

# Farmer Resources for Before & After Natural Disasters

The effects of climate change are real, affecting areas that are not historically vulnerable to extreme weather conditions. Hurricanes Helene and Milton in the southeastern U.S. have been devastating for individual farmers, numerous communities, regional food systems and the environment. There are both short- and long-term activities and alliances that can be accessed and developed to aid in recovery and build resilience.

## IMMEDIATE ASSISTANCE

There are numerous government and nonprofit groups like FEMA and the Red Cross that help with immediate needs like food, clothing and housing. Your State Department of Agriculture will usually have some options to help with agricultural focused needs, such as dealing with livestock and rules for harvesting/selling produce around flooding events. Most of these offices also offer financial and mental health services. Dealing with the overwhelming issues from the loss of your livelihood, home and perhaps livestock is difficult and having a professional lead you through ways of coping and moving forward is extremely useful. (See OFA's mental health factsheet on page 18)

## DOCUMENTATION

Take photos of the damage and write down what has been lost before you start any cleanup. If you have crop insurance, the adjuster must see the damage before you do any mitigation. Planting a cover crop as soon as it dries up can be useful for soil health, but it might negatively affect your crop insurance. The USDA Farm Service Agency has low interest loans and disaster relief programs, there is an office in every county. Storage areas, harvest equipment and more could be eligible for these funds. If you have loans that you cannot pay due to lost income, contact your lender immediately, they are usually sympathetic especially when the disaster is fresh in their minds, not three months later.

## COMMUNITY AND REGIONAL HELP

Your local municipalities, nearby villages and cities, may have volunteers to help with cleanup. Many natural foods co-ops and private stores collect monies from their customers, specifically targeting farmers in their region. There are also many non-governmental ag-focused organizations in every region, as well as churches and civic organizations. These groups tend to organize help and dollars for those affected by natural disasters.

## CONTAMINATION RISK

If there might be a risk of contamination to your land by prohibited materials from flood water or mud, contact your organic certifier with information on your situation. The time of year of the incident is important, since many herbicides and fertilizers are applied in spring and not fall. What is upstream of your farm, how close is land that has had prohibited materials applied? How long was the flood water present on your land, two hours or two weeks can make a big difference. What are the crops that were affected? Provide as much documentation as you can to your certifier.

## LONG-TERM MITIGATION & DISASTER PREVENTION/REDUCTION

Lastly, take a walk around your land, are there areas where you feel vulnerable to erosion or flooding? Is there something you can do such as widen a dry wash or improve a levee before the creek over tops its banks? Does your barnyard get flooded from the rain coming off the barn roof? These are some examples where the NRCS has practices to help fund improvements to lessen or even avoid catastrophic water events on your farm.

## FUTURE SUPPORT FOR FARMERS

This season has brought unprecedented extreme weather events. Current federal crop insurance options do not cover many small, diversified, and organic farms impacted by such disasters. The Withstanding Extreme Agricultural Threats by Harvesting Economic Resilience (WEATHER) Act of 2023 (S. 3401) is a bill that calls for the development of an index-based insurance policy that would better support farmers facing income losses after extreme weather events by reducing administrative hurdles and ensuring that insurance payouts are based on agricultural income losses.