

Hurricane Tips and Information

Stay Informed, plan ahead and prepare

The following is to help FNGLA members prepare for a hurricane or other emergency event. The information primarily focuses on preparing your family and your business for a hurricane. However, many of the strategies can also be used to minimize your losses in the case of other types of emergencies.

This information contains a collection of useful resources to assist you in pre- and post- emergency situations. One of the main components to emergency preparedness is planning. FNGLA cannot develop a plan specific to every member's business, however, this binder is designed to assist FNGLA members in considering what types of planning should be completed and provides a one-stop resource for as much helpful information as possible.

FNGLA acknowledges the Tampa Bay Wholesale Growers for providing much of the following information:

After the storm...

Secure your structures and buildings. Make any necessary repairs to your structures so they are secure from the weather and intrusion.

Take care of your plant material. Stand up all plant material as quickly as possible to prevent burning from laying in the sun. Re-stake material as quickly as possible. Irrigate to flush any salt residue. The closer to the coast you are, the more important this is. The force of hurricane winds can carry salt spray for miles. Replant any material needing it. Prune to correct any damage.

Notify the proper authorities in the event of storm damage. Notify the local police or sheriff's department of any road obstructions or hazardous situations. Notify your electric company of any power outages so they can get your request in their repair sequences. Report water, sewer or gas line breaches to the appropriate authority. If in doubt, call the police or sheriff's department.

If necessary, notify disaster assistance agencies of your needs. If you have crop insurance, you may qualify for disaster assistance or low cost loans. Contact the appropriate agency as soon as possible for instruction.

Notify your customers of your situation. As quickly as possible, let your customers know how well you survived the storm and when you anticipate servicing their accounts.

Inspect your property closely and pay particular attention to downed power lines, broken water lines, etc.

DO NOT approach downed power lines. Call your power company and report downed lines or loss of power.

Photograph and document damage before you start clean-up.

Call or email your local FNGLA chapter contact and let them know of your status. Use the maps in the back of this binder to reach out to FNGLA members near you. Call, text, or drive by. Make contact with fellow members to identify needs.

Long before the storm...

Make sure the nursery infrastructure is in good maintenance. Clear ditches free of weeds and debris so maximum drainage can occur. Make sure your interior roads are in good repair to allow access to all areas of the nursery.

Make sure all buildings are in good repair. Make sure all windows, doors, siding and roofing are secured according to building codes. Once wind gets under loose building materials, they will rip off. If you have portable sheds and trailers, tie them down securely. Evaluate whether you should remove covering of greenhouses and shade structures prior to a storm. Is it better to let the roofs and sides be torn off or allow for less resistance? Each grower must make his/her own decisions. Prior to a storm, inventory whether you have sufficient materials to minimally repair facilities.

Make sure all equipment is serviced and adequate supplies are on hand. For days to weeks after a hurricane, normal deliveries may be disrupted. Make sure you have fuel and other supplies you may need. Consider having minimal building materials on hand to repair structures. Evaluate all your potential needs. Make sure you have a supply of potting soil, fungicides, etc.

Make arrangements for power. Power lines may be disabled for days or weeks jeopardizing your irrigation systems. Develop a plan for irrigation, running office functions, running propagation areas, etc.

Make sure you have crop insurance. Crop insurance is a requirement to participate in any federal disaster programs. You must sign up for the program well before a storm threatens, because there is a 30 day hold.

View FNGLA Hurricane Preparedness Information. View this page and the links and other information provided and print out details you may need following a storm.

Immediately before the storm...

Secure all loose items. Secure nursery containers, stakes, etc. Tie down anything possible. Loose items become missiles. If the storm can hurl a straw through a 2 x 4, think what it can do with nursery stakes. Secure all equipment in an area not likely to be damaged.

Lay down plant material. Winds in excess of 100 mph will strip foliage from plant materials. Plants may be blown down anyway, so they may survive better if you lay them parallel to the expected wind direction. Water plants fully prior to a storm.

Have emergency numbers. Make sure you have the numbers of your crop and property insurance agents, USDA's Natural Resource Conservation Service and Farm Service Agency, local police, fire and other emergency contacts.

Inventory your plants and equipment. This will help in the event you need to file a claim or determine the damage you have. Also, it will allow recovery of some lost items. Consolidate the serial numbers on your equipment

Establish a means to communicate with your employees. Your employees will need to know what you expect of them after the storm. Do you want them to come to work, to call you, or stay with their families? Communications may be disrupted for days. Make your plan before a storm strikes. Allow time for your employees to secure their homes prior to a storm.

Allow plenty of time to get prepared. Do not run short of time and risk not getting everything done you need.

Print FNGLA Hurricane Preparedness Information. Print this page and details from the download and links section below for post-storm reference. You may be without power, so be prepared.

Some Information about hurricanes...

Hurricanes can be large, powerful and fickle storm systems which rotate in a counter-clockwise direction. Storm influences are often most severe on the northeast side of storms. Hurricanes have feeder bands of rain storms which sweep through the area. In the center of all hurricanes is an area of still, sunny weather called an eye. Don't be misled by the calmness of the eye; there is more to come. Wind forces of 80+ miles an hour probably may be sustained for hours. Before and especially after hurricanes, there is often unseasonably dry weather. Predictions more than a day off are subject to dramatic changes. Stay tuned to reliable weather sources for progress reports. Get prepared early.

These are some tips you should consider in dealing with a hurricane. This list is only a beginning. Make your own decisions as to the appropriate actions to take. **DO NOT take a hurricane lightly** as these storms kill and destroy lives and businesses.

Hurricane Preparation List for the Container Nursery¹

Tom Yeager²

We are busy professionals who probably do not think about the impact a hurricane may have on the nursery until one is coming our way. Completing a few tasks in advance will reduce the devastating impact that hurricanes can have on plant production and personnel. I have provided a list of items or tasks for you to complete prior to hurricane arrival. The first list of tasks should be completed a few months before hurricane season. The second list should be completed a few weeks before expected arrival, the third list should be completed a few days before arrival, and the last list should be completed the day before expected arrival at your nursery. I have provided a place for you to mark each completed task.



