



# Flood Recovery for VT Farms

---

**Vermont Agency of Agriculture,  
Food and Markets**

- Impact Survey Data
- State of Vermont Flood Recovery Initiatives

# Flood Loss and Damage Survey

July 21, 2024 – Survey Opened

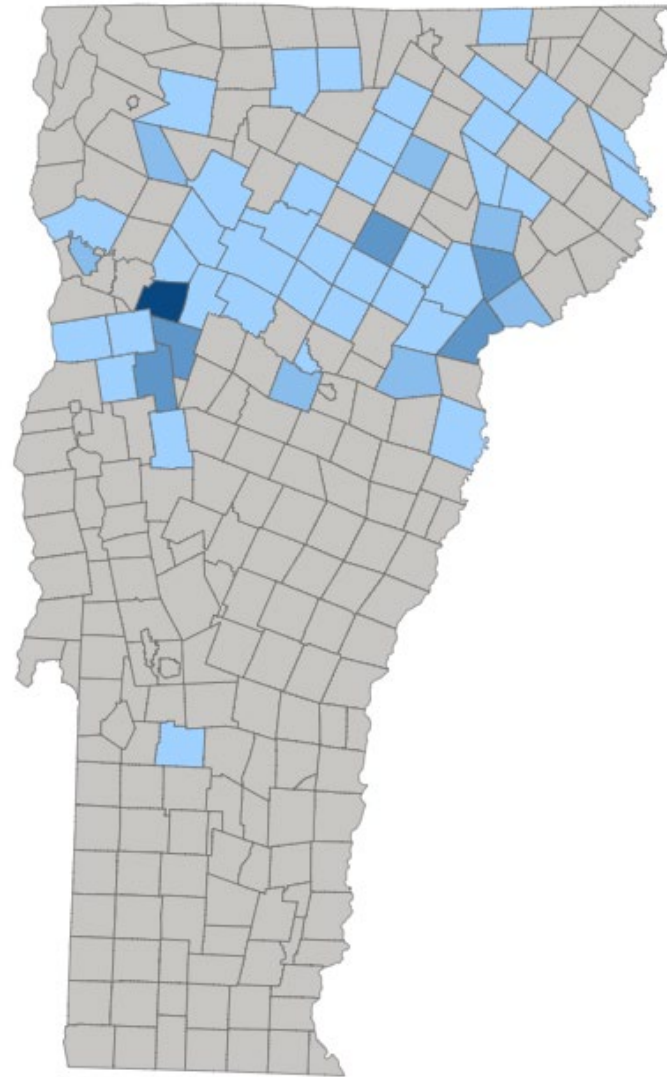
September 15, 2024 – Survey Closed

VAAFM worked closely with the Vermont Ag Recovery Task Force to develop a single survey, rather multiple similar surveys, as in 2023. The July 2024 Loss and Damage Survey included input from the following partners:

- Northeast Organic Farming Association of Vermont
- University of Vermont Extension
- USDA - Farm Service Agency
- USDA - Natural Resources Conservation Services
- Vermont Association of Conservation Districts and individual districts
- Vermont Housing & Conservation Board and Vermont Farm and Forest Viability Program

**July  
2024**

**86 Farms**



Acres Impacted

**3,379**

Damages Reported

**\$5.36M**

Average Percent Income Lost

**25%**

Average Income Lost

**\$65,318**



**July  
2023**

**264  
Farms**

**Type of Operation**

Hay or feed crops	124
Livestock	99
Vegetables	84
Dairy (fluid milk)	52
Berries	51
Maple Products	41
Eggs	47
Other (all other responses)	192

