

# Agriculture Risk Advisor

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## HURRICANE RELIEF FOR FARMERS

Flooded barns and lost crops are just a couple of the emergencies farmers have to deal with after a natural disaster. Thankfully, there are federal programs and resources available to help with some of the costs, but seeking them out can be confusing and time consuming. The agency you contact will depend on the type of damage you have, so a farmer may have to go to three separate agencies for help.

### 3 STEPS TO POST-HURRICANE DISASTER RELIEF

It can be overwhelming trying to navigate the different programs available. Here, we break it down into three steps:

**Step 1: Take pictures.** Disaster programs need documented damage, so take pictures before you clean up, and take note of specific losses. Save receipts for any purchases you need to make during recovery.

**Step 2: Know what programs for coverage are available.** There are several different programs that address different needs of hurricane relief. For example, the Farm Service Agency (FSA) handles assistance specific to farms and farmland. The Small Business Administration handles disaster assistance for businesses. The Federal Emergency Management Agency handles household damages and reconstruction.

**Step 3: Be aware of important deadlines.** Each program has different application processes and different deadlines. Make sure you get your applications in on time.

- If seeking the help of an FSA program, be aware that most have an application deadline of 30 days after the damage or loss occurs.
- If damage prevents you from planting, complete a [Notice of Loss form](#) and submit it to your local FSA office within 15 days of the planned planting date to determine eligibility.
- If you participate in Risk Management Agency (RMA) federal crop insurance, report the damage within 72 hours of discovery, and follow up in writing within 15 days.

## Disaster Relief – Helpful Links

- [Federal Emergency Management Agency \(FEMA\)](#)
- [Small Business Administration \(SBA\) – Disaster Loan Assistance](#)
- [Farm Service Agency \(FSA\)](#) – Made up of several programs, including:
  - [Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish Program \(ELAP\)](#)
  - [Emergency Conservation Program \(ECP\)](#)

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