Figure 1. In 1992, Hurricane Andrew caused massive devastation to the nursery industry.

Credits: Tom Yeager, UF/IFAS

A Few Months Before Hurricane Season

- Develop an emergency contact list and keep numbers current. Some possible contacts might include: employees, insurance companies, hospitals, pharmacies, counselors and clergy, USDA Farm Service Agency, Natural Resources Conservation Service, Federal Emergency Management Agency, County Emergency Management Agency, County Health Department, university Extension offices, power and utility companies, plumbers, electricians, disaster restoration companies, tree service companies, equipment dealers, trucking companies, allied supply companies, landfills, chemical spill companies, portable toilet companies, other nurseries, and suppliers of young plants.
- Stow valuable papers and other resources in a dry place, such as a fire-safe waterproof container. This would include papers such as crop insurance and other insurance policies; payroll, plant, pesticide and equipment inventories; and photographs of the nursery, including buildings, equipment, and vehicles. A copy of important electronic files should be stowed at an alternative location.
- Develop a written plan of pre- and post-hurricane responsibilities and job descriptions for personnel. Include procedures for irrigating without electrical power, ventilating or covering greenhouses, deciding which plants are moved to highest elevations pre-hurricane, and clean-up, including a prioritized list of most valuable plants to save post-hurricane. The plan also includes where items that will be needed post-hurricane, such as

1. This document is ENH1283, one of a series of the Environmental Horticulture Department, UF/IFAS Extension. Original publication date December 2017. Visit the EDIS website at <http://edis.ifas.ufl.edu>.

2. Tom Yeager, Extension specialist, Environmental Horticulture Department; UF/IFAS Extension, Gainesville, FL 32611.

generators, are stowed, as well as where items such as computers are stowed during the hurricane.

- Review the plan of responsibilities with personnel and conduct safety and first aid training for personnel.
- Prune permanent trees to reduce wind resistance.
- Service and test non-portable electrical generators.

A Few Weeks Before Hurricane Arrival

- Perform general repairs of buildings to secure loose components.
- Clean ditches and grade areas for drainage.
- Obtain items such as weather radios, plumbing supplies, tools, lumber, nails, tarps, ropes, shade cloth, greenhouse parts and covers, staple guns, staples, poly tape, fuel storage with hand pump, substrate components, portable lights, and batteries.
- Determine capacity, phase, and quantity of portable electrical generators needed and provide for rapid connection with disconnect to main power. Service and test portable electrical generators.
- Tie-down portable buildings.
- Provide for potable water storage.
- Refresh rain wear for employees (e.g., rain coats and boots).
- Obtain first aid supplies.

A Few Days Before Hurricane Arrival

- Irrigate plants and remove water from reservoirs.
- Remove plants from benches and position sand bags or other weights on open spaces of polypropylene ground cloth.
- Obtain cash (electronic fund transfers will not be possible after a hurricane).
- Fill fuel tanks and fill sprayers with water.
- Fill and label potable water containers.
- Print out payroll, plant inventory, fertilizer, and pesticide inventory.
- Charge batteries.
- Ensure your family and the families of employees are prepared.



Figure 2. Polypropylene ground cloth was stripped away from this pot-in-pot production area by wind and water during Hurricane Matthew in 2016.

Credits: Tom Yeager, UF/IFAS

Day Before Hurricane Arrival

- Secure items such as small portable trailers and substrate mixing equipment, and position portable generators.
- Dismantle irrigation risers; remove greenhouse plastic and shade cloth.
- Lay large plants, especially plants likely to break and very valuable plants, down with the container toward the wind. This is particularly important for pot-in-pot plants.
- Place most valuable plants in a protected place, such as a box trailer. Park box trailers side by side to resist turning over.
- Secure windows, doors, and greenhouse vents.
- Turn off natural and propane gas, water, and electricity.
- Place tractors in fields.
- Stow computers.

Completion of these tasks will help you prepare for a hurricane. The extent of damage is always unpredictable. However, taking these precautions will help to minimize losses to the nursery.



For FNGA Hurricane/Disaster Discussion

3/14/2006

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In Planning

- Plan for family needs first – water, food, emergency kit, grill w burner and extra gas, hose
- Have a plan everyone knows for where you will meet following an event
- Plan for home needs – shutters, plastic bags for keepsakes – photos, photo albums, videos, books; take photo record of your home and valuables now
- Update homeowner insurance value to account for increased costs in rebuilding
- Secure personal papers – insurance papers, birth certificate, other official documents
- Consider small generator for home needs – lights, refrigerator, well
- For a major disaster, expect 6 weeks without electricity
- IFAS has a notebook or CD on Disaster Preparedness and Recovery

For your nursery

- Take pictures – a photo record may be needed later
- Irrigation – have a generator to run well; use your generator under a load quarterly
- Shade Cloth – have extra, new, on hand
- Have a contact chart for your employees – find out contact information and where they are likely to ride out the storm; give them directions about when to report back. Remember, they need time to get their homes ready too, so plan carefully for how they'll help you get your nursery ready
- Fuel – keep extra on hand and plan to use it after the season. Fuel cans will be scarce.

Following a disaster

- Dress – wear sturdy shoes
- Check carefully for gas leaks, downed electric wires
- Follow spill management carefully for any chemicals; take precaution to prevent spills; retain product identity
- Extension visits – let others know your needs – organizations want to send help
- Damage assessment – flash situation report
- Meeting with USDA, officials – probably 10 – 14 days after disaster; probably at Extension Auditorium
- Federal assistance – designed to help keep you in business – will not pay 100% (or even 50%) of the value of your crop

Personal

- About 1 month to six weeks into the disaster – take a day away for relaxation, hot meals and hot shower. Psyche requires someplace “normal”.
- Misery loves company – visit with others about how they're doing
- Remember to “count your blessings” or “this too shall pass”.