Acres Impacted

**27,318**

Damages Reported

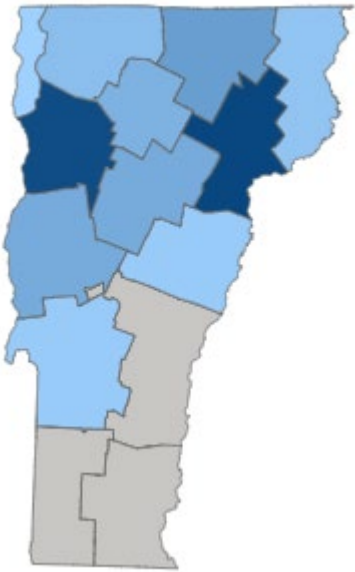
**\$16M**

Average Percent Income Lost

**28%**

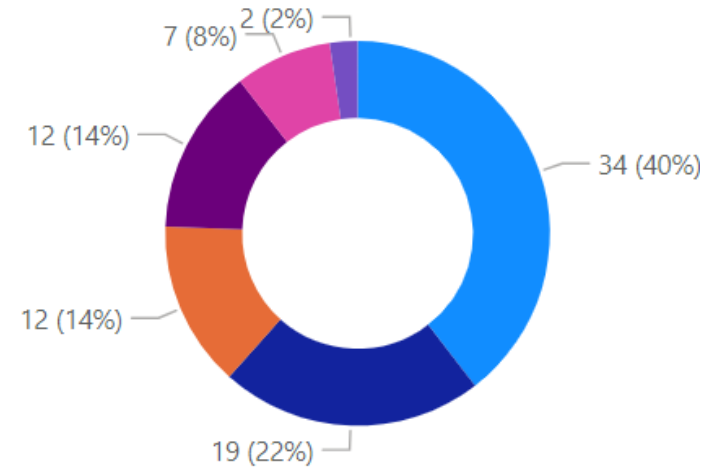
# July 2024

## Responses by County



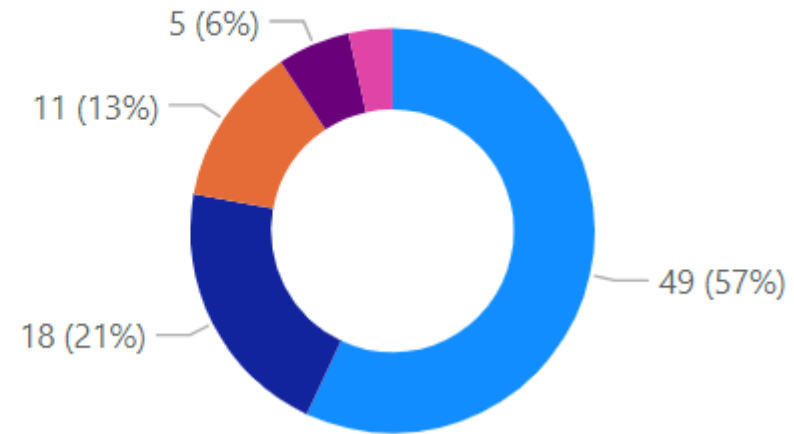
## Responses by Type of Agriculture

- Produce & Horticultural
- Dairy
- Hay and Feed Crops
- Livestock
- Maple
- Diversified



