



Emergency Preparedness Resource Guide for Tennessee Small Family Farmers





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Extreme Weather Events Common in Tennessee

Extreme weather events can cause significant impacts to farm and ranch operations. Tennessee experiences extreme weather events with billions of dollars worth of damages.¹ The state's geographic location exposes the area to a variety of threats, one of those being year-round extreme weather risks.¹ Better understanding the varied types of weather can help you better plan for continuing operations and faster recovery.

The following section includes extreme weather information and ways to receive extreme weather alerts, as well as descriptions of common extreme weather events in Tennessee

Better plan for continuing operations and faster recovery:²

- **Severe thunderstorms, high winds, and lightning**
- **Extreme heat and drought**
- **Flash floods and flooding**
- **Tornadoes**
- **Hail**
- **Freeze and frost**
- **Winter storms, heavy snow, and ice**
- **Derecho storms (extreme windstorms) and straight line winds**

Tennessee's landscape is diverse as is the possibility of extreme weather risks. For information on extreme weather that is specific to your area, contact your local emergency management office. Emergency management organizations conduct Threat and Hazard Identification and Risk Assessments (THIRA).³ These assessments are a three-step process that allows communities to better understand and address their specific risks.³

Key Takeaways

- **Extreme weather can happen very quickly.**
- **Have multiple ways to get extreme weather alerts.**
- **Be familiar with the types of weather alerts.**
- **Tennessee experiences many different types of extreme weather events.**



Have Multiple Ways to Get Warnings

weather.gov



Internet



**Wireless
Emergency Alerts
and Weather Apps**



**Local TV
and Radio**



**Outdoor
Sirens**



**NOAA
Weather
Radio**



**From Your
Family, Friends,
and Co-Workers**

Extreme Weather Warnings

Extreme weather can develop quickly. It is important to know the typical alert signals for extreme weather. **Be aware by having multiple ways of staying informed.**

Typical Extreme Weather Warning Signals

Local Radio and News Station - All Extreme Weather^{4,5}

Public Outdoor Warning Siren - Tornado^{4,5}

- Sirens are usually only in cities and are only warnings for people outdoors.⁵

Wireless Emergency Alerts to Your Smartphone - Tornado, Floods, Severe Thunderstorms⁵

- Smartphones usually have these alerts already turned on. If not, you can find these in your settings.⁵

Weather Band Radios - All Extreme Weather^{4,5}

- The National Oceanic and Atmospheric Administration (**NOAA**) will send alerts to these radios.^{4,5}

Smartphone Apps - All Extreme Weather^{4,5}

- Your local news station may have an app that can send you alerts to your phone.⁵ If your phone is equipped with a weather app, you can now turn on notifications for "significant weather."

Word of mouth - All Extreme Weather

- A phone call to family, friends, and neighbors to share news of expected extreme weather can be a quick and sure way to alert those nearby.



Severe Thunderstorms, High Winds, & Lightning

What is it? A thunderstorm is a dangerous, rain-bearing cloud. It produces lightning with strong winds that can reach speeds of at least 58 mph.⁶

Typical Damage: Lightning strikes to structure or equipment can cause fires. Strong winds can cause crop lodging, structure damage, uprooted trees or limb breakage, and premature fruit drop. Heavy rains can cause flash flooding.⁶

Facts: Every thunderstorm produces lightning.⁶ For most areas in Tennessee, thunderstorm wind is the most reported weather event in the NOAA database.²

Extreme Heat & Drought



What is it? Drought occurs when the ground lacks moisture combined with a lack of precipitation. Drought impacts people, animals, and/or vegetation. Extreme heat can make a drought worse by making ground water evaporate quicker.⁷

Typical Damage: Declines in crop yield and livestock productivity.

Facts: In Tennessee, winter and spring months get the most precipitation. Fall months, especially October, receive the least amount of precipitation statewide. Droughts are likely to increase in Tennessee with changes in climate.⁷

Flash Flood & Flooding



What is it? Flash floods are the rapid, life-threatening rise of water. Flash floods usually occur in dry and low-lying areas. Slow-moving thunderstorms usually cause flash floods. Flooding is the gradual rise of water in normally dry areas that poses a threat to life or property.⁸

Typical Damage: Livestock loss or displacement, crop loss, contamination, soil erosion, equipment loss, debris flow, and the spread of invasive species.⁹

Facts: Flash floods are the #1 weather-related killer nationwide.⁸ From 2000 to 2020, Tennessee had almost 3,000 flood and flash flood events.² Six inches of fast-moving flash flood water can knock you off your feet, 2 feet can float a vehicle!⁸

Tornado



What is it? A tornado is a violently moving column of rotating winds that touches the ground. Tornadoes are usually fast moving and powerful.¹⁰

Typical Damage: Loss of life, total farm devastation, leveling of fields, livestock displacement, and injury and/or death.

Facts: Spring is peak tornado season, but Tennessee has had several in the winter. Tennessee leads the nation in tornadoes occurring during the night.¹¹ For the past 30 years, Tennessee has averaged about 31 tornadoes per year.²





Hail



What is it? Hail is frozen, solid precipitation that occurs in thunderstorm updrafts. Hail is typically ball shaped or irregularly shaped and ranges from pea to grapefruit sized.¹²

Typical Damage: Crop lodging, vectors disease to crop, leaf loss, livestock injury, livestock death, and structure damage.

Facts: Large hail occurs in thunderstorms that can produce tornadoes. Spring is the most common time for hailstorms, but they can occur anytime.¹²

Freeze & Frost



What is it? Frost is the formation of ice crystals on the ground and surfaces. Frost occurs when there is moisture in the air and temperatures are at 32°F . The colder the temperature the harder the freeze.¹³

Typical Damage: Crop and plant death, leaf drop, and brown or black patches on leaves, fruits, or flowers.⁹

Facts: Corn and soybean damage is 28°F for freeze damage and 30°F–36°F for frost damage. Specialty crops may be more/less sensitive or more/less hardy.⁹ *Typical* last killing frosts dates for the state's regions: West - March 22, Middle - April 6, and East - April 6.¹

Winter Storms, Heavy Snow, & Ice



What is it? Winter storms are an accumulation of heavy snow and extreme wind chills. Heavy snow is 6+ inches of snowfall in 12 hours. Ice on surfaces occurs when freezing rain falls.¹⁴

Typical Damage: Livestock deaths, loss of electricity, structure collapse, and hazardous travel.

Facts: Western Tennessee to the Cumberland Plateau averages 4–6 inches of snow annually. Beyond the plateau can see 10+ inches of snow.¹⁴ In January 2024, Middle Tennessee had a historic winter storm that produced 6–8 inches of snow.²

Derecho Storms & Straight-Line Winds



What is it? Derecho storms and straight-line winds are strong, powerful storm systems that causes damage for hundreds of miles. These storms have straight-line winds and gusts up to 100+mph.¹⁵

Typical Damage: Crop lodging, structure damages, trees uprooted and limb breakage, premature fruit drop, and extended widespread power outages.

