

# Disaster Resource Information Packet



Texas Department of Agriculture

**Todd Staples, Commissioner**

# TEXAS DEPARTMENT OF AGRICULTURE

TODD STAPLES  
COMMISSIONER



Dear Texas Agricultural Producer or Agribusiness Owner:

As the Texas Agriculture Commissioner and a rancher, one of my main initiatives is to ensure that Texas agriculture; its producers and agribusinesses are able to deal with natural disasters to remain a growing and viable industry in Texas.

To assist agricultural producers during and after drought or any natural disaster, the Disaster Resource Information Packet (DRIP) will provide current information and contacts for state, federal and private agricultural disaster assistance programs. The DRIP packet is located on TDA's Web site at [www.texasagriculture.gov](http://www.texasagriculture.gov).

I would also like to offer my assistance and the resources at TDA for you to call on anytime during and after natural disasters. Going through a disaster is painful so please do not hesitate to contact us. If you have any additional suggestions or questions, please call Lance Williams at (512) 463-3285 or [lance.williams@texasagriculture.gov](mailto:lance.williams@texasagriculture.gov).

Sincerely yours,

Todd Staples  
Commissioner

Enclosure



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## DISASTER CONTACT LIST

### State Agencies

*Most of the state agencies listed below have regional offices throughout Texas and their phone numbers can be located in the State Government pages of the telephone book or through the Internet sites listed below.*

#### **Texas Department of Agriculture**

Todd Staples, Commissioner of Agriculture  
1700 N. Congress Avenue  
P.O. Box 12847  
Austin Texas 78711-2847

(512) 463-7476  
Fax (888) 223-8861  
(800) TELL-TDA  
[www.texasagriculture.gov](http://www.texasagriculture.gov)

**TDA's Hay and Grazing Hotline (toll-free)**  
[www.texasagriculture.gov](http://www.texasagriculture.gov) under Most Popular  
Links click on "Hay Hotline"

(877) 429-1998

**TDA's Interest Rate Reduction Program**  
[www.texasagriculture.gov](http://www.texasagriculture.gov) under Programs by  
Name

(512) 936-0273

#### **Texas Department of Agriculture's Regional Offices**

Dallas  
Houston  
Lubbock  
San Antonio  
San Juan

(214) 631-0265  
(713) 921-8200  
(806) 799-8555  
(210) 820-0288  
(956) 787-8866

#### **Texas AgriLife Extension**

Texas A&M University  
7101 TAMU  
College Station, Texas 77843-7101

(979) 845-7800  
[texasextension.tamu.edu](http://texasextension.tamu.edu)

The AgriLife Extension works with all Texas counties through 12 district centers and 249 county offices. County office telephone numbers can be found in the telephone book in Government--County pages under "Texas AgriLife Extension."

#### **Texas Drought Management Strategies**

[agnews.tamu.edu/drought](http://agnews.tamu.edu/drought)

#### **Texas Veterinary Medical Diagnostic Laboratory**

Soil, forage and hay testing

(979) 845-3414  
[tvmdlweb.tamu.edu](http://tvmdlweb.tamu.edu)

#### **Texas AgriLife Research**

Texas A&M University  
113 Jack K. Williams Administration Bldg.  
College Station, Texas 77843-2142

(979) 845-4747  
[agresearch.tamu.edu](http://agresearch.tamu.edu)

**Texas Animal Health Commission**

2105 Kramer Lane  
P.O. Box 12966  
Austin Texas 78711-2966  
[www.tahc.state.tx.us/emergency](http://www.tahc.state.tx.us/emergency)

(512) 719-0700  
(800) 550-8242  
[www.tahc.state.tx.us](http://www.tahc.state.tx.us)

**Texas Department of Transportation**

Oversize/Overwidth Permits  
Motor Carrier Division  
125 E. 11<sup>th</sup> St.  
Austin, Texas 78701

(800) 299-1700  
[www.dot.state.tx.us/mcd/onestop/haybales.htm](http://www.dot.state.tx.us/mcd/onestop/haybales.htm)

**Texas Department of Transportation**

Mowing and Baling of Hay on Right of Way

Contact TxDot district office – see Forage and Hay Assistance

**Texas Division of Emergency Management**

Texas Department of Public Safety  
5805 N. Lamar Boulevard  
P.O. Box 4087  
Austin, Texas 78773-0220

(512) 424-2138  
Non-duty hours (512) 424-2000  
Fax (512) 424-2444  
[www.txdps.state.tx.us/dem](http://www.txdps.state.tx.us/dem)

**Office Of The Texas State Chemist**

**Feed and Fertilizer Control Service**

Texas Agricultural Experiment Station  
P.O. Box 3160  
College Station, Texas 77841

(979) 845-1121  
Fax (979) 845-1389  
[otscweb.tamu.edu/feedand.htm](http://otscweb.tamu.edu/feedand.htm)

**Texas Forest Service**

301 Tarrow, Ste. 364  
College Station, Texas 77840-7896

(979) 458-6650  
Fax (979) 458-6655  
[txforestservice.tamu.edu](http://txforestservice.tamu.edu)

**Texas Commission on Environmental Quality**

12100 Park 35 Circle  
P.O. Box 13087  
Austin, Texas 78711-3087

(512) 239-1000  
[www.tceq.state.tx.us](http://www.tceq.state.tx.us)

**Texas Parks and Wildlife**

4200 Smith School Road  
Austin, Texas 78744

(512) 389-4800  
(800) 792-1112  
[www.tpwd.state.tx.us](http://www.tpwd.state.tx.us)

**Texas State Soil and Water Conservation Board**

311 N. 5th Street  
P.O. Box 658  
Temple, Texas 76501

(254) 773-2250  
(800) 792-3485  
Fax (254) 773-3311  
[www.tsswcb.state.tx.us](http://www.tsswcb.state.tx.us)

There are 216 Soil and Water Conservation Districts located throughout Texas that can be contacted through the USDA-Natural Resources Conservation Service or USDA Service Center.

**Texas Water Development Board**

1700 N. Congress Ave., 6<sup>th</sup> Floor  
P.O. Box 13231  
Austin, Texas 78711-3231

(512) 463-7847  
Fax (512) 475-2053  
[www.twdb.state.tx.us/](http://www.twdb.state.tx.us/)

**Texas Workforce Commission**

101 E. 15<sup>th</sup> St.  
Austin, Texas 78778

(512) 463-2222  
[www.twc.state.tx.us/](http://www.twc.state.tx.us/)

**Texas Workforce Commission Regional Telecenters**

To report non-farm and agricultural unemployment due to drought or other natural disasters

Austin	(800) 935-9815
Dallas	(800) 421-4640
El Paso	(800) 467-9989
Fort Worth	(800) 215-4812
Houston	(800) 818-7811
San Antonio	(800) 819-9146
McAllen	(800) 819-9488

**Federal Agencies**

*Most of the federal agencies listed below have regional offices located throughout Texas. Their phone numbers can be located in the Government Office pages of the telephone book or through the Internet sites listed below.*

**U.S. Department of Agriculture-Farm Service Agency - Texas**

Federal Agricultural Assistance Programs  
2405 Texas Avenue South  
P.O. Box 2900  
College Station, Texas 77841

(979) 680-5150  
Fax (979) 680-5235  
[www.fsa.usda.gov/tx/](http://www.fsa.usda.gov/tx/)

Farmers, ranchers and agribusinesses need to contact their county FSA offices for information and to apply for assistance programs.

**U.S. Department of Agriculture-Natural Resources Conservation Service**

WR Poage Federal Building  
101 South Main Street  
Temple, Texas 76501-7682

(254) 742-9800  
Fax (254) 742-9819  
[www.tx.nrcs.usda.gov/](http://www.tx.nrcs.usda.gov/)

NRCS offices are located in USDA Service Centers in 233 Texas counties in the USDA Service Centers.

**U.S. Small Business Administration**

4400 Amon Carter Blvd., Ste. 102  
Fort Worth, Texas 76155

(817) 885-7600  
(800) 366-6303  
[www.sba.gov/regions/states/tx/](http://www.sba.gov/regions/states/tx/)

**U.S. Department of Agriculture-Farm Service Agency – Washington, D.C.**

This site contains information on the Crop Disaster Program, breaking news, agriculture programs, farm loan programs, conservation programs, commodity information, research and other useful agricultural links.

