

# Agriculture & Farm Worker Resource Guide



**Cal OES**  
GOVERNOR'S OFFICE  
OF EMERGENCY SERVICES

9/9/2024

## Overview

The California Governor's Office of Emergency Services (Cal OES) Recovery Support Functions (RSF) are comprised of six coordinating structures for key areas of recovery assistance that include: Community Planning & Capacity Building (CPCB), Natural & Cultural Resources (NCR), Health & Social Services (HSS), Economic (ECON), Housing (HSG), and Infrastructure Systems (INF). The RSFs support local governments and entities by facilitating problem solving, improving access to resources, and fostering coordination among state, tribal, territorial, and federal agencies, nongovernmental partners, and stakeholders.

This guide serves as a comprehensive resource to support farm workers and agricultural producers who have faced workforce, crop loss, and other challenges from disasters. The resources in this guide include state, federal, philanthropic, and nonprofit programs.

The guide features options like United States Department of Agriculture (USDA) Single Family and Rural Housing Loans, offering both grants and low-interest loans for buying and repairing homes. Additionally, the California Department of Housing and Community Development (HCD), Office of Migrant Services supports migrant workers with essential services and resources. Nonprofit organizations also offer specialized toolkits for farmworkers and technical assistance for farm owners, providing valuable assistance for various needs.

The goal of this guide is to connect agriculture industry partners and farm workers with the necessary resources to ensure recovery, stability, and support agricultural resilience.

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## State-Administered Grant & Loan Resources

<b>CalHome Program</b>	
<b>Agency</b>	California Department of Housing and Community Development (HCD)
<b>Application Deadline</b>	Continuous
<b>Program Description</b>	The CalHome program, which supports homeownership programs aimed at lower and very low-income households, and in the case of a disaster, households at or below moderate income, and operated by private nonprofit and local government agencies, aims to increase homeownership, encourage neighborhood revitalization and sustainable development, and maximize use of existing homes.
<b>Eligibility</b>	<p>This Homeownership Super NOFA (HOSN) was issued to distribute funds for the CalHome Program and funds for the homeownership activities within the Joe Serna Jr. program. Please note that new construction or rehabilitation (with or without acquisition) of a multifamily rental housing development, including under the Joe Serna Jr. program, is not an eligible activity under this Super NOFA.</p> <p>To be eligible to apply for CalHome funding, applicant shall be a Local Public Entity, Local Public Agency, Tribal Entity, or a Nonprofit Corporation. Additional detailed eligibility requirements, including for each Eligible Activity, can be found in the CalHome Guidelines.</p> <p>Eligible Activities under this NOFA are:</p> <ul style="list-style-type: none"> <li>• Homeownership Development Project Loans</li> <li>• First-Time Homebuyer Mortgage Assistance</li> <li>• Owner-Occupied Rehabilitation Assistance</li> <li>• Technical Assistance for Self-Help Housing Projects</li> <li>• Technical Assistance for Shared Housing Programs</li> <li>• Accessory Dwelling Unit / Junior Accessory Dwelling Units Programs</li> <li>• Acquisition Of Manufactured Housing</li> </ul>
<b>Maximum Award</b>	TBD
<b>Application Process</b>	Apply <a href="#">here</a> and view the CalHome forms.

<b>Website</b>	<a href="#">Homeownership Super NOFA   California Department of Housing and Community Development</a>
<b>Contact Information</b>	Email: <a href="mailto:CalHOMereports@hcd.ca.gov">CalHOMereports@hcd.ca.gov</a>
<b>Timeline for Funding Availability</b>	Available now on a first come, first served basis.

<b>Community Development Block Grant Disaster Recovery (CDBG-DR)</b>	
<b>Agency</b>	United States Department of Housing and Urban Development (HUD)
<b>Application Deadline</b>	Varies by program.
<b>Program Description</b>	Community Development Block Grant Disaster Recovery (CDBG-DR) grant funds are appropriated by Congress and allocated by HUD to rebuild disaster-impacted areas and provide crucial seed money to start the long-term recovery process. These flexible grants help cities, counties, Indian tribes, and States recover from Presidentially declared disasters, especially in low-income areas, subject to availability of supplemental appropriations. Since CDBG-DR assistance may fund a broad range of recovery activities, HUD can help communities and neighborhoods that otherwise might not recover due to limited resources.
<b>Eligibility</b>	Members of the public impacted by a disaster cannot receive CDBG-DR funds directly from HUD. Funds are awarded to state and local governments. Those who receive grant money include state agencies, non-profit organizations, economic development agencies, citizens, and businesses.
<b>Maximum Award</b>	Varies by program.
<b>Application Process</b>	To start the application process, click <a href="#">here</a> . Application start dates may vary.
<b>Website</b>	<a href="#">Community Development Block Grant Disaster Recovery Program (CDBG)   California Department of Housing and Community Development</a>

	<a href="#">Community Development Block Grant Disaster Recovery Grant Funds   HUD.gov / U.S. Department of Housing and Urban Development (HUD)</a>
<b>Contact Information</b>	HCD offers office hours every other Wednesday for program updates and to answer any questions from grantees and applicants. Register <a href="#">here</a> .
<b>Timeline for Funding Availability</b>	Timeline varies based on Congressional appropriation timeline and HUD regulations; recommend interested applicants closely monitor the CDBG-DR website.