Facts: Derechos are most likely to occur between May and August nationwide. In May 2020, a very strong derecho hit Tennessee and affected all Middle Tennessee counties. This derecho is described as the worst straight-line wind event to impact the area in 15+ years. These systems cross many states.¹⁵





Before Extreme Weather: Preparedness Strategies

Before extreme weather occurs, you should have plans in place. Having a plan in place can help you in many ways. A plan can help you when reporting losses to the United States Department of Agriculture (USDA) Farm Service Agency (FSA). Also, a plan can help in applying for disaster assistance and filing an insurance claim. **The best plan is to have a plan.** The following section includes a checklist of preparedness strategies.

There are three categories of strategies to consider:

- Immediate actions may take a couple hours to a day to complete.
- Midterm actions may require days to weeks to complete.
- Long-term actions may take a month to several months to complete.

Key Takeaways

- **Having a plan is the best plan.**
- **The FSA office is a great first step in preparing for extreme weather.**
- **There are immediate, midterm, and long-term actions you can take to be prepared for severe weather on the farm.**

Immediate Action Preparedness Strategies¹⁶

** These steps may require a couple of hours to a day.*

- 1. Visit your local FSA office that serves the county where your farm operation is located.
[*See Disaster Support Services & Aid Organizations of this guidebook to find your local office.](#)
While there:
 - Establish a farm number with the FSA agent.¹⁶ This number identifies you as a farmer for government purposes. You need this number to apply for FSA disaster assistance and other programs.¹⁷
 - Report acreage and map out your farm with the FSA agent.¹⁶
 - Learn about the disaster relief programs available through FSA.¹⁶
 - If you are a specialty crop farmer, inquire about Noinsured Crop Disaster Assistance Program (NAP) insurance coverage.¹⁶
- 2. Learn the warning signals for severe weather in your area.¹⁶ [Review Extreme Weather Events Common in Tennessee of this guidebook for typical warning signals.](#)
- 3. For expected severe weather with high winds and/or flooding, secure and tie down any large objects that could become a projectile. Remove any debris or waste.¹⁶

Midterm Action Preparedness Strategies¹⁶

** These steps may require days to weeks.*

- 1. Update documents related to your farm operations, such as:
 - Lease agreements
 - Harvest records
 - Inventory records
 - Loan terms
 - Livestock health records
- 2. Organize and file the documents listed above in safekeeping (e.g., safe deposit box, fireproof box or file cabinet).
- 3. Make electronic copies of any paper documents, so that you have at least two copies.
- 4. Ensure you have documentation or a way to verify your farm's current value (also known as Before Disaster Value). [See After Extreme Weather: Response & Recovery in this guidebook to learn where to find your Before Disaster Value.](#)

Long-Term Preparedness Strategies¹⁸

** These steps may require planning over months.*

- Create a general response plan for common extreme weather events in your area.
 - See a printable general preparedness checklist for the farm and a farm emergency contact form [here](#).¹⁹
 - See the State of Tennessee's Department of Health's preparedness plan [here](#).²⁰
- **When preparing your general response plan consider these questions.**¹⁹
 - What ways do I have to receive extreme weather warnings?
[*See Extreme Weather Events Common in Tennessee to learn more about ways to receive warning signs.](#)
 - Does your community have a public warning system?
 - Where is the safest place on the farm during extreme weather?
*Ideally, a basement or an interior room without windows.



- What about livestock and animal care after extreme weather?
- Stockpile emergency supplies needed to protect your operation, such as:¹⁸
 - Sandbags
 - Fire extinguishers
 - Gas-powered generator
- Create an emergency plan that all family members and farm employees are familiar with that includes:¹⁸
 - A map of the farm and property with important sites, such as:
 - Gas and electric shutoffs
 - Any flammable, hazardous materials on site
 - Barriers, such as fences or structures
 - Location of livestock
 - Location of high grounds in the event of flooding
 - An established evacuation route
 - A designated meetup location in the case of separation
- Build an emergency supply kit and keep it in a central location¹⁸
 - See an example, basic emergency supply kit from FEMA [here](#)²¹
 - See an example, emergency food supply kit [here](#)²²
- Develop livestock prep and plans
 - Include permanent or temporary identification on livestock, such as ear tags, branding, and tattoos²³
 - Familiarize yourself with expected livestock behavior during a disaster²⁴
 - Learn about animal behavior in specific disasters [here](#)²⁴
 - Develop evacuation plans²¹
 - Learn about disaster preparedness for livestock [here](#)²¹
 - Learn about disaster preparedness specific to equine [here](#)²³
- Protect crops

**Some types of extreme weather cannot be prepared for or protected against.*

Below are some ways you can best protect your crops against flood/heavy rains, freeze, and drought/extreme heat.

- No-till and cover crop practices²⁶
 - No-till and planting cover crops in the off-season can protect your topsoil. When heavy rain strikes with these practices in place, the ground is better able to absorb the water instead of washing away.
- Overhead irrigation for frost and freeze²⁷
 - Overhead irrigation that continually provides water to the plant during low temperatures produces layers of ice that insulates the plant. This protects the plant from freezing and dying.
- Frost and row covers²⁸
 - Floating row covers can provide effective protection against frosts and even heavy freezes²⁸
- Protection from heat and drought²⁹
 - Irrigation
 - Different types of irrigation systems can be found [here](#)³⁰





- Overhead netting
 - Can protect from sunburn, hail, and extreme heat
- Mulching for trees and plants
 - Helps retain the soil moisture
- Fertilizing
 - Healthy plants are more drought resistant than nutrient deprived plants. Fertilize mature crops sparingly in the summer heat.

QR Codes for Resources

Farm Emergency Preparedness Plan



Caring for Livestock During Disaster



Tennessee's Department of Health's Preparedness Plan



Caring for Livestock Before Disaster



Example of FEMA Emergency Supply List



Different Types of Irrigation Systems



Example of Emergency Supply Kit





After Extreme Weather: Response & Recovery

When disaster strikes, the aftermath may lead to devastation and confusion. Even if you are prepared, it may be overwhelming to know what to do after extreme weather resulting in damage. In the case that your farm is hit by an extreme weather event, you want to be prepared and understand your next steps to recover from the event. The following section provides steps to follow after a disaster on your farm.

Key Takeaways

- You and your family's safety is the number one priority.
- Livestock may be disoriented and act differently after extreme weather.
- Photograph before cleanup and repair.
- Up-to-date farm records will be helpful when seeking assistance.
- Contact your insurance agent right away by phone and follow up in writing.
- Don't destroy or replant anything before your insurance agent observes the damage.

