

# Help for Virginia Agribusinesses and Farmers Impacted by Hurricane Helene

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**Release Date: Th10 28, 2024**

Did you suffer agricultural losses, or are concerned for your health, due to Hurricane Helene? A variety of assistance programs from the federal government, commonwealth, local and nonprofit organizations are available to help jumpstart your recovery.

This resource guide lists programs offered by federal and commonwealth agencies that can assist with agricultural recovery. Local organizations and nonprofits may also offer assistance that can support you.

Your local [Soil & Water Conservation District](#) can be a resource to find assistance for farmers and agribusinesses, and can be found at [dcr.virginia.gov/soil-and-water/swcds](https://dcr.virginia.gov/soil-and-water/swcds).

You can also find and visit your nearest [USDA Service Center](#) at [farmers.gov/working-with-us/USDA-service-centers](https://farmers.gov/working-with-us/USDA-service-centers) or call the Farm Service Agency Call Center at 877-508-8364 to receive assistance.

The [Virginia Cooperative Extension](#) has developed a webpage with comprehensive resources on agriculture recovery. [ext.vt.edu/hurricane-relief.html](https://ext.vt.edu/hurricane-relief.html). If you have been affected by Hurricane Helene, please notify Virginia Cooperative Extension of your agricultural needs (hay, fencing, feed, etc.) so that they may be able to connect you with the proper donors. Complete the form at <https://tinyurl.com/SWVAAGNEEDS> or call your local Extension office.

The AgriStress Helpline® is a free and confidential crisis and support line that you can call or text 24/7. If you or someone you know is struggling, call or text 833-897-2474.

## Federal Support



**FEMA**

Page 1 of 10

# FEMA

## FEMA Individual Assistance

- FEMA provides financial assistance and direct services to eligible individuals and households affected by a disaster, who have uninsured or underinsured necessary expenses and serious needs.
- Eligible Applicants: Individuals and households in counties and cities designated for Individual Assistance.
- Use of Proceeds: Assistance includes a range of options that can help you with disaster related expenses for your home or to help you with necessary expenses and serious needs caused by the disaster. This can include private roads and bridges that provide sole access to a home as well as repairs to wells and septic systems damaged in the disaster. People who are self-employed may obtain FEMA funding towards repairing or replacing disaster-damaged tools and equipment required for their job, allowing them to return to work faster. You may now receive money for a disaster-damaged personal or family computer as well as computers required for work, school or access and functional needs.

## FEMA Public Assistance (for certain private non-profits)

- Grants assistance may be provided for the repair, replacement, or restoration of disaster-damaged facilities of certain private non-profit (PNP) organizations.
- Eligible Applicants: Only organizations with state or IRS tax exempt status will be considered.
- Contact your local or state emergency manager for more information to begin the application process.

## Small Business Administration

### SBA Business Physical Disaster Loans

- The SBA provides long-term low interest loans up to \$2 million to cover disaster losses not fully covered by insurance.
- **Homeowners, Renters, Nonprofits, Businesses, Farmer Retail Business Operations and Physical Disaster Loans.**



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- Eligible Applicants: Qualified businesses of any size and most non-profit organizations. There is no charge to apply for the loan, and you do not have to accept it if you are approved.
- Use of Proceeds: May be used to repair or replace physical assets such as real property, machinery, equipment, fixtures, inventory, leasehold improvements. Proceeds may not be used to upgrade or expand a business, except as required by building codes
- Apply at [MySBA Loan Portal](#)

### SBA Economic Injury Disaster Loans (EIDL)

- The SBA provides long-term low interest loans up to \$2 million for working capital to businesses impacted by a disaster meet their ordinary and necessary financial obligations until normal operations resume.
- Eligible Applicants: Small businesses, small agricultural cooperatives and most private nonprofit organizations impacted by a disaster.
- Use of Proceeds: Working capital and normal expenses such as the continuation of health care benefits, rent, utilities, and fixed debt payments. EIDL funds cannot be used for expanding facilities, buying fixed assets, repairing physical damages, refinancing debt, paying out dividends or bonuses, or paying back loans to stockholders or principals
- Apply at [MySBA Loan Portal](#)