## Responses by Farm Size

- SFO
- CSFO
- MFO
- Non-RAP
- LFO

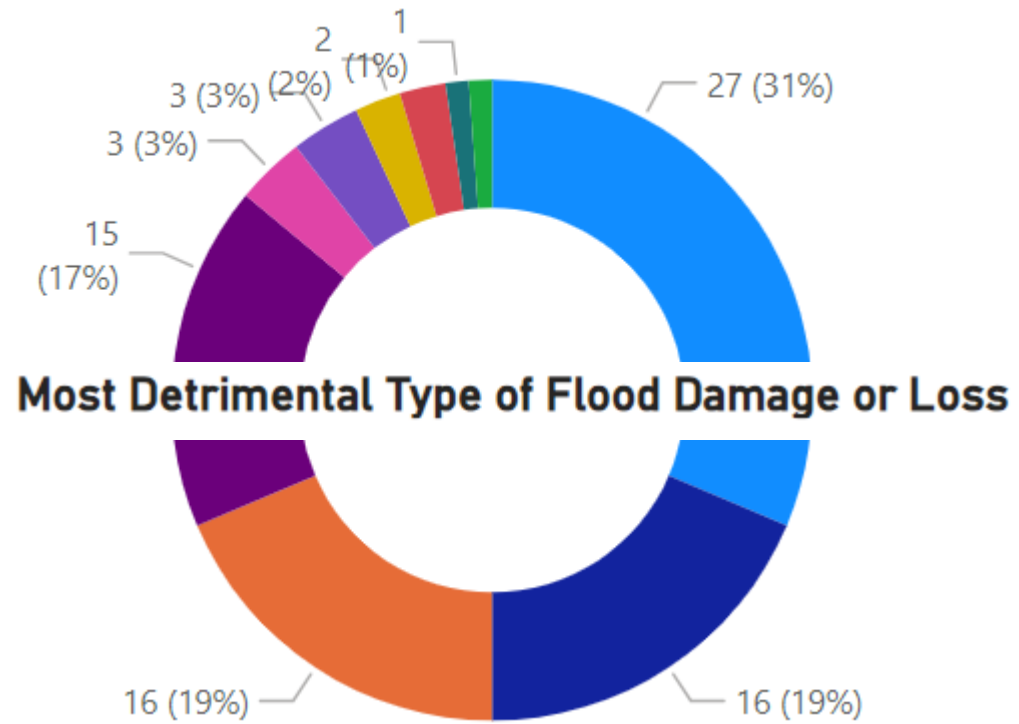






***Riverside Farm, Hardwick VT 2024***  
***Photo Credit: Ben Gabos, VAAFM***





- Loss of crops meant for wholesale or retail markets
- Damage to soils or land
- Loss of crops meant for livestock feed
- Damage to farm access roads privately owned
- Damage to farm structures other than buildings (fences, greenhouses, manure pits, etc.)
- Loss of crops or livestock meant for charitable feeding
- Damage to equipment (machinery, tools, vehicles, etc.)
- Loss of crops meant for future value-added processing
- Loss of access to wholesale and retail markets
- Loss of livestock, including poultry and/or bees





