



# DISASTER RELIEF RESOURCES

## FOR FARMERS & PRODUCERS

**Hurricanes and other weather events** can be especially devastating for farmers and producers, both economically and emotionally. While government programs can never fully relieve losses, there are a number of resources that are available to help farmers recover from disaster.



### First Steps

#### COLLECT DOCUMENTATION

Prior to starting any cleanup activity, make sure to take pictures of damage and losses that have occurred.

#### CONTACT YOUR INSURANCE AGENT

If you have crop insurance, contact your crop insurance agent to report losses or damages. **It is important to do this before starting any cleanup activities so that everything can be documented properly.** Furthermore, farmers need to notify their crop insurance agent within 72 hours of discovery of a loss. Farmers should provide a signed, written notice within 15 days of the loss.

#### CONTACT THE FSA FOR ADDITIONAL ASSISTANCE

If you may be eligible for the Noninsured Crop Disaster Assistance Program (NAP) or other disaster assistance programs, contact the local U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) office. **It is important to do this before starting any cleanup activities so that everything can be documented properly and a waiver can be issued prior to cleanup.**

## Common Questions

### What are the next steps after experiencing crop damage?

Depending on the program, contact either your crop insurance agent or local FSA office. Take pictures of the damage and do not burn any debris. An adjuster or FSA representative will need to survey the damage, so it is important to delay cleanup until damage has been assessed or cleanup permission has been granted.

Note certain crop insurance deadlines. You must notify your crop insurance agent within 72 hours of a loss, before abandoning a crop. Farmers must draft and sign a written declaration of loss within 15 days.

In addition to documenting the damage and losses, track expenses related to cleanup. It is advisable to keep records of all activities related to the disaster.

### In certain situations, do farmers have to pick the crop?

This is a difficult question that depends on individual circumstances. Some issues that need to be considered are whether there is any salvage value of the crop and the quality of anything that can still be harvested. If it is a good crop, then it should be harvested. The farmer's crop insurance agent can help make a determination of how to proceed.

**DISCLAIMER:** The information provided in this document is not a specific recommendation. Producers should make disaster assistance decisions in consultation with their crop insurance agent, local Farm Service Agency or other government entity responsible for program administration.

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### If a farmer doesn't pick the crop, how bad will it hurt the established yield?

If there is crop available to pick and you choose not to, then it will count against the loss.

### What if a farmer has an FSA loan on a structure that was damaged?

Contact the local FSA office immediately to report this damage.

### What additional disaster relief may become available and when?

After many natural disasters that result in widespread damage, additional programs often become available to aid with agricultural losses. This is not guaranteed, however, and requires processing time for a special appropriation from the U.S. Congress and the president's approval. While a special allocation may not be immediately available, it is important to document losses and to illustrate to your legislators the impact that Hurricane Michael has had on your farming operation. This information will help drive policy decisions and additional allocations that may become available.



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### Important Disaster Assistance Resources

The U.S. Department of Agriculture (USDA) website for storm-related disaster information can be found at <https://www.usda.gov/topics/disaster/storms>. At that link there is information about Federal Emergency Management Agency (FEMA) aid and other disaster programs. There is also a more direct resource related to agriculture that can be accessed at <https://www.farmers.gov/recover>.



#### CROP INSURANCE

Provides financial assistance to producers of insurable crops to

protect against natural disasters that impact revenue or yield, depending on coverage. Producers must be enrolled in this program prior to a loss occurring. Access fact sheets about crop insurance from the USDA Risk Management Agency at <https://bit.ly/2pZaPWF>



#### NONINSURED CROP DISASTER ASSISTANCE PROGRAM (NAP)

Provides financial

assistance to producers of noninsurable crops to protect against natural disasters that result in lower yields or crop losses. Producers must be enrolled in this program prior to a loss occurring. Access fact sheets about noninsured crop disaster assistance from the USDA Farm Service Agency (FSA) at <https://bit.ly/2ypTbQn>



#### TREE ASSISTANCE PROGRAM (TAP)

Provides financial assistance to eligible

orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes and vines lost by natural disasters. Access fact sheets about emergency tree assistance from the USDA FSA at <https://bit.ly/2EsCpFG>



#### EMERGENCY ASSISTANCE FOR LIVESTOCK, HONEYBEES, AND FARM-RAISED FISH (ELAP)

Provides financial assistance to eligible producers of livestock, honeybees, and farm-raised fish for losses due to natural disasters. Losses under this program may not be covered under other disaster assistance programs that are part of the 2014 U.S. Farm Bill. Access fact sheets about program assistance from the USDA FSA at <https://bit.ly/20tLIU5>



#### LIVESTOCK INDEMNITY PROGRAM (LIP)

Provides assistance to eligible livestock owners

or contract growers for livestock deaths in excess of normal mortality caused by eligible loss conditions, which include hurricanes. Access fact sheets about livestock indemnity from the USDA FSA at <https://bit.ly/2CqffNy>



#### EMERGENCY CONSERVATION PROGRAM (ECP)

Provides funding and technical assistance to rehabilitate

farmland damaged by natural disasters. Access fact sheets about emergency conservation from the USDA FSA at <https://bit.ly/2Rdvcf7>



#### EMERGENCY FOREST RESTORATION PROGRAM (EFRP)

Provides payments to

eligible owners of nonindustrial private forest land (timber) to carry out emergency measures to restore land damaged by a natural disaster. Access fact sheets about emergency forest restoration from the USDA FSA at <https://bit.ly/2yLtgSp>



#### EMERGENCY WATERSHED PROTECTION PROGRAM (EWP)

Provides technical and financial assistance to help local communities relieve imminent threats to life and property caused by natural disasters that impair a watershed. Access information about watershed protection from the USDA Natural Resources Conservation Service at <https://bit.ly/2iKDah0>



#### EMERGENCY LOAN PROGRAM

Provides emergency loans to help producers recover

from production and physical losses due to natural disasters. Access fact sheets about emergency loans from the USDA FSA at <https://bit.ly/2iokiT0>



#### DISASTER SET-ASIDE PROGRAM

Provides eligible FSA borrowers in a

designated disaster area the ability to defer payment to allow the operation to continue. Access fact sheets about payment deferral for disaster relief from the USDA FSA at <https://bit.ly/20zs5As>



#### UGA SMALL BUSINESS DEVELOPMENT CENTER (SBDC)

Provides guidance to

entrepreneurs and small business owners through assistance resources, services and training. Access online tools for small business owners from the Small Business Development Center at <https://bit.ly/2Cq7eIB>



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