EMERGENCY CONTACT INFORMATION

FEDERAL

FEMA	<u>800-621-3362</u>	https://www.fema.gov/locations/florida
SBA	<u>800-827-5722</u>	https://www.sba.gov/about-sba/sba-locations/headquarters-offices/office-disaster-assistance/office-disaster-assistance-resources
USDA-FSA	<u>352-379-4500</u>	https://www.fsa.usda.gov/state-offices/Florida/index

STATE

FNGLA	<u>800-375-3642</u>	https://www.fn gla.org/
FL Div. of Emer. Mgt.	<u>850-815-4000</u>	https://www.floridadisaster.org/

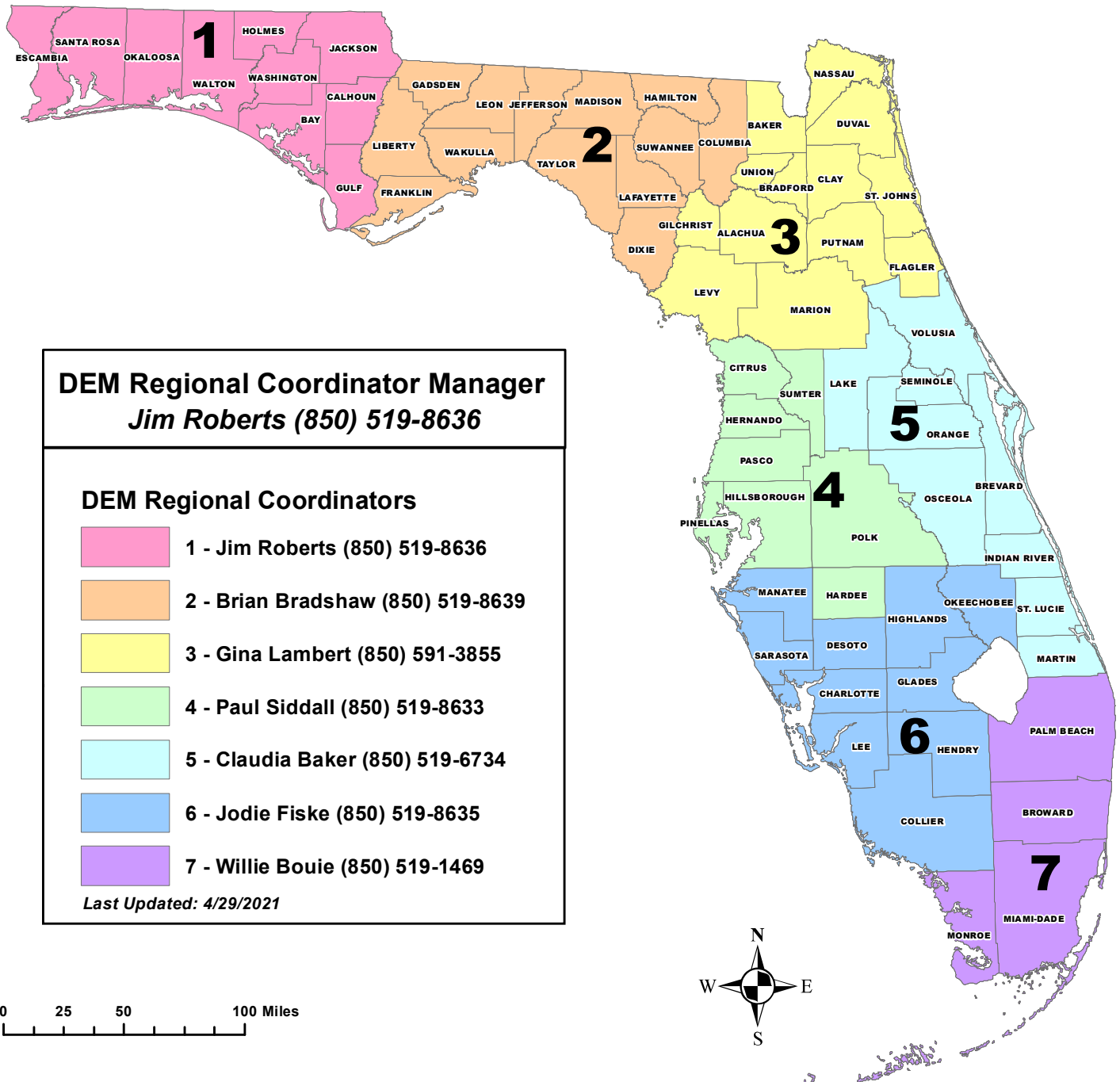
Insert Phone Numbers Below:

LOCAL

ELECTRIC UTILITY	_____
GAS UTILITY	_____
INSURANCE COMPANY	_____
NURSERY CROP INSURANCE	_____ (your crop insurance agent)
FIRE DEPARTMENT	_____
POLICE	_____

FNGLA Disaster Relief Fund:

In August 2019, the FNGLA Board of Directors established a Disaster Relief Fund. Its purpose is for FNGLA to have the capability to rapidly purchase needed goods and supplies to ship to designated drop-off sites in hardest-hit FNGLA member areas. Prior to consideration of any disbursements, the FNGLA Disaster Relief Committee (comprised of FNGLA's four elected state officers, its CEO and CFO) must be advised of at least the general levels of: (1) structural damage; (2) expected crop losses; and, (3) amount of needed goods/supplies.



Florida State Agricultural Response Team (SART) Contacts:

Do this well in advance of the storm:

Follow this link to find the SART contacts in your county:

<https://flsart.org/resource/countyinformation.jsp>

Be sure to prepare in advance by clicking on your county's links and retaining the contact info. from this the Florida SART site.



United States
Department of
Agriculture

An aerial photograph of a farm at sunset. In the foreground, several large, cylindrical metal grain silos are visible. Behind them is a large red barn and other farm buildings. The background shows rolling hills and fields under a warm, orange-hued sky. The title text is overlaid on a white rectangular frame in the center of the image.