***Taft Farm, Huntington VT 2024  
Photo Credit: Ben Gabos, VAAFM***

# July 2024

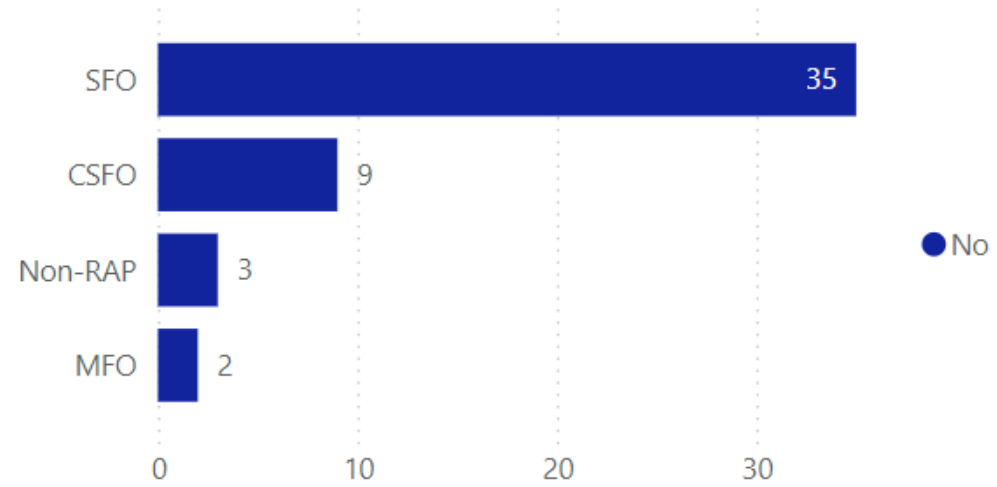
## Insurance

- No
- Yes
- NA

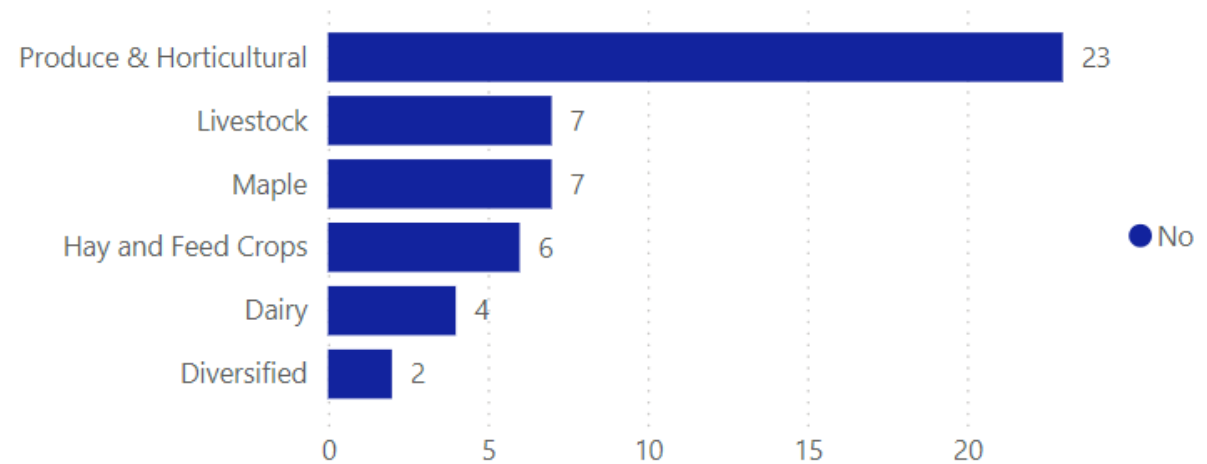


## Farms without Insurance

### Farm Size



### Type of Agriculture

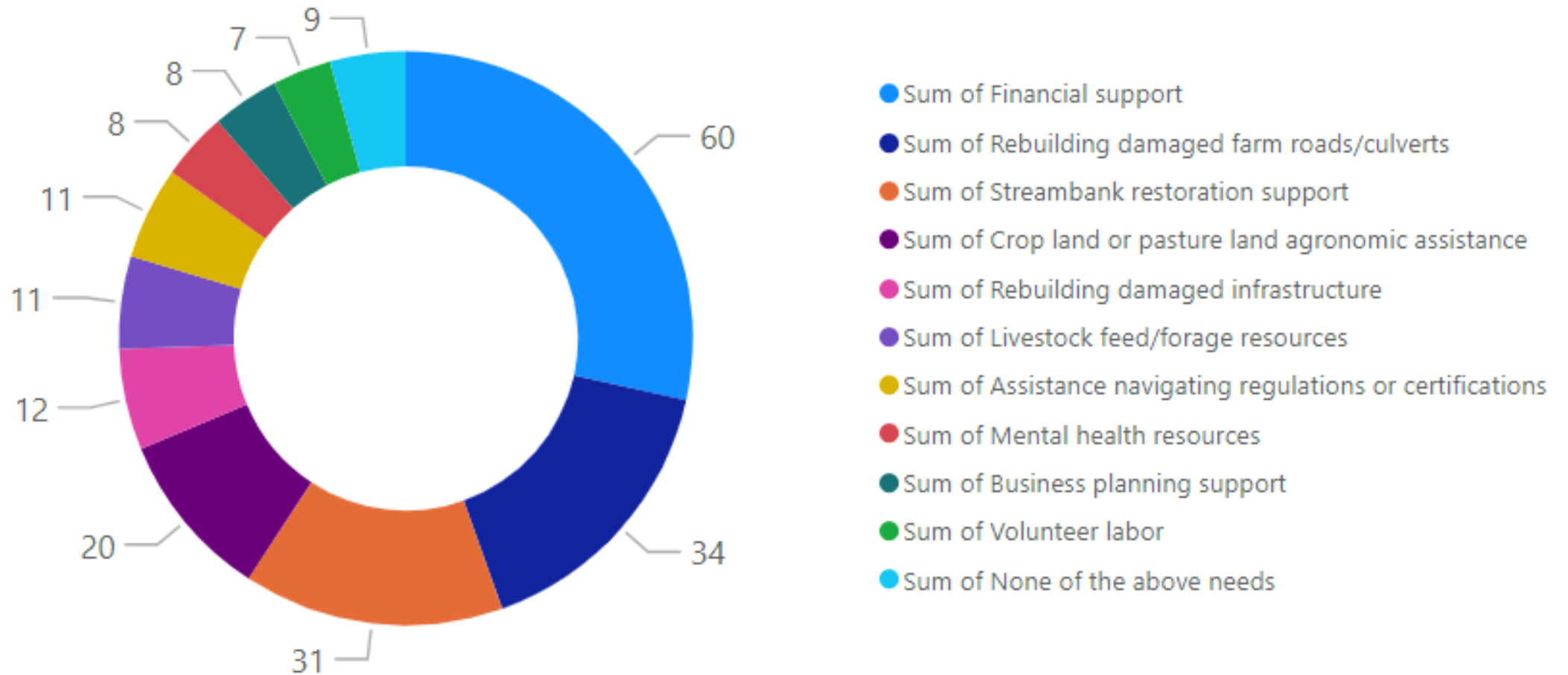






***Joe's Brook Farm, Barnet VT 2024  
Photo Credit: Ben Gabos, VAAFM***

## Types of Recovery Needs Reported by Number of Responses







*Taft Farm, Huntington VT 2024  
Photo Credit: Ben Gabos, VAAFM*



**69%** of 2024 flood affected farms experienced flooding in either the July or December 2023 flood and severe weather events.



## What is your perspective on the financial health of your operation over the next few years?

- “Financial health will be severely taxed. **Margins in our industry** are not high enough to absorb losses like this multiple years in a row like many of our state's farmers have... We have received over 20" of rain since early June.”
- “I think with **changes to where we plant**, the future looks good for our operation. I'm not going to be in this position again. By tightening our **crop rotation** from 4 years to 3 we can plant 0-10% on floodplain instead of the 20-25% we've always done.”
- “We are not sure how many times we can keep going through this, **financially or mentally.**”
- “Unsure as always. **Dairy farming is already financially tenuous**, and extreme weather just makes it more so.”
- “Game changer. Not sure if we can keep farming. Depends on the **financial assistance** we can secure over the next 6 months coupled with **stream bank restoration**... “
- *It's looking bleak for our operation. The **cost of rebuilding** our agricultural land is just too much for a small operation like ours.*
- “...we have made the decision to stop using our bottomland field (33 acres) for primary production as it has been completely inundated 4 times since 2019. This represents a third of our operational **land base** for our primary activities. It significantly reduces our ability to maintain production numbers, and **curtails our capacity** to expand farm operations.”

# Technical Assistance Toolkit



## Post Flooding - Technical Assistance Toolkit

Updated September 24, 2024

This toolkit contains guidance, resources and contact information to support agricultural recovery from flooding. Please contact the Vermont Agency of Agriculture if you have any flood related questions or concerns.

Email - [agr.floodresponse@vermont.gov](mailto:agr.floodresponse@vermont.gov) | Phone - 802-828-2430

*The Vermont Agency of Agriculture, Food & Markets is compiling resources and guidance, but the Agency is not responsible for administering federal or private non-profit programs and does not have a role in potential insurance coverage. Please be sure to communicate directly with your insurance company(ies) and with all applicable private and federal programs to ensure timely compliance with all requirements for 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.*