### SBA Home Farm Resource

- The Small Business Administration (SBA) provides long-term low interest loans for homeowners.
- Eligible Applicants: Qualified Homeowners.
- Use of Proceeds: Funding up to \$500,000 to replace or repair their primary residence. Qualified renters and homeowners may borrow up to \$100,000 to replace or repair personal property — such as clothing, furniture, cars, appliances, **soil and water, livestock, feed, land debris and fencing** — damaged or destroyed in a disaster.
- Keep in Mind: Loans cover disaster losses not fully covered by insurance or other sources. Proceeds from insurance coverage on home or property may be deducted from the eligible loan amount. Proceeds may not be used to repair a secondary home or vacation property.
- Apply at [MySBA Loan Portal](#)



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## USDA

The United States Department of Agriculture (USDA) offers a suite of disaster assistance, farm loan and conservation programs to help farmers, ranchers and forest landowners to recover.

In September 2024, USDA made changes to its emergency loan program so that producers can access emergency loans for any amount of damage (previously farmers had to show a 30% production loss), and to increase access to flexible repayment terms, including interest-only payments, if necessary to recover from the disaster. USDA has also instructed staff to exercise maximum flexibility in many of its programs to ensure farmers get timely help. Several program deadlines have also been extended.

Visit [farmers.gov/hurricane](https://farmers.gov/hurricane) for a full list of programs as well as available flexibilities to help after hurricane Helene. [You can also find and visit your nearest USDA Service Center](#) or call the Farm Service Agency Call Center at 877-508-8364 to receive assistance.

### Livestock and Poultry Assistance

- [Livestock Indemnity Program](#) - provides benefits to livestock owners and contract growers for livestock deaths in excess of normal mortality caused by eligible loss conditions. Animals injured by the hurricane or related weather event that are sold within 30 days of the disaster event at a reduced rate may also qualify for LIP assistance.
- [Emergency Assistance for Livestock, Honeybees and Farm Raised Fish Program \(ELAP\)](#) - assists with grazing losses due to hurricanes and flooding eligible on affected acres. Also includes assistance for purchased and produced feed losses due to hurricanes (hay bales, stacked hay, corn, silage, etc.). Feed purchases above normal due to hurricanes are eligible for ELAP assistance. ELAP is also available to assist with above normal costs to transport livestock to feed and/or transportation of feed/forage to livestock and above normal costs associated with water hauling.
- [Conservation Reserve Program \(CRP\)](#) - emergency haying is authorized for up to 60 calendar days and emergency grazing of CRP is authorized for up to 90 calendar days in counties with a primary or contiguous disaster designation due to a named storm.



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- [Environmental Quality Incentives Programs \(EQIP\)](#) - Provides technical and financial assistance to producers to help with immediate needs and long-term support to help recover from natural disasters and conserve water resources. The program can assist with restoring livestock infrastructure and emergency animal mortality disposal. The EQIP has a disaster fund pool through the next eight months for immediate needs. Visiting your local USDA service center can assist you with an application.

## Crop Assistance

- Producers who have risk protection through Federal Crop Insurance should report crop damage to their crop insurance agent.
- Producers who have purchased coverage through FSA's [Noninsured Crop Disaster Assistance Program \(NAP\)](#) should report losses to their local FSA county office.

## Farm Loans

- [Emergency Loan Program](#) - provides loans to help producers recover from production and physical losses due to flooding or storms.
- [Disaster Set-Aside Program](#) - provides producers who have existing direct loans with FSA who are unable to make the scheduled payments to move up to one full year's payment to the end of the loan. Assistance is available in counties, or contiguous counties, who have been designated as emergencies.
- For producers with [Marketing Assistance Loans](#) (MAL), FSA is providing additional time for producers to deliver commodities to a buyer to repay MALs with sale proceeds and postponing MAL foreclosure letters applicable to losses or damages due to hurricanes for up to 90 calendar days.

