

BE PREPARED FOR DISASTER RELIEF PROGRAM PARTICIPATION

■ WHAT IS A DISASTER DECLARATION AND WHY DOES IT MATTER TO ME AND MY FARM?

A disaster declaration is a formal statement by a jurisdiction acknowledging that a disaster event has occurred. Federal disaster declarations are often used as an eligibility trigger for various USDA relief programs. The most common types of USDA disaster declarations in New England are requested by a governor, an Indian Tribal Council leader or a Farm Service Agency (FSA) State Executive Director (SED) to the federal Secretary of Agriculture. States can also designate disasters, and grants and relief programs at this level may be triggered by that designation.

■ YOUR REPORTING IS AN IMPORTANT PART OF ENSURING A DISASTER DECLARATION

Disaster declarations are based in large part in on the ground evidence of a disaster (like a drought or flood). In order to access funds, a disaster must first be declared. The likelihood of this increases when the disaster is well documented. For drought conditions - farmers should submit reports of crop damage or loss, dry soil conditions, dry wells, and insufficient pasture regrowth to the National Drought Mitigation Center's Condition Monitoring Observer Reports ([CMOR](#)). Google NDMC CMOR and click "Submit a Report." For floods - farmers should submit reports of infrastructure damage, and crop or livestock impacts through their local FSA office.

■ WHAT IS A FARM NUMBER AND WHY DOES IT MATTER TO ME AND MY FARM?

A farm number is a number assigned by the USDA (FSA) that identifies where a farm is located. Farm numbers do not travel with individuals; they are assigned geographically and remain with that area of land regardless of the owner. The FSA can update the owners and operators linked to farm numbers as these changes occur, provided that individuals relay this information to the FSA. Having a farm number is crucial to USDA relief program eligibility. Additionally, having a current annual Acreage Report on file with FSA is equally essential to eligibility. Visit your local FSA office to find out if your farm already has a farm number or to register for one.

BE PREPARED FOR DISASTER RELIEF PROGRAM PARTICIPATION

■ KNOW YOUR BASELINE

- **Take photos of your farm, infrastructure, crops & livestock regularly.**
- **Keep detailed production, harvest, and sales documentation.** Track how much you sell through each distribution stream. Some programs require specific information about individual crop sales.
- **Document total acreage** planted of individual crops. If you plant multiple successions of a crop, **keep records of where, when & how much** was planted.
- **Track labor for common tasks.** The more standard information you can develop for common tasks, the more you'll be prepared to **complete budget projections** and **track losses** for certain program or grant requirements. Delegate this to an employee who typically leads the task.



■ TRACK AND REPORT LOSSES, AND DOCUMENT IMPACTS

Keep a log of crop, livestock, equipment, and infrastructure damage.

- Note the date, cause and location of the damage or loss.
- Include acreage, estimated value and type of loss.

When you experience any loss or damage, **take detailed after-photos from multiple angles.** Disaster relief programs can be slow to roll out, so document your losses in case they qualify for future relief programs you might not know about yet.

Turn on location services on your photos. Some applications require mapped location of losses and this can be an informal way to provide supporting documentation if you don't have an accurate field map.

Report losses to your insurance agent and FSA through their reporting paperwork. Let your federal and state government officials and local farm advocacy groups know how the disaster has impacted your farm business. This can inform the disaster declaration process.

BE PREPARED FOR DISASTER RELIEF PROGRAM PARTICIPATION

■ EXPECT DIFFERENT ELIGIBILITY CRITERIA AND APPLICATION REQUIREMENTS

- **Relief programs require various forms and documents.** Some that you may encounter include:
 - economic injury estimates
 - damage estimates or repair quote
 - repair project timelines
 - weather records
- **Eligibility criteria are variable.** Some examples include:
 - a minimum gross income from farming
 - net loss in farm income
 - a minimum amount of loss across total planted acreage
 - loss above a certain mortality threshold
 - losses tied to a disaster declaration
- **You may need to provide various business and tax documents.** This could include:
 - a copy of recent tax returns
 - Schedule F
 - Profit & Loss statements
 - A credit report

■ MENTAL HEALTH AND CRISIS PLANNING

Life, farming and extreme weather can be extremely stressful, and resources to support farmers in managing stress exist. Make sure you know a number you can call or person you can reach out to when things get tough.

- For example, you can call the **Farm Aid Hotline** at 1-800-FARM-AID (1-800-327-6243) to speak to an operator in English or Spanish **Monday through Friday** from **9am to 9pm EST**.
- If you prefer not to speak with an operator, fill out a Farm Aid form [online](#).

BE PREPARED FOR DISASTER RELIEF PROGRAM PARTICIPATION

■ CREATE A QUICK REFERENCE SHEET

Save and print a document that includes important information and phone numbers. This could include your Farm ID/FSA number, insurance policy numbers, and an emergency contact list.