## Community Services Block Grant (CSBG)

<b>Agency</b>	California Department of Community Services and Development (CSD)
<b>Application Deadline</b>	The application deadline for the 2024-2025 fiscal year is currently unavailable.
<b>Program Description</b>	The Community Services Block Grant (CSBG) is a federally funded block grant in US Department of Health and Human Services that provides funds to states, territories, and tribes to administer to support services that alleviate the causes and conditions of poverty in under resourced communities. Individuals can apply for CSBG support.
<b>Eligibility</b>	Contact your local community services agency to determine eligibility or follow this link <a href="#">here</a> .  This grant is for very low-income individuals and families.
<b>Maximum Award</b>	Varies based on need.
<b>Website</b>	<a href="#">CSBG Income Eligibility (ca.gov)</a>
<b>Contact Information</b>	Call Center / Toll Free: (866) 675-6623 Main Phone: (916) 576-7109 TDD: (916) 263-1402 Legislative & Media Affairs: (916) 576-0950 Fax: (916) 263-1406 Email: <a href="mailto:Web.Info@csd.ca.gov">Web.Info@csd.ca.gov</a>

<b>Timeline for Funding Availability</b>	Individual applications are processed by the local community services agency and the timeline for approval varies. The current estimated release date is 2025.
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<b>Home Investment Partnerships Program (HOME)</b>	
<b>Agency</b>	California Department of Housing and Community Development (HCD)
<b>Application Deadline</b>	Continuous
<b>Program Description</b>	<p>The HOME program assists cities, counties, developers, including Native American Entities, and nonprofit Community Housing Development Organizations (CHDOs) to create and retain affordable housing.</p> <p>At least 50 percent of funds will be awarded to rural applicants. Most assistance is in the form of loans by city and county recipients to project developers, to be repaid to local home accounts for reuse.</p>
<b>Eligibility</b>	<p>Who can apply?</p> <p>Cities and counties that do not receive HOME funds directly from the federal Department of Housing and Urban Development (HUD); developers, including Native American Entities, and prospective HCD-certified nonprofit CHDOs) proposing activities in eligible communities.</p>
<b>Maximum Award</b>	TBD
<b>Application Process</b>	Apply <a href="#">here</a> to view the HOME Investment Partnerships Program forms.
<b>Website</b>	<a href="#">HOME Investment Partnerships Program (HOME)   California Department of Housing and Community Development</a>
<b>Contact Information</b>	Email: <a href="mailto:CalHOMEreports@hcd.ca.gov">CalHOMEreports@hcd.ca.gov</a>
<b>Timeline for Funding Availability</b>	TBD

<b>Individual Assistance (IA)</b>	
<b>Agency</b>	Federal Emergency Management Agency (FEMA) supported by the Cal OES Individual Assistance Unit.
<b>Application Deadline</b>	TBD (availability depends on disaster declaration approval)
<b>Program Description</b>	FEMA's Individual Assistance program provides financial and direct help to individuals and households affected by disasters. This assistance can cover temporary housing, home repairs, and other disaster-related expenses not covered by insurance or other sources. The program is designed to help people recover and restore their lives after a declared disaster.
<b>Eligibility</b>	<p>These general conditions must be met for an applicant to be eligible to receive Individuals and Households Program (IHP) assistance:</p> <ul style="list-style-type: none"> <li>• The applicant must be a U.S. citizen, non-citizen national, or qualified alien</li> <li>• FEMA must be able to verify the applicant's identity</li> <li>• The applicant's insurance, or other forms of disaster assistance received, cannot meet their disaster-caused needs</li> <li>• The applicant's necessary expenses and serious needs are directly caused by a declared disaster</li> </ul> <p>The process FEMA uses to verify that necessary expenses and serious needs are directly caused by a declared disaster.</p> <p>To receive some forms of Housing Assistance and Other Needs Assistance, applicants must also satisfy occupancy and ownership requirements.</p>
<b>Application Process</b>	Create an online FEMA Disaster Assistance Center (DAC) account at <a href="https://DisasterAssistance.gov">DisasterAssistance.gov</a> . You will be instructed to create a unique Personal Identification Number (PIN) for secure access to your disaster assistance application information.
<b>Website</b>	<a href="https://www.fema.gov/individual-assistance-program">Individual Assistance Program   FEMA.gov</a>  <a href="https://www.caloes.ca.gov/individual-assistance">Individual Assistance   California Governor's Office of Emergency Services</a>
<b>Contact Information</b>	<p>The Cal OES Individual Assistance Unit can be reached at 916-845-8149 during business hours Monday-Friday 0800-1700.</p> <p>Email: <a href="mailto:RecoveryIA@caloes.ca.gov">RecoveryIA@caloes.ca.gov</a></p>

<b>Joe Serna, Jr. Farmworker Housing Grant Program (FWHG)</b>	
<b>Agency</b>	California Department of Housing and Community Development (HCD)
<b>Application Deadline</b>	TBD
<b>Program Description</b>	The Joe Serna Jr. program supports development projects involving multiple homeownership units, including single-family subdivisions, for lower-income agricultural employees and their families, and programs that assist lower-income agricultural employees and their families in becoming or remaining homeowners.
<b>Eligibility</b>	Local public agencies and nonprofit corporations.
<b>Maximum Award</b>	\$50 Million
<b>Application Process</b>	Apply <a href="#">here</a> .
<b>Website</b>	<a href="#">Joe Serna, Jr. Farmworker Housing Grant Program (FWHG)   California Department of Housing and Community Development</a>
<b>Contact Information</b>	For any questions about the NOFA application, email: <a href="mailto:HOSN@hcd.ca.gov">HOSN@hcd.ca.gov</a>
<b>Timeline for Funding Availability</b>	Continuous

<b>Low Income Home Energy Assistance Program (LIHEAP)</b>	
<b>Agency</b>	California Department of Community Services and Development (CSD)
<b>Application Deadline</b>	Continuous
<b>Program Description</b>	The Low-Income Home Energy Assistance Program (LIHEAP) aids eligible low-income household with the goal of managing and meeting their immediate home heating and/or cooling needs.
<b>Eligibility</b>	To determine your income eligibility, follow this link <a href="#">here</a> .
<b>Maximum Award</b>	Congress has appropriated an additional \$203 Million in California under the American Rescue Plan Act of 2021. Maximum award amounts have yet to be set.
<b>Application Process</b>	For help applying for LIHEAP benefits, you may also call this toll-free number: 1-866-674-6327

