

BEFORE THE STORM: PREPARING FOR EL NIÑO

A farmer's guide to preparing for, and recovering after, damage from heavy rains and flooding

INTRODUCTION

An El Niño event in the Pacific Ocean results in warmer water on the West Coast, often leading to wetter-than-average winters on the Central Coast and Southern California. The El Niño event developing for the 2026-27 winter **is predicted** to be stronger than usual, triggering concerns among farmers and ranchers that heavy rains and flooding will cause damage to their operations. While an El Niño does NOT guarantee heavy rains for our region, it does increase the likelihood of a wet winter. There are steps that you can take today to address the extra risk of winter storms.

PREPARE

Time is of the essence when preparing for this winter's storms. **Peak impacts are predicted** for November and December, but may continue through next spring. Before the winter rains begin, consider taking these steps **to prepare your operation**. These steps are adapted from the USDA Farm Service Agency **recommendations for the 2026 Hurricane season**. You can also review the **Flooding Information and Preparedness webpage** organized by the UCANR California Institute of Water Resources.

- **Check Your Hazards**: Use the **"MyHazards" online tool** from the California Office of Emergency Services to see which natural hazards exist for your area. You can search your address and the tool will display a map of different hazards and provide a description of each that applies to your location. Pay close attention to the "Flood Hazard Areas" on the map, since this is where flooding is more likely in the event of heavy rains. Other tools like **USGS Topographic Map Viewer** and **NRCS Web Soil Survey** can help you identify which areas of your farm may be at higher risk of flooding.

PREPARE

- **Develop an Emergency Plan**: Make sure your employees and members of your household know your plan, including meeting points, emergency contact lists, and alternate evacuation routes in case of infrastructure damage or road closures due to flooding. The Farm Employers Labor Service shared **this helpful guide** to ensure your plan complies with California workplace safety regulations. It may also be helpful to include contact information for your County Office of Emergency Services: **San Luis Obispo** - **Santa Barbara** - **Ventura**

- **Consider Conservation Practices**: Conservation practices such as cover crops and grassed buffers can help slow, spread, and sink rainwater, reducing the likelihood of flooding and damage. A **UCANR study** in the Salinas valley found cover crops reduced runoff by up to 79%, and helped infiltrate heavy rains to recharge groundwater. While it's late in the season, **winter cereal cover crops** can be planted through early December. Reach out to your local **Resource Conservation District** or **NRCS office** for technical assistance deciding which practices may be most appropriate for your situation. **Other actions may be more appropriate for near houses and farm buildings.**

- **Prepare Creeks and Drainage Channels:** Remove debris and clean out culverts, ditches, and other drainage areas, especially before storms begin, to reduce water damage. **Make sure your roads are ready for the rains**. Landowners in SLO County can request an assessment of their creeks through the **Creek Ready SLO Program**.

- **Document Inventory and Secure Important Records**: Clear photos and good documentation are critical for insurance compensation and recovery assistance. FSA recommends keeping an inventory of farm buildings, vehicles, equipment, and livestock before a disaster occurs. You'll need thorough records of damage and losses sustained on your farm as well as documentation of your cleanup and recovery efforts.

- **Know Your Insurance Options**: Regularly review your insurance policies with your agent to be sure you have adequate coverage, including flood insurance, for your facilities, vehicles, farm buildings, equipment, crops and livestock. Note, there are limitations on how soon insurance coverage will take effect. Generally, insurance policies will not cover damage if the policy was not in place before a disaster.

- **Register with FSA**: If you have not already done so, establishing a record with the Farm Service Agency before a disaster occurs can streamline the process of receiving assistance after a disaster. Consider reaching out to your **local FSA office** for assistance creating a USDA profile and receiving an assigned Farm Number.

RESPOND AND RECOVER

If you sustain damages or losses due to winter storms or other natural disasters, there are a variety of state and federal programs available to help you recover. There are important steps to take in the immediate aftermath of a disaster, as well as long term actions to help you be better prepared for future climate impacts.