(202) 720-3467  
[www.fsa.usda.gov](http://www.fsa.usda.gov)

**United States Department of Agriculture**  
Washington, D.C.

(202) 720-3631  
[www.usda.gov](http://www.usda.gov)

**U.S. Small Business Administration – Washington, D.C.**

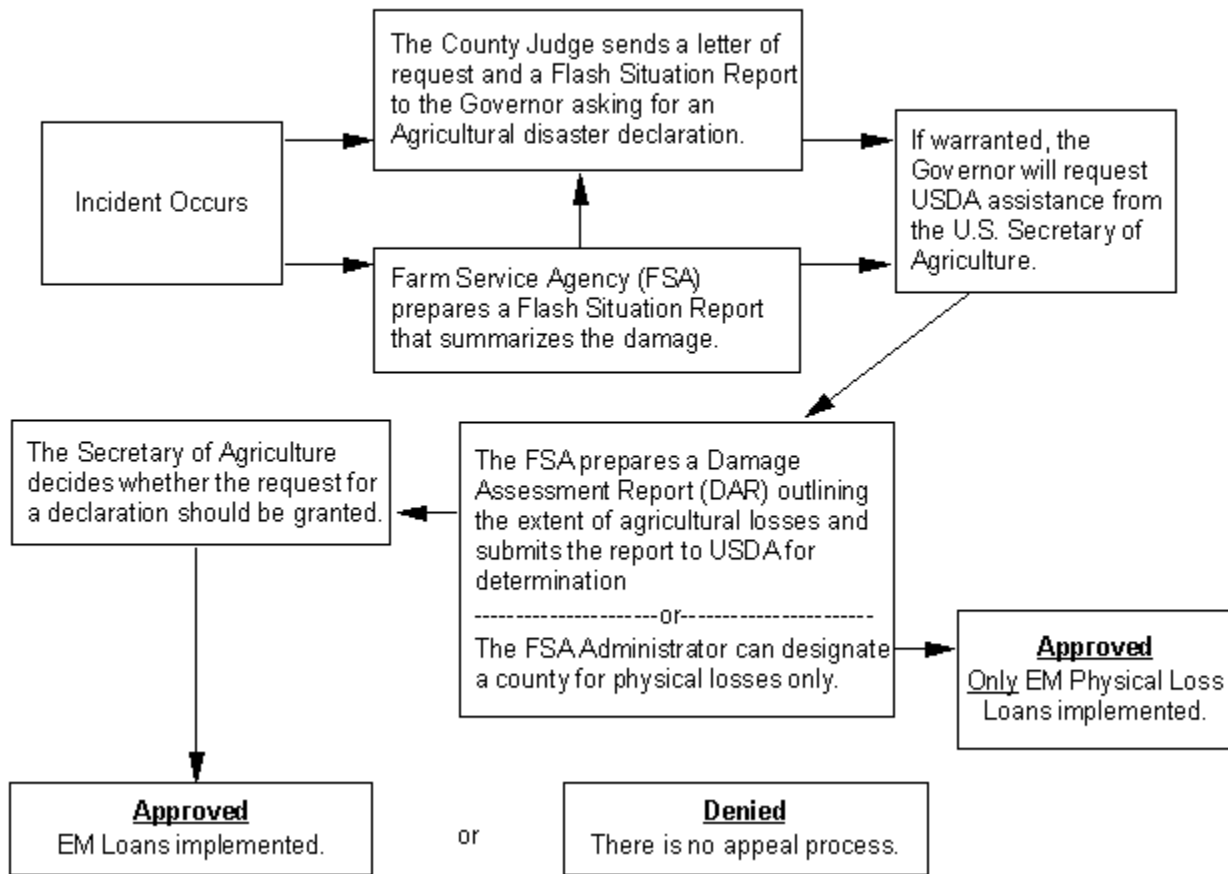
This site includes Small Business Administration Disaster Area office locations, current disaster updates, and information on disaster assistance – with links to outside resources on disaster assistance.

(800) 827-5722  
[www.sba.gov](http://www.sba.gov)

**Internal Revenue Service**  
Washington, D.C.

(800) 829-3676  
[www.irs.gov/](http://www.irs.gov/)

## USDA's Disaster Declaration Process



A U.S. Department of Agriculture (USDA) declaration may be approved if, as a result of a natural disaster within a county,

- a request is made within 90 days of the incident,
- the incident is "weather related", and:
- there is at least 30% county-wide production loss of crops.

A USDA declaration will result in the implementation of the emergency loans through the FSA. This program enables eligible farmers and ranchers in the affected county as well as contiguous counties to apply for low interest loans. A USDA declaration will automatically follow a Presidential declaration for counties designated major disaster areas and those counties that are contiguous to a declared county - including counties that are across state lines. As part of an agreement with the USDA, the Small Business Administration (SBA) offers low interest loans for eligible businesses that suffered economic losses in declared and contiguous counties that have been declared by the Secretary of Agriculture. These loans are referred to as Economic Injury Disaster Loans (EIDL).

In situations involving serious physical losses, the FSA Administrator may also designate a county a disaster area, but only for physical loss loans.



## **AGRICULTURAL DISASTER ASSISTANCE**

The information contained in this packet is an overview of available state, federal and private assistance programs that may assist farmers, ranchers and agribusinesses with disaster. For program rules and requirements, contact the agency or organization or refer to their Web site for further details. Materials contained herein were obtained from the Internet as well as printed publications from agencies and organizations.

TDA has made every effort to compile a useful listing of disaster information, resources, agencies, universities, organizations and Internet links. If we have excluded any programs that can provide disaster assistance, contact Lance Williams, at (512) 463-3285 or lance.williams@texasagriculture.gov

### **Division of Emergency Management**

DEM is tasked with administering a program of Comprehensive Emergency Management, designed to reduce the vulnerability of the citizens and communities of Texas to damage, to injury and to loss of life and property by providing a system for the mitigation of, preparedness for, response to and recovery natural or man-made disasters.

The Texas Division of Emergency Management is a division of the Texas Department of Public Safety. The division is managed by a chief appointed by the public safety director of the department, with the approval of the governor. The chief serves at the pleasure of the public safety director. The chief must possess professional training and knowledge consisting of not less than five years of managerial or strategic planning experience in matters relating to public safety, security, emergency services, and emergency response.

### **Drought Preparedness Council**

The DEM chairman is the State Drought Manager and Council Chair of the Drought Preparedness Council, created by the Texas Legislature to cope with the identification of, planning of, response to and mitigation of drought in Texas. The Drought Preparedness Council advises the Governor on significant drought conditions, reports to the Legislature regarding significant drought conditions in the state and serves as a liaison with federal agencies.

Contact: Division of Emergency Management 512) 424-2138  
Web site: <http://www.txdps.state.tx.us/dem/dryindex.htm>

### **State Drought Preparedness Plan by the Governor's Drought Preparedness Council**

The purpose of this plan is to provide Texas with a framework for an integrated approach to minimize the impacts of drought on its people and resources. This plan outlines both long-term and short-term measures that are to be used to prepare for, respond to and mitigate the effects of drought. [http://www.txwin.net/DPC/State\\_Drought\\_Preparedness\\_Plan.pdf](http://www.txwin.net/DPC/State_Drought_Preparedness_Plan.pdf)

### **Drought Assistance Directory for Public Officials and Drinking Water Utilities-DEM**

<http://www.txdps.state.tx.us/dem/dryindex.htm>

## Financial Assistance

From paying bills to feeding and watering livestock, obtaining financial assistance becomes a primary concern for many farmers, ranchers and agricultural businesses during and after a disaster. The following programs are potential sources of financial assistance for eligible producers and agribusinesses.

### **Federal Disaster Assistance Programs**

On June 18, 2008, the Food, Conservation, and Energy Act of 2008 (2008 Farm Bill) was enacted into Public Law 110-246. This Act amended the Trade Act of 1974 to create five new disaster programs, collectively referred to as Supplemental Agriculture Disaster Assistance programs. Those programs include:

- Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish (ELAP)
- Livestock Forage Disaster Program (LFP)
- Livestock Indemnity Program (LIP)
- Supplemental Revenue Assistance Payments (SURE) Program
- Tree Assistance Program (TAP)

To be eligible for these programs, producers must purchase at least catastrophic risk protection (CAT) level of crop insurance for all insurable crops and/or Noninsured Crop Disaster Assistance Program (NAP) coverage for non-insurable crops. Therefore, for the 2008 crop year only, producers who were eligible to obtain at least CAT level crop insurance or NAP, but did not, can “buy-in” to be eligible to participate in the applicable Supplemental Agriculture Disaster Assistance programs by paying the administrative fee that would have been applicable if the producer had timely applied for CAT or NAP.

The 2008 Act allows producers to pay a “buy-in fee” at their administrative county FSA office by the **deadline date of Sept. 16, 2008**. The buy-in fees do not provide any CAT crop insurance coverage or NAP coverage but do allow producers to gain eligibility to participate in the applicable Supplemental Agriculture Disaster Assistance programs. See <http://www.fsa.usda.gov/FSA> for more information.

**NOTE: Currently the 2008 Disaster Benefits are being processed by FSA. If you have questions, please contact your local FSA office regarding specific questions related to a claim.**

Contact: USDA-FSA

Website: <http://www.fsa.usda.gov/FSA>

### **Emergency Loan (EM) Assistance**

A USDA or Presidential Disaster Declaration results in the implementation of the Emergency Loan (EM) Program through the Farm Service Agency. FSA provides low-interest loans to eligible farmers and ranchers in the declared county as well as contiguous counties, including counties across state lines, to help cover production and physical losses.

In situations involving serious physical losses, the FSA Administrator may designate a county a disaster area, but only for physical loss loans.

EM loans are available to a qualifying farmer and rancher who:

- Has suffered a qualifying physical loss, or a production loss of at least 30 percent in any essential farm or ranch enterprise from a natural disaster;
- Is an established farm, ranch or aquaculture operator;
- Is a U.S. citizen or legal resident alien;
- Has acceptable credit history and is unable to obtain credit elsewhere;
- Can provide adequate security;
- Can demonstrate adequate repayment ability;
- Has losses to crops that are not insurable under the Federal Crop Insurance Corporation (usually waived); and
- Has training and farming experience.

EM loan funds can be to:

- Restore or replace essential physical property, such as animals, fences, equipment, orchard trees, etc.;
- Pay all or part of production costs associated with the disaster year;
- Pay essential family living expenses;
- Reorganize the farming operation; and
- Refinance debts.

