

Post Flooding - Technical Assistance Toolkit

Updated July 26, 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 | 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.

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Flooding & Storm Recovery: Next Steps for Farmers

What farmers affected by flooding should do now:

1. **Document damage to your farm** from flooding and severe storms that began July 10, 2024 to the best of your ability. Farms and impacted businesses are encouraged to prepare for future program requirements by capturing date stamped photos, estimated crop loss, and infrastructure damage.
2. **Report damage**, including any damage to your home, on the [Vermont 211 website](#) or call 2-1-1. Note that there are different forms to complete for “personal” and for “business” damage. Reporting damage to 211 will help determine whether a certain county is eligible for federal FEMA resources.
3. **Contact your county [USDA Farm Service Agency \(FSA\) Service Center](#)** to determine which federal agricultural disaster programs you may qualify for and submit relevant documentation. Reporting agricultural damages and losses to FSA supports a USDA Secretarial Disaster Designation for affected areas of Vermont that can result in additional federal programs for agricultural produce. Some crop and livestock programs are available immediately. Support for self-assessment of program availability can also be found here: <https://www.farmers.gov/protection-recovery/disaster-tool>.
4. **[Complete the 2024 Flood Loss and Damage Survey](#)**. VAAF in coordination with the Vermont Agricultural Recovery Task Force is asking flood-impacted agricultural producers to participate in the 2024 Flood Loss and Damage Survey. The purpose of this survey is to capture the scale and location of the flood-related damage agricultural producers suffered throughout the state starting on July 10, 2024. The survey will remain open to capture information on loss and damages until the deadline of August 31, 2024. Responses will help policymakers and state leaders understand the extent and location of impacts across Vermont and support efforts to identify additional emergency relief funding. While there is no guarantee of additional federal or state funding, impact data will help demonstrate the magnitude of need within our agricultural community.

Additional steps that may be helpful and relevant:

1. **Contact your insurance company** with potential crop loss, anticipated yield reductions, or infrastructure damages. They may send an adjuster to document any claims. Private insurance may be the primary mechanism to recover financial losses due to flooding.
2. **Contact your lenders** to request a waiver on loan payments during this emergency period.
3. **Connect with a trusted service provider** to discuss your business or production concerns. If you are looking for a farm viability advisor, contact the [Vermont Farm & Forest Viability Program](#), and if you are seeking technical assistance contact your local [Conservation districts](#) or [UVM Extension](#).

Technical Assistance Opportunities

- **Ensure** health and safety of farms, their workers, livestock and property.
- **Coordinating Recovery Assistance** - We highly encourage any technical assistance providers who have access to use the [Partner Database](#) to document their visit to the farm and any actions in this system. This will support coordination across organizations such as NOFA, UVM Extension, Conservation Districts, Agency of Agriculture Water Quality staff, and others who are trying to support farms in flood recovery. The Partner Database serves as a database to coordinate planning and tracking of agricultural best management practice (BMP) implementation across the State of Vermont. The Vermont Agency of Agriculture, Food and Markets (VAAFAM) administers this database, which is accessed by authorized partners both within and outside of state government via an online interface. If you or your organization does not currently utilize the Partner Database and would like to request access, please follow the guidance on the Agency of Agriculture's [website](#) in order to gain access and note that access is limited to individuals who work for organizations in a role where they provide direct technical assistance to farm operations.
- Support Farms to complete the [Next Steps for Farmers](#). This includes –
 - Support Farms to document damage and losses
 - Gather date stamped photos and/or videos.
 - Take photos/videos from various angles and with identifiable buildings and infrastructure where possible.
 - FSA farm maps are supplied to all producers who report their acreage to FSA. If producers have those at home, marking up those maps with the extent of the damage and noting what the damage is will save FSA a lot of time at the office. If producers do not have maps at home, they can call FSA and ask for maps to be mailed or emailed to them.
 - Other web-based mapping tools like Google Maps can be used to draw areas of impact and get initial measurement of acreage impacts.
 - FSA Worksheets for ECP and EFRP to document damages will be available.
 - If extensive damages across large tracts of land have occurred, there may be [drone services](#) available to gather imagery documenting the damages.
 - Assist with and/or ensure the farm has reported to 211. This will assist FEMA funding eligibility for the county that the producer is located within. Keep in mind that while a specific site may have minimal damages, reporting damages can support meeting thresholds which make a county eligible to be included under a Presidential Disaster Declaration which could help neighbors who have more significant damages access federal assistance programs.
 - Once a county is designated for disaster assistance, [FEMA Individual Assistance](#) Program may provide financial assistance for impacts to individuals and households and [SBA low-interest disaster loans](#) will become available to help businesses and homeowners recover from declared disasters.

