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Information on Disaster Assistance Programs

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Last week Hurricane Michael ripped through the heart of Georgia agriculture, devastating the southwest region and destroying a significant amount of our farmers' hard work. While government programs can never fully replace the loss, there are a number of resources that are available to help farmers recover from disasters. Some general tips and good practices include:

- **Collect documentation!** Prior to starting any cleanup activity, make sure to take pictures of damage and losses that have occurred.
- **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. Beyond that, farmers should make sure that a signed written notice is provided within 15 days of the loss.
- **If you have noninsured crop disaster assistance or are eligible for other disaster assistance programs, contact the local 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.

Important Disaster Resources

The USDA has a disaster website for Hurricane Michael that can be accessed at:

<https://www.usda.gov/topics/disaster/storms>. At that link there is information on FEMA and other disaster programs. There is also a more direct resource related to agriculture that can be accessed at: <https://www.farmers.gov/recover>. Some of the disaster assistance programs potentially applicable to hurricane losses include:

- **Crop Insurance** – provides financial assistance to producers of insurable crops to protect against natural disasters that impact revenue or yield, depending on the coverage selected. Producers must be enrolled in this program prior to a loss occurring. Access fact sheets here: <https://www.rma.usda.gov/Topics/National-Fact-Sheets>

- **Noninsured Crop Disaster Assistance Program** – 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 sheet here: https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2017/nap_for_2015_and_subsequent_years_oct2017.pdf
- **Tree Assistance Program** – 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 sheet here: https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2018/tap_fact_sheet_may_2018.pdf
- **Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish** – 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 Farm Bill. Access fact sheet here: https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2018/elap_fact_sheet_april2018.pdf
- **Livestock Indemnity Program** – provides assistance to eligible livestock owners or contract growers for livestock deaths in excess of normal mortality caused by eligible loss conditions including hurricanes. Access fact sheet here: https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2018/livestock_indemnity_program_fact_sheet-may_2018.pdf
- **Emergency Conservation Program** – provides funding and technical assistance to rehabilitate farmland damaged by natural disasters. Access fact sheet here: https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2017/emergency_conservation_program_oct2017.pdf
- **Emergency Forest Restoration Program** – 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 sheet here: https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2017/emergency_forest_restoration_program_oct2017.pdf
- **Emergency Watershed Protection Program** – 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 here: <https://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/landscape/ewpp/>
- **Emergency Loan Program** – provides emergency loans to help producers recover from production and physical losses due to natural disasters. Access fact sheet here: https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2017/emergency_loan_program_oct2017.pdf
- **Disaster Set-Aside Program** – provides eligible FSA borrowers in a designated disaster area the ability to set-aside payment to allow the operation to continue. Access fact

sheet here: https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2017/disaster_set_aside_program_oct2017.pdf

More information about each of these programs can be found at the above websites. In addition, there have been some specific disaster related questions which are answered below.

- **What is the next step(s) after receiving crop damage? (reporting claims, documentation, etc.)**

Depending on the program, contact either your crop insurance agent or local FSA office. Make sure to take pictures of the damage and do not burn any debris. An adjuster or FSA representative will need to survey the damage, thus it is important to wait before starting any cleanup until this has happened or permission to cleanup has been granted.

Keep in mind certain crop insurance deadlines. Notice to your crop insurance agent must occur before abandoning a crop within 72 hours of a loss. A written notice needs to be signed within 15 days of loss.

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

- **Do farmers have to pick the crop (in certain situations)? (requesting an appraisal, pros/cons of picking vs. taking the appraisal)**

This is a difficult question that depends on individual circumstances. Some issues that need to be considered is 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 farmers crop insurance agent can help make a determination of how to proceed.

- **If you don'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 there are often additional programs that become available to aid with agricultural losses. This, however, is not guaranteed and it does take time before they are available as they require a special appropriation from the U.S. Congress and signature of the President. One such example is the 2017 Wildfires and Hurricanes Indemnity Program (WHIP) that covered losses from Hurricane Irma that caused widespread damage in September 2017. Allocation for that program was not made until February 9, 2018 as part of the Bipartisan Budget Act of 2018. Sign up for that program did not begin until July 16, 2018.

While a special allocation may not be immediately available, it is important to document losses and to communicate to your legislators in a way that illustrates 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.

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.