<b>Website</b>	<a href="#">Low Income Home Energy Assistance Program (ca.gov)</a>
<b>Contact Information</b>	Main Phone: (916) 576-7109 Email: <a href="mailto:web.info@csd.ca.gov">web.info@csd.ca.gov</a>
<b>Timeline for Funding Availability</b>	Continuous

<b>Manufactured Housing Opportunity &amp; Revitalization Program (MORE)</b>	
<b>Agency</b>	California Department of Housing and Community Development (HCD)
<b>Application Deadline</b>	Until all funds have been expended.
<b>Program Description</b>	The Manufactured Housing Opportunity & Revitalization Program (MORE) program helps fund a variety of activities intended to keep mobile home parks a safe and affordable homeownership option. MORE funds can be used for the acquisition, conversion to resident organization ownership, rehabilitation, reconstruction, and replacement of mobile home parks, as well the remediation of health and safety items of both parks and individual mobile homes.
<b>Eligibility</b>	Eligible applicants typically must be a resident organization, qualified nonprofit housing sponsor, or local public entity. Private mobile home park owners and nonprofit corporations are eligible to apply under limited circumstances outlined in the current notice of funding availability.
<b>Maximum Award</b>	The Loan amount shall not exceed 50 percent (50%) of the Local Project costs. The Loan amount may be for up to 95 percent (95%) of the approved costs attributable to the low-income spaces.
<b>Application Process</b>	New NOFA announcement coming soon.
<b>Website</b>	<a href="#">Manufactured Housing Opportunity &amp; Revitalization Program (MORE)   California Department of Housing and Community Development</a>
<b>Contact Information</b>	<a href="mailto:more@hcd.ca.gov">more@hcd.ca.gov</a>
<b>Timeline for Funding Availability</b>	TBD

## Federal Grant & Loan Resources

	United States Department of Agriculture (USDA)
	Open
	This program provides payments to owners of USDA-financed Rural Rental Housing or Farm Labor Housing projects on behalf of low-income tenants who are unable to pay their full rent.
	Rental Assistance can only be provided for apartments in new or existing Rural Rental Housing and Farm Labor Housing financed properties. Payments are made on behalf of the tenants and become part of the property's income, which is used to cover operational expenses.
	Award amount varies due to amount of income.
	Contact your Rural Development specialist in your area <a href="#">here</a> .
	<a href="#">Multifamily Housing Rental Assistance   Rural Development (usda.gov)</a>
	For contact information for specific regional contacts <a href="#">here</a> .
	Continuous

### Single Family Housing Direct Home Loans

<b>Agency</b>	United States Department of Agriculture (USDA)
<b>Application Deadline</b>	Continuous
<b>Program Description</b>	Also known as the Section 502 Direct Loan Program, this program assists low- and very-low-income applicants in obtaining decent,

	safe, and sanitary housing in eligible rural areas by providing payment assistance to increase an applicant's repayment ability. Payment assistance is a type of subsidy that temporarily reduces the mortgage payment. The amount of assistance is determined by the adjusted family income.
<b>Eligibility</b>	Applicants must reside in an eligible rural area. Check if you reside in a qualified area <a href="#">here</a> .
<b>Maximum Award</b>	Use the <a href="#">Single Family Housing Direct Self- Assessment tool</a> to determine loan amount by verifying income limits.
<b>Application Process</b>	Visit the loan applicant and borrower resources page for applicant orientation videos <a href="#">here</a> . Then, visit the loan applicant packager resources page to finalize the application process <a href="#">here</a> .
<b>Website</b>	<a href="#">Single Family Housing Direct Home Loans in California   Rural Development (usda.gov)</a>
<b>Contact Information</b>	Main Phone Number: (530) 792-5800 extension 1 USDA Rural Development Attn: Single Family Housing 430 G St, Agency 4169 Davis, CA 95616  Find your region loan specialist contact information <a href="#">here</a> .
<b>Timeline for Funding Availability</b>	Continuous

<b>Single Family Housing Repair Loans &amp; Grants</b>	
<b>Agency</b>	United States Department of Agriculture (USDA)
<b>Application Deadline</b>	Continuous
<b>Program Description</b>	Also known as the Section 504 Home Repair Program, this program provides loans to very-low-income homeowners to repair, improve, or modernize their homes, or grants to elderly, very-low-income homeowners to remove health and safety hazards.

<b>Eligibility</b>	<p>To qualify, you must:</p> <ul style="list-style-type: none"> <li>• Be the homeowner and occupy the home</li> <li>• Be unable to obtain affordable credit elsewhere</li> <li>• Have a household income that does not exceed the <a href="#">very low limit</a> by county</li> <li>• For grants, be 62 years of age or older</li> <li>• Live in an eligible area. Check <a href="#">here</a></li> </ul>
<b>Maximum Award</b>	\$50,000
<b>Application Process</b>	<p>To start, potential applicants can contact their local <a href="#">Rural Development office</a> and provide the following documentation:</p> <ul style="list-style-type: none"> <li>• Form RD 3550-35, <a href="#">Section 504 Home Repair Loan and Grant Program Intake Form</a></li> <li>• Form RD 3550-1, <a href="#">Authorization to Release Information</a></li> </ul>
<b>Website</b>	<a href="#">Single Family Housing Repair Loans &amp; Grants   Rural Development (usda.gov)</a>
<b>Contact Information</b>	<p>Main Phone Number: (530) 792-5800 extension 1          USDA Rural Development          Attn: Single Family Housing          430 G St, Agency 4169          Davis, CA 95616</p>
<b>Timeline for Funding Availability</b>	Continuous

<b>Dairy Indemnity Payment Program (DIPP)</b>	
<b>Agency</b>	United States Department of Agriculture (USDA)
<b>Application Deadline</b>	N/A
<b>Program Description</b>	The Dairy Indemnity Payment Program (DIPP) provides compensation to dairy producers when a public regulatory agency directs them to remove their raw milk from the commercial market because it has been contaminated by pesticides, nuclear radiation or fallout, or toxic substances and chemical residues other than pesticides.