- Note that recent changes to FEMA Individual Assistance Program mean that for farms that are self-employed as individual sole proprietors, FEMA may offer money to repair or replace the disaster-damaged tools and equipment needed to do one's job.
- Assist with and/or ensure the farm has contacted or visited their local USDA FSA office. Producers should be prepared to provide documentation of damages and the county FSA office will provide guidance on which programs may apply and next steps. There are certain programs they may be able to access immediately, and other programs which may become available as more disaster impacts are reported.
 - [Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish \(ELAP\)](#): For livestock feed and grazing losses, ensure that FSA is notified within 15 days (this notice period may be waived).
 - [Tree Assistance Program \(TAP\)](#): For trees, bushes and vines, including nursery operations, ensure that FSA is notified within 30 days.
 - [Livestock Indemnity Program \(LIP\)](#): For livestock deaths or injury resulting in reduced market price, ensure that FSA is notified within 30 days.
 - [Non-insured Disaster Assistance Program](#): For producers with coverage on crops not insured by a commercial insurance provider such as vegetables. Note that any producer who is considered as Historically Underserved Producer (HUP) may have been automatically signed up for NAP.
 - Additionally, ensure they have inquired 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. These programs are not immediately available and will likely require ongoing coordination with USDA FSA to ensure enrollment.
 - [Emergency Farm Loans](#): Contact the FSA office to inquire. Emergency Farm Loans are available when a Secretarial Disaster Designation is in place.
 - [Learn about all USDA FSA Disaster Assistance Programs](#)
- Support the farm to complete [2024 Flood Loss & Damage Survey](#). The results of this survey will be utilized to argue for state or federal funding. Getting a clear picture of the estimated loss and damages will help state leaders justify requests for additional funding to support Agricultural Recovery.
- **Provide issue-specific assistance.** Each farm that has been affected may be dealing with a wide variety of potential issues. Each issue may involve specific processes thus below are the anticipated most common issues and links/contacts for more information in the [Flood Issues](#) section below.
- **Assist with and/or ensure the farm accesses any financial assistance programs** that are available now or that become available in the future. More information in the [Financial Assistance Programs](#) section below.

Mental Health Resources and Support

- **Farm First provides free access to a counselor.** If someone needs to access a counselor, please reach out to the Farm First team in any of the following ways.
 - During daytime working hours (8am-4:30pm M-F) call: 802-318-5538
 - Outside of daytime work hours call: 877-493-6216 (use this if daytime # is busy)
 - Or fill out Farm First [support inquiry form](#).

Farm Flood Issues

Flooded Produce Fields:

- Under U.S. law, crops where the edible portion of the plant has contacted flood waters are considered adulterated and cannot be sold for human consumption.
- For specific regulatory guidance regarding flooded produce crops, replanting, or other produce concerns, please contact the [Vermont Produce Program](#) at AGR.Produce@vermont.gov or **802-828-2433**
- Additional Guidance and Resources available online - [Produce Growers | Agency of Agriculture Food and Markets \(vermont.gov\)](#).
- To support remediation/replanting of flooded soils, UVM is offering **free soil testing** through the UVM [Agricultural and Environmental Testing Lab](#). This is **for flooded commercial vegetable and berry farms** only – funding is not available to pay for garden soil tests this year. Download and complete the [submission form](#) and mark it as Flooded Field to avoid being billed. Request the regular soil test for pH and nutrients and/or the heavy metals screen. More information on testing soils after flooding is [posted here](#).
- UVM Extension Vegetable and Berry Team are great resources for complex vegetable production related concerns or questions –
 - Vern Grubinger –vernon.grubinger@uvm.edu,
 - Becky Maden – rebecca.maden@uvm.edu, 802-578-1466
- Additional resources online - [Produce Growers | Agency of Agriculture Food and Markets \(vermont.gov\)](#)