Short-Term Response

- **Document Damage**: Take photos as soon as possible after damage occurs. Keep records of any crops or equipment that were damaged, contaminated, or lost. FSA recommends recording the losses in a spreadsheet, with a map showing the location of each lost item.

- **Food Safety Considerations**: Floodwaters can introduce pathogens and chemical contaminants into crops and fields. When possible to do so, it is recommended to test well and irrigation water for pathogens and likely contaminants. Soil testing may also be required. Check out the "**Crop Safety After a Flood**" factsheet for more information.

- **Report Losses to County Agricultural Commissioner**: Reach out to your local Agricultural Commissioner for the appropriate form. Reporting losses helps the county assess the scale of natural disaster impacts, and may help secure additional state and federal disaster recovery resources.

Long-Term Response

When possible, invest in long term practices and projects to increase resilience to flooding and heavy rains. Check with your local **RCD** or **NRCS** office to learn about appropriate practices and available funding.

- **Cover crops** can reduce compaction and improve soil health, improving infiltration and reducing erosion during heavy rains.

- **Vegetative field buffers** and **contour strips** can slow, spread, and sink rainwater. This helps prevent the rainfall from concentrating in narrow areas and causing damage.

- **Riparian buffers** of trees, shrubs, and grasses along creeks and rivers can help prevent damage during storms. The vegetation can help stabilize streambanks, filter runoff, and slow flood waters.

Risk Protection

If you have risk protection through **Federal crop insurance**, report crop damage to your crop insurance agent within 72 hours of discovering damage and be sure to follow up in writing within 15 days.

If you have coverage under the **Noninsured Crop Disaster Assistance Program (NAP)**, you should report crop damage to your local FSA office and file a Notice of Loss (CCC-576) as soon as possible after the loss becoming apparent (requirements range from 3-15 days). If you need to do immediate work affecting a covered loss (such as containing livestock or other work necessary to protect life and property) request a waiver from FSA to begin work before the claim has been approved.

Federal Disaster Assistance Programs

The Farm Service Agency offers **several disaster programs** to help producers recover from crop, livestock and infrastructure losses, including low-interest emergency loans. Your local FSA office can help you decide which programs are best for you.

A great first step is to check out the online **Disaster Assistance Discovery Tool**. This interactive tool will help you determine which USDA programs might be applicable to your situation. You will enter the type of natural disaster that caused the damage, what type of damage occurred, and information on when and where the disaster occurred. The tool will produce a list of relevant programs with links to access more information. The tool will also provide you with contact information for your local FSA office.

For livestock producers, FSA's **Livestock Indemnity Program (LIP)** and **Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP)** reimburse producers for a portion of the value of livestock, poultry and other animal death as a result of certain natural disaster events, or for loss of grazing acres, feed and forage. For LIP and ELAP, producers will need to provide acceptable documentation of loss or evidence of reduced sales resulting from an eligible adverse event. More information can be found in the LIP Verifiable and Reliable Documentation and ELAP Verifiable and Reliable Documentation fact sheets.

Federal Disaster Assistance Programs

For orchards, the **Tree Assistance Program (TAP)** provides cost-share assistance to replant or rehabilitate trees, bushes or vines lost during the natural disaster. TAP complements both NAP and crop insurance coverage, which often cover the crop but not the plants or trees.

The **Emergency Conservation Program (ECP)** and **Emergency Forest Restoration Program (EFRP)** provide financial and technical assistance to restore conservation practices like fencing, damaged farmland or nonindustrial private forests. These programs are administered by FSA state and county committees and county offices. Producers should contact their local FSA county office regarding enrollment periods and eligibility.

FSA also offers a variety of **loan options** to eligible producers to help meet credit needs. These options include **emergency loans**, which are triggered by disaster declarations, and offer crucial financial support to help producers recover swiftly and maintain the viability of their operations during and after disaster recovery. For existing FSA loan borrowers, loan servicing options may be available if scheduled payments cannot be made on farm loan debt due to circumstances beyond their control.