Response & Recovery After a Disaster on the Farm

1. **Safety:** The first priority is the safety of yourself, your family, employees, and neighbors. Contact emergency personnel immediately if medical attention is needed.³¹
2. **Livestock and Pets:** Locate any displaced livestock and pets. Control and care for the injured.²³ It is very likely that your animals will be disoriented.²⁴ Their behavior may be different than usual. For your safety and theirs, work with the animals calmly and quietly.²⁴ Try to act in familiar manners and follow routines.²⁴ If you have to repair enclosures for livestock, be sure to take a photo of the damage before repairing.³¹
3. **Document:** Once it's safe, hold off on clean up and any repairs. You should document damages with photos and videos, if possible. Take photos of all damage that occurred. It's a good idea to keep notes on any conversations with FSA officers. You will also need to keep a record of equipment costs for recovery. Note any lost work days due to recovery.
*Remember: Photograph first, clean up second!*³¹
4. **Contacting insurance and agencies:** If you have insurance, contact your agent immediately.³² Most policies require reporting to the insurance agent within **72 HOURS** of discovering the damage.³² If you're interested in government assistance, contact the USDA FSA immediately after a disaster.³¹ You can call your insurance agent, but you should follow up in writing for your records.³² You can call the FSA office, but be sure to keep notes of what you discuss.³¹
[* See Disaster Support Services & Aid Organizations to learn more about office locations and other organizations.](#)
5. **Locate/Obtain Farm Records:** All USDA disaster assistance programs will require documented financial records provided by the farmer.^{31,32}

Seeking Government Assistance After a Disaster³¹

After contacting the FSA office, prepare to provide your farm records. Be sure to familiarize yourself with the programs offered through the USDA FSA. This can prepare you for your conversation with the FSA agent. If a program is not immediately open after a disaster, it may open weeks to months later. You should keep all your records and documentation for at least 1 year after the damage occurs. **Caution:** After extreme weather, scammers seek to benefit from others' tragedies. Contacting the FSA office and applying for programs is free. **If someone is requesting money to assist with applying for FSA programs, it's likely a scam.** [* See Disaster Support Services & Aid Organizations to learn about available assistance.](#)

Things you'll need:³¹

- **Photos of property and asset damage**
- **Records, such as:**
 - Before disaster value
** The FSA may have this on file. If not, other agencies, such as the IRS, your insurance agency, or your lender can provide this information.*
 - After disaster value
** If you have insurance, your agent may be able to provide this information. The FSA also has loss evaluation procedures to determine this value if your insurance agent has not done so already.*



- Calculated losses
- Receipts for any recovery expense you incur after the disaster
- Any notes from conversations with agents since the disaster³¹

Filing an Insurance Claim³²

If you have insurance, you can reasonably expect filing a claim to include the following steps:

- It is the farmer's responsibility to initiate a claim with the insurance agency.
- After a phone call to your insurance agent, follow up in writing.
- Your agent will contact a loss adjuster to inspect the damage.
- The quicker you contact your insurance agent, the better. **IMPORTANT: DON'T** destroy any crops by replanting, disking, plowing, or any other means without speaking with your insurance agent or adjuster first.³²





Mental, Physical, and Financial Health

There are strong connections between our financial, physical, and mental health.³³ These connections are evident among farmers and are important to recognize. Farmers rely on commodity markets for their financial success.³⁴ A multitude of factors can impact commodity markets, including extreme weather. When markets are high, farmers may have less stress associated with finances.³⁰ However, when markets are low, stress from financial worries may begin to manifest.³⁴ When the success of a farm relies on those markets, it is easy for farmers to feel stress and worry.³⁴ The stress and worry from bills and unpredictable markets can take a toll on your mental health.³⁴ When stress consumes your mental health, your physical health may no longer be a top priority.³⁴ Commodity markets are one of the many distinct stresses of farming.³⁴ Balancing financial, physical, and mental well-being is important for the overall health and success of the farm and farmer. This section provides strategies, tools, and resources to help support your health.

Key Takeaways

- **Stress can negatively impact your overall well-being and the success of your farming operation.**
- **Resources and tools are available to help recognize signs of negative stress within yourself and others.**
- **A variety of organizations can help you if you experience emotional, financial, and/or physical stress.**



Mental Health Signs and What to Do³⁴

Farming and ranching come with many stressors. These stressors can take a toll on farmers and their families. Weather, volatile markets, debt-to-income ratios, isolation, long extensive working hours, and succession planning are just a few. These stressors are often important influences in the success of a farm operation. Long-term stress is related to health problems. It is believed that farmers experience long-term stress and are in a constant state of stress. If long-term stress affects your physical health and you are unable to work as you once did, the farm can begin to decline. These stressors can build up over time and turn into distress, the condition of suffering or anxiety.

It's important to know the signs of distress:

- Increased isolation
- Mood changes
- Injuries and illness
- Increased alcohol/substance use
- Altered sleep patterns
- Stress among the family
- Absence at normally attended events
(e.g., church, family events)

You can also look at the impacts of stress on the farm. When dairy cows are stressed, they don't produce much milk. When crops are stressed due to drought, they don't produce good yields. Likewise, farmers under stress are unable to maintain their operations as they should.

Signs of distress specific to farming may look like:

- Grounds and equipment not taken care of as usual
- Lower commodity yields
- Talking about "selling out"
- Spending less time on the farm

Managing farm stress is beneficial to operations. If you notice signs of distress in yourself, a family member, or fellow farmer, know what you should do:

For You

- Tell someone you're stressed
- Take a break from negative news and influences
- Prioritize your health and well-being
- Take time to unwind daily
- Use this [self-guided stress assessment tool](#) to recognize when you need more help³⁵



For Others

- If you notice any of the above signs, ask if they're stressed and if you can help
- Be there for them and able to listen
- Stay in touch with them through phone calls or visits
- Keep them safe by contacting emergency personnel if needed
- Help them connect to the following resources if needed

Stress & Emotional Resources

National Farmers Union - Farm Crisis Center



The National Farmers Union created a resource list to help farmers through stressful times.³⁶



Southern Ag Exchange Network (SAGe)

"Farm stress is real. You don't have to shoulder it alone. Let us help."³⁷

SAGe is the southern portion of the USDA's Farm and Ranch Stress Assistance Network. SAGe provides tools and resources to alleviate stressors in the agricultural community.

Visiting the website: "Farmer Hub" has links and resource directories for a variety of needs, which include livestock and animal care, advocacy, funding and finances, and healthcare. Also, access many free webinars on a variety of topics.

Free confidential, farmer friendly hotline - **833-381-SAGE (7243)** .