### Contents

Flooding & Storm Recovery: Next Steps for Farmers .....	2
Technical Assistance Opportunities .....	3
Mental Health Resources and Support .....	4
Farm Flood Issues.....	4
Flooded Produce Fields: .....	4
Flood Debris in Fields and Waterways: .....	5
Flooded Hay Crops for Livestock: .....	6
Flooded Corn Crops for Livestock: .....	6
Flooded Pasture Fields: .....	7
Livestock Loss due to Flooding: .....	7
Business Viability Issues: .....	7
Flooding and Organic Certification: .....	8
Road Issues: .....	8
Financial Assistance Programs.....	9
Insurance .....	11
Additional Resources.....	11
Flood Mapping & Imagery .....	11
Agency of Natural Resources Assistance.....	11
Program Navigation and Service Coordination.....	11
Legal Assistance, Mediation or Advice .....	12
Drone Services .....	12
Water Testing .....	12
Key Contacts & Resources .....	13



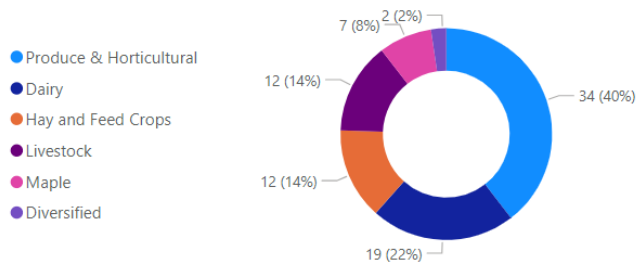
# Interactive Survey Data

**Flood Survey Respondents** **86**      Number of Counties **11**      Number of Towns **54**

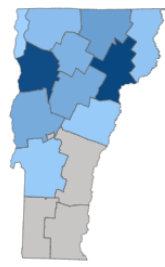
**Viewing Instructions:** Hover over visuals (charts or maps) for numbers and categories; Click on visuals or legend to filter for selection; Control+Click to select multiple; Click again to undo selection or refresh page.

The Vermont Agency of Agriculture, Food & Markets, in coordination with the Vermont Agricultural Recovery Task Force asked flood-impacted agricultural producers to participate in the **2024 Flood Loss and Damage Survey** to capture the scale and location of the flood-related damage agricultural producers suffered throughout the state starting on July 10, 2024. *All data is self-reported.*