DISASTER ASSISTANCE PROGRAMS AT A GLANCE

FARM PRODUCTION AND CONSERVATION

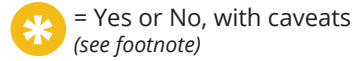
FARM SERVICE AGENCY | NATURAL RESOURCES CONSERVATION SERVICE | RISK MANAGEMENT AGENCY



DISASTER ASSISTANCE

USDA Disaster Assistance Programs At a Glance

Icon Key



Disaster Programs	Agency	Blizzard	Fire	Hurricane/ Typhoon	Excessive Moisture/ Flood	Excessive Winds/ Tornado	Drought	Hail	Volcanic Eruption/ Emissions	Freeze	Earth- quake
Crop Insurance – provides indemnity payments to growers who purchased crop insurance for production and quality losses related to drought and other weather hazards, including losses from an inability to plant caused by an insured cause of loss.	RMA	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Conservation Reserve Program (CRP) Haying and Grazing – provides for emergency haying and grazing on certain CRP practices in a county designated as D2 or higher on the U.S. Drought Monitor, or in a county where there is at least a 40 percent loss in forage production.	FSA	★ ¹	★ ¹	★ ¹	★ ¹	★ ¹	✓	★ ¹	★ ¹	★ ¹	★ ¹
Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) – provides assistance to eligible owners of livestock, and producers of honeybees and farm-raised fish for losses due to disease (including cattle tick fever), adverse weather, or other conditions, such as blizzards and wildfires, not covered by LFP and LIP.	FSA	✓	★ ²	✓	✓	✓	★ ³	★ ⁴	✓	✗	✓
Emergency Conservation Program (ECP) – provides funding and technical assistance for farmers and ranchers to restore farmland damaged by natural disasters and for emergency water conservation measures in severe droughts.	FSA	✓	✓	✓	✓	✓	✓	✗	✓	✗	✓
Emergency Forest Restoration Program (EFRP) – provides funding to restore privately owned forests damaged by natural disasters. Assistance helps landowners carry out emergency measures to restore forest health on land damaged by floods, hurricanes or other natural disasters.	FSA	✓	✓	✓	✓	✓	✓	✗	✓	✗	✓
Farm Loans – provides Emergency and Operating loans to help producers recover from production and physical losses due to natural disasters or livestock quarantine and can pay for farm operating and family living expenses.	FSA	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

¹ Yes, but only if determined eligible by FSA.

² Yes, except on federally managed land

³ No, except for water transportation

⁴ Yes, but only for grazing losses





















Disaster Programs	Agency	Blizzard	Fire	Hurricane/ Typhoon	Excessive Moisture/ Flood	Excessive Winds/ Tornado	Drought	Hail	Volcanic Eruption/ Emissions	Freeze	Earth- quake
Environmental Quality Incentives Program (EQIP) – provides agricultural producers with financial resources and one-on-one help to plan and implement improvements on the land including financial assistance to repair and prevent the excessive soil erosion caused or impacted by natural disasters. These practices include activities like stream bank restoration, grassed waterways and buffers. NRCS-funded conservation practices protect your land from erosion, support disaster recovery and repair and can help mitigate loss from future natural disasters. Assistance may also be available for emergency animal mortality disposal from natural disasters and other causes.	NRCS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Emergency Watershed Program (EWP-Recovery) – offers vital recovery options for local communities to help people reduce hazards to life and property caused by flood-waters, droughts, wildfires, earthquakes, windstorms, and other natural disasters. Project funds address erosion related watershed impairments by supporting activities such as removing debris from stream channels, road culverts, and bridges; reshaping and protecting eroded banks; correcting damaged drainage facilities; repairing levees and structures; and reseeding damaged areas. EWP Floodplain Easements – provide an alternative to Recovery efforts described above. NRCS has the authority to purchase floodplain easements (FPE) as an alternative measure to traditional Recovery where sites meet EWP-FPE eligibility criteria and it is determined that acquiring an easement in lieu of Recovery is the more economical and prudent approach to reducing the threat to life or property.	NRCS		✓	✓	✓	✓	✓		✓	✓	✓
Livestock Forage Disaster Program (LFP) - provides compensation to eligible livestock producers who have suffered grazing losses due to drought or fire on land that is native or improved pastureland with permanent vegetative cover or that is planted specifically for grazing.	FSA	✗	✱ ⁵	✗	✗	✗	✓	✗	✗	✗	✗
Livestock Indemnity Program (LIP) - provides benefits to livestock owners and some contract growers for livestock deaths in excess of normal mortality that are the direct result of an eligible adverse weather event. In addition, LIP covers attacks by animals reintroduced into the wild by the federal government or protected by federal law. Also, LIP provides assistance to livestock owners that must sell livestock at a reduced price because of an injury from an eligible loss condition.	FSA	✓	✓	✓	✓	✓	✱ ⁶	✓	✓	✱ ⁷	✓

⁵ Yes, but only on federally managed lands impacted by the fire for which the producer is prohibited from grazing the normally permitted livestock by the federal agency

⁶ No, except when associated with anthrax

⁷ Yes, but only if deaths result from freeze incidental to a winter storm or extreme cold as determined by FSA.

USDA Disaster Assistance Programs At a Glance





Disaster Programs	Agency	Blizzard	Fire	Hurricane/ Typhoon	Excessive Moisture/ Flood	Excessive Winds/ Tornado	Drought	Hail	Volcanic Eruption/ Emissions	Freeze	Earth- quake
Noninsured Crop Disaster Assistance Program (NAP) - provides financial assistance to producers of non-insurable crops to protect against natural disasters that result in lower yields or crop losses, or prevents crop planting.	FSA										
Tree Assistance Program (TAP) - provides financial cost-share assistance to qualifying orchardists and nursery tree growers to re-plant or, where applicable, rehabilitate eligible trees, bushes, and vines lost by natural disasters. A qualifying mortality loss in excess of 15 percent (in excess of normal mortality) must be sustained to trigger assistance.	FSA										

⁸ Yes, only as a related condition to an eligible disaster

Other natural disasters that may apply to some of these programs (not all perils are eligible loss conditions for all programs) include:

- Explosion;
 - High water;
 - Landslide;
 - Mudslide;
 - Severe snowstorm;
 - Storm, including ice storms;
- Tidal wave;
 - Wind-driven water;
 - Insect infestation;
 - Plant disease;
 - Lightning; and
 - Other natural phenomena.