Call, text, or chat available 24/7.³⁷



Tennessee Farm Family Health & Wellness Master Producer Program

The FFHW series addresses Tennessee farmer health and well-being.³⁸ It is focused on helping farm families and their communities make long-term health investments.

Registration also includes access to a number of on-demand pre-recorded webinars with topics, such as: 'Managing Stress on the Farm', 'You Are Not Alone: Taking Care of Your Mental Health', 'Taking Control of Family Finances', 'The Impact of Stress on Thinking', 'Decision Making', 'Risk Taking' and many more.

This five-part series has a registration fee of \$100.³⁸



Stress & Emotional Resources

Farm Aid

"If you need to talk to someone directly, we are here to listen. Whether you have been farming for a few years or decades, we welcome your call. Our team will listen and point you in the right direction.

Our Farm Aid staff answer the hotline Monday through Friday from 9am to 9pm EST!"
1-800-FARM-AID (1-800-327-6243)³⁹

The website also has a farmers' resource network with a search tool to connect farmers with organizations for their specific needs and resources.³⁹



Farm Foundation

The Farm Foundation formed the 'Farm Family Wellness Alliance' to provide free services to farm families.⁴⁰

Services are provided through a multi-layer approach. The first layer is togetherall, which is a 24/7 online, anonymous peer-to-peer support discussion board. The second layer is Personal Assistance Services (PAS), which provides resources for self-help courses, one-on-one counseling, and coaching.

To access free services, **register by selecting "Search for my organization" and enter "Farm Family Wellness Alliance" as your organization.**⁴⁰



American Farm Bureau - Farm State of Mind

The American Farm Bureau Farm State of Mind campaign builds awareness to reduce negative stigma around mental health.⁴¹ This campaign provides access to information and resources that promote farmer and rancher mental health wellness.

Through the campaign website, farmers have access to a resource directory, helpful tips, research about rural mental health, Online Peer-to-Peer Support that is free to farmers and their family members (16+) through **togetherall**, opioid misuse help and a provider directory.⁴¹



Stress & Emotional Resources

Substance Abuse and Mental Health Services Administration

Free, confidential hotline available 24/7, services are offered in English and Spanish for individuals and families facing mental and/or substance abuse disorders **1-800-662-HELP (4357)**⁴²



National Suicide Prevention Lifeline

"The National Suicide Prevention Lifeline is a national network of local crisis centers that provides free and confidential emotional support to people in suicidal crisis or emotional distress 24 hours a day, 7 days a week in the United States. We're committed to improving crisis services and advancing suicide prevention by empowering individuals, advancing professional best practices, and building awareness."⁴³



Financial Resources

USDA Economic Research Service

The USDA Economic Research Service provides a list of financial risk management strategies.⁴⁴



UT Extension MANAGE Program

Measuring, Analyzing, Navigating, and Achieving Goals Effectively - **MANAGE** was designed specifically to help Tennessee farm families carefully evaluate their individual financial situation and assist them in improving their quality of life.

To learn more, contact your local UT Extension office.⁴⁵



Agricultural & Resource Economics and The Extension at The University of Tennessee Institute of Agriculture

AREc offers a variety of financial webinars, resources, and tools such as [budget templates](#) and weekly market outlooks commented by an Extension economist.⁴⁶



University of Nebraska - Lincoln Center for Agricultural Profitability

UNL's Center for Ag Profitability hosts a webinar series weekly on Thursdays at 12pm CST.⁴⁷ The webinar series focuses on topics related to farm and ranch management, profitability, economics and farm survival for farmers and ag industry professionals. Some webinars are specific to Nebraska, but many are applicable to all states. Past webinars are accessible in an easy to search and browse archive.⁴⁷



RAFI Farmers Financial Crisis Hotline

Farmer financial advocates available Monday - Friday 9am - 6pm EST⁴⁸
(866) 586-6746



Physical Health Resources

Farm Fit Momma

Founder Amanda Nigg lives on a 5th generation farm with her family in South Dakota.⁴⁹ She created her online fitness program after experiencing a devastating fire on the farm.

Farm Fit Momma provides one-to-one coaching, a 21 day exercise and health plan, healthy recipes and more. The programs are made to fit the lifestyle and schedule of farming families.⁴⁹



Farmacy Fit

Join other farmers and community members on a 1 mile walk starting at a participating farmers market.⁴⁶ This program is free and open to anyone. Participants are encouraged to walk at their own pace.⁵⁰

**This program is specific to East Tennessee.*



UT Extension Family & Consumer Sciences

Through research-based education and community partnerships, the UT Extension Department of Family and Consumer Sciences engages individuals, families, and communities to ensure Tennesseans have the opportunity to achieve the best health possible.⁵¹

UT Extension county agents can provide many health programs. Topics included are physical activity, cancer, and chronic conditions. Contact your local county extension to learn more. Available programs will differ by county.⁵¹



Insure All Tennessee

This service is provided through the Tennessee Healthcare Campaign. Insure All Tennessee provides free insurance enrollment assistance for all Tennesseans.⁵²



Health & Wellness Podcasts

AgWellness

"The AgWellness podcast explores mental health in the farming and ranching community.

Our hosts, Jacob Hadfield and Josh Dallin, are ag extension agents at Utah State University.

Mental health is a growing concern in the farming and ranching community, and, through this podcast, we will share stories about the impact of mental health concerns, helpful resources, and information."⁵³



Talking Total Farmer Health

"AgriSafe has long been a trusted voice in the health and safety of the people who feed the world, and we're excited to bring that to you in a new format. Tune in every month to hear the latest from health and safety experts in agriculture. Together we'll tackle the safety issues important to the producers and ag workers.

Includes topics, such as *Farm Stress, Success, and Your Family, Total Farmer Health Model, Mental Health Resources for Farmers, Rural Telehealth* and more."⁵⁴



Sustainability and Succession Resource

UT Extension - Planning Today for Tomorrow's Farms Workbook

This workbook, provided through UT Extension, has eight chapters which provide information for farmers about succession planning.⁵¹ The eight chapters cover a number of topics such as; taking stock of your estate, business and organization structure, retirement planning, and more.

You will find many helpful forms that are beneficial for not only succession planning, but financial planning, too."⁵⁵





Disaster Support Services & Aid Organizations

This section has all USDA Farm Service Agency office locations and contacts as well as a list of disaster programs offered through the USDA. You also will find information about crop and livestock insurance. Finally, it contains a list of disaster aid organizations.

Key Takeaways

IMPORTANT: Every county within the United States and its territories has a corresponding FSA office.⁵⁶ Your local FSA office can assist with navigating the USDA disaster help programs. Your FSA office may be in a different county, but there is an assigned FSA officer for your county.⁵⁶

FSA Programs⁵⁷

- The USDA offers several disaster aid programs that can provide support for farmers. If an extreme weather event impacts your farm, contact your FSA office.
- The FSA agent can help to determine if you're eligible for any of the programs.
- Deadlines vary for each program, so it is best to contact the FSA office sooner rather than later. It is important to report damage within the time frame to be eligible for funds.
- It is best to complete all FSA program applications in person at the FSA office.
- Eligibility requirements differ for each program, so verify with your FSA officer.