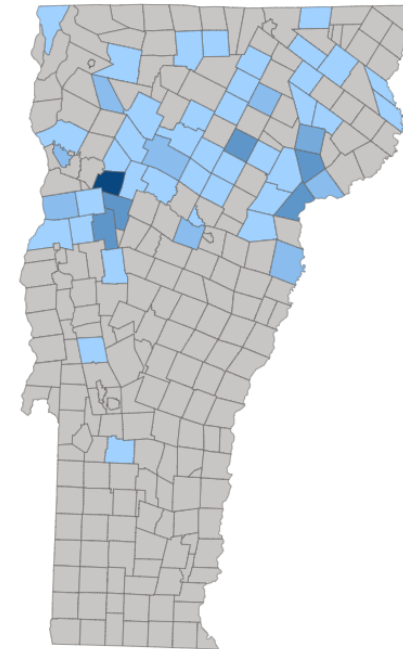
**Responses by Type of Agriculture**



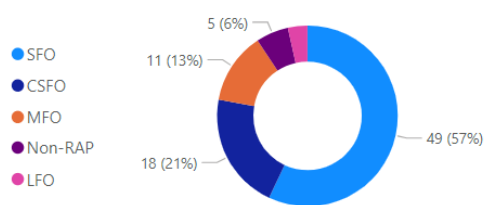
**Responses by County**



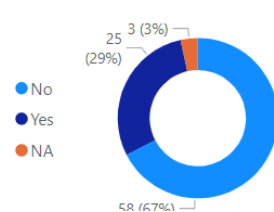
**Responses by Town**



**Responses by Farm Size**




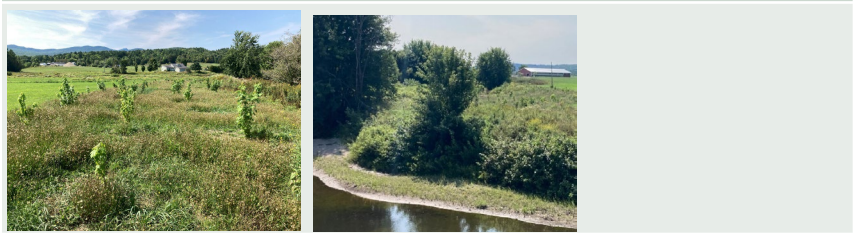


**Responses by Organic**



# Financial Assistance Opportunities



# Financial Assistance – VAAFM WQ Programs

PROGRAM	DESCRIPTION	
<p>Farm Agronomic Practices Program</p> <p><b>FAP</b></p>	<p>Financial assistance to Vermont farms for implementation of soil-based agronomic practices that improve soil quality and reduce runoff and erosion. Financial assistance for educational or instructional activities also available. <b>Per/acre payment rates based on practice type.</b></p>	
<p>Conservation Reserve Enhancement Program</p> <p><b>CREP</b></p>	<p>Technical and financial assistance program designed to reduce sediment runoff and improve water quality by removing land from agricultural production and establishing vegetative buffers. Up to 100% cost share towards implementation costs, plus incentive, annual rental, &amp; maintenance payments.</p>	
<p>Seeding and Filter Strip Program</p> <p><b>SFS</b></p>	<p>Technical and financial assistance to address erosion and surface runoff through the establishment of perennially vegetated and harvestable grassed waterways, filter strips, and critical source area seedings. Per acre incentive payments and up to 90% State cost share for implementation costs.</p>	
<p>Pasture and Surface Water Fencing Program</p> <p><b>PSWF</b></p>	<p>Pasture management technical and financial assistance to Vermont farmers to improve water quality and on-farm livestock exclusion from surface waters statewide. Up to 90% State cost share for implementation costs.</p>	



# Financial Assistance - BEGAP SOV Business Emergency Gap Assistance

## For 2024 Flood Impacts -

- **Deadline to Apply:** November 15, 2024
- **Award Amounts:** 30% of net uncovered damages, up to \$100,000 per location affected by July 2024 events. 10% of program funds will be set aside for awards to Black, Indigenous, and Persons of Color businesses.

There were two other BEGAP Funding opportunities available for 2023 Flood Impacts...with **different deadlines** and program guidance!



*Riverside Farm, Hardwick VT 2024  
Photo Credit: Ben Gabos, VAAFM*



# BEGAP Application Documentation Required

## Documentation Required, When Applicable

- Most recently filed Federal Tax Return (or 990)
  - Profit and Loss Statement if business started in 2023
- An updated IRS Form W-9
- Declaration or Certificate of Insurance for all policies held
- Supporting documentation for claimed damages (insurance adjusters report, vendor estimates)
- Repair estimates for physical structures, equipment, inventory, supply purchases or actual paid expenses
- Photographs of damaged property (maximum of 5)
- Proof of property ownership (e.g. property tax bill, deed, lease agreement)



# Financial Assistance - BEGAP SOV Business Emergency Gap Assistance

*Preliminary Data as of 12/17/2024*

## Submission deadlines:

- 2023 Flood applications was September 30th
- 2024 Flood applications was November 15th
- Incomplete applications requiring additional documentation - December 20, 2024.

## Agriculture applications for 2023 and 2024:

101 Total Applications - \$13,236,142.59 Total Physical Loss Reported

- 44 Incomplete/In Progress
- 12 Awarded and not yet paid - \$287,229.20
- 40 Awarded and paid - \$1,510,804.86
- 5 Withdrawn or denied



Barnet, VT  
Photo Credit: AOT





Please contact the Vermont Agency of Agriculture if you have any flood related questions or concerns.

Email - [agr.floodresponse@vermont.gov](mailto:agr.floodresponse@vermont.gov) | Phone - 802-828-2430