Producers can borrow up to 100 percent of actual production or physical losses, to a maximum amount of \$500,000. Loan repayment time is usually one to seven years, but may be up to 20 years (in special circumstances) for **production** losses such as crop, livestock and non-real-estate losses, and up to 30 years or up to 40 years in unusual circumstances for **physical** losses to essential buildings and facilities.

Contact:       USDA-Farm Service Agency  
Web site:       <http://disaster.fsa.usda.gov/emloan.htm>

### **Federal Crop Insurance**

Buying a crop insurance policy is one risk management option. Producers should always carefully consider how a policy will work in conjunction with their other risk management strategies to insure the best possible outcome each crop year. Crop insurance agents and other agri-business specialists in the private and public sectors can assist farmers in developing a good management plan.

The USDA-Risk Management Agency provides policies for more than 100 crops. RMA is also currently conducting studies to determine the feasibility of insuring many other crops and is conducting pilot programs for some new crop policies in selected states and counties. Federal crop insurance policies typically consist of the Common Crop Insurance Policy, the specific crop provisions and the policy endorsements and special provisions.

The Federal Crop Insurance Corporation is the agency that federally subsidizes these programs, and they are administrated through private insurance companies, which sell insurance and maintain records based on Congressional laws and the FCIC administration rules.

Contact:       USDA-Risk Management Agency  
Web site:       <http://www.rma.usda.gov/policies/>

### **Disaster Debt Set-Aside Program**

When Farm Service Agency borrowers who are located in designated disaster areas or contiguous (adjoining) counties are unable to make their scheduled payments on any FSA debt, FSA is authorized to consider set-aside of some payments to allow the farming operation to continue. Producers presently indebted to FSA and in a disaster declared county or contiguous county, who may be eligible for the program will be notified of the availability of the Disaster Set-Aside Program (DSA). Borrowers who are notified have eight months from the date of designation to apply. Also, to meet current operating and family living expenses, FSA borrowers may request a release of income proceeds to meet these essential needs or request special servicing provisions from their local FSA county office to explore other options.

Eligibility to receive the DSA will primarily be determined based on the following criteria:

- Borrower is unable to pay for all family living and farm operating expenses, payment to other creditors and payments to FSA due to the disaster.
- Borrower must operate a farm or ranch in a county designated as a disaster area or in a contiguous county.
- Each loan considered for DSA must have been outstanding at the time of the disaster.
- Borrower must have acted in good faith and complied with written agreements with FSA.
- Borrower must be current or not more than 90 days past due on any FSA loan. No loan to be set aside may have a remaining term of less than two years. No loan can be accelerated.
- Borrower will be current on all FSA loans after the DSA is completed.
- Borrower's FSA debt has not been restructured since the disaster.
- The amount set aside will not exceed one year's FSA payments.
- No loan may receive more than one debt set-aside unless it is later restructured.
- Borrower must be able to develop a positive cash-flow projection for the coming year.

Each payment set aside must be repaid prior to the final maturity of the note. Any principal set-aside will continue to accrue interest until it is repaid.

Contact: County Farm Service Agency (Blue Federal pages of the phone book)

Web site: <http://disaster.fsa.usda.gov/programs.htm>

### **Interest Rate Reduction Program**

The Texas Department of Agriculture's Interest Rate Reduction Program, administered by the Texas Agricultural Finance Authority (TAFA), provides an interest rate reduction on bank loans to eligible agricultural borrowers. The Interest Rate Reduction Program can assist producers with disaster relief through refinancing of existing agricultural debt.

To be eligible for the disaster assistance, producers must have suffered an agricultural loss in a county that has received a Presidential or Secretarial Disaster Declaration due to a natural disaster. Eligible producers must have a loan approved by a lender who will submit the completed application to TAFA for approval. If approved, the rate on the producer's bank loan is reduced to a rate that is established at the time of closing. The maximum loan amount that can be financed for disaster relief under the Interest Rate Reduction Program is \$250,000.

The Interest Rate Reduction Program can also help producers financially with water conservation projects or with the purchase of water conservation equipment such as irrigation equipment to prevent crop losses due to drought. The Interest Rate Reduction Program can also provide financial assistance for the production of alternative crops.

An eligible applicant must be in the business or entering the business of:

- Processing and marketing agricultural crops in Texas;
- Producing alternative crops in the state;
- Producing agricultural crops in Texas, the production of which has declined markedly because of a natural disaster or producing agricultural crops in Texas using water conservation equipment.
- Development of water conservation projects.

Interest Rate Reduction funds can be used for:

- Disaster assistance in which crop and livestock production have suffered due to a natural disaster—up to \$250,000;
- Purchase of water conservation equipment for agricultural purposes—up to \$250,000;
- Water conservation projects—up to \$250,000;
- Production of alternative crops—up to \$250,000; or
- Processing and marketing loans—up to \$500,000.

The lender along with the borrower determines repayment, maturity and collateral for the loan. The Interest Rate Reduction is an interest rate reduction program and not a guaranteed loan program.

Contact: Texas Department of Agriculture (512) 936-0273  
Web site: [http://www.texasagriculture.gov/eco/finance\\_ag\\_development/index.htm](http://www.texasagriculture.gov/eco/finance_ag_development/index.htm)

### **Sales Tax Exemptions**

Farmers and ranchers are eligible for sales-tax exemptions on some purchases of equipment, machinery and fees for on-farm use. A listing of exemptions is available on the State of Texas Comptroller's Web site.

Contact: Texas Comptroller of Public Accounts (800) 252-5555  
Web site: <http://www.window.state.tx.us/>

### **Farm Aid**

Farm Aid provides grants to farm organizations, churches and non-profit groups throughout the U.S. to help farm families with non-farm expenses, such as food and emergency aid, legal assistance and hotlines. Grants are awarded to Texas groups to help struggling farm families who are unable to pay basic living, health and medical expenses. Lutheran Social Services of the South is one of the non-profits that assist Farm Aid in providing disaster response to rural families in Texas and Louisiana.

For other assistance, you can e-mail Farm Aid at [farmhelp@farmaid.org](mailto:farmhelp@farmaid.org) or call toll free at (800) 327-6243 from 9 AM to 5 PM eastern time. Please leave a detailed message including your complete name, hometown, state and phone number.

Contact: Farm Aid  
Web site: [www.farmaid.org](http://www.farmaid.org)

## **Employment Assistance**

During and after disasters, many in the agricultural industry are unemployed or lose their source of income and do not realize there is assistance available to them and their employees. Unemployment as a result of a disaster needs to be reported to the Texas Workforce Commission.

### **Texas Workforce Commission**

Farmers, ranchers, agricultural employees, self-employed and migrant workers who are legal U.S. citizens who become unemployed due to disaster need to report their unemployment to one of the seven Texas Workforce Commission Telecenters. If and when a Presidential Disaster Declaration is issued for disaster, the TWC will have the unemployment figures to request Disaster Unemployment Assistance.

### **Texas Workforce Commission Regional Telecenters Monday-Friday 8 AM-5 PM**

To report non-farm and agricultural unemployment due to disasters.

Austin	(512) 340-4300
Dallas	(214) 252-1200
El Paso	(915) 832-6400
Fort Worth	(817) 420-1600
Houston	(281) 983-1100
San Antonio	(210) 258-6600
McAllen	(956) 984-4700
Others call toll free	(800) 939-6631

### **Disaster Unemployment Assistance (DUA) (See also FEMA)**

DUA provides assistance to individuals whose employment or self-employment has been lost or interrupted as a direct result of a major disaster and who are NOT eligible for regular state unemployment insurance. It provides unemployment benefits and re-employment assistance to individuals who have become unemployed due to a disaster, including self-employed people, farmers, ranchers and others not covered under regular unemployment insurance. Individuals, such as migrant workers, who reside in the state but whose employment opportunities have been adversely affected by disaster in another state may also be eligible for assistance. Once DUA is approved, disaster victims have 30 days from the official announcement date of the disaster to file their DUA claim. Call the regional TWC Telecenter to request the toll-free number to file a DUA claim.

To be eligible for assistance under a Presidential Disaster Declaration, individuals must:

- Have worked or have been scheduled to work in the disaster area, but because of the disaster no longer have a job or a place to work in the area, or cannot get to their place of work because of disaster damage; and/or
- Have been prevented from working by an injury or illness as a direct result of the disaster;
- And/or have become the head of the household and need employment because the head of the household died as a result of the disaster.

This assistance also applies to self-employed individuals who have lost all or part of their livelihood as a result of the disaster. To receive DUA benefits, self-employed individuals must provide income tax forms (Schedules SE and Schedule C or Schedule F) or other proof of their self-employment.

Each claim is considered individually. Disaster victims who believe they may be eligible for assistance should call TWC before the end of the filing period. To receive DUA benefits, individuals must provide documentation indicating an employment record or verification of the weeks the applicant was scheduled to work.

Individuals applying for assistance should have their Social Security card and the name and address of their last employer or prospective employer available when they call TWC.

Contact: Texas Workforce Commission – See numbers above  
Web site: <http://www.twc.state.tx.us/>

## **Tax Assistance**

Income taxes are another area where farmers, ranchers and agribusinesses have questions on how they should handle their situation during and after a disaster. There are many variables that affect income tax due to weather-related conditions and producers and agribusinesses need to consult a Certified Public Accountant and/or an attorney knowledgeable about farm tax laws and assistance programs to get tax advice on their specific situation. Be sure to keep all receipts and document any additional expenses incurred as a result of the disaster.