Insurance

- The Risk Management Agency (RMA) manages federal crop insurance.⁵⁸ Federal crop insurance is available through "Approved Insurance Providers" (AIP) at private agencies.⁵⁸ Find an AIP [here](#) (scan QR code).
- The most common federal crop insurance is Multi Peril Crop Insurance. It covers damage by insects, fire, adverse weather, wildlife, or disease.⁵⁹ It does not cover any act by a person that caused damage (e.g. herbicide drift, intentional fire)⁵⁹
- Federal Livestock insurance includes Pasture, Rangeland, Forage Pilot Insurance, and Livestock Risk Protection.⁶⁰
- Whole Farm Revenue Protection is federal insurance that covers all farm products in a single policy.⁶⁰
- Private agencies have other non-federal insurances available to buy, such as wind, hail, and private products coverage.⁶¹
- The FSA has Noninsured Crop Disaster Assistance Program (NAP) coverage. This is different from federal crop insurance. NAP covers crops that are not covered by federal crop insurance (e.g., floriculture, specialty crops).⁶²

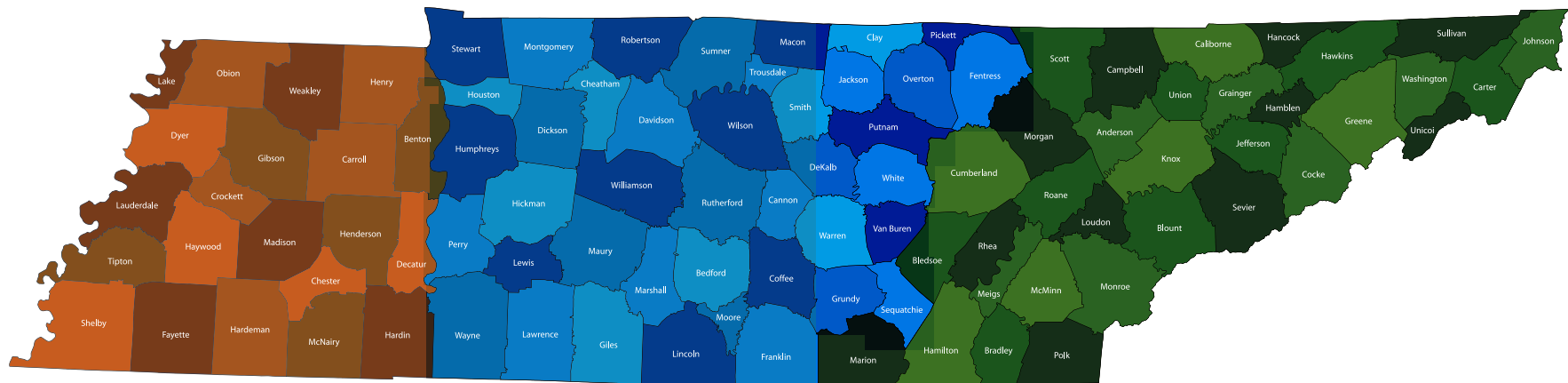




FSA Offices for TN Counties

*Current as of April 2024

Tennessee Counties Tennessee Three Grand Division



WEST

MIDDLE

EAST



Farm Service Agency Offices West Tennessee

<p>Benton County 205 HIGHWAY 641 N. CAMDEN, TN 38320 (731) 584-8186</p>	<p>Dyer County 400 COMMUNITY PARK BLVD. DYERSBURG, TN 38024 (731) 287-9224</p>	<p>Haywood County 1179 S. DUPREE AVE. BROWNSVILLE, TN 38012 (731) 772-2965</p>	<p>Madison County MADISON CTY AG COMPLEX 313 N. PARKWAY JACKSON, TN 38305 (731) 668-1544</p>	<p>Weakley County 196 HUNT ST. DRESDEN, TN 38225 (731) 364-5430</p>
<p>Carroll County 630 HIGH ST. HUNTINGDON, TN 38344 (731) 209-4153</p>	<p>Fayette County 18080 US HIGHWAY 64 SOMERVILLE, TN 38068 (901) 465-3694</p>	<p>Henderson County 80 S BROAD ST. LEXINGTON, TN 38351 (731) 968-3551</p>	<p>McNairy County 512 MULBERRY AVE. SELMER, TN 38375 (731) 645-5466</p>	
<p>Chester County 512 MULBERRY AVE. SELMER, TN 38375 (731) 645-5466</p>	<p>Gibson County 1252 S. MANUFACTURERS ROW TRENTON, TN 38382 (731) 855-0023</p>	<p>Henry County 408 N. MARKET ST. PARIS, TN 38242 (731) 642-4522</p>	<p>Obion County 1216 STAD AVE. UNION CITY, TN 38261 (731) 885-0841</p>	
<p>Crockett County 345 S BELLS ST. ALAMO, TN 38001 (731) 696-5537</p>	<p>Hardeman County 791 TENNESSEE ST. BOLIVAR, TN 38008 (731) 658-3227</p>	<p>Lake County 229 CHURCH ST. TIPTONVILLE, TN 38079 (731) 253-7532</p>	<p>Shelby County 7777 WALNUT GROVE RD. MEMPHIS, TN 38120 (901) 544-0228</p>	
<p>Decatur County 80 S BROAD ST. LEXINGTON, TN 38351 (731) 968-3551</p>	<p>Hardin County 1035 WAYNE RD. SAVANNAH, TN 38372 (731) 925-3831</p>	<p>Lauderdale County 301 LAKE DR. RIPLEY, TN 38063 (731) 635-7686</p>	<p>Tipton County 2043 HIGHWAY 51 S. COVINGTON, TN 38019 (901) 475-3350</p>	