Flood Debris in Fields and Waterways:

- **In Stream Debris** - If debris in the stream or river is causing a danger to life or property, a farmer can remove this, providing the removal is limited to flood deposited sediment, rocks, and woody debris, and/or human trash. Removal should be the minimum necessary to re-establish pre-flood channel dimensions not deeper or wider. Landowner must notify the town. A DEC River Management Engineer may conduct a follow up visit to the site and corrective action may be required if work creates an unstable river condition.
- **Sediment in Fields** - If sediment needs to be removed from the field, no review is needed. However, farmers should be aware that if they stockpile the sediment in the federally mapped

flood hazard areas or the ANR-mapped river corridor, this may require a permit or result in a violation. Ideally, sediment will only be moved once and removed from the field. If a temporary stockpile in these areas is needed, farmers are strongly encouraged to contact the [ANR Regional Floodplain Managers](#) (See attached map) for guidance or permit requirements.

- **River/Stream Channel** - Stone protection/ riprap may be placed in accordance with NRCS/AMP guidance and is exempt from rules provided it does not narrow the channel.
- **River Channel** - If work is needed but not of an emergency nature, request assistance from the Rivers Management Program and a follow-up visit will be conducted as soon as their schedule allows [Rivers Inquiry Form \(office.com\)](#)
- See Q&A document at this website for further information [Property Concerns with Rivers and Streams After Recent Flooding | Department of Environmental Conservation \(vermont.gov\)](#).
- **Prepare for Any Possible Future Reimbursement Programs:** Advise farms to maintain records of any debris removal and field remediation work (with time stamped photos) as well as invoices for any costs incurred to do so.
 - The USDA FSA does have some disaster assistance programs geared toward restoring agricultural land after floods. Requests for cost sharing can be taken immediately, however the reimbursement process can take some time. Initial damage inspections need to be completed by FSA staff prior to work being started in most cases. Please recommend that the farm, BEFORE REMOVING DEBRIS AND REPAIRING FIELDS, inquire about the enrollment periods and eligibility for USDA's Emergency Conservation Program (ECP) and/or Emergency Forest Restoration Program (EFRP) for emergency funding and technical assistance to rehabilitate farmland, privately held forestland, and conservation structures.
 - Under the 2023 State of Vermont Business Gap Assistance Program (BEGAP) farm field repair was one of the eligible costs for BEGAP funding. There is no state funding currently available, but if state funding becomes available to assist VT businesses with flood recovery, records of costs and remediation work will likely be important.

Flooded Hay Crops for Livestock:

- Heather Darby's UVM Extension Team has developed comprehensive guidance in a Fact Sheet for [Managing Damaged Crops and Forage](#). A few important notes:
 - Flood water from streams and silt can be a source of pathogens. Farmers are strongly encouraged to work closely with their veterinarian and animal nutritionist when determining which vaccination and feeding protocol to use to further protect the herd from possible health issues associated with feeding flooded crop material.
 - Avoid harvesting heavily silted haycrops for the same reasons as corn. If a farm does harvest flooded hay, keep all flood damaged hay and haylage separated from uncontaminated forage.
- Producers who have hay losses can contact their FSA county office to inquire about potential NAP and ELAP eligibility. See the [USDA FSA Programs](#) section in this document.
- [Farm Feed-Finder Marketplace | Agency of Agriculture](#) – This directory is an easy way for those looking for feed to connect with those with feed for sale.