Some man-made conditions qualify for disaster assistance, as follows:

Disaster Programs	Agency	Pesticide Contamination	Nuclear Radiation/ Fallout	Toxic Substances Other Than Pesticides	Chemical Residue Other Than Pesticides
Dairy Indemnity Payment Program (DIPP) - provides compensation to dairy producers when a public regulatory agency directs them to remove their raw milk from the commercial market because it has been contaminated by pesticides, nuclear radiation or fallout, or toxic substances and chemical residues other than pesticides.	FSA				



More Information

This fact sheet is for informational purposes only; other restrictions may apply.

For more information about USDA disaster programs, visit **farmers.gov/recover** or contact your local USDA Service Center.

To find your local USDA Service Center, visit **farmers.gov/service-locator**.

To locate an approved insurance provider, visit the Agent Locator on **rma.usda.gov**.



DISASTER ASSISTANCE

Tree Assistance Program

Overview

The 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. TAP is administered by the Farm Service Agency (FSA) of the U.S. Department of Agriculture (USDA).

What Is Eligible?

Eligible Tree Types

Eligible trees, bushes, and vines are those from which an annual crop is produced for commercial purposes. Nursery trees include ornamental, fruit, nut and Christmas trees produced for commercial sale. Trees used for pulp or timber are not eligible for TAP assistance.

Eligible Losses

To be considered an eligible loss:

- A requisite death loss must first be sustained; a stand of eligible trees, bushes, or vines must have suffered more than a 15 percent mortality loss (after normal mortality) due to a natural disaster;
- Mortality loss on a stand of eligible trees, bushes, or vines is based on:
 - Each eligible disaster event, except for losses due to plant disease; and
 - For plant disease, the time period as determined by the FSA for which the stand is infected.
- The loss must not have been preventable through reasonable and available measures;
- The loss must be visible and obvious to the FSA representative; if the loss is no longer visible, FSA may accept other loss evidence and determine whether that other evidence substantiates that an eligible loss due to natural disaster occurred; and
- FSA may require information from a qualified expert to determine extent of loss in the case of plant disease or insect infestation.

Eligible Orchardists and Nursery Tree Growers

To qualify for TAP, eligible orchardists and nursery tree growers must:

- Have suffered a qualifying tree, bush or vine loss in excess of 15 percent mortality for the stand (adjusted for normal mortality) due to an eligible natural disaster;
- Have owned the eligible trees, bushes and vines when the natural disaster occurred, but eligible growers are not required to own the land on which owned eligible trees, bushes and vines are planted; and
- Replace eligible trees, bushes and vines within 12 months from the date the TAP application is approved.



How it Works

Acreage Limitation

The cumulative total quantity of acres planted to trees, bushes, or vines for which an eligible orchardist or nursery tree grower can receive TAP payments cannot exceed 1,000 acres annually.

Payment Limitation and Average Adjusted Gross Income (AGI)

For losses that occurred on or after January 1, 2017, there is no payment limitation for TAP.

In applying the limitation on average adjusted gross income (AGI), a person or legal entity is ineligible for payment under TAP if the AGI of the person or legal entity for the relevant tax years exceeds \$900,000. Direct attribution applies to TAP and is used for AGI purposes as well. Under direct attribution, any payment to a legal entity will be considered (for payment limitation purposes) to be a payment to persons or legal entities with an interest in the legal entity or in a sub-entity.

Payment Calculator

For tree, bush, or vine replacement, replanting and/or rehabilitation, the payment calculation is the lesser of the following:

- 65 percent of the actual cost of replanting, in excess of 15 percent mortality (adjusted for normal mortality), and, where applicable, 50 percent of the actual cost of rehabilitation, in excess of 15 percent damage or mortality (adjusted for normal tree damage and normal mortality); or
- The maximum eligible amount established for the practice by FSA.

The 2018 Farm Bill increased the reimbursement amount for applicants who meet the definition of a beginning or veteran farmer or rancher. The payment calculation is the lesser of the following:

- 75 percent of the actual cost of replanting, in excess of 15 percent mortality (adjusted for normal mortality), and, where applicable, 75 percent of the actual cost of rehabilitation, in excess of 15 percent damage or mortality (adjusted for normal tree damage and mortality); or
- The maximum eligible amount established for the practice by FSA.

Applications

The following table provides the final dates to submit a TAP application and supporting documentation:

Date of Loss	Final Date to Submit an Application and Supporting Documentation
January 1, 2019, and subsequent years	Later of 60 calendar days after (date of publication in FR) or within 90 calendar days of: <ul style="list-style-type: none">• the disaster event; or• the date when the loss is apparent to the producer.

More Information

This fact sheet is for informational purposes only; other restrictions may apply. For more information about ELAP, visit disaster.fsa.usda.gov or contact your local FSA office.

To find your local FSA office, visit farmers.gov.



DISASTER ASSISTANCE

Noninsured Crop Disaster Assistance Program

Overview

The Noninsured Crop Disaster Assistance Program (NAP) administered by the U.S. Department of Agriculture (USDA) Farm Service Agency (FSA), provides financial assistance to producers of non-insurable crops to protect against natural disasters that result in lower yields or crop losses, or prevents crop planting.

Who Is Eligible?

Eligible Producers

An eligible producer is a landowner, tenant or sharecropper who shares in the risk of producing an eligible crop and is entitled to an ownership share of that crop. An individual's or entity's average adjusted gross income (AGI) cannot exceed \$900,000 to be eligible for NAP payments. Also, NAP payments received, directly or indirectly, will be attributed to the applicable individual or entity and limited to \$125,000 per crop year, per individual or entity for crops with basic (catastrophic) coverage. Any NAP payments received directly or indirectly for crops with additional (buy-up) coverage, will be attributed to the applicable individual or entity and limited to \$300,000 per crop year, per individual or entity. (To learn more, visit fsa.usda.gov/limits.)