### **Internal Revenue Service**

The IRS can provide tax information and answer general questions. The publications listed below can also provide information on how to handle your weather-related tax questions.

For IRS publications, call (800) 829-3676 or income tax preparers. Publications can also be ordered at <http://www.irs.gov/formspubs/index.html>.

IRS Publication 225, Farmers Tax Guide

IRS Publication 334, Tax Guide for Small Business

IRS Publication 544, Sales and Other Dispositions of Assets

IRS Publication 547, Nonbusiness Disasters, Casualties and Thefts

IRS Publication 584, Casualty, Disaster and Theft Loss Workbook (personal use property)

### **Taxes and Natural Disaster Livestock Sales**

<http://www.irs.gov/pub/irs-pdf/p225.pdf> (Farmer's Tax Guide)

<http://agebb.missouri.edu/drought/taxlvst.htm>

<http://www.extension.iastate.edu/agdm/wholefarm/pdf/c4-28.pdf>

### **Crop Insurance and Disaster Payments**

**See <http://www.irs.gov/publications/p225/ch03.html#d0e1903> for more details.**

You must include in income any crop insurance proceeds you receive as the result of crop damage. You generally include them in the year you receive them. Treat as crop insurance proceeds the crop disaster payments you receive from the federal government as the result of destruction or damage to crops or the inability to plant crops because of drought, flood or any other natural disaster.

You can request income tax withholding from crop disaster payments you receive from the federal government. Use Form W-4V, Voluntary Withholding Request.

### **Feed Assistance and Payments**

The Disaster Assistance Act of 1988 authorizes programs to provide feed assistance, reimbursement payments and other benefits to qualifying livestock producers if the Secretary of Agriculture determines that, because of a natural disaster, a livestock emergency exists. These programs include partial reimbursement for the cost of purchased feed and for certain transportation expenses. They also include the donation or sale at a below-market price of feed owned by the Commodity Credit Corporation.

## **Business Assistance**

### **Small Business Administration**

The purpose of the SBA's Disaster Loan Program is to offer financial assistance to those who are trying to rebuild their homes and businesses in the aftermath of a disaster. By offering low-interest loans, the SBA is committed to long-term recovery efforts. SBA's disaster loans are the primary form of Federal assistance for non-farm, private sector disaster losses. For this reason, the disaster loan program is the only form of SBA assistance not limited to small businesses. Disaster loans from SBA help homeowners, renters, businesses of all sizes and nonprofit organizations fund rebuilding. SBA's disaster loans are a critical source of economic stimulation in disaster-ravaged communities, helping to spur employment and stabilize tax bases.

Contact: Small Business Administration's Texas office 1-800-366-6303  
Web site: [http://www.sba.gov/disaster\\_recov/loaninfo/economy.html](http://www.sba.gov/disaster_recov/loaninfo/economy.html)

## **Forage and Hay Assistance**

### **Hay and Grazing Hotline**

The Hay and Grazing Hotline is a free service that links livestock producers needing hay, pasture for grazing and/or hay transportation with suppliers from across Texas and out-of-state. Organic forage lists for Texas and out-of-state are also available.

Contact: Texas Department of Agriculture (877) 429-1998  
Web site: <http://www.texasagriculture.gov> Hay Hotline under Most Popular Links

### **Texas Department of Transportation**

The Motor Carrier Division for the Texas Department of Transportation oversees vehicles and loads that exceed Texas legal size and weight limits, which includes in most cases the transportation of hay loads. Hay transporters need to make sure their truck and trailer meets Texas requirements as well as requirements for any other states they are transporting hay through prior to leaving Texas. They will also need to secure the necessary license, permits and paperwork for all states. Contact each state's Department of Transportation for rules and regulations on transporting hay and the necessary permits.

Contact: Texas Department of Transportation Motor Carrier Division (800) 299-1700  
Web site: <http://www.dot.state.tx.us/mcd/onestop/oversize.htm>



### **Emergency Haying and Grazing**

During periods of severe drought or other similar weather-related natural disasters, emergency haying and grazing of Conservation Reserve Program (CRP) acreage may be authorized to provide relief to livestock producers in areas affected by a severe drought or similar natural disaster. Emergency authorization is provided by either a national FSA office authorization or by a state FSA committee determination utilizing the U.S. Drought Monitor.

Haying and grazing of CRP acreage is authorized under certain conditions to improve the quality and performance of the CRP cover or to provide emergency relief to livestock producers due to certain natural disasters. There are two types of haying and grazing authorization: managed and emergency.

### **Primary Nesting Season**

Generally, CRP acreage may not be hayed or grazed during the Primary Nesting Season for certain wildlife established by state FSA committees in consultation with USDA's Natural Resources Conservation Service (NRCS) State Technical Committee.

### **Managed Haying and Grazing**

Managed haying and grazing is authorized no more frequently than one out of every three years after the CRP cover is fully established. Managed haying and grazing may be available less frequently in a particular area depending upon local conditions, resource capacity, and the conservation goals of the program. Also, acreage either hayed or grazed under managed or emergency provisions in either of the previous two years is ineligible for managed haying or grazing in the current year.

- Managed haying is authorized for a single period up to 90 days. Managed grazing is authorized for a single period up to 120 days or for two 60-day periods.
- CRP participants requesting managed haying and grazing must file a request with their local FSA office indicating the acreage to be hayed or grazed before the activity begins.
- CRP participants requesting managed haying and grazing are assessed a 25 percent payment reduction except when managed haying and grazing is conducted in an "emergency" area as discussed below.

Contact: USDA-Farm Service Agency

Web site: <http://disaster.fsa.usda.gov/emhaygrz.htm>

### **Mowing and Baling of Hay on Highway Right-of-Way**

Texas Transportation Code grants the authority to district engineers to permit a person to mow, bale, shred or hoe the right of way of any designated portion of a highway that is in the state highway system within the district. However, the district engineer must provide the adjacent property owner the option of mowing, baling, shredding or hoeing the right of way before allowing any other person to perform these operations. TxDOT stipulates that each individual must submit their written request to mow and bale to one of the 25 local TxDOT district offices for review and approval.

Mowing and haying is generally restricted to areas along rural roads and other areas that do not create a safety hazard to motorists.

The person granted permission to mow, bale, shred or hoe may not receive compensation for performing the operations but is entitled to use or dispose of the hay or other materials produced.

The department is not liable for any personal injuries, property damage or death resulting from the performance of these operations.

Persons wishing to bale hay on the highway right of way should be aware that some vegetation could have been treated with herbicides with grazing restrictions. Mowing and baling in medians is normally prohibited.

### **Letter of Agreement for Mowing and/or Baling Hay**

The department normally produces a Letter of Agreement for Mowing and/or Baling Hay according to the following guidelines:

- This letter agreement may be used at the district engineer's discretion and is not intended to replace any acceptable procedure that may currently be in effect within the districts.
- This letter agreement may be finally executed (signed) by the district engineer or his/her designated representative.
- Districts may establish effective dates for the letter agreements at their discretion. However, an open-ended agreement (without a termination date) is not recommended.
- The following instructions are to be followed in this order of steps:
  1. After receiving an acceptable request, TxDOT prepares 2 original copies of the letter agreement, completing all portions of Page 1, including the highway number, limits and local office or individual to contact, including telephone number. If the district requires any special conditions beyond those stated in the agreement, enter those conditions under Item 9.
  2. Forward both original copies of the letter agreement to the requesting individual with instructions to complete "Adjacent Property Ownership Certification" and requesting individual signature block and return both copies to TxDOT.
  3. Upon receipt of both copies of the acceptable, completed letter agreement, TxDOT signs both copies of the letter agreement and enters a start and ending date on Page 1 of both agreements (a 6-month time frame is recommended).
  4. Forward one original copy to the requesting individual.
  5. File one original copy.

Contact: Texas Department of Transportation  
Web site: <http://www.dot.state.tx.us/>

(512) 463-8588

### **Technical Assistance**

During a disaster, an extreme strain may occur on natural resources and many producers often need technical assistance on how they can protect and manage their land, natural resources and wildlife. Many local, state and federal agencies as well as private consultants offer agricultural technical assistance to help producers minimize the effects of natural disasters.

#### **Texas AgriLife Extension Service**

Texas AgriLife Extension Service agents located throughout Texas can provide a vast array of information and technical assistance for producers on such topics as drought management strategies, soil and crops, integrated pest management, fire ant management, farm financial management and risk assessment.

Extension agents can also provide producers with technical and financial drought planning through the Financial and Risk Management (FARM) Assistance Program software program, in which Extension economists input data on every aspect of a producer's operation to calculate a risk component prior to making a costly financial decision. Producers pay a subscription fee for the service and after a computer analysis is performed, the producer receives a bound copy of the report to assist in operation decisions. <http://trmep.tamu.edu/programs.htm>

Contact: AgriLife Extension Office  
Web site: <http://texasextension.tamu.edu/>

### **Texas Drought Management Strategies**

This publication was last updated August 1998 and some tax rules have changed. See Tax Assistance. <http://agnews.tamu.edu/drought/drghtpak98/>

### **Texas State Soil and Water Conservation Board**

TSSWCB provides technical assistance through local Soil and Water Conservation Districts to assist agricultural landowners in developing plans for soil and water conservation. These plans include practices for mitigation and response to drought. Plans for grazed land include drought contingency measures for reducing or removing cattle. Plans for irrigated land include on-farm water management measures that improve efficiencies and mitigate drought impacts.