<b>Eligibility</b>	<p>To be eligible to receive DIPP payments, the producer must provide:</p> <ul style="list-style-type: none"> <li>• Inventory of all contaminated cows and heifers including deceased and depopulated cows since the contamination occurred</li> <li>• A depopulation/disposal plan describing how, where and when cows will be depopulated and disposed.</li> <li>• Approval of depopulation/disposal plan from applicable public agency</li> <li>• Remediation efforts undertaken by producer</li> <li>• Documentation the cows are not marketable through normal cull cow market facilities</li> <li>• Have produced whole milk that was removed from the commercial market pursuant to the direction of a public agency</li> <li>• Not have been responsible for the milk contamination.</li> <li>• Not have been indemnified for the same loss from another source</li> <li>• Certify compliance with Highly Erodible Land Conservation (HELC) and Wetland conservation (WC) provisions</li> <li>• Submit a completed FSA-373B to the FSA local office no later than December 31 following the end of the fiscal year in which the loss occurred</li> </ul>
<b>Maximum Award</b>	<p>DIPP cow indemnity payments will be paid on 100% of fair market value according to the Livestock Indemnity Program pay rate for the application claim year.</p>
<b>Application Process</b>	<p>Submit a completed FSA-373B form to the FSA local office no later than December 31 following the end of the fiscal year in which the loss occurred.</p>
<b>Website</b>	<p><a href="https://www.usda.gov/programs/dairy-indemnity-payment-program-expanded-to-assist-with-livestock-losses-due-to-contamination">Dairy Indemnity Payment Program Expanded to Assist with Livestock Losses due to Contamination (usda.gov)</a></p>
<b>Contact Information</b>	<p>Contact your local USDA Service Center <a href="#">here</a>.</p>
<b>Timeline for Funding Availability</b>	<p>Continuous</p>

<b>Economic Injury Disaster &amp; Physical Damage Loans</b>	
<b>Agency</b>	Small Business Administration (SBA)
<b>Application Deadline</b>	N/A (availability depends on disaster declaration approval)
<b>Program Description</b>	Small businesses, small agricultural cooperatives, and most private nonprofit organizations located in a declared disaster area and have suffered substantial economic injury may be eligible for an SBA Economic Injury Disaster Loan (EIDL) or Physical Damage Loan.
<b>Eligibility</b>	<p>EIDL requirements:</p> <ul style="list-style-type: none"> <li>• Business suffered a substantial economic injury and is unable to meet its financial obligations and pay its regular and necessary operating expenses</li> <li>• Loss of expected profits or a decline in sales is not considered substantial economic injury</li> <li>• EIDL assistance is available only to small businesses when SBA determines they are unable to obtain credit elsewhere</li> <li>• Businesses must meet the following criteria to qualify for economic injury: <ul style="list-style-type: none"> <li>◦ The business was directly impacted by the disaster</li> <li>◦ The business cannot cover expenses due to the disaster and/or debt payments</li> </ul> </li> </ul> <p>Physical Damage Loan requirements:</p> <ul style="list-style-type: none"> <li>• Homeowners may apply for up to \$500,000 to replace or repair their primary residence</li> <li>• Renters and homeowners may borrow up to \$100,000 to replace or repair personal property — such as clothing, furniture, cars, and appliances — damaged or destroyed in a disaster</li> <li>• Secondary homes or vacation properties are not eligible for these loans; however, qualified rental properties may be eligible for assistance under SBA's <a href="#">business physical disaster loan program</a></li> <li>• These 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</li> </ul>

<b>Maximum Award</b>	A business may qualify for both an EIDL and a physical disaster loan. The maximum combined loan amount is \$2 million.
<b>Application Process</b>	<a href="#">Apply online for an SBA disaster assistance loan</a> . SBA will send an inspector to estimate the cost of damage once your application is completed and submitted.
<b>Website</b>	<a href="#">Economic Injury Disaster Loans   U.S. Small Business Administration (sba.gov)</a> <a href="#">Physical damage loans   U.S. Small Business Administration (sba.gov)</a>
<b>Contact Information</b>	Contact the SBA Disaster Assistance Customer Service Center at: Phone: 800-659-2955 TTY/TRS: 711 Email: <a href="mailto:disastercustomerservice@sba.gov">disastercustomerservice@sba.gov</a>
<b>Timeline for Funding Availability</b>	Funding may become available after a disaster.

<b>Environmental Quality Incentives Program (EQIP)</b>	
<b>Agency</b>	Natural Resource Conservation Service (NRCS)
<b>Application Deadline</b>	Deadlines for 2025 coming soon.
<b>Program Description</b>	The Environmental Quality Incentives Program provides agricultural producers with financial resources and one-on-one help to plan and implement land improvements, including financial assistance to repair and prevent excessive soil erosion caused by natural disasters. These practices include activities such as stream bank restoration, grassed waterways, and buffers. NRCS funded conservation practices protect land from erosion, support disaster recovery and repair, and help mitigate future natural disaster losses. Assistance may also be available for emergency animal mortality disposal due to natural disasters and other causes.
<b>Eligibility</b>	Farmers, ranchers, and forest landowners who own or rent agricultural land are eligible. EQIP assistance can be used on all types of agricultural operations, including:

	<ul style="list-style-type: none"> <li>• Conventional and organic</li> <li>• Specialty crops and commodity crops</li> <li>• Forestry and wildlife</li> <li>• Historically underserved farmers</li> <li>• Livestock operations</li> </ul> <p>* Increased and advance payments available for historically underserved producers (limited resources, socially disadvantaged, and military veterans.)</p>
<b>Maximum Award</b>	\$140,000 over a four-year span.
<b>Application Process</b>	Apply at your local USDA Service Center, which you can find at <a href="https://farmers.gov/servicelocator">farmers.gov/servicelocator</a>
<b>Website</b>	<a href="https://www.usda.gov/programs/environmental-quality-incentives-program">Environmental Quality Incentives Program   Natural Resources Conservation Service (usda.gov)</a>
<b>Contact Information</b>	For more information, visit <a href="https://farmers.gov">farmers.gov</a> .
<b>Timeline for Funding Availability</b>	Continuous