West TN⁶⁴

*Current as of April 2024

Farm Service Agency Offices Middle Tennessee

<p>Bedford County 1427 NEW COLUMBIA HWY. LEWISBURG, TN 37091 (931) 359-6268</p>	<p>Franklin County - FEDERAL BLDG. 200 S. JEFFERSON WINCHESTER, TN 37398 (931) 967-2521</p>	<p>Lincoln County 820 WILLIAM D JONES BLVD. FAYETTEVILLE, TN 37334 (931) 438-2450</p>	<p>Putnam County 751 MILLERS POINT RD. SPARTA, TN 38583 (931) 738-7822</p>	<p>Warren County 2901 NASHVILLE HWY. MCMINNVILLE, TN 37110 (931) 668-4383</p>
<p>Cannon County 647 BRIGHT HILL RD. SMITHVILLE, TN 37166 (615) 597-8225</p>	<p>Giles County 1024 MILL ST. PULASKI, TN 38478 (931) 363-2675</p>	<p>Macon County 660 HIGHWAY 52 BYPASS W. LAFAYETTE, TN 37083 (615) 666-4015</p>	<p>Robertson County 5024 HIGHWAY 41 N. SPRINGFIELD, TN 37172 (615) 382-9863</p>	<p>Wayne County 237 WATERLOO ST. LAWRENCEBURG, TN 38464 (931) 762-6913</p>
<p>Cheatham County 25 JEFFERSON ST., STE. 101 CLARKSVILLE, TN 37040 (931) 368-0252</p>	<p>Grundy County 1008 EASTEND RD. MANCHESTER, TN 37355 (931) 728-2472</p>	<p>Marshall County 1427 NEW COLUMBIA HWY. LEWISBURG, TN 37091 (931) 359-6268</p>	<p>Rutherford County - AGRI-PARK 315 JOHN R RICE BLVD. LANE MURFREESBORO, TN 37129 (615) 893-9295</p>	<p>White County 751 MILLERS POINT RD. SPARTA, TN 38583 (931) 738-7822</p>
<p>Clay County 757 S. GRUNDY QUARLES HWY. GAINESBORO, TN 38562 (931) 268-0201</p>	<p>Hickman County 124 PROGRESS CENTER PLZ. CENTERVILLE, TN 37033 (931) 729-2686</p>	<p>Maury County 803 HATCHER LANE COLUMBIA, TN 38401 (931) 388-1307</p>	<p>Sequatchie County 3711 MAIN ST. JASPER, TN 37347 (423) 942-2244</p>	<p>Williamson County 144 SOUTHEAST PKWY., STE. 210 FRANKLIN, TN 37064 (615) 794-8488</p>
<p>Coffee County 1008 EASTEND RD. MANCHESTER, TN 37355 (931) 728-2472</p>	<p>Houston County 1546 DONELSON PKWY. DOVER, TN 37058 (931) 232-5458</p>	<p>Montgomery County 25 JEFFERSON ST., SUITE 101 CLARKSVILLE, TN 37040 (931) 368-0252</p>	<p>Smith County 125 GORDONSVILLE HWY. CARTHAGE, TN 37030 (615) 735-9880</p>	<p>Wilson County 925 E BADDOUR PKWY. LEBANON, TN 37087 (615) 444-1890</p>
<p>Davidson County 5024 HIGHWAY 41 N. SPRINGFIELD, TN 37172 (615) 382-9863</p>	<p>Humphreys County 1546 DONELSON PKWY. DOVER, TN 37058 (931) 232-5458</p>	<p>Moore County 1427 NEW COLUMBIA HWY. LEWISBURG, TN 37091 (931) 359-6268</p>	<p>Stewart County 1546 DONELSON PKWY. DOVER, TN 37058 (931) 232-5458</p>	
<p>Dekalb County 647 BRIGHT HILL RD. SMITHVILLE, TN 37166 (615) 597-8225</p>	<p>Jackson County 757 S. GRUNDY QUARLES HWY. GAINESBORO, TN 38562 (931) 268-0201</p>	<p>Overton County 2530 BRADFORD HICKS DR. LIVINGSTON, TN 38570 (931) 823-5506</p>	<p>Sumner County 50 ALBERT GALLATIN AVE. GALLATIN, TN 37066 (615) 452-3838</p>	
<p>Dickson County 305 HENSLEE DR. DICKSON, TN 37055 (615) 446-2449</p>	<p>Lawrence County 237 WATERLOO ST. LAWRENCEBURG, TN 38464 (931) 762-6913</p>	<p>Perry County 124 PROGRESS CENTER PLZ. CENTERVILLE, TN 37033 (931) 729-2686</p>	<p>Trousdale County 660 HIGHWAY 52 BYPASS W. LAFAYETTE, TN 37083 (615) 666-4015</p>	
<p>Fentress County 452 MARK TWAIN AVE. E. JAMESTOWN, TN 38556 (931) 879-7917</p>	<p>Lewis County 124 PROGRESS CENTER PLZ. CENTERVILLE, TN 37033 (931) 729-2686</p>	<p>Pickett County 2530 BRADFORD HICKS DR. LIVINGSTON, TN 38570 (931) 823-5506</p>	<p>Van Buren County 751 MILLERS POINT RD. SPARTA, TN 38583 (931) 738-7822</p>	

Middle, TN⁶⁴

*Current as of April 2024

Farm Service Agency Offices East Tennessee



<p>Anderson County 4730 NEW HARVEST. LN. KNOXVILLE, TN 37918 (865) 523-3338</p>	<p>Cocke County 321 HWY. 92 SOUTH DANDRIDGE, TN 37725 (865) 397-3151</p>	<p>Hawkins County 1401 E MAIN ST. ROGERSVILLE, TN 37857 (423) 272-0217</p>	<p>Meigs County 320 CONGRESS PKWY. N. ATHENS, TN 37303 (423) 745-6301</p>	<p>Sevier County 321 HWY 92 SOUTH DANDRIDGE, TN 37725 (865) 397-3151</p>
<p>Bledsoe County 314 OLD JAMESTOWN HWY. CROSSVILLE, TN 38555 (931) 484-6520</p>	<p>Cumberland County 314 OLD JAMESTOWN HWY. CROSSVILLE, TN 38555 (931) 484-6520</p>	<p>Jefferson County 321 HWY 92 SOUTH DANDRIDGE, TN 37725 (865) 397-3151</p>	<p>Monroe County 616 WARREN ST. MADISONVILLE, TN 37354 (423) 442-2202</p>	<p>Sullivan County 2942 HWY. 394 BLOUNTVILLE, TN 37617 (423) 323-7431</p>
<p>Blount County 616 WARREN ST. MADISONVILLE, TN 37354 (423) 442-2202</p>	<p>Grainger County 367 DR. MARTIN LUTHER KING PKWY. MORRISTOWN, TN 37813 (423) 586-0321</p>	<p>Johnson County 307 COLLEGE ST. MOUNTAIN CITY, TN 37683 (423) 727-9744</p>	<p>Morgan County 452 MARK TWAIN AVE. E. JAMESTOWN, TN 38556 (931) 879-7917</p>	<p>Unicoi County 1105 E JACKSON BLVD. JONESBORO, TN 37659 (423) 753-2192</p>
<p>Bradley County 450 ST.UART RD. NE. CLEVELAND, TN 37312 (423) 472-5731</p>	<p>Greene County 214 N COLLEGE ST. GREENEVILLE, TN 37745 (423) 638-4771</p>	<p>Knox County 4730 NEW HARVEST. LN KNOXVILLE, TN 37918 (865) 523-3338</p>	<p>Polk County 450 ST.UART RD. NE CLEVELAND, TN 37312 (423) 472-5731</p>	<p>Union County 2178 HWY. 25E TAZEWELL, TN 37879 (423) 626-3811</p>
<p>Campbell County 4730 NEW HARVEST LN. KNOXVILLE, TN 37918 (865) 523-3338</p>	<p>Hamblen County 367 DR. MARTIN LUTHER KING PKWY. MORRISTOWN, TN 37813 (423) 586-0321</p>	<p>Loudon County 424 N KENTUCKY ST. KINGSTON, TN 37763 (865) 376-2392</p>	<p>Rhea County 201 MAIN ST. DAYTON, TN 37321 (423) 775-2272</p>	<p>Washington County 1105 E JACKSON BLVD. JONESBORO, TN 37659 (423) 753-2192</p>
<p>Carter County 2942 HWY. 394 BLOUNTVILLE, TN 37617 (423) 323-7431</p>	<p>Hamilton County 201 MAIN ST. DAYTON, TN 37321 (423) 775-2272</p>	<p>McMinn County 320 CONGRESS PKWY N. ATHENS, TN 37303 (423) 745-6301</p>	<p>Roane County 424 N. KENTUCKY ST. KINGSTON, TN 37763 (865) 376-2392</p>	<p>East, TN⁶⁴ *Current as of April 2024</p>
<p>Claiborne County 2178 HWY. 25E TAZEWELL, TN 37879 (423) 626-3811</p>	<p>Hancock County 1401 E MAIN ST. ROGERSVILLE, TN 37857 (423) 272-0217</p>	<p>Marion County 3711 MAIN ST. JASPER, TN 37347 (423) 942-2244</p>	<p>Scott County 452 MARK TWAIN AVE. E. JAMESTOWN, TN 38556 (931) 879-7917</p>	