Eligible Crops

Eligible crops must be commercially produced agricultural commodities for which crop insurance is not available and be any of the following:

- Crops grown for food;
- Crops planted and grown for livestock consumption, such as grain and forage crops, including native forage; Crops grown for fiber, such as cotton and flax (except trees);
- Crops grown in a controlled environment, such as mushrooms and floriculture;
- Specialty crops, such as honey and maple sap;
- Sea oats and sea grass;
- Sweet sorghum and biomass sorghum;
- Industrial crops, including crops used in manufacturing or grown as a feedstock for renewable biofuel, renewable electricity or biobased products;
- Value loss crops, such as aquaculture, Christmas trees, ginseng, ornamental nursery and turf-grass sod; and
- Seed crops where the propagation stock is produced for sale as seed stock for other eligible NAP crop production.



Producers should contact a crop insurance agent for questions regarding insurability of a crop in their county. For further information on whether a crop is eligible for NAP coverage, producers should contact the FSA county office where their farm records are maintained.

What Is Eligible?

Eligible Causes of Loss

Eligible causes of loss include the following natural disasters:

- Damaging weather, such as drought, freeze, hail, excessive moisture, excessive wind or hurricanes;
- Adverse natural occurrences, such as earthquake or flood; and
- Conditions related to damaging weather or adverse natural occurrences, such as excessive heat, plant disease, volcanic smog (VOG) or insect infestation.

The damaging weather or adverse natural occurrence must occur during the coverage period, before or during harvest, and must directly affect the eligible crop.

How It Works

Coverage Levels

NAP provides basic coverage equivalent to the catastrophic level risk protection plan of insurance coverage, which is based on the amount of loss that exceeds 50 percent of expected production at 55 percent of the average market price for the crop. The 2018 Farm Bill re-authorizes higher levels of coverage ranging from 50 to 65 percent of production, in 5 percent increments, at 100 percent of the average market price. Additional (buy-up) coverage must be elected by a producer by the application closing date. Producers who elect additional coverage must pay a premium in addition to the service fee. Crops intended for grazing are not eligible for additional coverage.

Applying for Coverage

Eligible producers must apply for coverage using form CCC-471, "Application for Coverage," and pay the applicable service fee at the FSA office where their farm records are maintained. The application and service fee must be filed by the application closing date. Application closing dates vary by crop and are established by the FSA State Committee. Contact your local FSA office to verify application closing dates. Producers who apply for NAP coverage acknowledge that they have received the NAP Basic Provisions, available at FSA county offices and at fsa.usda.gov/nap.

Service Fees and Premiums

For all coverage levels, the NAP service fee is the lesser of \$325 per crop or \$825 per producer per administrative county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties.

Producers who elect higher levels of coverage must also pay a premium equal to:

- The producer's share of the crop; times
- The number of eligible acres devoted to the crop; times
- The approved yield per acre; times
- The coverage level; times
- The average market price; times
- A 5.25 percent premium fee.

For value loss crops, premiums will be calculated using the maximum dollar value selected by the producer on form CCC-471, "Application for Coverage."

The maximum premium for a person or legal entity that is a NAP covered producer is \$15,750 (the maximum payment limitation times a 5.25 percent premium fee) for an application for basic coverage only. If the NAP covered producer is a joint operation, the maximum



premium is based on the number of multiple persons or legal entities comprising the joint operation. Beginning, limited resource, socially disadvantaged and qualifying veterans farmers or ranchers are eligible for a waiver of the service fee and a 50 percent premium reduction when they file form CCC-860, "Socially Disadvantaged, Limited Resource, Veteran, or Beginning Farmer or Rancher Certification." To be eligible for a service fee waiver or premium reduction, the NAP covered producer must qualify as one of the following:

Beginning farmer or rancher – a person or legal entity who:

- Has not operated a farm or ranch for more than 10 years; and
- Materially and substantially participates in the operation.

For legal entities to be considered a beginning farmer, all members must be related by blood or marriage and must be beginning farmers.

Limited resource farmer or rancher – a person or legal entity that:

- Earns no more than \$177,300 (for FY2019) in each of the two calendar years that precede the complete taxable year before the program year, to be adjusted upwards in later years for inflation; and
- Has a total household income at or below the national poverty level for a family of four, or less than 50 percent of county median household income for both of the previous two years.

Limited resource producer status may be determined using the USDA Limited Resource Farmer and Rancher Online Self Determination Tool located at <https://lrftool.sc.egov.usda.gov/DeterminationTool.aspx?fyYear=2019>. The automated system calculates and displays adjusted gross farm sales per year and the higher of the national poverty level or county median household income.

For legal entities requesting to be considered Limited Resource Farmer or Rancher, the sum of gross sales and household income must be considered for all members.

Socially disadvantaged farmer or rancher – a farmer or a rancher who is a member of a group whose members have been subject to racial, ethnic or gender prejudice because of their identity as members of a group without regard to their individual qualities. Groups include:

- American Indians or Alaskan Natives;
- Asians or Asian Americans;
- Blacks or African Americans;
- Native Hawaiians or other Pacific Islanders;
- Hispanics; and
- Women.

For legal entities to be considered socially disadvantaged, the majority interest must be held by socially disadvantaged individuals.

Veteran farmer or rancher – a farmer or rancher who has served in the Armed Forces (as defined in 38 U.S.C. 101) and who:

- has operated a farm or ranch for less than 10 years, or
- first obtained status as a veteran during the most recent 10-year period.

Coverage Period

The coverage period for NAP varies depending on the crop. The coverage period for an annual crop begins the later of:

- The date after the application for coverage is filed and the applicable service fees have been paid; or
- The date the crop is planted (cannot exceed the final planting date).

The coverage period for an annual crop ends the earlier of the:

- Date the crop harvest is completed;
- Normal harvest date for the crop;
- Date the crop is abandoned; or
- Date the entire crop acreage is destroyed.