<b>Emergency Assistance for Livestock, Honeybees and Farm Raised Fish Program (ELAP)</b>	
<b>Agency</b>	United States Department of Agriculture (USDA)
<b>Application Deadline</b>	For 2024 program year losses, the application period will end January 30, 2025.
<b>Program Description</b>	The Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP) provides emergency assistance to eligible producers of livestock, honeybees, and farm-raised fish. The program covers losses due to eligible adverse weather or other qualifying conditions. ELAP is administered by the USDA's Farm Service Agency (FSA).
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Milk losses due to the Highly Pathogenic Avian Influenza (HPAI) H5N1 virus in dairy herds with H5N1 Infection supported by at least one positive test confirmed by USDA Animal &amp; Plant Health Inspection Service a (APHIS) at National Veterinary Services Laboratory (NVSL)</li> <li>• Eligible producers must have had reduced milk production because of removal of adult dairy cows from the milking herd due to H5N1 infection</li> </ul>

<b>Maximum Award</b>	Awards are determined by the average adjusted gross income.
<b>Application Process</b>	Producers can apply to receive ELAP assistance at local FSA service centers.
<b>Website</b>	<a href="https://www.usda.gov/programs/emergency-assistance-for-livestock-honeybees-and-farm-raised-fish-elap">Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish (ELAP) (usda.gov)</a>
<b>Contact Information</b>	Contact your local USDA Service Center <a href="https://farmers.gov/service-center-locator">farmers.gov/service-center-locator</a>
<b>Timeline for Funding Availability</b>	January 30, 2025

<b>Emergency Conservation Program (ECP)</b>	
<b>Agency</b>	United States Department of Agriculture (USDA)
<b>Application Deadline</b>	N/A
<b>Program Description</b>	The Emergency Conservation Program (ECP), administered by the U.S. Department of Agriculture (USDA) Farm Service Agency (FSA), provides emergency funding and technical assistance to farmers and ranchers to rehabilitate farmland and conservation structures damaged by natural disasters and to implement emergency water conservation measures during periods of severe drought.
<b>Eligibility</b>	Eligible land includes land used for: <ul style="list-style-type: none"> <li>• Commercial farming, ranching and orchard operations</li> <li>• Growing nursery stock and Christmas tree plantations</li> <li>• Grazing for commercial livestock production</li> <li>• Conservation structures such as, waterways, terraces, diversions, and windbreaks</li> <li>• Conservation problems existing before the applicable disaster event are ineligible for ECP assistance</li> </ul>
<b>Maximum Award</b>	Limited to \$500,000 per person or legal entity per disaster
<b>Application Process</b>	To find your local FSA office, visit <a href="https://offices.sc.egov.usda.gov/locator/app">https://offices.sc.egov.usda.gov/locator/app</a>
<b>Website</b>	<a href="https://www.usda.gov/programs/emergency-conservation-program">Emergency Conservation Program (usda.gov)</a>
<b>Timeline for Funding Availability</b>	Requires a federal declaration.

<b>Emergency Farm Loan Program</b>	
<b>Agency</b>	United States Department of Agriculture (USDA)
<b>Application Deadline</b>	Applications for emergency loans must be received within eight months of the county's disaster or quarantine designation date.
<b>Program Description</b>	<p>The U.S. Department of Agriculture's Farm Service Agency (FSA) provides emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine. Emergency loan funds may be used to:</p> <ul style="list-style-type: none"> <li>• Restore or replace essential property</li> <li>• Pay all or part of production costs associated with the disaster year</li> <li>• Cover essential family living expenses</li> <li>• Reorganize the farming operation</li> <li>• Refinance certain debts</li> </ul>
<b>Eligibility</b>	<p>FSA loans require collateral. Emergency loans may be available to farmers and ranchers who:</p> <ul style="list-style-type: none"> <li>• Own or operate land in a county declared as a primary disaster or quarantine area by the President or Secretary of Agriculture, including contiguous counties. FSA Administrator designations authorize emergency loan assistance for physical losses in these areas</li> <li>• Are established family farm operators with sufficient farming or ranching experience</li> <li>• Are U.S. citizens or permanent residents</li> <li>• Have experienced at least a 30 percent loss in crop production or physical loss to livestock</li> </ul>
<b>Maximum Award</b>	\$500,000
<b>Application Process</b>	Applications must be submitted to your local USDA service center. Find your center near you <a href="#">here</a> .
<b>Website</b>	<a href="https://www.usda.gov/farm-loan-programs">Farm Loan Programs (usda.gov)</a>

<b>Farm Loans (Operation &amp; Ownership Loans)</b>	
<b>Agency</b>	United States Department of Agriculture (USDA)
<b>Application Deadline</b>	Continuous

<b>Program Description</b>	USDA farm loans are financial assistance programs offered by USDA to support farmers and ranchers in acquiring, expanding, or maintaining their agricultural operations. These loans are designed to help individuals who might not qualify for traditional financing.
<b>Eligibility</b>	Use the <a href="#">Loan Assistance Tool</a> to check your eligibility for FSA Loans, discover FSA loan types, learn about FSA Loan requirements, and walk through the easy-to-understand instructions when completing the forms.
<b>Application Process</b>	Create a USDA account to start the loan application <a href="#">process</a> .
<b>Website</b>	<a href="#">Farm Loan Programs (usda.gov)</a>
<b>Contact Information</b>	For assistance, contact your local FSA agent <a href="#">here</a> .