Support Services & Organizations






Government Agencies

*Current as of April 2024



Agency	Description	What's Available?	Process & Eligibility	Good to Know
<p>Farm Service Agency (FSA)⁶⁵</p>	<p>“The USDA Farm Service Agency supports productive farms and ranches; affordable food, fiber, and fuel; and conservation of our natural resources.”</p>	<p>“In Tennessee, the FSA delivers farm loans, farm programs, conservation incentives, price supports, and disaster assistance in 59 county offices and 8 farm loan teams across the state.”</p>	<p>See Before Extreme Weather: Preparedness Strategies</p>	<p>Bookmark this page to stay up to date on available and open programs.</p>
<p>Federal Emergency Management Agency (FEMA)⁶⁶</p>	<p>FEMA is an organization that helps people at the national level. FEMA helps “people before, during and after disasters.”</p>	<p>Before disaster:</p> <ul style="list-style-type: none"> • Ready.gov⁶⁷ • FEMA App⁶⁸ • Know Your Flood Risk⁶⁹ <p>During disaster:</p> <ul style="list-style-type: none"> • Individual Assistance⁷⁰ • Programs for Disaster Survivors⁷¹ <p>After disaster:</p> <ul style="list-style-type: none"> • Recovery Resources⁷² 	<p>“FEMA coordinates the federal response to disasters that receive a Presidential disaster declaration.”</p> <p>The President of the United States declares disaster using the Robert T. Stafford Disaster Relief and Emergency Assistance Act.</p>	<p>FEMA helpline: (800) 621-3362</p>

Agency	Description	What's Available?	Process & Eligibility	Good to Know
<p>Natural Resources Conservation Services (NRCS)⁷³</p>	<p>“NRCS Tennessee provides products and services that enable people to be good stewards of the Nation’s soil, water, plants and other related natural resources on private lands through voluntary conservation efforts.”</p>	<p>Financial and technical assistance through conservation practices, activities and enhancements to help agricultural producers make and maintain improvements on their land. These programs may help reduce the impacts of extreme weather on your farm.</p>	<p>Follow these steps to get NRCS assistance.⁷⁴</p> 	<p>Most local NRCS offices are often located in the same building as your local FSA office (see office listings above).</p>
<p>National Oceanic and Atmospheric Administration (NOAA)⁷⁵</p>	<p>“The National Oceanic and Atmospheric Administration (NOAA) is a science-based federal agency within the Department of Commerce with regulatory, operational, and information service responsibilities with a presence in every state and our territories.”⁷⁵</p>	<p>“Daily weather forecasts, severe storm warnings, climate monitoring to fisheries management, coastal restoration, and the support of marine commerce.”⁷⁶</p>	<p>N/A</p>	<p>NOAA oversees the Drought.gov. This website is used by the FSA to determine eligibility for specific programs such as the Livestock Forage Program.^{77,78}</p> 



Agency	Description	What's Available?	Process & Eligibility	Good to Know
<p>Risk Management Agency (RMA)⁷⁹</p>	<p>“The United States Department of Agriculture’s (USDA) Risk Management Agency (RMA), created in 1996, serves America’s agricultural producers through effective, market-based risk management tools to strengthen the economic stability of agricultural producers and rural communities. RMA is committed to increasing the availability and effectiveness of Federal crop insurance as a risk management tool.”⁷⁹</p>	<p>Federal Crop Insurance (see <i>Crop/Livestock Insurance below</i>)</p>	<p>RMA federal insurance processes can be found here.⁸⁰</p> 	<p>Find RMA’s risk management checklist here.⁸¹</p> 
<p>Small Business Administration (SBA)⁸²</p>	<p>“SBA is the only cabinet-level federal agency fully dedicated to small business and provides counseling, capital, and contracting expertise...”⁸²</p>	<p>“SBA offers low-interest disaster loans to homeowners and small businesses impacted by declared natural and other disasters.”⁸²</p> 	<p>Determine your eligibility here.⁸⁴ Then register for MySBA here in order to complete a disaster assistance loan application.</p>  	<p>SBA disaster assistance loans can be used for.⁸³</p> <ul style="list-style-type: none"> • Losses not covered by insurance or funding from FEMA for both personal and business • Business operating expenses that could have been met had the disaster not occurred



Agency	Description	What's Available?	Process & Eligibility	Good to Know
<p>Tennessee Emergency Management Agency (TEMA)⁸⁶</p>	<p>“TEMA is the lead state agency during a State of Emergency and ensures Governor’s orders are implemented to protect lives and property until the emergency has passed.”⁸⁶ TEMA supports communities during emergencies to prepare for emergencies, conduct damage assessments, and coordinate federal assistance programs.⁸⁷</p>	<p>Federal assistance programs.</p> <p>ReadyTN Mobile Device Application⁸⁸</p>	<p>TEMA provides these steps for federal assistance.⁸⁹</p> <div data-bbox="1518 835 1675 991" style="text-align: right;">  </div>	<p>Your TEMA regional office can be found here.⁹⁰</p> <div data-bbox="1809 835 1966 991" style="text-align: right;">  </div>

