

Kentucky Disaster Agriculture Resource Guide

This document is a collection of potential grant, loan, and technical assistance programs that are specifically targeted for the agriculture community. It is not a guarantee or promise of any grant acceptance, program, technical assistance, etc. from any federal agency, private organization, or non-profit. All programs may not apply to all eligible applicants. Descriptions provided are quoted directly from the lead agency's information at the time and date listed in the footer of this document. Many additional resources may exist.

Please also visit: [UK Extension Disaster Preparedness & Recovery](#)

Business and Farm Structures

- [Agricultural Infrastructure Loan Program \(AILP\) – Kentucky Agricultural Finance Corporation](#) is designed to help Kentucky's agricultural producers by providing access to below market financing for the acquisition, renovation, and construction of agricultural structures that enhance the profitability of their farming operations
- [Beginning Farmer Programs FLP - Kentucky Agricultural Finance Corporation](#) assists individuals with farming experience who desire to develop, expand, or buy into a farming operation. Eligible projects include purchases of livestock, equipment, agriculture facilities, and real estate; securing working capital; or investing into a partnership or LLC.
- [Diversification Through Entrepreneurship In Agribusiness Loan Program \(DEALP\)- Kentucky Agricultural Finance Corporation](#) is designed to assist agri-entrepreneurs with the purchase, establishment or expansion of a business that sells agricultural products or services to farmers or consumers.
- [Agricultural Processing Loan Program \(APLP\)- Kentucky Agricultural Finance Corporation](#) is designed to provide loan opportunities to companies and individuals in Kentucky interested in adding value to Kentucky-grown agricultural commodities through further processing.
- [Livestock Indemnity Program \(LIP\) - administered by Farm Service Agency \(FSA\)](#), producers who experience livestock deaths in excess of normal mortality may be eligible for compensation by submitting acceptable documentation of death losses resulting from an eligible adverse weather event and must submit a notice of loss and program payment application to the USDA FSA no later than March 2, 2026.
- [Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish Program \(ELAP\) - administered by the Farm Service Agency \(FSA\)](#), offers financial aid to producers who suffer losses from specific adverse conditions not covered by other USDA disaster assistance programs. Producers are required to complete a notice of loss and submit a payment application to their local FSA office no later than the annual program application deadline, March 2, 2026, for 2025 calendar year losses.
- [Emergency Conservation Program \(ECP\) - administered by the Farm Service Agency \(FSA\)](#), offers financial and technical assistance to agricultural producers to repair and restore farmland affected by natural disaster such as floods, hurricanes, wildfires, drought, and other calamities. ECP helps farmers and ranchers implement emergency conservation measures to rehabilitate damaged land, restore agricultural production, and prevent further environmental degradation.

Conservation

- [Environmental Quality Incentives Program \(EQIP\) – administered by Natural Resources Conservation Service \(NRCS\)](#), is available to provide technical assistance during the recovery process by assisting producers with planning and implementing conservation practices on farms and working forests impacted by natural disasters. NRCS accepts applications on a continuous year-round basis for EQIP.

Economic

- [Disaster Unemployment Assistance \(Kentucky Career Center\)](#) – Specific unemployment assistance is available for business owners and employees who were impacted by Presidentially declared disasters.
- [Supplemental Nutrition Assistance Program \(SNAP\) | Emergency Food Assistance Program | \(KY Department of Community Based Services\)](#) - The Supplemental Nutrition Assistance Program (SNAP) provides nutrition benefits to supplement the food budget of needy families so they can purchase healthy food and move towards self-sufficiency.

Housing

- Repair:
 - [Single Family Housing Repair Loans & Grants - administered by Rural Development](#), 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. Applications accepted on an ongoing basis.
- Replace:
 - [Single Family Housing Guaranteed Loan Program - administered by Rural Development](#), assists approved lenders in providing low- to moderate-income households the opportunity to own adequate, modest, decent, safe and sanitary dwellings as their primary residence in eligible rural areas. Eligible applicants may purchase, build, rehabilitate, improve, or relocate a dwelling in an eligible rural area with 100% financing. Applications accepted on an ongoing basis.
 - [Single Family Housing Direct Home Loans \(Sec. 502\) – administered by Rural Development](#), assists low- and very-low-income applicants obtain 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 reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income.
- Payment Assistance:
 - [Team Kentucky Assistance Fund- KY Housing Corporation](#) will help homeowners with their housing related expenses so they can avoid foreclosure. Qualifying homeowners may receive up to \$60,000 in assistance to repay delinquent mortgage bills, utility payments, insurance premiums, property taxes and homeowner's association fees. Payments will be made directly to the agencies owed. This program anticipates operating through September 30, 2025 or until funds are exhausted.

The Disaster Distress Helpline (DDH) is the first national hotline dedicated to providing year-round disaster crisis counseling. This toll-free, multilingual, crisis support service is available 24/7 to all residents in the U.S. and its territories who are experiencing emotional distress related to natural or human-caused disasters. Call or text 1-800-985-5990.

Raising Hope focuses on improving the mental and physical health of agricultural producers and is a partnership with the Kentucky Department of Agriculture, state universities, and the Kentucky Cabinet for Health and Family Services. The campaign is supported by appropriations from the Kentucky General Assembly. To learn more about Raising Hope and to find additional resources visit: [Raising Hope](#).