



Farmland, Forest and Infrastructure: Disaster Financial Preparedness for Farmers 101

Farm Bill programs are accessed through the Farm Service Agency (FSA), Natural Resources Conservation Service (NRCS) and the Risk Management Agency (RMA). Below is an overview of assistance programs related to losses from wildfires.

Emergency Relief Program (ERP): provides benefits to producers who were impacted by wildfires, droughts, hurricanes, winter storms, and other eligible disasters experienced during calendar 2020 and 2021.



Eligibility:

- Covers losses to crops, trees, bushes and vines due to a qualifying natural disaster event for which federal crop insurance or NAP coverage was available except crops intended for grazing
- Natural disasters include wildfires, hurricanes, floods, derechos, excessive heat, winter storms, freeze, smoke exposure, excessive moisture, qualifying drought, and related conditions like excessive wind, silt and debris
- Producers who receive indemnity payments or a NAP payment will receive a pre-filled application. However, it is not a guarantee of eligibility.
- Additional paperwork required, including possible exemption from payment limitation

Emergency Conservation Program (ECP): provides benefits to farmers and ranchers to repair damage to farmland and conservation structures caused by natural disasters and implement emergency water conservation measures in periods of severe drought.

Eligibility:

- Requires inspection by the FSA and determination of risk of future conservation problems.
- Eligible land used for commercial farming, ranching, and orchard operations; growing nursery stock and Christmas tree plantations; grazing for commercial livestock production; and conservation structures like waterways, terraces, diversions and windbreaks.



Payments and Enrollment:

- Up to 75% of cost to implement approved restoration practices
- Up to 90% of cost to implement approved restoration practices for producers who certify as limited resource, socially disadvantaged or beginning farmers/ranchers
- Limited to \$500,000 per person or legal entity per disaster
- Some advanced payments available
- Documentation of damage required.

Emergency Forest Restoration Program (EFRP): provides payments to eligible owners of nonindustrial private forest land for emergency measures to restore land damage by a natural disaster.

Eligibility, Payments, and Enrollment:

- Land must have existing tree cover (or had tree cover immediately before the natural disaster)
- Be owned by any nonindustrial private individual, group, association, corporation, or other private legal entity.
- FSA determines land eligibility using on-site damage inspections to assess type and extent of damage.
- Up to 75% of approved restoration, limited to \$500,00 per person or legal entity per disaster.

Environmental Quality Incentives Program (EQIP): provides benefits to farmers, ranchers, and non-industrial private forest land to cover soil erosion protection, minimizing harmful and invasive plant proliferation, protecting water quality, restoring livestock infrastructure necessary for grazing management, and emergency animal mortality management.

Eligibility

- Programs vary by state or county.
- Payment rates are developed for different conservation practice scenarios. Updated payment schedules are released at the start of each Fiscal Year in October.



- Payments may be limited in aggregate for years of participation and may also be capped based on the individual or entity's Adjusted Gross Income.

Emergency Watershed Protection Program (EWP): Provide assistance to communities to protect infrastructure and land from additional flooding and soil erosion. This program does not require a disaster declaration by federal or state government officials.

Eligibility

- Requires a local sponsor or legal subdivision of state or tribal government.
- Sponsors include cities, counties, towns, conservation districts, or federally recognized Native American tribe or tribal organizations.
- Interested public and private landowners must work through a sponsor.
- Landowners may apply for assistance through a floodplain easement when funding is available.

Eligible Projects

- Remove debris from stream channels, road culverts and bridges
- Reshape and protect eroded streambanks
- Correct damage or destroyed drainage facilities
- Establish vegetative cover on critically eroding lands
- Repair levees and structures
- Repair certain conservation practices
- Purchase floodplain easements