<b>Livestock Forage Disaster Program</b>	
<b>Agency</b>	United States Department of Agriculture (USDA)
<b>Application Deadline</b>	TBD
<b>Program Description</b>	The Livestock Forage Disaster Program (LFP) provides compensation to eligible livestock producers who have suffered grazing losses for covered livestock and who are also producers of grazed forage crop acreage, including native and improved pastureland with permanent vegetative cover or acreage planted specifically for grazing. Grazing losses must occur on land physically located in a county experiencing a qualifying drought during the normal grazing period for that county.
<b>Eligibility</b>	<p>Eligible livestock are grazing animals that satisfy the majority of net energy requirement of nutrition via grazing of forage grasses or legumes and include such species as alpacas, beef cattle, buffalo bison, beefalo, dairy cattle, deer, elk, emus, equine, goats, llamas, ostrich, reindeer, or sheep.</p> <p>The livestock producer must reside in an LFP drought zone. Check <a href="#">here</a> to make sure you reside in a drought area.</p>
<b>Maximum Award</b>	\$125,000 per person, per year.
<b>Application Process</b>	Contact your local FSA office <a href="#">here</a> .

<b>Website</b>	<a href="https://www.usda.gov/lfp">Livestock Forage Program (LFP) (usda.gov)</a>
<b>Contact Information</b>	For assistance, contact your local FSA agent <a href="#">here</a> .
<b>Timeline for Funding Availability</b>	TBD

<b>Loans for Socially Disadvantaged Farmers and Ranchers</b>	
<b>Agency</b>	United States Department of Agriculture (USDA)
<b>Application Deadline</b>	Continuous
<b>Program Description</b>	The U.S. Department of Agriculture's Farm Service Agency (FSA) makes and guarantees loans to eligible socially disadvantaged (SDA) farmers to buy and operate family-sized farms and ranches. These programs include farm operating, farm ownership, and microloan loan programs.
<b>Eligibility</b>	<p>To be eligible:</p> <ul style="list-style-type: none"> <li>• The applicant must make a cash down payment of at least 5 percent of the purchase price</li> <li>• The maximum loan amount does not exceed 45 percent of the lesser of the purchase price of the farm or ranch, the appraised value of the farm or ranch, or \$667,000 (Note: This results in a maximum loan amount of \$300,150)</li> <li>• The loan term is 20 years</li> <li>• The remaining balance may be obtained from a commercial lender or private party. FSA can provide up to a 95 percent guarantee if financing is obtained from a commercial lender. Participating lenders do not have to pay a guaranteed fee</li> <li>• Financing from participating lenders must have an amortization period of at least 30 years and cannot include a balloon payment due within the first 20 years of the loan</li> </ul>
<b>Maximum Award</b>	Various according to each loan program
<b>Application Process</b>	Applications are submitted through your local FSA office. To find your local FSA office, visit <a href="#">here</a> .
<b>Website</b>	<a href="https://www.usda.gov/minority-women-farmers-and-ranchers">Minority and Women Farmers and Ranchers (usda.gov)</a>
<b>Contact Information</b>	<a href="https://www.farmers.gov">Farmers.gov</a>

<b>Timeline for Funding Availability</b>	Continuous
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<b>Livestock Indemnity Program (LIP)</b>	
<b>Agency</b>	United States Department of Agriculture (USDA)
<b>Application Deadline</b>	For the calendar year 2023 and all subsequent years 60 days after the calendar year in which the eligible loss condition occurred.
<b>Program Description</b>	The Livestock Indemnity Program (LIP) provides benefits to eligible livestock owners or contract growers for livestock deaths that exceed normal mortality, caused by eligible loss conditions. These conditions include adverse weather, eligible diseases, and attacks by animals reintroduced into the wild by the federal government or protected by federal law, such as wolves and avian predators. Additionally, LIP assists eligible livestock owners who must sell livestock at a reduced price due to injuries from an eligible loss condition.
<b>Eligibility</b>	<p>To be eligible for LIP:</p> <ul style="list-style-type: none"> <li>• A livestock owner must have legally owned the livestock on the day the livestock died and/or were injured by an eligible loss condition</li> <li>• The owner's livestock must have either: <ul style="list-style-type: none"> <li>◦ Died more than normal mortality as a direct result of an eligible loss condition, or</li> <li>◦ Been injured as a direct result of an eligible loss condition and sold at a reduced price</li> </ul> </li> </ul>
<b>Maximum Award</b>	The FSA will determine award amounts.
<b>Application Process</b>	Contact your local FSA office <a href="#">here</a> .
<b>Website</b>	<a href="#">Livestock Indemnity Program (LIP) (usda.gov)</a>
<b>Contact Information</b>	<a href="#">Farmers.gov</a>
<b>Timeline for Funding Availability</b>	Continuous

## Noninsured Crop Disaster Assistance Program (NAP)

<b>Agency</b>	United States Department of Agriculture (USDA)
<b>Program Description</b>	The <a href="#">Noninsured Crop Disaster Assistance Program (NAP)</a> provides financial assistance to producers of non-insurable crops to protect against natural disasters that result in lower yields, crop losses, or prevent crop planting. <a href="#">Disaster assistance for honey and honeybee programs</a> is also available.
<b>Eligibility</b>	<p>An eligible producer is a landowner, tenant, or sharecropper who shares in the risk of producing an eligible crop and is entitled to an ownership share of that crop. An individual's or entity's average adjusted gross income (AGI) cannot exceed \$900,000 to be eligible for NAP payments.</p> <p>Eligible causes of loss include the following natural disasters:</p> <ul style="list-style-type: none"> <li>• Damaging weather, such as drought, freeze, hail, excessive moisture, excessive wind, or hurricanes</li> <li>• Adverse natural occurrences, such as earthquakes or floods; and conditions related to damaging weather or adverse natural occurrences, such as excessive heat, plant disease, volcanic smog (VOG), or insect infestation</li> </ul>
<b>Maximum Award</b>	<ul style="list-style-type: none"> <li>• NAP payments received, directly or indirectly, will be attributed to the applicable individual or entity and are limited to \$125,000 per crop year, per individual or entity for crops with basic catastrophic coverage</li> <li>• Any NAP payments received, directly or indirectly, for crops with additional (buy-up) coverage will be attributed to the applicable individual or entity and are limited to \$300,000 per crop year</li> </ul>
<b>Application Process</b>	Eligible producers can apply for coverage using form CCC-471, "Application for Coverage," and pay the applicable service fee at the FSA office where their farm records are maintained. Form <a href="#">here</a> .
<b>Website</b>	<a href="https://www.usda.gov/programs/noninsured-crop-disaster-assistance-program">Noninsured Crop Disaster Assistance Program (NAP) (usda.gov)</a>
<b>Contact Information</b>	To find your local FSA office, visit <a href="#">here</a> .