The coverage period for a perennial crop, other than a crop intended for forage, begins no later than 30 calendar days after the application closing date and ends the earlier of:

- 10 months from the application closing date;
- The date the crop harvest is completed;
- The normal harvest date for the crop;

- The date the crop is abandoned; or
- The date the entire crop acreage is destroyed.

Contact a local FSA office for information on the coverage periods for perennial forage crops, controlled-environment crops, specialty crops and value loss crops.

Information Required to Remain Eligible for NAP

To be eligible for NAP assistance, the following crop acreage information must be reported:

- Name of the crop (lettuce, clover, etc.);
- Type and variety (head lettuce, red clover, etc.);
- Location and acreage of the crop (field, sub-field, etc.);
- Share of the crop and the names of other producers with an interest in the crop;
Type of practice used to grow the crop (irrigated or non-irrigated);
- Date the crop was planted in each field; and
- Intended use of the commodity (fresh, processed, etc.).

Producers must report crop acreage shortly after planting (early in the risk period) to ensure reporting deadlines are not missed and coverage is not lost.

In addition, producers with NAP coverage must provide the following production information:

- The quantity of all harvested production of the crop in which the producer held an interest during the crop year;
- The disposition of the harvested crop, such as whether it is marketable, unmarketable, salvaged or used differently than intended; and
- Verifiable or reliable crop production records (when required by FSA).

When those records are required, producers must provide them in a manner that can be easily understood by the FSA county committee. Producers should contact the FSA office where their farm records are maintained for questions regarding acceptable production records.

Failure to report acreage and production information for NAP-covered crops may result in reduced or zero NAP assistance. Be aware that acreage reporting and final planting dates vary by crop and by region.

Producers should contact the FSA office where their farm records are maintained for questions regarding local acreage reporting and final planting dates.

For aquaculture, floriculture and ornamental nursery operations, producers must maintain records according to industry standards, including daily crop inventories. Unique reporting requirements apply to beekeepers and producers of Christmas trees, turf-grass sod, maple sap, mushrooms, ginseng and commercial seed or forage crops. Producers should contact the FSA office where their farm records are maintained regarding these requirements.

Reported Acreage and Production

FSA uses acreage reports to record the location and number of acres covered by the application. Acreage and the production reports are used to calculate the approved yield (expected production for a crop year). The approved yield is an average of a producer's actual production history (APH) for a minimum of 4 to a maximum of 10 crop years (5 years for apples and peaches). To calculate APH, FSA divides a producer's total production by the producer's crop acreage. A producer's approved yield may be calculated using substantially reduced yield data if the producer does not report production for a crop with NAP coverage, or reports fewer than 4 years of crop production.

Providing Notice of Loss and Applying for Payment

When a crop or planting is affected by a natural disaster, producers with NAP coverage must notify the FSA office where their farm records are maintained and complete Part B (the Notice of Loss portion) of form CCC-576, "Notice of Loss and Application for Payment." This must be completed within 15 calendar days of the earlier of:

- A natural disaster occurrence;
- The final planting date if planting is prevented by a natural disaster;
- The date that damage to the crop or loss of production becomes apparent; or
- The normal harvest date.

Producers of hand-harvested crops and certain perishable crops must notify FSA within 72 hours of when a loss becomes apparent. The crops subject to this requirement will be listed in the NAP Basic Provisions.

To receive NAP benefits, producers must complete form CCC-576, "Notice of Loss and Application for Payment," Parts D, E, F and G, as applicable, within 60 days of the last day of coverage for the crop year for any NAP covered crop in the unit. The CCC-576 requires acceptable appraisal information.

Producers must provide evidence of production and note whether the crop was marketable, unmarketable, salvaged or used differently than intended.

Defining a NAP Unit

The NAP unit includes all the eligible crop acreage in the county where the producer has a unique crop interest. A unique crop interest is either:

- 100 percent interest; or
- A shared interest with another producer.

Information FSA Uses to Calculate Payment

The NAP payment is calculated by unit using:

- Crop acreage;
- Approved yield;
- Net production;
- Coverage level elected by the producer;
- An average market price for the commodity established by the FSA state committee; and
- A payment factor reflecting the decreased cost incurred in the production cycle for a crop that is not harvested or prevented from being planted.

For value loss crops with additional coverage, payments will be calculated using the lesser of the field market value of the crop before the disaster or the maximum dollar value for which the producer requested coverage at the time of application.

For More Information

This fact sheet is for informational purposes only; other eligibility requirements or restrictions may apply. To find more information about FSA disaster assistance programs, visit [farmers.gov](https://www.farmers.gov) or contact your local FSA office. To find your local FSA office, visit [farmers.gov/service-center-locator](https://www.farmers.gov/service-center-locator).



DISASTER ASSISTANCE

Emergency Conservation Program (ECP)

Overview

The Emergency Conservation Program (ECP), administered by the U.S. Department of Agriculture (USDA) Farm Service Agency (FSA), provides emergency funding and technical assistance to farmers and ranchers to rehabilitate farmland and conservation structures damaged by natural disasters and implement emergency water conservation measures in periods of severe drought.

Program Administration

ECP is administered by FSA state and county committees and county offices. Producers should contact their local FSA county office regarding ECP enrollment periods and eligibility.

Land Eligibility

FSA county committees determine land eligibility based on on-site inspections of damaged land and the type and extent of damage. Eligible land includes land used for:

- Commercial farming, ranching and orchard operations;
- Growing nursery stock and Christmas tree plantations;
- Grazing for commercial livestock production; and
- Conservation structures such as, waterways, terraces, diversions and windbreaks.
- Conservation problems existing before the applicable disaster event are ineligible for ECP assistance.

Cost-Share Payments

Cost-share payments are:

- Up to 75 percent of the cost to implement approved restoration practices;
- Up to 90 percent of the cost to implement approved restoration practices for producers who certify as limited resource, socially-disadvantaged or beginning farmers/ranchers;
- Limited to \$500,000 per person or legal entity per disaster; and
- Available as an advance payment of up to 25 percent of expected cost-share, for only the replacement or restoration of fencing.