Contact: TSSWCB for county SWCD (254) 773-2250  
Web site: <http://www.tsswcb.state.tx.us>

### **USDA-Natural Resources Conservation Service**

The NRCS works with landowners throughout Texas to provide technical assistance to conserve, improve and sustain natural resources and lessen the devastating effects of drought. NRCS helps producers with conservation planning on cropland, rangeland and grazing lands, areas affected by wildfires and forestlands.

NRCS personnel also work with Soil and Water Conservation Districts throughout Texas to implement best management practices and water quality management plans. A WQMP is a site-specific plan, which includes appropriate land treatment practices, production practices, technologies and combinations thereof, and an implementation schedule. This program is administered by the Texas State Soil and Water Conservation Board and provides agricultural producers in priority areas throughout Texas an opportunity to comply with State water quality laws through voluntary cost-share programs.

#### **Conservation Planning:**

Rangeland and Grazing Lands – NRCS assist producers in inventorying forage resources. With this information and producer's input, NRCS develops customized grazing management plans, which include drought plans. NRCS also shows producers how to determine rangeland health. These management tools improve a producer's chances of surviving and recovering from the drought with minimal impact on the land's natural resources.

Cropland – NRCS encourages landowners to use reduced tillage methods and herbicides to leave as much crop residue as possible on the soil surface to prevent wind and water erosion. NRCS can also assist producers in evaluating their irrigation systems to make efficient use of water resources.

Areas Affected by Wildfires – Technical assistance can be provided on management techniques required to prevent erosion and speed the recovery of the natural resources affected by wildfire.

Forestlands – NRCS can assist forestry and timber landowners with conservation techniques performed prior to planting and establishing stands. These techniques will improve a producer's timber survival in future droughts.

**Programs:**

*Environmental Quality Incentives Program* – EQIP is designed to assist farmers and ranchers with solving resource problems on their land. NRCS field personnel work with producers to modify existing contracts where necessary, to reschedule practices that are affected by the drought.

*Cost Share Contracts* – In addition to ongoing technical assistance, NRCS can modify existing cost-share contracts to reschedule conservation work to another year, if needed.

*Conservation Reserve Program* – CRP assists landowners by reducing soil erosion. During the drought, NRCS works with producers to develop grazing plans in counties that have been approved for emergency haying and grazing.

*Emergency Conservation Program* – ECP provides financial assistance to farmers and ranchers for the restoration of farmlands on which normal farming operations have been impeded by natural disasters. ECP also helps with funds for carrying out emergency water conservation measures during periods of severe drought.

*Emergency Watershed Protection* – Through EWP, NRCS personnel are on alert and ready to respond to situations where there is imminent threat to human life due to dust or sedimentation in public water supplies.

*Forestry Incentive Program* – FIP helps producers replace seedling trees that died as a result of the drought. NRCS also promotes management practices that prolong survival of trees in short-term drought.

In times of drought, NRCS restricts grazing on watershed structures.

Resource Conservation & Development – RC&D coordinators inspect dry hydrant locations frequently to ensure adequate water remains for fire protection. They also examine remaining water sources as potential sources for new dry hydrants. Dry hydrants are a permanent, non-pressurized system installed at a dependable water source, such as a pond or lake, with connections for fire trucks to pump water.

**Other Activities:**

Soil scientists can provide technical assistance to building contractors, architects, etc., with soils information describing the characteristics of various types of soils under drought conditions, e.g. soils with high shrink-swell capability and its effect on building foundations.

Soil Surveys furnish soil maps and interpretations needed in giving technical assistance to farmers and ranchers; in guiding other decisions about soil selection, use, and management; and in planning research and disseminating the results of the research. Soil conservation district offices and county agricultural extension offices have hard copies of local soil surveys that can

be used for reference. The new Web Soil Survey allows individuals access to soil surveys online at <http://www.soils.usda.gov>.

NRCS Plant Material Centers are identifying more drought tolerant plant species.

NRCS offices are located in USDA Service Centers in 233 counties in Texas.

Contact: NRCS is listed under USDA in the phone book. <http://www.tx.nrcs.usda.gov>.  
Web site: <http://www.nrcs.usda.gov/feature/highlights/drought.html>

### **Texas Parks and Wildlife Department**

For some, technical assistance and questions on how to manage and protect wildlife and fisheries is a serious concern. For assistance on wildlife and fisheries management, hunting or boating, contact the local TPWD office or the TPWD in Austin.

Contact: Texas Parks and Wildlife Department (800) 792-1112  
Web site: <http://www.tpwd.state.tx.us/>

### **Texas Association of Agricultural Consultants**

Members of this group are independent agricultural consultants, who for a fee, will work directly with producers on their production inputs as well as provide technical assistance.

Web site: [http://www.txaac.org/taac\\_background.html](http://www.txaac.org/taac_background.html)

## **Farmland Conservation Assistance**

(also see Technical Assistance)

### **Emergency Conservation Program**

ECP shares with agricultural producers the cost of rehabilitating eligible farmlands damaged by natural disaster. During severe drought, ECP also provides emergency water assistance — both for livestock and for existing irrigation systems for orchards and vineyards.

ECP may be made available in areas without regard to a Presidential or Secretarial emergency disaster designation.

To be eligible for ECP assistance, the applicant must have suffered a natural disaster that created new conservation problems, which, if left untreated, would:

- Impair or endanger the land;
- Materially affect the land's productive capacity;
- Represent unusual damage which, except for wind erosion, is not the type likely to recur frequently in the same area; or
- Be so costly to repair that federal assistance is or will be required to return the land to productive agricultural use.

NOTE: Conservation problems that existed before the natural disaster are **not** eligible for cost-sharing assistance.

ECP funds may be used for the following purposes:

- Debris removal;
- Fence restoration;
- Grading and shaping of farmland;
- Restoring structures; or
- Water conservation measures, including providing water to livestock in periods of severe drought.

Other emergency conservation measures may be authorized by county FSA committees with the approval of the State Committee and the Agency's Deputy Administrator for Farm Programs.

ECP cost-share assistance may be available to agricultural producers for all designated natural disasters. The FSA State Executive Director implements the ECP except when severe drought conditions exist. In the case of drought, the Deputy Administrator for Farm Programs may authorize assistance.

Eligibility for ECP assistance is determined by county FSA committees, based on individual on-site inspections, taking into account the type and extent of the damage. Cost share assistance of up to 75 percent is available.

Requests for cost sharing of \$50,000 or less per person per disaster are evaluated and approved by county committees. State FSA committees must approve all applications for assistance up to \$100,000. Applications for amounts greater than \$100,001 must be approved by the Deputy Administrator for Farm Programs.

The USDA's Natural Resources Conservation Service (NRCS) may provide technical assistance for ECP.

Contact: USDA-Farm Service Agency  
Web site: <http://disaster.fsa.usda.gov/ecp.htm>

### **Forestry/Timber Assistance**

(see Crop Insurance Assistance)

Another area of agriculture that experiences disaster losses is the forestry and timber industry, although damage and losses may not be seen until later, such as a reduction in the number of Christmas trees or timber produced due to tree seedlings that died from earlier droughts. The following programs and groups can provide assistance to the silviculture industry.

Several cost share programs, federal and private, are available to provide landowners with financial assistance in reforestation, pine and hardwood.

**Forest Land Enhancement Program (FLEP)** – Pine and/or hardwood reforestation and various non-timber related practices such as wildlife habitat enhancement and soil and water protection can be cost shared at rates of up to 35 percent of actual costs and up to \$3,500 per year. This program replaces two other federal cost share programs: Forestry Incentives Program and Stewardship Incentive Program. Applications for FLEP are available from Texas Forest Service field offices. Funding is on a first-come, first-served basis.

**Environmental Quality Incentive Program (EQIP)** – Erosion control, which could include pine or hardwood reforestation. Application is made through the county Natural Resources Conservation Service. Signup is continuous if program is available. Cost shares up to 75 percent. There are eligibility requirements and a signup period.

**Conservation Reserve Program (CRP)** – Pine and/or hardwood reforestation. There are eligibility requirements and a signup period. Application is made through the county Natural Resources Conservation Service if program is available. Goal is erosion control and wildlife habitat enhancement.

### **Texas Forest Service**

The Texas Forest Service can also provide landowner assistance on forestry and timber management, reforestation, insects, disease and wildfire protection. Regional offices are located throughout Texas.

The state agency also grows high-quality, low-cost pine seedlings for reforestation, wildlife and windbreak plantings. TFS also provides assistance in developing and improving the capacity of communities to plant and care for trees in parks, along streets, and in other urban settings as well as information to homeowners on tree landscaping and protecting their homes against forest fires.

Contact: Texas Forest Service (979) 458-6650  
Web site: <http://txforestsERVICE.tamu.edu/>

### **Timber Tax Assistance by the Texas Forest Service**

2006 Timber Income Tax Workshops

<http://texasforestsERVICE.tamu.edu/pdf/forest/economics/2006inctaxworkshop.pdf>

### **National Timber Tax Web site**

<http://www.timbertax.org/>

### **Tree Assistance Program (Available when funded)**

The TAP provides payments to eligible tree and vineyard growers who incurred losses due to natural disasters during a calendar year. Payments are authorized only for eligible owners who actually replant or rehabilitate eligible trees and vines.