<b>Timeline for Funding Availability</b>	Continuous
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<b>On-Farm Labor Housing Loans</b>	
<b>Agency</b>	United States Department of Agriculture (USDA)
<b>Application Deadline</b>	Continuous
<b>Program Description</b>	The On-Farm Labor Housing Loans provide affordable financing to develop or rehabilitate rental housing for very-low to moderate-income domestic, migrant, and seasonal farm laborers. It also provides funding to increase the supply of affordable housing for farm labor and to enable farmers to offer affordable, decent, safe, and sanitary housing for farm workers.
<b>Eligibility</b>	<p>This program provides low-interest loans to eligible borrowers to develop or rehabilitate affordable rental housing for very low to moderate-income domestic, migrant, and seasonal farm laborers. Borrowers must not otherwise be able to obtain commercial credit. Eligible applicants include:</p> <ul style="list-style-type: none"> <li>• Individual farm owners</li> <li>• Family farm partnerships</li> <li>• Family farm corporations</li> <li>• Associations of farmers</li> </ul>
<b>Maximum Award</b>	This program accepts applications on a first-come, first-served basis until funds are depleted.
<b>Application Process</b>	Contact the appropriate Processing and Report Review Branch at <a href="mailto:MFHprocessing1@usda.gov">MFHprocessing1@usda.gov</a> (Northeast and Midwest inquiries) or <a href="mailto:MFHprocessing2@usda.gov">MFHprocessing2@usda.gov</a> (South and West inquiries) for a consultation call.
<b>Website</b>	<a href="https://www.usda.gov/rural-development/programs/on-farm-labor-housing-loans">On-Farm Labor Housing Loans   Rural Development (usda.gov)</a>
<b>Contact Information</b>	Please contact the Multifamily Housing office toll-free: 800-292-8293.

<b>Timeline for Funding Availability</b>	This program accepts applications on a first-come, first-served basis until funds are depleted.
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<b>Risk Management Agency: Crop Insurance</b>	
<b>Agency</b>	United States Department of Agriculture (USDA)
<b>Program Description</b>	The Federal crop insurance program provides indemnity payments to growers who have purchased crop insurance for production and quality losses related to drought and other weather hazards, including losses from an inability to plant caused by an insured cause of loss.
<b>Website</b>	<a href="#">Emergency Relief Program and Natural Disaster Resources   Risk Management Agency (usda.gov)</a>
<b>Contact Information</b>	Locate an Insurance Agent Locator <a href="#">here</a> .  Locate a Regional Office Locator <a href="#">here</a> .

<b>Tree Assistance Program (TAP)</b>	
<b>Agency</b>	United States Department of Agriculture (USDA)
<b>Application Deadline</b>	Later of 60 calendar days after the date of publication in the Federal Register or within 90 calendar days of: <ul style="list-style-type: none"> <li>• The disaster event, or</li> <li>• The date when the loss becomes apparent to the producer</li> </ul>
<b>Program Description</b>	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 due to natural disasters. A qualifying mortality loss exceeding 15 percent (more than normal mortality) must be sustained to trigger assistance.
<b>Eligibility</b>	Eligible producers should file for TAP assistance by the later of these two dates: <ul style="list-style-type: none"> <li>• 90 days after the disaster or when damages from the disaster are noticed, or</li> <li>• 60 days after the regulation is published in the Federal Register later this summer</li> </ul>

<b>Maximum Award</b>	The maximum eligible amount established for the practice by FSA.
<b>Application Process</b>	The following producers can file applications: <ul style="list-style-type: none"> <li>• Producers who did not previously apply for TAP for 2017 or 2018 losses; and</li> <li>• Producers who had applied and received an adverse determination that their 2017 or 2018 TAP application was filed late</li> </ul>
<b>Website</b>	<a href="https://www.usda.gov/tree-assistance-program">Tree Assistance Program (TAP) (usda.gov)</a>
<b>Contact Information</b>	For more information on TAP, producers should contact their <a href="#">local USDA service center</a> .

## Philanthropic Resources

<b>California Farmworker Foundation</b>	
<b>Program Description</b>	The California Farmworker Foundation, also known as CFF, was formed to offer and create opportunities that enable farmworkers to develop personal and professional skills. Areas of service: <ul style="list-style-type: none"> <li>• Education</li> <li>• Health and Wellness</li> <li>• Workforce Development</li> <li>• Immigration Services</li> <li>• Community Engagement</li> </ul>
<b>Website</b>	<a href="https://californiainfarmworkers.org">California Farmworker Foundation – Building a Better Future for our California Farmworker Community (californiainfarmworkers.org)</a>
<b>Contact Information</b>	Search for the nearest California Farmworker Foundation office <a href="#">here</a> .  1120 Kensington Street Delano, CA 93215 (661) 778-0015  <a href="mailto:info@californiainfarmworkers.org">info@californiainfarmworkers.org</a>