Flooded Corn Crops for Livestock:

- Heather Darby's UVM Extension Team has developed comprehensive guidance in a Fact Sheet for [Managing Flood Damaged Corn](#). A few important notes:
 - Flooded and saturated soil conditions can impact corn development, cause nutrient deficiencies as well as increase the risk of herbicide injury and disease incidence. These flooding repercussions all have the potential to reduce yields.
 - Actively growing corn is impacted by wet conditions because they become deprived of oxygen and are unable to breath (respire). Soil oxygen becomes depleted after 48 hours of soil saturation. Without oxygen, the plant cannot perform critical life functions such as nutrient and water absorption.
 - Flooding causes the greatest yield losses when it occurs early during the growing season. Six-inch corn flooded for 24, 48, and 72 hours resulted in yields reduced by 18, 22, and 32%, respectively.
- [Farm Feed-Finder Marketplace | Agency of Agriculture](#) – This directory is an easy way for those looking for feed to connect with those with feed for sale.
- Producers who have commodity losses can contact their FSA county office to inquire about potential ELAP eligibility. See the [USDA FSA Programs](#) section in this document.

Flooded Pasture Fields:

- Heather Darby's UVM Extension Team has developed comprehensive guidance in a Fact Sheet for [Managing Damaged Crops and Forage](#). A few important notes:
 - Flood water from streams and silt can be a source of pathogens. Farmers are strongly encouraged to work closely with their veterinarian and animal nutritionist when determining which vaccination and feeding protocol to use to further protect the herd from possible health issues associated with feeding flooded crop material.
 - Be cautious. Soil disrupted by the flood along with decaying organic matter can expose animals to clostridia organisms and other pathogens that may cause diseases, abortion, or even death. Handle any dead or aborted animals with care. Listeriosis can be fatal to humans, call veterinarian immediately if animals have been infected.
- UVM Extension Grazing and Livestock Program Assistance - [Grazing and Livestock Contact Form | Agriculture | The University of Vermont \(uvm.edu\)](#)
Producers who have pasture losses can contact their FSA county office to inquire about potential NAP and ELAP eligibility. See the [USDA FSA Programs](#) section in this document.

Livestock Loss due to Flooding:

- [Contact Local USDA FSA Service Center](#). The USDA FSA [Livestock Indemnity Program \(LIP\)](#) provides benefits to livestock owners and some contract growers for livestock deaths in excess of normal mortality or injury to livestock resulting in a reduced market price that are the direct result of an eligible adverse weather event..

Business Viability Issues:

- The [Vermont Farm and Forest Viability Program](#) is a group of experienced business advisors who work with farm, food and forest businesses. We can support businesses that are recovering from flooding by offering assistance around short term business planning including financial analysis and identifying resources to assist with short term business management and financial decisions, as well as long term planning around business resiliency and planning.
 - Please contact calley@vhcb.org or **802-828-3370** for more information and to be connected with a business advisor.
- **[Unemployment Insurance](#)**: The Vermont Department of Labor encourages workers affected by July 2024 flood to apply for Unemployment Benefits. Individuals who have lost their jobs, are unable to reach their place of employment, or cannot work due to the flood conditions are encouraged to apply for unemployment benefits as soon as possible. Vermonter's can initiate the application process by calling the Unemployment Claimant Assistance Center at 1-877-214-3330.
 - If a claim is filed and found ineligible, it may become eligible later on if federal Disaster Unemployment Assistance benefits are authorized. Regardless, the first step in the process is to file an initial claim through the regular unemployment insurance program.

Flooding and Organic Certification:

- Flooded land, pastures, crops, and livestock feed on certified organic farms may require farm owners to follow additional measures to ensure and maintain their organic certification as they recover from flooding.
 - [Frequently Asked Questions](#) about Flooding and Organic Certification
 - Contact Vermont Organic Farmers LLC at 802-434-3821 or info@vermontorganic.org if you have additional questions regarding maintenance of organic certification.