Contact: County Farm Service Agency  
Web site: <http://www.fsa.usda.gov/pas/publications/facts/html/tapfunding05.htm>

### **Texas Forestry Association**

The Texas Forestry Association (TFA) partners with the Texas Forest Service in the Texas Reforestation Foundation (TRe) Program. TRe, which is supported entirely by voluntary contributions from these industries, help non-industrial landowners pay up to 50 percent of the cost of work such as land clearing, site preparation, planting trees and timber stand improvement. Landowners who accept TRe cost shares are under no obligation to sell their timber, now or in the future, nor are they obligated to repay the cost share as long as they keep the improved land in trees and practice good forest management on the forest land for at least 10 years.

Requirements for TRe funds:

- Have a forest management plan

- Submit a TRe application
- Be a TFA member.

### **The Forest Management Plan**

A professional forester can help you draft your forest management plan. If the plan calls for timber stand improvement or replanting, you can apply for TRe funds. TRe funds are presently reserved for predominantly pine sites larger than 10 acres. Tracts less than 10 acres or acres that are more suitable for growing hardwood trees do not qualify.

### **Application for TRe Foundation Funds**

Applications are available from the Texas Forest Service, Texas A&M University or one of the local TFS offices. The Application and Management Plan are returned to TFA and reviewed by the TRe Board of Directors. If the TRe Board approved the work proposed by the plan, the landowner is assured that TRe will pay up to 50 percent of the cost of the work.

Contact: Texas Forestry Association 979) 632-TREE  
 Web site: <http://www.texasforestry.org/>

## **Water and Irrigation Assistance**

There are several private, state and federal resources to obtain information and assistance on water and irrigation usage. Refer to Technical and Financial Assistance sections for additional details on these agencies and programs: Texas Cooperative Extension, Texas State Soil and Water Conservation Board, USDA-Natural Resources Conservation Service and the Linked Deposit Program.

### **Texas Water Development Board**

The TWDB works with regional and state water planning and provides financial and technical assistance to soil and water conservation districts, irrigation districts and underground water conservation districts. These entities in turn can help eligible individual borrowers on loans to purchase and install efficient irrigation equipment on private property for agricultural water conservation purposes. Borrower districts can use loan proceeds for district irrigation system improvements.

The conservation loans from districts may be used for capital equipment or materials, labor, preparation costs and installation costs to improve water-use efficiency in existing irrigation systems; preparing irrigated land to be converted to dryland conditions; and preparing dryland for more efficient use of natural precipitation. It may also be used for brush control and precipitation enhancement activities.

[http://www.twdb.state.tx.us/assistance/financial/fin\\_infrastructure/awcfund.asp](http://www.twdb.state.tx.us/assistance/financial/fin_infrastructure/awcfund.asp)

The interest rate to a district is tied to the TWDB's cost of funds. The district lends money to an individual borrower at up to one percent above the district's interest rate.

The TWDB has an Agricultural Water Conservation Grants Program that offers grants to districts and other political subdivisions for technical assistance, demonstration, technology transfer, research and education, and metering projects that conserve water.



TWDB also provides publications and information on agricultural water conservation, rain water harvesting and desalination.

Contact: Texas Water Development Board (512) 463-7847  
Web site: <http://www.twdb.state.tx.us/assistance/conservation/agricons.asp>

### **Texas Commission on Environmental Quality**

TCEQ has programs for the public and public water suppliers to conserve water. They also evaluate and approve alternative water sources. They can provide technical assistance to public water suppliers in planning for drought conditions and maintaining safe operational practices should water shortages occur. Formerly known as the Office of Rural Community Affairs (ORCA).

Contact: Texas Commission on Environmental Quality (512) 239-1000  
Web site: [http://www.tceq.state.tx.us/nav/util\\_water/drought.html](http://www.tceq.state.tx.us/nav/util_water/drought.html)

### **Texas Department of Rural Affairs**

Administers the State's non-entitlement Community Development Block Grant (CDBG) program, which is supported by monies received directly from the US Department of Housing and Urban Development. Formerly known as the Office of Rural Community Affairs.

- TDRA's various CDBG programs support rural community planning activities, and housing and public facility needs such as sewer, water system, road, drainage improvements, and disaster relief funds.
- TDRA's Disaster Relief funds assist with disaster relief projects in rural areas of the state by providing recovery assistance for eligible activities that address damages caused by natural disasters (floods, tornados, etc.) following an emergency declaration by the President or the Governor.
- The agency also participates in the State's Drought Preparedness Council, which advises the Governor on significant drought conditions, reports to the Legislature regarding significant drought conditions in the state, and serves as a liaison with federal agencies. ORCA is a member of the Council's Drought Technical Assistance and Technology Committee, through which the agency assists with coordinating technical and financial assistance and outreach for drought contingency planning to drought-impacted communities, among other responsibilities.

Contact: Texas Department of Rural Affairs (800) 544-2042  
Web site: <http://www.orca.state.tx.us>

### **Texas Rural Water Association**

TRWA is a nonprofit statewide trade association with an active membership consisting of more than 740 municipal utility districts, special utility districts, nonprofit water supply corporations, small-town water departments, investor-owned utilities and individual members. In addition, more than 200 water industry suppliers participate in TRWA activities as associate members. TRWA members provide water and wastewater service to 2.5 million customers throughout Texas. If producers are in need of locating rural water sources, TRWA may be able to direct one toward an available resource.

Contact: Texas Rural Water Association (512) 472-8591  
Web site: <http://www.trwa.org/>

## **Home/Personal Property, Health and Counseling Assistance**

### **Federal Emergency Management Agency**

FEMA was founded in 1979 as an independent agency of the federal government. The agency's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. In 2003, FEMA became a part of the U.S. Department of Homeland Security.

### **How FEMA Helps After a Disaster**

If, in response to a request from the Governor, the President of the United States officially declares the affected location a disaster area, FEMA will begin the 5-step recovery process:

1. Assessing the damage to decide what resources are needed.
2. Making disaster aid available and coordinate the loan application and disbursement process.
3. Through the FEMA Field Office, coordinate the assistance responses of other federal agencies.
4. Keep the public informed until the recovery process is completed.
5. Identify ways future disasters may be prevented or mitigated.

### **What Types of Aid FEMA Provides**

FEMA provides assistance to state and local governments for repairs and debris removal, but is best known for individual assistance programs to citizens who have suffered loss or damage to homes and businesses, or personal property. Primary forms of individual aid include:

**Temporary Housing Assistance (THA)** – Temporary housing, rental assistance and limited funding of emergency repairs is for victims' immediate needs for residences that are unlivable or inaccessible or when residents are displaced due to disaster, and may be made available regardless of the victims' insurance or ability to pay. FEMA works closely with the American Red Cross to provide immediate care and housing for victims.

**Low Interest Disaster Loans** – Issued through the Small Business Administration, or Farm Service Agency, these loans are intended to cover the victims' uninsured losses. In other words, if personal home insurance will completely pay for the rebuilding of your home, you probably won't qualify for a FEMA loan.

**Individual and Family Grants** – May be available for the most serious disaster-related needs. These grants are available to those who have serious need and unable to pay necessary expenses and are unable to repay a loan. IFG grants do not cover farm losses.

**Mortgage and Rental Assistance** – Assistance for mortgage or rent payment that is delinquent due to financial hardship of disaster, and lender or landlord intends to foreclose or evict. Farm home only is covered and deadline to apply is six months from disaster declaration.

**Disaster Unemployment Assistance (DUA)** – Assistance for lost work time because individual is unable to work—including farm—because of disaster. Deadline to apply is thirty days after Presidential declaration of disaster unless good cause is shown. Benefit is based on previous farm income. (See Employment Assistance)

**Other Aid Programs** – FEMA will also help by providing crisis counseling and legal aid.

## **INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP)**

The Individuals and Households Program (IHP) consists of two types of assistance for qualified individuals with disaster-related expenses not covered by insurance.

### **HOUSING ASSISTANCE**

Housing Assistance helps renters and homeowners whose primary residences were damaged or destroyed, as well as those who were displaced from their home due to the disaster. Its four main provisions are:

- **Rent** provides limited rental payments to homeowners and renters who cannot or should not live in their homes due to disaster-related damage.
- **Repairs** covers labor and material costs for disaster-related home repairs.
- **Replacement** funds help homeowners pay for a replacement home, when their primary residences were destroyed by the disaster.
- **Lodging Expenses** reimburses those who incurred temporary lodging expenses—such as a hotel bill—when they were displaced from their homes due to the disaster.

### **OTHER NEEDS ASSISTANCE (ONA)**

**We help individuals and families with serious needs and necessary expenses caused by the disaster.** Examples of these disaster-related expenses include medical bills, funeral costs, moving and storage fees and personal property repair or replacement.

Applicants may be asked to apply for a low-interest disaster loan from the U.S. Small Business Administration (SBA) before being considered for ONA. If SBA determines that an applicant is unable to repay a loan, SBA automatically refers the applicant to ONA.

The State may choose to ask FEMA to administer ONA or may request a grant from FEMA so that the State may administer ONA itself. FEMA provides 75 percent of funds for ONA, and states provide 25 percent.

### **OTHER ASSISTANCE**

We may provide other types of Individual Assistance, including:

**Disaster Unemployment Assistance** provides weekly benefit payments to people out of work due to the disaster, including self-employed persons and others not normally covered under regular unemployment insurance programs. Contact your local employment office for more information.