## Farm and Forest Land Damage

- [Emergency Conservation Program \(ECP\)](#) - provides funding and technical assistance for farmers and ranchers to restore farmland damaged by natural disasters such as grading, shaping or leveling land, removing debris, restoring fences and conservation structures like terraces and waterways.
- [Emergency Forest Restoration Program \(EFRP\)](#) - provides funding to restore privately owned forests damaged by natural disasters. Assistance helps landowners carry out emergency measures to restore forest health on land



damaged by floods and hurricanes including removing debris, repairing forestland roads and replacing fence.

- [Environmental Quality Incentives Program \(EQIP\)](#) - Provides technical and financial assistance to producers to help with immediate needs and long-term support to help recover from natural disasters and conserve water resources. The program can assist with land rehabilitation and debris removal.
- The [Tree Assistance Program \(TAP\)](#) provides financial cost-share assistance to qualifying orchardists and nursery tree growers to replant or, where applicable, rehabilitate eligible trees, bushes and vines lost by natural disasters. FSA has extended assistance to trees, bushes and vines that have not died but are no longer capable of production (not economically viable). This assistance program complements the [Noninsured Crop Disaster Assistance Program \(NAP\)](#) or federal crop insurance coverage, which covers the crop but not the plants or trees in all cases.
- [Emergency Watershed Program \(EWP-Recovery\)](#) – offers vital recovery options for local communities to help people reduce hazards to life and property caused by floodwaters, droughts, and other natural disasters. Project funds address erosion-related watershed impairments by supporting activities such as removing debris from stream channels, road culverts, and bridges; reshaping and protecting eroded banks; correcting damaged drainage facilities; repairing levees and structures; and reseeding damaged areas.

Through the Farm and Ranch Stress Assistance Network, USDA also partners with several organizations to offer mental health resources. Anyone in need of extra support in light of stressful circumstances is encouraged to contact the [Southern Ag Exchange Network Farmer Support Hotline](#) at 888-381-7243, which is available 24/7.

## Documenting and Reporting Losses

USDA reminds producers to document damages and losses, including gathering farm records, herd inventory, receipts and pictures of damages or losses. USDA advises livestock producers to document livestock numbers by taking time and date-stamped video or pictures of injury or loss, to the extent possible. USDA asks producers to report crop, livestock and farm infrastructure losses to FSA at your local USDA Service Center. Producers can call the FSA Hotline for assistance if their local Service Center is currently closed.



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### Administrative Disaster Tax Relief

- The IRS will automatically provide administrative disaster tax relief and special tax law provision that grants additional time for individuals and business to file returns, pay taxes, and perform certain other time-sensitive acts to taxpayers affected by a federally declared disaster. Some exceptions may apply.
- In Virginia, the IRS announced that taxpayers have until May 1, 2025, to file various federal individual and business tax returns and make tax payments. This includes 2024 individual and business returns normally due during March and April 2025, 2023, individual and corporate returns with valid extensions and quarterly estimated tax payments.
- Additional details on tax relief are available on the [IRS website](#).

## **Commonwealth of Virginia**

### Virginia Small Business Finance Authority and Tobacco Region Revitalization Commission

- [Agricultural Disaster Microloan Program – The Department of Small Business and Supplier Diversity](#)
- The Virginia Small Business Finance Authority in partnership with the Tobacco Region Revitalization Commission will offer disaster loans to farmers and agricultural and forestry small businesses located in the counties and cities impacted by Helene.
- The Agricultural Disaster Microloan Program provides loans ranging from \$5,000 to \$50,000 to cover various disaster-related needs, including equipment repair, temporary loss of revenue, and other expenses directly resulting from Hurricane Helene. Loans are available with a fixed interest rate of 2.5%, with a reduced rate of 1.5% for veteran-owned businesses. Loans feature flexible terms of up to 36 months, including an interest-only period of up to 90 days or a single-pay loan option for up to 120 days.
- Funds are allocated on a first-come, first-served basis, and applications are accepted through Dec. 31, 2024.