■ KNOW YOUR INSURANCE OPTIONS

- **Familiarize yourself** with your insurance or Noninsured Crop Disaster Assistance Program (NAP) policy.
- **Understand what's covered**, the loss reporting timeline and how to file a claim quickly.
- **Schedule a meeting** with FSA, an insurance agent or other relevant agencies to clarify these things. **Ask questions. It's ok if you need them to slow down or explain how programs work!**

■ SOME TIPS FOR WRITING GRANTS

Applying to grants can be overwhelming in the best of times. Following a major incident, this process can feel even more daunting. Some tips for writing grants are as follows:

- **Read through the whole request for proposals, FAQs and application questions before you begin writing.** This can prevent wasting time on an application that may not be the right fit for your operation.
- All grants will have a program officer who is the “lead” for that grant. **You can and should utilize the assistance of program officers to answer your questions about a grant.** Ask questions early and often.
- Trusted **technical service providers may be able to assist you** with either basic or more involved grant writing support. If they can't help you, they may be able to refer you to someone who can.
- Always **stick to the word count** for each section of the application and make sure you are clearly answering exactly the questions that are asked. **Copy & paste** your answers onto another document to save as reference for other grants.

CURRENTLY ACTIVE CLIMATE DISASTER RELIEF PROGRAMS FOR NEW ENGLAND STATES NOVEMBER 2025

State/Region	Program Name	Sponsor/Agency	Type of funding	Award amounts	Notes
Massachusetts	Emergency Farm Fund	CISA	Zero Interest Loan	\$25,000 maximum	Only available in Franklin, Hampshire and Hampden Counties
	Emergency Resilience Grant	Berkshire Ag Ventures	Grant	\$2,500 maximum	Available in Berkshire County, MA; Columbia & Dutchess Counties, NY; and Litchfield County, CT
New Hampshire	Farmer Resilience Fund	NOFA New Hampshire	Grant	\$3,000 maximum	Closed for 2025
Vermont	NOFA-VT Farmer Emergency Fund	NOFA Vermont	Grant	\$2,500 - \$5,000	Ongoing since 1997
	VT Farm Fund Emergency Loan Program	Center for an Agricultural Economy	Zero interest Loan	\$15,000 maximum	36-48 months; fast turnaround
Regional	Farm Credit East Cares	Farm Credit East	Grant	\$500 maximum	For personal emergency expenses
	Brighter Future Fund – Emergency Grants	American Farmland Trust	Grant	\$10,000 maximum	National reach; includes New England
	Rapid Response Fund	Black Farmer Fund	Grant	\$10,000 maximum	For Black farmers/food actors
	Farm Recovery and Support Block Grant Program	State Departments of Agriculture in collaboration with USDA FSA		Amounts TBD/ coming soon	CT, MA, ME will administer block grants program for disaster relief covering 2023 and 2024 crop, timber, and livestock losses, as well as on-farm infrastructure damage

“This material is based upon work supported by the National Institute of Food and Agriculture, U.S. Department of Agriculture, through the Northeast Sustainable Agriculture Research and Education program under subaward number ONE24-465. Any opinions, findings, conclusions, or recommendations expressed in this publication are those of the author(s) and do not necessarily reflect the view of the U.S. Department of Agriculture”

FEDERAL DISASTER RELIEF PROGRAMS

NOVEMBER 2025

Category	Program Name	USDA Agency	Purpose / Focus (* denotes program is self-reporting & not restricted to official disaster designations)
Navigation Tool	USDA Disaster Assistance Discovery Tool	FSA	Assists farmers in finding current USDA disaster programs in their county
Livestock	Livestock Indemnity Program (LIP)	FSA	Compensates 75% of livestock value for abnormal mortality.* Use the FarmRaise LIP Decision Tool for assistance navigating the application.
	Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP)	FSA	Covers feed losses, water transport, vet services, etc. due to qualifying weather events.*
	Livestock Forage Disaster Program	FSA	Assistance for grazing losses due to drought or fire
Crops	Noninsured Crop Disaster Assistance Program (NAP)	FSA	Coverage for non-insurable crops due to natural disasters*
	Tree Assistance Program (TAP)	FSA	Financial aid for replanting or rehabilitating trees, bushes and vines*
	Supplemental Disaster Relief Program (SDRP)	FSA	Relief for revenue, quality or production losses in crops, trees or vines from qualifying 2023 or 2024 disaster events
Crops & Livestock	Whole Farm Revenue Protection Program	RMA	Insurance policy designed to provide a safety net for diversified farms, including crops and livestock available in all counties.
Farm Loans	Emergency Loans	FSA	Low-interest loans to help farmers recover from production and physical losses*
	Disaster Set-Aside Program	FSA	Allows deferral of loan payments in disaster years
Conservation/ Land Recovery	Emergency Conservation Program (ECP)	FSA	County specific farmland rehabilitation assistance after natural disasters - A Request to Implement is submitted by the state and reviewed nationally for specific disaster events.
	Emergency Forest Restoration Program (EFRP)	FSA	Funds for private forestland restoration after natural disasters