<b>Center for Farmworker Families</b>	
<b>Program Description</b>	<p>The purpose of the Center for Farmworker Families is to promote awareness about the challenging life circumstances of bi-national farmworker families while proactively inspiring improvements in binational family life in both the United States and Mexico.</p> <p>The Center for Farmworker Families is dedicated to improving the lives of farmworker families through projects that educate, advocate, and support them. Some notable projects include monthly distributions of food, household goods, and clothing; farmworker reality tours; rental assistance programs; and advocating for farmworkers' rights while pushing for legislative support.</p>
<b>Application Process</b>	<a href="#">Sign up to receive news and updates.</a>
<b>Website</b>	<a href="http://farmworkerfamily.org">Center for Farmworker Families (farmworkerfamily.org)</a>
<b>Contact Information</b>	P: (831) 335-5492 E: <a href="mailto:contact@farmworkerfamily.org">contact@farmworkerfamily.org</a> P.O. Box 957, Felton, CA 95018 FarmworkerFamily.org

<b>League of California Community Foundations</b>	
<b>Application Deadline</b>	Continuous
<b>Program Description</b>	This fund supports relief, recovery, and resilience for natural hazard events in communities across the state of California through a statewide coalition of community foundations.
<b>Eligibility</b>	<p>Community foundations in California that are members of the League of California Community Foundations are eligible to apply for grants from this fund in one or more of three categories: Relief, Recovery, and Resilience. Members should contact the League for an application.</p> <p>California community foundations may be eligible to apply for funding if they meet the following criteria:</p> <ul style="list-style-type: none"> <li>• Meet the definition of a community foundation <a href="#">as outlined here</a></li> <li>• Serve a specific geographic community within California</li> </ul>

	<ul style="list-style-type: none"> <li>Have current <a href="#">U.S. National Standards for Community Foundations</a> accreditation or have been accredited within the past 5 years</li> </ul>
<b>Maximum Award</b>	Unknown
<b>Application Process</b>	Members of the California Community Foundations may contact the league for an application.
<b>Website</b>	<a href="https://www.lccf.org">Disaster Relief, Recovery and Resilience Fund - League of California Community Foundations (lccf.org)</a>
<b>Contact Information</b>	P.O. Box 402275 Hesperia, CA 92345 209.984.3955 <a href="mailto:info@lccf.org">info@lccf.org</a>
<b>Timeline for Funding Availability</b>	Varies based on disaster

## Napa Valley Farmworker Foundation

<b>Program Description</b>	<p>The Napa Valley Farmworker Foundation provides a variety of programs annually that focus on developing skills in adult literacy, vineyard operations and safety, leadership and management, mentorship, and family life.</p> <p>Through the generosity of many, the Farmworker Foundation has been able to expand its educational opportunities year after year, including advanced leadership and professional development courses, mentor/internship programs, community celebrations, industry competitions, and more. All our programs are provided free of charge to Napa County farmworkers.</p>
<b>Website</b>	<a href="https://www.napavalleyfarmworkerfoundation.org">Napa Valley Farmworker Foundation</a>
<b>Contact Information</b>	<p>(707) 944-8311 x 1130 English (707) 944-8311 x 1210 Spanish</p> <p>831 Latour Court, Suite A Napa, CA 94558</p>

## California Farm Workers & Migrant Support Services

Office of Migrant Services (OMS)	
<b>Agency</b>	California Department of Housing and Community Development (HCD)
<b>Program Description</b>	The Office of Migrant Services (OMS) provides temporary housing and essential support services to migrant farm workers and their families. This includes affordable housing near work sites, as well as access to healthcare, childcare, education, and transportation, helping to meet the unique needs of migrant workers during the agricultural season.
<b>Website</b>	<a href="#">Office of Migrant Services (OMS)   California Department of Housing and Community Development</a>
<b>Contact Information</b>	2020 W. El Camino Avenue, Suite 400 95833 P. O. Box 952054 Sacramento, CA 94252-2054 (916) 263-2771 / (FAX) 263-2763 <a href="http://www.hcd.ca.gov">www.hcd.ca.gov</a>

Farmworker Housing & COVID-19 Resource Kit	
<b>Program Description</b>	<p>The Farmworker Housing and COVID-19 Resource Kit is a comprehensive guide developed to assist farmworkers, their employers, and organizations that support them during the COVID-19 pandemic. It provides resources, guidelines, and best practices for managing and mitigating the impact of COVID-19 in farmworker communities, focusing on housing and health safety.</p> <p>For more information and resources related to farmworker housing, please visit the Farmworker Housing and COVID-19 Resource Kit website. It offers essential guidelines, safety recommendations, and support links to help farmworkers. Access all the tools and information you need to ensure health and safety in farmworker communities.</p>
<b>Website</b>	<a href="#">Farmworker Housing and COVID -19 Resource Kit</a>

## Farmer & Farmworker Mental Health Resources

<b>Agency</b>	California Department of Food and Agriculture (CDFA)
<b>Program Description</b>	The California Department of Food and Agriculture (CDFA) offers resources for farmer and farmworker mental health through various programs and partnerships. These include access to mental health support services, counseling, and wellness programs tailored to the unique challenges faced by agricultural workers. CDFA collaborates with mental health organizations and provides information on accessing crisis intervention, professional counseling, and stress management resources to support the well-being of those in the farming community.
<b>Website</b>	<a href="https://www.cdфа.gov/farmer-farmworker-mental-health-resources">CDFA - Farmer &amp; Farmworker Mental Health Resources (ca.gov)</a>

## Disaster Help Center

<b>Agency</b>	California Department of Social Services (CDSS)
<b>Program Description</b>	The California Department of Social Services (CDSS) Disaster Help Center provides essential support and resources for individuals affected by natural disasters. It offers disaster relief case management, direct assistance for those unable to access federal aid, and help with covering critical needs like housing, food, and transportation costs. The center ensures that those impacted by disasters receive the aid they need to recover and rebuild.
<b>Website</b>	<a href="#">Home   California Dept. of Social Services</a> <a href="#">Guide to Disaster Assistance for Immigrant Californians</a>