obtain credit elsewhere, the interest rate will not exceed 8 percent. The SBA will determine whether an applicant can obtain credit elsewhere. SBA disaster loans are offered with up to 30-year terms.
<p>Next Steps</p>	<ul style="list-style-type: none"> • You can apply online for an SBA disaster assistance loan. You may also contact customer service representatives staffing Disaster Recovery Centers (DRCs) and Business Recovery Centers (BRCs) in Vermont. See: Disaster Recovery Centers and SBA BRC Disaster Update 07.22.23.pdf (vermont.gov)

	<ul style="list-style-type: none"> • SBA will send an inspector to estimate the cost of your damage once you have completed and returned your loan application. • You must submit the completed loan application and a signed and dated IRS Form 4506-C giving permission for the IRS to provide SBA your tax return information.
More Info:	<ul style="list-style-type: none"> • https://disasterloanassistance.sba.gov/ela/s/ • https://connect.sba.gov/Home/LoginExternal <p>Vermont Disaster Loan Fact Sheet: https://outside.vermont.gov/agency/ACCD/ACCD_Web_Docs/Storm_Recovery/VT_18016_Fact_Sheet.pdf</p> <p>SBA Business Recovery Centers: https://accd.vermont.gov/flood</p>

The Vermont Agency of Agriculture, Food & Markets is compiling resources and attempting to offer helpful guidance, but the Agency is not responsible for administering any federal program and does not have a role in your potential insurance coverage. Please be sure to communicate directly with your insurance company(ies) and with all applicable federal programs to ensure that you timely comply with all requirements and may access all available assistance. This guidance—including deadlines—is exclusively offered for informational purposes, does not create any rights or obligations, and does not alter or impact insurance policies or federal programs.