Eligible Farmland Restoration Practices

To rehabilitate farmland, ECP participants may implement emergency conservation practices, such as:

- Removing debris from farmland (cleanup of wind- or water-deposited debris, such as woody material, sand, rock and trash on cropland or pastureland);



- Grading, shaping or leveling land (filling gullies, releveling irrigated farmland and incorporating sand and silt);
- Restoring fences (livestock cross fences, boundary fences, cattle gates, or wildlife exclusion fence on agricultural land);
- Restoring conservation structures (waterways, terraces, diversion ditches and permanently installed ditching system); and
- Providing emergency water during periods of severe drought (grazing and confined livestock and existing irrigation systems for orchards and vineyards).

What to do if a Disaster Occurs

- Producer or USDA Documents damage with dated photographs, videos and third-party verification.
- Producer reports to a local Service Center as soon as possible to request assistance (immediate restoration applies only to emergency situations such as putting up fencing to confine livestock).
- The county FSA office will provide guidance on the approval process and next steps.

For More Information

This fact sheet is for informational purposes only; other restrictions may apply. For more information about FSA disaster programs, visit <http://disaster.fsa.usda.gov> or contact your local FSA office. To find your local FSA office, visit <http://offices.usda.gov>.



Farm Service Agency

Emergency Loan Program

FACT SHEET
August 2019

Overview

The U.S. Department of Agriculture's Farm Service Agency (FSA) provides emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine.

Loan Uses

Emergency loan funds may be used to:

- Restore or replace essential property;
- Pay all or part of production costs associated with the disaster year;
- Pay essential family living expenses;
- Reorganize the farming operation; and
- Refinance certain debts.

Who Is Eligible?

Emergency loans may be made to farmers and ranchers who:

- Own or operate land located in a county declared by the President or designated by the Secretary of Agriculture as a primary disaster area or quarantine area. All counties contiguous to the declared, designated, or quarantined primary counties also are eligible for emergency loans. A disaster designation by the FSA Administrator authorizes emergency loan assistance for physical losses only in the designated and contiguous counties;
- Are established family farm operators and have sufficient farming or ranching experience;
- Are citizens or permanent residents of the United States;
- Have suffered at least a 30 percent loss in crop production or a physical loss to livestock, livestock

- products, real estate, or chattel property;
- Have an acceptable credit history;
- Are unable to receive credit from commercial sources;
- Can provide collateral to secure the loan; and
- Have repayment ability.

Loan Requirements

FSA loan requirements are different from those of other lenders. Some of the more significant differences are the following:

- Borrowers must keep acceptable farm records;
- Borrowers must operate in accordance with a farm plan they develop and agree to with local FSA staff; and
- Borrowers may be required to participate in a financial management training program and obtain crop insurance.





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Collateral Is Required

All emergency loans must be fully collateralized. The specific type of collateral may vary depending on the loan purpose, repayment ability, and the individual circumstances of the applicant. If applicants cannot provide adequate collateral, their repayment ability may be considered as collateral to secure the loan. A first lien is required on property or products acquired, produced, or refinanced with loan funds.

Loan Limit

Producers can borrow up to 100 percent of actual production or physical losses to a maximum amount of \$500,000.

Loan Terms

Loans for crop, livestock, and non-real estate losses are normally repaid within one to seven years, depending on the loan purpose, repayment ability, and collateral available as loan security. In special circumstances, terms of up to 20 years may be authorized. Loans for physical losses to real estate are normally repaid within 30 years. In certain circumstances, repayment may be made over a maximum of 40 years.

Current Interest Rate

To find the current emergency loan interest rate, visit fsa.usda.gov/farmloans.

Application Deadline

Applications for emergency loans must be received within eight months of the county's disaster or quarantine designation date.

More Information

For more information, visit fsa.usda.gov/farmloans or farmers.gov. Find your local USDA Service Center at farmers.gov/service-locator.





United States Department of Agriculture

Farm Service Agency

Disaster Set-Aside Program

FACT SHEET
August 2019

Overview

When Farm Service Agency (FSA) borrowers located in designated disaster areas or contiguous (adjoining) counties are unable to make their scheduled payment on any FSA debt, FSA is authorized to consider set-aside of one payment to allow the operation to continue. This program is authorized under Section 331A of the Consolidated Farm and Rural Development Act.

Designation and Notification

The first time in a calendar year that a county in which a borrower farms, or a contiguous county, is designated as a disaster area by the President or Secretary of Agriculture, farmers indebted to FSA will be notified of the availability of the Disaster Set-Aside Program (DSA) or they may inquire about eligibility at their local FSA office.

How to Apply

Borrowers have eight months from the date of designation to apply. A complete application for DSA consists of the following items:

- A written request for DSA signed by all parties liable for the debt;

- Actual production, income, and expense records for the production and marketing period in which the disaster occurred (unless the agency already has this information); and
- Other items as required based on the individual application.

Eligibility and Limitations

Eligibility to receive the DSA will primarily be determined based on the following criteria:

- As a direct result of the disaster, the borrower is unable to pay all family living and farm operating expenses, payments to other creditors, and payments to FSA;
- The borrower must have operated a farm or ranch in a county designated as a disaster area or in a contiguous county. Each loan considered for DSA must have been outstanding at the time of the disaster;
- The borrower must have acted in good faith and complied with written agreements with FSA;
- The borrower must not be in non-monetary default;

The borrower must be current or not more than 90 days past due on any FSA loan when the DSA application is completed. No loan to be set aside may have a remaining term of less than two years. Loans must not be accelerated;

- After the DSA is completed, the borrower will be current on all FSA loans;
- The borrower's FSA debt has not been restructured since the disaster;
- The amount set aside will not exceed one year's FSA payment;
- No loan may receive more than one disaster set-aside unless it is later restructured; and
- The borrower must be able to develop a positive cash-flow projection for the coming year.

Payment

Each payment set-aside must be repaid prior to the final maturity of the note. Any principal set-aside will continue to accrue interest until it is repaid.

More Information

For more information, visit fsa.usda.gov/farmloans or farmers.gov. Find your local USDA Service Center at farmers.gov.