QR Codes for FEMA

Ready.gov



Know Your Flood Risk



Programs for Disaster Survivors



FEMA App



Individual Assistance



Recovery Resources



USDA FSA Disaster Assistance Programs

***Current as of April 2024**


***All FSA program applications should be picked up at and returned to your local FSA office**

Program	Description	Eligibility	What's Available?	Deadline	Good to Know
Emergency Conservation Program (ECP) ⁹¹	Provides aid for damage from extreme weather to conservation efforts like fences & structures	Damage from a natural disaster or severe drought must create new conservation problems	Cost-share reimbursement for farm and ranch repairs and for other costs, such as debris removal and fixing fences	Varies by county & disaster. Contact FSA office ASAP after a disaster	Document damage with photos and/or videos. Save receipts/invoices for all purchases and repairs to conservation efforts
Livestock Indemnity Program (LIP) ⁹²	Provides aid for death, injury, or reduced payment of livestock due to natural disaster and/or extreme weather	Livestock must have been maintained for commercial livestock sale at time of death and/or injury caused by extreme weather	Payments of up to 75 percent of either the market value of livestock for owners, or the average income loss for contract growers	As of 2023, owners and contract growers have 60 days after the calendar year in which the livestock loss occurred to file a notice of loss with the FSA office.	Farmers should be prepared to provide records of pertinent information of livestock losses, such as numbers, kinds of livestock, and any receipts of reduced payment for injured livestock
Livestock Forage Program (LFP) ⁹³	Provides aid for the loss of livestock grazing ground due to severe drought	Must be in a county that is declared as a D2-D4 drought level by the U.S. Drought Monitor	Payments. \$125,000 max	30 days after the calendar year in which the loss of grazing ground occurred to apply.	Be prepared to provide evidence of acreage loss

Program	Description	Eligibility	What's Available?	Deadline	Good to Know
Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) ⁹⁴	Provides aid for livestock, honey bees, and fish losses due to adverse weather conditions, such as colony collapse and disease	Eligibility differs for livestock, bees, and fish. Producers must be an owner, operator, landlord, tenant, or share-cropper that shares in the risk of producing the eligible livestock when loss occurred	Payments. \$125,000 max	Deadline to apply for ELAP funds is December 31. Deadline to file a notice of loss is January 30 after the year of which loss occurred	Only covers losses which aren't covered by LIP or LFP.
Tree Assistance Program (TAP) ⁹⁵	Assistance for nursery tree growers and orchard farmers for loss of crop due to natural disaster	Trees, bushes, or vines must have suffered more than 15% loss due to a natural disaster	Payments	Later of 60 calendar days after (date of publication in Federal Register) OR within 90 calendar days of the disaster event or the date when loss was apparent to the farmer	Loss must be apparent to FSA agent
Emergency Loan Program (EM) ⁹⁶	Available to farmers and producers after federally declared natural disasters that result in loss of production and/or livestock/crops	Real estate damage, essential repairs, establishing a new site or building, or production loss caused by a natural disaster in a designated or bordering county	Loan	Within 8 months of the declared disaster	EMs aren't not very common. Requires strict term agreements




Crop/Livestock Insurance




*Current as of April 2024

Type	Description	Agency	Deadline	Good to Know
Federal Crop & Livestock Insurance ⁵⁸	Financial protection against losses due to adverse events, including drought, excess moisture, damaging freezes, hail, wind, disease, and price fluctuations.	USDA Risk Management Agency (RMA) Find an agent here ⁶⁴ 	Contract will have specific details, but typically a notice of loss should be reported to agent within 72 hours and no more than 15 days after apparent loss.	RMA sets premium prices, varies by program and county. An agent will help you determine which type of coverage is best for your operation.
Private Insurance ⁶¹	Typically provides supplemental protection to federal insurance	State insurance (e.g., <i>Farm Bureau, State Farm, Farm Credit Mid America</i>)	Will vary. Policy will have specified deadlines. Can be purchased any time during growing season	Covers hail & fire
Noninsured Crop Disaster Assistance Program (NAP) ⁶²	Provides payment for crop losses to speciality crops that are not covered by other federal insurances. Requires application for coverage form and service fees.	FSA	Closing dates vary based on the crop. A notice of loss and NAP application should be filed within 15 calendar days of the earlier of a natural disaster or other eligible circumstance.	Some crops require reporting to the FSA within 72 hours of apparent loss.

Non-Profit Organizations Offering Disaster Assistance Programs

*Current as of April 2024

Organization	Description	What's Available?	Application Process
Ag Community Relief ⁹⁷	Organizes volunteers & donations to help farmers after disaster with the goal to restore their farm and production to pre-disaster operations	May vary. Donations may include relief items and supplies, water, cleaning supplies, fencing materials, feed, etc.	Apply here ⁹⁸ 
American Farmland Trust (AFT) - Brighter Future Fund ⁹⁹	A grant from American Farmland Trust helps farmers/producers to start-up, grow, and sustain their operations in the face of adversity, including extreme weather	Grants up to \$10,000	Applications are available from July 1 to July 15. Must apply online through AFT's grant portal 
Disaster Relief Haulers ¹⁰¹	Primarily focuses on wildfire relief efforts, but assists with other natural disasters, like tornadoes, earthquakes, flooding and hurricanes	Donations in the form of hay, fence repair, and rebuilding	Apply on their website through the "Get in Touch" button 

Organization	Description	What's Available?	Application Process
Farm Aid ¹⁰³	Advocacy organization that connects farmers to resources after natural disasters	1-800-FARM-AID hotline Farmer Resource network https://www.farmaid.org/our-work	N/A
Tennessee Farm Bureau - Tennessee Farm Disaster Fund ¹⁰⁴	Provides support to Tennessee Farm Bureau members with active farms in agricultural production who have incurred substantial damage to their homes, farms and/or personal property due to a presidentially-declared natural disaster	Grants up to \$1,000	Apply online here ¹⁰⁴ <i>*There are quite a few eligibility requirements, which can be found in the application</i> 
Farmers' Legal Action Group (FLAG) ¹⁰⁵	Nonprofit law center dedicated to providing legal services and support to family farmers and their communities	Disaster Assistance Guides Legal Resources ¹⁰⁵ 	N/A
Rural Advancement Foundation International (RAFI) ¹⁰⁶	Ensures farmers have access to the tools they need to make the right choices for their farms and families as well as for their communities and the environment	USDA Program Guides, Assistance Training, Webinar Library, Financial Crisis Hotline, Disaster Prep, Assistance Directory & Helpful Links ¹⁰⁵ 	N/A




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