Road Issues:

- Farm Road, Bridge and/or Culvert Impacts – For any road or culvert that need to be fixed immediately, there is not likely to be any state or federal financial support available. Additionally, roads, culverts and bridges are not covered under a farm's insurance policy.
- The Agency of Agriculture's [Best Management Practice \(BMP\) Program & Engineering Services](#) may be able to provide engineering assistance if the farm is unsure about how to repair their road or culvert. Please note that, while technical assistance is available, road or culvert repair is of low priority for BMP Program funding.
- ***Prepare for Any Possible Future Reimbursement Programs***: Advise farms to maintain records of field repair work (with time stamped photos) as well as invoices for any costs incurred to do so.
 - The USDA FSA does have some disaster assistance programs geared toward repairing **unimproved farm roads**, but the enrollment and reimbursement process are likely to take time and require ongoing coordination with USDA FSA. The

- program is not automatically available and site inspections need to be completed by FSA staff prior to work being started in most cases to be eligible for cost share assistance. Please recommend that the farm, BEFORE REPAIRING FARM ROADS, inquire about the enrollment periods and eligibility for USDA's Emergency Conservation Program (ECP) for emergency funding and technical assistance to rehabilitate farmland, privately held forestland, and conservation structures.
- Under the 2023 State of Vermont Business Gap Assistance Program (BEGAP) farm road repair was one of the eligible costs for BEGAP funding. There is no state funding currently available, but if state funding becomes available to assist VT businesses with flood recovery, records of costs and remediation work will likely be important.

 - For any Town Road, Bridge and/or Culvert Impacts – contact the town.

Financial Assistance Programs

- **Please note there has not yet been any announcement of State of Vermont specific Flood Recovery financial assistance or funding at this time. Gathering data on the extent of impacts is a crucial step toward making funding available beyond existing disaster assistance programs. We encourage all service providers and farms to [sign up for the Agency of Agriculture's weekly Ag Bulletin](#) for timely updates regarding State grant programs.**

- **NOFA Farmer Emergency Fund** – any farm who has experienced loss can apply - [Farmer Emergency Fund | NOFA Vermont \(nofavt.org\)](#)
 - \$2,500 grants are available for commercial farmers who are NOFA-VT members ([join membership here](#)). Applying farmers will need to be NOFA-VT members in good standing for at least one year before being eligible to apply for funds.
 - \$5,000 grants are available to any farm that is [VOF certified organic](#). Because we want to incentivize organic certification, and because of the commitment involved in getting certified, we will waive the one-year waiting period for certified organic farms.

- [USDA FSA Programs](#) - Producers should be prepared to provide documentation of damages and the county FSA office will provide guidance on the approval process and next steps.
 - There are certain programs they may be able to access immediately, and other programs which may become available as more disaster impacts are reported.
 - Note that any producer who is considered as [Historically Underserved Producer \(HUP\)](#) may have been automatically signed up for NAP.
 - USDA FSA Disaster Assistance Programs
 - [Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish \(ELAP\)](#): For livestock feed and grazing losses, ensure that FSA is notified within 15 days (this notice period may be waived).
 - [Tree Assistance Program \(TAP\)](#): For trees, bushes and vines, including nursery operations, ensure that FSA is notified within 30 days.

- [Livestock Indemnity Program \(LIP\)](#): For livestock deaths or injury resulting in reduced market price, ensure that FSA is notified within 30 days.
 - [Non-insured Disaster Assistance Program](#): For producers with coverage on crops not insured by a commercial insurance provider such as vegetables. Note that any producer who is considered as Historically Underserved Producer (HUP) may have been automatically signed up for NAP.
 - Additionally, ensure they have inquired 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. These programs are not immediately available and will likely require ongoing coordination with USDA FSA to ensure enrollment.
 - [Emergency Farm Loans](#): Contact the FSA office to inquire. Emergency Farm Loans are available when a Secretarial Disaster Designation is in place.
 - [Learn about all USDA FSA Disaster Assistance Programs](#)

- [USDA NRCS VT – Apply by August 23, 2024](#) – The USDA NRCS currently has more funding available now than ever before to assist producers with voluntary conservation to address resource concerns including reducing soil erosion, improving water quality, building climate resilience, improving crop production and more!
 - EQIP, CSP and RCPP have signups at this time. Landowners are encouraged to sign up even if they have exceeded the \$450,000 EQIP payment cap. If the Farm Bill passes, applicants will automatically be included.
 - Note: RCPP funding is not restricted by the current EQIP cap. Applicants have a separate \$450,000 cap in RCPP.