**Income Tax Advice and Assistance** from the Internal Revenue Service (IRS) guide taxpayers in obtaining tax relief for disaster casualty losses. For more information and appropriate forms, call the IRS.

**Loans to Farmers and Ranchers** provide emergency loans to eligible farmers, ranchers, or aqua culturists (owners or tenants) to cover production and property losses, excluding primary residence losses. Cost sharing grants are also available for emergency conservation measures. Call your local USDA Farm Services Agency office.

**Social Security Assistance** from the Social Security Administration (SSA) helps expedite delivery of checks delayed by the disaster and helps disaster victims apply for Social Security disability and survivor benefits. Contact the SSA for more information.

**Veterans' Assistance** from the Veterans' Administration (VA) provides information and guidance about death benefits, pensions, VA mortgage loans, and insurance settlements. Contact the VA for information.

**Emergency and Long-Term Individual and Family Needs** through Voluntary Agencies provides emergency food, clothing, shelter, and medical assistance to individuals and families with disaster-related needs. Contact voluntary relief organizations, such as the American Red Cross or the Salvation Army, to apply.

**Insurance Information** provides advice on insurance matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims. For help, call your state insurance commissioner's office.

**Crisis Counseling** provides referral services and short-term intervention counseling for emotional and mental health problems caused by the disaster. For more information, call your local mental health office.

**Disaster Legal Services** provides free legal counseling to low-income persons for disaster-related difficulties including replacing legal documents, transferring titles, contractor problems, will probates or insurance problems. The Young Lawyers Division of the American Bar Association provides this service.

## **DEBRIS REMOVAL**

Following a disaster, debris frequently poses a serious health and safety hazard to the community. Prompt debris removal becomes a primary concern for state and local governments.

Debris clearance and removal may be eligible for reimbursement only if it was caused by the disaster. Debris may include trees, sand, gravel, building wreckage, vehicles, personal property, etc. Most debris that is eligible is on public rights-of-way, or will be placed on a public right-of-way. Removal must do one of the following:

- Eliminate immediate threat to lives, public health and safety
- Eliminate serious threat of significant damage to improved public or private property
- Ensure economic recovery of the affected community to the benefit of the community at large

## EMERGENCY PROTECTIVE MEASURES

The Public Assistance Program covers the costs of most emergency protective measures. For example:

**Emergency Protective Levee** construction costs may be eligible when built to protect life and improved property. Land used for agricultural purpose is not considered improved property. Work by individuals to protect their own homes is not eligible.

**Sandbagging and Emergency Pumping** expenses are eligible. Pumping of private property is eligible only if the area to be pumped is extensive and there is a threat to life, health and safety, or a threat to improved property.

**Safety Barricades and Signage**, both equipment and personnel costs, are eligible. Salvage values will be applied to reusable equipment.

**Health and Safety Hazards** removal costs are eligible. Vector control (such as mosquito spraying) must be pre-approved by FEMA and the U.S. Center for Disease Control.

**Temporary Repair** costs for emergency work such as road detours at damaged locations, temporary roof repairs to public buildings, and rental of temporary facilities for public employees, and bypass at sewer breaks are eligible. Most temporary repair costs will be included with permanent work.

**Personnel** expenses for overtime and compensatory time for those involved directly in disaster operations in the field is eligible if the applicant has an established policy to pay these expenses.

Soon after a disaster, FEMA will establish a local Disaster Recovery Center and notify the public of phone numbers and other ways to access the FEMA staff. Victims can also register through FEMA's 24-hour disaster recovery line (800) 462-9029 or TTY: (800) 462-7585. \

We encourage individuals and business owners who have been affected by the disaster to apply for assistance. To apply, call 1-800-621-FEMA (3362). For those with speech or hearing impairments, call TTY: 1-800-462-7585.

This toll-free call serves as the gateway to disaster assistance. A registrar will record basic information, such as:

- Name of applicant
- Address of damaged property
- Description of damage
- Telephone number where applicant can be reached
- Mailing address of applicant if different from damaged address
- Social security number

The registration helps us determine how we can best help the applicant. An inspector will later meet with you to inspect your damaged property and verify your losses.

After registering with FEMA, applicants may call the Helpline to check on their status, update the application, or to ask for a referral to other services. Please call the Helpline at **1-800-621-FEMA (3362)** or TTY: **1-800-462-7585**.

## **Disaster and Agricultural Internet Links and Publications**

This section is a quick reference guide to Internet sites and publications that provide beneficial information for dealing with disasters in the agricultural industry.

The following Web sites are current as of January 2010. These links will be updated on TDA's Web site at [www.texasagriculture.gov](http://www.texasagriculture.gov). Materials contained herein were obtained from the listed Internet sites as well as printed publications from agencies and organizations.

TDA has made every effort to compile a useful listing of disaster information, resources, agencies, universities, organizations and Internet links, but if we have excluded any programs that can provide disaster assistance, contact Producer Relations at (512) 463-3285 or [producer.relations@texasagriculture.gov](mailto:producer.relations@texasagriculture.gov).

### **Texas Department of Agriculture**

<http://www.texasagriculture.gov>

Crop and weather reports, drought updates and maps, Hay and Grazing Hotline and market news.

### **Burn Ban Map**

<http://tfsfrp.tamu.edu/wildfires/DecBan.jpg>

Texas map showing counties are under a burn ban. For information on burn bans contact your local county judge's office.

### **Climate Prediction Center Drought Assessment**

[http://www.cpc.ncep.noaa.gov/products/expert\\_assessment/drought\\_assessment.html](http://www.cpc.ncep.noaa.gov/products/expert_assessment/drought_assessment.html)

Each Thursday, the CPC, together with the United States Department of Agriculture, the National Drought Mitigation Center in Lincoln, Nebraska and NOAA's National Climatic Data Center, issues a weekly drought assessment called the United States Drought Monitor. The Monitor provides a consolidated depiction of national drought conditions based on a combination of drought indicators and field reports. The CPC issues the Seasonal United States Drought Outlook each month in conjunction with the Thursday release of the long-lead temperature and precipitation outlooks near the middle of the month.

### **Coping with Drought-North Dakota State University Extension Service**

[ag.ndsu.nodak.edu/drought/drought.htm](http://ag.ndsu.nodak.edu/drought/drought.htm)

This site includes general information on dealing with dry weather. It includes links to sources discussing how drought affects crop production, horticulture, livestock, stress levels and families.

### **Crop Moisture Index**

[cpc.ncep.noaa.gov/products/analysis\\_monitoring/regional\\_monitoring/cmi.gif](http://cpc.ncep.noaa.gov/products/analysis_monitoring/regional_monitoring/cmi.gif)

The CMI calculates short-term abnormal dryness or wetness affecting agriculture and is designed to indicate normal conditions at the beginning and end of the growing season.

### **Defending Against Drought – USDA Natural Resources Conservation Service**

[nrcs.usda.gov/feature/highlights/drought.html](http://nrcs.usda.gov/feature/highlights/drought.html)

Ideas on water, land, and crop management for you to consider while creating your drought plan.

### **Disaster Handbook-University of Wisconsin-Extension Cooperative Extension**

[uwex.edu/ces/news/handbook.html](http://uwex.edu/ces/news/handbook.html)

This site offers a disaster handbook designed to help county agents provide immediate assistance and information regarding natural disasters. The entire book can be downloaded and includes information on floods, fire, drought, tornadoes, winter storms and community/family issues.

### **Drought Impact Reporter**

[droughtreporter.unl.edu/](http://droughtreporter.unl.edu/)

An interactive tool that provides drought related stories by state and county.

### **Drought Mitigation for Agricultural Producers-National Drought Mitigation Center**

[drought.unl.edu/mitigate/ag\\_tools.htm](http://drought.unl.edu/mitigate/ag_tools.htm)

Provides information and links to extension drought publications, relief programs, crop insurance information, irrigation organizations and periodicals.

### **Drought Monitor**

[www.drought.unl.edu/dm/](http://www.drought.unl.edu/dm/)

A map that summarizes information from numerous drought indices and indicators on a single, easy-to-read color map.

### **Drought Resource Guide**

[http://attra.ncat.org/attra-pub/drought\\_RL.html](http://attra.ncat.org/attra-pub/drought_RL.html)

Numerous resources are available to producers to assist them as they manage their farms or ranches in the event of drought as well as to protect their assets in the event of a drought. This resource list is designed to accompany the ATTRA Drought PowerPoint Presentations. It initially provides a list of journals and Web sites providing information on general farm management practices that can help mitigate the impacts of drought conditions

### **Drought Response and Monitoring-Texas Water Development Board (TWDB)**

[twdb.state.tx.us/data/drought/drought\\_toc.asp](http://twdb.state.tx.us/data/drought/drought_toc.asp)

This site contains the TWDB Statewide Drought Situation Report as well as information on past droughts, drought assistance, water conditions in Texas and the Texas Guide to Rainwater Harvesting.

### **Drought and Weather Monitoring Tools**

[nal.usda.gov/wqic/drought.html](http://nal.usda.gov/wqic/drought.html)

Provided by the The Water Quality Information Center at the National Agricultural Library Agricultural Research Service, U. S. Department of Agriculture

### **Dryland Agriculture Institute-West Texas A&M University**

[wtamu.edu/research/dryland/](http://wtamu.edu/research/dryland/)

The mission of the institute is to assist researchers, educators, Extension workers, and administrators in developing practical strategies for improving the sustainability of dryland agriculture systems worldwide. The site contains links to recent research projects and workshop information.