California Disaster Assistance Programs

CDFA provides disaster relief funding through the **California Underserved and Small Producers Program (CUSP)**. These direct relief grants can provide reimbursement up to $20,000 for losses suffered due to extreme weather and other climate impacts. To qualify, producers must make less than $400,000 ($1,000,000 for dairies) in annual gross sales. It is important to provide documentation about the loss, such as the date and location of the loss, the weather event that caused it, and receipts for expenses related to the disaster (including on-farm losses and recovery costs).

Two organizations have CUSP Extreme Weather Relief Grants that will be available to support losses incurred in winter 2026-27: The Community Alliance with Family Farmers (CAFF) and the California Certified Organic Farmers (CCOF) Foundation.

California Disaster Assistance Programs

Applications for the CAFF funding will be open 4/1/2027 - 4/30/2027. While any California small-scale farmer can apply, CAFF gives priority to applications from BIPOC, immigrant, and undocumented farmers.

CCOF will have five application periods, starting Oct. 5th of 2026 and with the last application window closing Dec. 10th, 2027. Likewise, any small-scale California farmer can apply, but CCOF gives priority to operations with organic certification.

REFERENCES AND RESOURCES

- NOAA - El Niño Facts oceanservice.noaa.gov/facts/ninonina.html
- Scripps - El Niño Facts scripps.ucsd.edu/news/how-does-el-nino-impact-weather
- Federal Crop Insurance www.rma.usda.gov/tools-reports/agent-locator
- Noninsured Crop Disaster Assistance Program www.fsa.usda.gov/programs-and-services/disaster-assistance-program/noninsured-crop-disaster-assistance/index
- Livestock Indemnity Program www.fsa.usda.gov/programs-and-services/disaster-assistance-program/livestock-indemnity
- Emergency Assistance for Livestock Program www.fsa.usda.gov/resources/programs/emergency-assistance-livestock-honeybees-farm-raised-fish-elap
- Tree Assistance Program www.fsa.usda.gov/programs-and-services/disaster-assistance-program/tree-assistance-program
- Emergency Conservation Program www.fsa.usda.gov/resources/programs/emergency-conservation-program-ecp
- Emergency Forest Restoration Program www.fsa.usda.gov/programs-and-services/disaster-assistance-program/emergency-forest-restoration
- FSA Loan Options www.fsa.usda.gov/resources/programs?program_type%5B0%5D=15
- FSA Emergency Loans https://www.fsa.usda.gov/resources/programs/emergency-farm-loans

REFERENCES AND RESOURCES

- USDA Disaster Assistance at a Glancewww.usda.gov/guidance-documents/disaster-protection-and-recovery/fpac-bc/usda-disaster-assistance-programs-glance
- USDA Disaster Assistance Discovery Tool www.farmers.gov/protection-recovery/disaster-tool
- CAFF CUSP Program Information caff.org/cusp-extremeweather/
- CCOF CUSP Program Information www.ccof.org/foundation/grants-education/hardship-assistance-fund/
- MyHazards Toolcalema.maps.arcgis.com/apps/instant/lookup/index.html?appid=5fef2e3784ef42bab6315509b75b6fab
- USGS Topographic Map Viewer www.usgs.gov/tools/topoview
- NRCS Web Soil Survey websoilsurvey.sc.egov.usda.gov/
- UC Fact Sheet - Crop Safety After a Flood ucsmallfarmfoodsafety.ucdavis.edu/english/agricultural-water/potential-biological-hazards/produce-safety-and-flood-resources
- Ready San Luis Obispo County www.readyslo.org/prepare/storms/2026-2027-el-nino-information/
- Ready Santa Barbara County www.readysbc.org/
- Ready Ventura County ready.venturacounty.gov/flood/
- California Institute for Water Resources - Flood Preparation Page ucanr.edu/site/ciwr/flooding-information-preparedness
- FSA Office Locator www.fsa.usda.gov/fsa-office-locator

Produced by the Central Coast Soil Hub - coastalrcd.org/central-coast-soil-hub

Cachuma Resource Conservation District

COASTAL SAN LUIS RESOURCE CONSERVATION DISTRICT

UPPER SALINAS-LAS TABLAS RESOURCE CONSERVATION DISTRICT

Ventura County Resource Conservation District