

Agricultural Disaster Assistance Programs

► Agricultural producers can learn what to do following natural disasters. Find out where to access federal disaster assistance programs.

Natural disasters wreak havoc on farms, communities, and infrastructure, leaving devastating effects in their aftermath. Agriculture is not immune to these effects and in Alabama, hurricanes and associated winds and rainfall have historically destroyed a significant amount of a farmers' hard work and livelihood. While there is an inherent risk in agricultural production, there are ways to prepare, and government programs are available to help farmers recover from disasters.

The following are some general tips and good practices:

- Collect documentation! Before starting any cleanup activity, take time-stamped photographs of damage and losses that have occurred.
- Notify the local Farm Service Agency (FSA) about your losses. This information will help FSA in preparing a county Loss Assessment Report, an important process in designating a county as an agricultural disaster area.
- 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. Farmers also need to notify their crop insurance agent within 72 hours of the discovery of a loss. Beyond that, farmers should provide a signed written notice of losses and damages to their crop insurance agent within 15 days of the loss.
- If you have Noninsured Crop Disaster Assistance (NAP) or are eligible for other disaster assistance programs, contact the local 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 before cleanup.

Important Disaster Resources

The United States Department of Agriculture (USDA) has a recovery website that contains resources related to agriculture that can be accessed at



<https://www.farmers.gov/protection-recovery>. Some of the disaster assistance programs that might apply to agricultural losses in Alabama include the following:

- 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 before a loss occurs. Learn more at <https://www.rma.usda.gov/>.
- The Noninsured Crop Disaster Assistance Program provides financial assistance to producers of select crops not covered by crop insurance to protect against natural disasters that result in lower yields or crop losses. Producers must be enrolled in this program before a loss occurs. Find more information at <https://aub.ie/fsa-nap>.
- The 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. Learn more information at <https://aub.ie/fsa-tap>.
- 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 Farm Bill. Find more information at <https://aub.ie/fsa-elap>.

- The Livestock Forage Disaster Program provides assistance for eligible livestock producers, who also produce grazed forage crop acreage, for losses due to drought or qualifying fire. Find more information at <https://aub.ie/fsa-lfp>.
- The 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. Find more information at <https://aub.ie/fsa-lip>.
- The Emergency Conservation Program provides funding and technical assistance to rehabilitate farmland damaged by natural disasters. Find more information at <https://aub.ie/fsa-ecp>.
- The 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. Find more information at <https://aub.ie/fsa-efrp>.
- The 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. Find more information at <https://aub.ie/nrcs-ewpp>.
- The Emergency Loan Program provides emergency loans to help producers recover from production and physical losses due to natural disasters. Find more information at <https://aub.ie/fsa-elp>.
- The 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. Find more information at <https://aub.ie/fsa-dsap>.

Common Questions

➤ What is the next step after experiencing crop damage?

Depending on the program, contact either your crop insurance agent or local FSA office. Take time-stamped photographs 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 wait before starting any cleanup until this has happened or permission to cleanup has been granted.

Keep in mind certain crop insurance deadlines. You must notify your crop insurance agent within 72 hours of a loss and before abandoning a crop. Farmers need to draft and sign a written declaration of loss within 15 days.

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

➤ Do farmers have to harvest 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 be harvested. If it is a good crop, then it should be harvested. The farmer's crop insurance agent can help determine how to proceed.

➤ If you don't harvest the crop, how bad will it hurt the established yield?

If there is crop available to harvest and you choose not to harvest it, 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. An example of this is the Wildfires and Hurricanes Indemnity Program (WHIP and WHIP+) that have covered agricultural disaster losses in recent years. This is not guaranteed, however, and requires a special appropriation from the United States Congress and the president's approval. 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 the disaster has had on your farming operation. This information will help drive policy decisions and additional allocations that may become available.



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