### **Extension Agent's Handbook for Emergency Preparation and Response (Drought Section)**

<http://archnt2.tamu.edu/dbilbo/Taex%20Emergency/handbook/Handbook.htm>

This site provides Texas AgriLife Extension agents, educators and public officials with access to resources on disaster preparedness, recovery, and mitigation that will enhance their short and long-term programming efforts.

### **Farm Assist**

<http://www.farmassist.com/>

Downloadable software that enables farmers to keep accurate records of their crop production inputs and profitability. The program is applicable to most types of farming, including row crop, tree fruit, small fruit, vegetable, and cereal grain farms.

### **Farmers' Guide to Disaster Assistance-Farmers' Legal Action Group Inc. (FLAG)**

<http://www.flaginc.org/>

FLAG is a nonprofit law center dedicated to providing legal services to family farmers and their rural communities to help keep family farmers and ranchers. FLAG publishes the Farmers' Guide to Disaster Assistance, which describes every major type of federal disaster assistance.

### **Federal/State Economic Development Programs**

<http://window.state.tx.us/specialrpt/fedstate05/>

Federal and state programs to assist agricultural producers and communities with disaster recovery and economic development.

### **The Hay Barn**

<http://www.haybarn.com>

The Hay Barn site lists hay for sale and hay as well as useful hay links including the USDA Hay Market Reports, Tips on Selling and Purchasing Hay and Using Forage Analysis Reports.

### **Hay Report-USDA Agricultural Marketing Service**

[http://www.ams.usda.gov/mnreports/AM\\_GR310.txt](http://www.ams.usda.gov/mnreports/AM_GR310.txt)

Weekly Texas hay report that is updated on Fridays, which includes pricing, quality designations and pricing information based on region.

### **Internet Hay Exchange**

<http://www.hayexchange.com/hay.htm>

This site has links to hay auctions, seed networks and forage management systems. It includes location, price and delivery information in an easy-to-use format.

### **Keetch-Byram Drought Index Map**

[webgis.tamu.edu/kbdi-map.aspx](http://webgis.tamu.edu/kbdi-map.aspx)

Keetch-Byram Drought Index (KBDI) is an index used to determining forest fire potential. The drought index is based on a daily water balance, where a drought factor is balanced with precipitation and soil moisture (assumed to have a maximum storage capacity of 8-inches) and is expressed in hundredths of an inch of soil moisture depletion.



### **National Drought Mitigation Center (NDMC)**

[drought.unl.edu/index.htm](http://drought.unl.edu/index.htm)

The NDMC helps people and institutions develop and implement measures to reduce societal vulnerability to drought, stressing preparedness and risk management rather than crisis management.

### **Joint Agricultural Weather Facility**

[www.usda.gov/oce/waob/jawf/](http://www.usda.gov/oce/waob/jawf/)

U.S. government site provides links to publications and other agriculture and weather Web sites.

### **National Drought Policy Commission**

<http://www.fsa.usda.gov/drought/>

The Commission was established to provide advice and recommendations on the creation of an integrated, coordinated federal drought emergency policy. Its assignment is to make recommendations to the president and Congress on how to better integrate federal drought laws and programs with ongoing state, local, and tribal programs without infringing on state control of water resources.

### **National Oceanic & Atmospheric Administration Drought**

[drought.noaa.gov/](http://drought.noaa.gov/)

NOAA's drought information center that provides links to the various NOAA Web sites and information on drought and climate conditions.

### **National Weather Service Page for Texas**

[www.weather.gov/view/states.php?state=TX](http://www.weather.gov/view/states.php?state=TX)

### **Noble Foundation**

<http://www.noble.org/>

This site includes forage, soil and plant research and drought information.

### **Palmer Drought Severity Index**

[cpc.ncep.noaa.gov/products/analysis\\_monitoring/regional\\_monitoring/palmer.gif](http://cpc.ncep.noaa.gov/products/analysis_monitoring/regional_monitoring/palmer.gif)

Uses temperature and rainfall information in a formula to determine dryness.

The Palmer Index is most effective in determining long term drought and uses a 0 as normal, and drought is shown in terms of minus numbers; for example, minus 2 is moderate drought, minus 3 is severe drought and minus 4 is extreme drought.

### **Pasture Gazette**

<http://forages.tamu.edu/gazette.html>

The Pasture Gazette will be published every two months and provides updates on the latest topics including forage establishment, management and utilization.

### **Penn State Drought-Related Document by Topic**

<http://www.cas.psu.edu/docs/cashome/drought/Documents.htm>

This extensive site includes drought-related documents sorted by topic. Topics include Dairy and Livestock, Crops and Soils, Forestry and Wildlife.

### **Texas AgriLife Research-Texas A&M University**

<http://agresearch.tamu.edu/>

The Texas AgriLife Research conducts research programs that support the state's agricultural and natural resource industries and ultimately Texas consumers. Research resources are invested in scientific investigations that maintain and enhance Texas natural resources, ensure the safety and affordability of our food supply, and contribute to the state's economic vitality.

### **Texas AgriLife Extension Service-Texas A&M University**

<http://agextension.tamu.edu/>

The Texas AgriLife Extension Service educates Texans in the areas of agriculture, environmental stewardship, youth and adult life skills, human capital and leadership, and community economic development. This site has extensive information and research on weather, drought, soils and crops, disaster preparation and more.

### **Texas Agricultural Statistics Service (TASS) Crop Progress and Condition Report**

[nass.usda.gov/Statistics\\_by\\_State/Texas/Publications/Crop\\_Progress\\_&\\_Condition/index.asp](http://nass.usda.gov/Statistics_by_State/Texas/Publications/Crop_Progress_&_Condition/index.asp)

Weekly Texas report that includes degree days, temperature, precipitation, crop planting progress, crop development and harvesting progress.

### **Texas Climatic Bulletin-Office of the State Climatologist (OSC) for Texas**

<http://www.met.tamu.edu/met/osc/osc.html>

OSC is a component of the Department of Meteorology and the Texas Center for Climate Studies (TCCS). OSC retains a large database covering Texas and southern states and, as well as publishing regular reports and monographs, undertakes research on climate patterns and applied meteorology.

### **Texas Crop and Weather Report**

[agnews.tamu.edu/dailynews/stories/CROP/](http://agnews.tamu.edu/dailynews/stories/CROP/)

Texas Cooperative Extension's weekly crop and weather updates.

### **Texas Drought Monitoring**

[www.txwin.net/Monitoring/Meteorological/Drought/](http://www.txwin.net/Monitoring/Meteorological/Drought/)

Latest report from the Drought Preparedness Council, Texas Water Development Board's drought summary, drought indices and reservoir storage.

### **Texas Drought Conditions Summary**

[twdb.state.tx.us/publications/reports/waterconditions/drought\\_summary/DroughtUpdate.asp](http://twdb.state.tx.us/publications/reports/waterconditions/drought_summary/DroughtUpdate.asp)

Summary is updated bi-weekly and provides the latest statewide drought conditions by Texas Climatic Division. Includes color coded maps of the Palmer Drought Severity Index, Crop Moisture Index, hydrologic and municipal conditions and the Climate Prediction Center's short and long-term forecast.

### **Texas Drought**

[agnews.tamu.edu/drought/](http://agnews.tamu.edu/drought/)

Information developed in 1998 to provide information and alternatives that might reduce further losses to the Texas agricultural industry

### **Texas Interagency Coordination Center (TICC)**

[tamu.edu/ticc/](http://tamu.edu/ticc/)

A cooperative effort of the Texas Forest Service, United States Fish & Wildlife Service, USDA Forest Service, National Park Service and Bureau of Indian Affairs. The purpose of this site is to provide information and assistance to the above agencies and their cooperators in the safe and effective management of emergency response activities.

### **Texas Natural Resources Conservation Commission**

<http://www.tnrcc.state.tx.us/>

TNRCC is responsible for monitoring drought conditions, permitting weather modification projects, assisting public drinking water systems in the preparation of drought contingency plans, administering water rights, and providing technical assistance to public drinking water systems.

### **Texas Water Development Board (TWDB) Drought Information**

<http://www.twdb.state.tx.us/rio/hydro/drought.html>

This site has information on current drought conditions, past droughts, drought indices by climactic region and by major drought categories, and information about TWDB staff to contact for drought assistance. It also includes water saving ideas and TWDB's monthly report on water conditions.

### **Texas Water Foundation Drought Information**

[texaswater.org/water/drought/default.htm](http://texaswater.org/water/drought/default.htm)

The Texas Water Foundation has links to current data and also information about the possible impacts of the drought.

### **Texas Water Resources Institute (TWRI) - Texas A&M University**

<http://twri.tamu.edu/>

TWRI is part of a national network of Institutes created by the Water Resources Research Act of 1964. The Institute serves as a focal point for water related research at Texas universities, often encouraging discussion of statewide issues through meetings and conferences. The site contains information on research, training, newsletters, proposals and current initiatives.

### **United State Geological Survey – Texas**

<http://tx.water.usgs.gov/>

USGS activities in Texas with real time water data.

### **U.S. Small Business Administration Disaster Recovery**

[http://www.sba.gov/disaster\\_recov/index.html](http://www.sba.gov/disaster_recov/index.html)

This site includes Small Business Administration Disaster Area office locations, current disaster updates, and information on disaster assistance – with links to outside resources on disaster assistance.

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