- [VAAFM Farm Agronomic Practice \(FAP\) Program – Apply by August 1, 2024](#) - Fall conservation practice assistance is available for practices planned to be installed in the fall of 2024 including cover cropping, pasture & hayland reseeding and more.

- [VAAFM Pasture and Surface Water Fencing \(PSWF\) Program](#) - Provides pasture management technical assistance and financial assistance to Vermont farmers seeking to exclude livestock from surface waters and/or improve soil health, water quality, and pasture management through rotational grazing. This may include assistance for flood impacted pastures and laneways as related to water quality improvements and/or rotational grazing.

- [VAAFM Conservation Reserve Enhancement Program](#) - The Conservation Reserve Enhancement Program (CREP) is a voluntary program designed to reduce sediment runoff and improve water quality by removing land from agricultural production and establishing vegetative buffers. For farms who have suffered flooding two years in a row, considering taking land out of production to reduce future losses may be a palatable option. State and federal funds are used to compensate landowners for the loss of productive agricultural land through upfront incentive payments and annual rental payments based on the total acreage dedicated to vegetated filter strips, forested buffers, or grassed waterways.

- [VAAFMT Seeding and Filter Strip Program](#) – This program can provide technical and financial assistance for establishing in field buffer or filter strips, critical source area seedings and more.
- Additional Philanthropic Funding Opportunities –
 - Direct Aid Efforts for Producers via Rural Vermont: [Flood '24 Fundraising & Support Page — Rural Vermont](#)
 - VT Community Foundation - <https://vtfloodresponse.org/>
 - VT Association of Realtors - [Vermont Association of Realtors® Disaster Relief Fund Request – Vermont Association of Realtors® \(vermontrealtors.com\)](#)

Insurance

- Private Crop Insurance or USDA Crop Insurance are the primary sources to recover crop losses. In many cases, crop insurance payments are not likely to be eligible unless the farm has lost the entire field, and typically these insurance payments provide 50-60% of the estimated crop losses.
- Farm Insurance – if the farm has flood insurance farm buildings would be covered, otherwise only tractors, equipment and livestock are typically what is covered by farm insurance. Roads, culverts and bridges are not typically covered under a farm insurance policy.

Additional Resources

Flood Mapping & Imagery

- [VT Flood Imagery \(arcgis.com\)](#) – Existing photo and video imagery available.

Agency of Natural Resources Assistance

- Guidance related to private wells, septic systems, dams, fuel tanks and more - [Flood Recovery Resources | Agency of Natural Resources \(vermont.gov\)](#)

Program Navigation and Service Coordination

- [Vermont's Natural Resources Conservation Districts](#) provide soil sampling, nutrient management assistance, program navigation, service coordination and various other technical assistance services to support farmer access to state, federal and private conservation and water quality programs. Farmers should contact their local Conservation District to determine what assistance they can provide.

Drone Services

- **VACD Drone Program:** For specific property sites and purposes. Access VACD's request form here: [Flight Request Form \(arcgis.com\)](#). Filling out this form provides a better sense of the flight area and helps the operator pre-plan an automated flight plan. While many of our flights use automated flight plans, we can also take standard photos and/or videos of specific areas if that would be more beneficial at this time. Prior to flights we require written permission from landowners to access and fly over their land. Contact **Will Ebby** GIS/UAV Technician William.Ebby@vt.nacdnet.net.

Water Testing

- Free water testing is available for private well and spring owners whose water systems have been impacted by flooding. Call 802-338-4724 to order a free drinking water test to screen for contamination commonly caused by flooding. Learn more from the [Vermont Department of Health](#).