### Virginia Employment Commission



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- [www.dol.gov/general/disasterrecovery](http://www.dol.gov/general/disasterrecovery)
- DUA for Virginia is administered by the Virginia Employment Commission. It applies to losses beginning September 25, 2024, and the last payable week of this emergency benefit ends April 5, 2025. Eligibility for DUA benefits will be determined on a week-to-week basis for each week you file your claim.
- Eligible Applicants: You may be eligible for Virginia Disaster Unemployment Assistance if you don't qualify for regular Unemployment Insurance (UI) and were living, working, or scheduled to work in an affected area when the disaster occurred.
- Apply through the [Virginia Employment Commission](http://www.vec.virginia.gov/dua). [www.vec.virginia.gov/dua](http://www.vec.virginia.gov/dua)

#### [Virginia Department of Agricultural and Consumer Services](#)

- <https://www.vdacs.virginia.gov/hurricane-helene-relief.shtml>

#### [Virginia Department of Forestry](#)

- Virginia Department of Forestry administers numerous financial assistance programs for landowners, communities, loggers and more.
- <https://dof.virginia.gov/financial-assistance-programs/>

#### [Virginia Department of Conservation and Recreation](#)

- <https://www.dcr.virginia.gov/hurricane-helene-resources>

#### [Virginia Department of Environmental Quality](#)

- <https://www.deq.virginia.gov/topics-of-interest/hurricane-helene-response>

#### [Virginia Cooperative Extension](#)

- Virginia Cooperative Extension (VCE) offers a comprehensive collection of resources, programs, and services that are research-proven and contain information that supports the success and resilience of individuals and communities throughout the Commonwealth of Virginia and beyond. With offices in every county and many cities in Virginia (107 total) our Extension agents live and work in the communities they serve.
- The VCE Hurricane Helene resource page is available here <https://ext.vt.edu/hurricane-relief.html>. This site contains information that helps



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farmers, families, and communities respond to flooding and other disasters. These resources include practical guides, emergency checklists, and educational materials from Virginia Cooperative Extension as well as information from government agencies and partner organizations.

- VCE is leading the SWVA Agriculture Relief Program. If you have been affected by Hurricane Helene and have agricultural needs (hay, fencing, feed, etc.) please complete the form at <https://tinyurl.com/SWVAAGNEEDS> or call your local Extension office.

Visit <https://ext.vt.edu/> to search for general educational information related to your specific needs.

### [Virginia State University Small Farm Outreach](#)

- <https://www.ext.vsu.edu/small-farm-outreach-program>
- The Small Farm Outreach Program (SFOP), a part of Cooperative Extension at Virginia State University, educates and empowers small, limited resource, socially disadvantaged and veteran farmers, and ranchers to own, operate and sustain farms and ranches independently with agricultural training programs that improve farm management skills and quality of life.
- SFOP provides outreach and learning opportunities, and consultations to small farms for production management, financial and risk management, marketing, USDA assistance programs and more. These opportunities are designed to improve farm profitability and promote sustainability.

### [Virginia Department of Health](#)

- <https://www.vdh.virginia.gov/news/hurricane-helene-post-storm-response/>
- Well water impacted by flooding can have germs that lead to gastrointestinal illness. The Virginia Department of Health is providing free well water testing for private wells that have been impacted by Helene.
- To qualify for testing, the well must first be disinfected and flushed. VDH recommends having a well driller assist with this process.
  - For those choosing to disinfect the well themselves, all safety precautions and instructions should be followed.
- Once well users disinfect and flush their well, they can request a free test kit by calling the VDH Call Center at 877-829-4682, Monday through Friday (no holidays) from 8 a.m. to 5 p.m. or by completing this survey: <https://redcap.link/WellTestingHelene>.



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- The kits will include the tools necessary to collect samples for testing for total coliform and E. coli. Test results will only indicate if the well is contaminated. The testing will indicate if bacteria is present or absent only.
  - Specimens must be returned Monday through Thursday to the nearest local health department location within the Mount Rogers Health District.
  - Samples should be delivered to one of the local health departments by 4 p.m. on the same day the sample is taken. Samples can only be collected Monday through Thursday.



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