

2024 Hurricanes – Frequently Asked Questions

USDA’s Farm Production and Conservation agencies – Farm Service Agency (FSA), Natural Resources Conservation Service (NRCS) and Risk Management Agency (RMA) are ready to assist producers by 2024 hurricanes, including Debby, Helene and Milton.

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Not sure where to start? Here’s a [helpful guide](#) to help you navigate available programs and resources.

General

My farm was damaged by multiple hurricanes (i.e. Debby and Helene, or Helene and Milton). I’m not sure which damage is from which hurricane; I just know my farm is damaged and crops are ruined. How is USDA handling multiple hurricanes in your programs?

USDA is implementing a suite of program flexibilities to support robust recovery for losses suffered as a result of hurricanes Debby, Helene and Milton.

Report crop, livestock, poultry and farm infrastructure losses to USDA’s Farm Service Agency (FSA) at your local USDA Service Center. If you have Federal Crop Insurance, contact your crop insurance agent as soon as crop or livestock losses are apparent.

The Farm Bill expired on September 30, 2024, how does this impact Disaster Assistance Programs for USDA’s Farm Service Agency (FSA) and Natural Resources Conservation Service (NRCS)?

The Farm Bill expiration does not impact the ability of FSA and NRCS to support producers impacted by hurricanes through a number of programs.

FSA is able to provide support through all of our key disaster programs including the Emergency Conservation Program (ECP), Emergency Forest Restoration Program (EFRP), Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish (ELAP), Livestock Forage Disaster Program (LFP), Livestock Indemnity Program (LIP), Tree Assistance Program (TAP) and Noninsured Crop Disaster Assistance Program (NAP).

Additionally, FSA also continues to deliver its full suite of direct and guaranteed farm ownership and operating loan programs, including emergency loans, as the programs are funded under different funding authority. NRCS is able to provide support through the Environmental Quality Incentives Program (EQIP) and the Emergency Watershed Protection Program (EWP).

Does USDA offer programs that cover contamination from flood waters?

USDA programs don't specifically address contamination from flood waters. But there are programs that help with flood recovery, including:

- 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 including flooding.
- The Emergency Livestock Assistance Program (ELAP) provides assistance for grazing losses, not to exceed 150 days in cases where livestock are removed from affected grazing acres as a result of flooding.
- The Noninsured Crop Disaster Assistance Program (NAP) provides assistance for crop losses due to flooding and other natural disasters that result in lower yields, destroyed crops, or the inability to plant. NAP provides coverage equivalent to catastrophic (CAT) and additional (buy-up) levels of risk protection for producers with a NAP application for coverage or a valid form CCC-860, Socially Disadvantaged, Limited Resource, Beginning, and Veteran Farmer or Rancher Certification on file prior to the date of disaster occurrence.

Many farms are not covered by crop insurance due to their size and the diversity of crops raised. What assistance will those small farms be able to access?

FSA and NRCS offer disaster assistance, farm loan and conservation programs that can help small- and mid-sized farms as well as farms with diverse crops recover. Please contact the FSA at your local Service Center as soon as possible to report losses and to discuss the challenges on your farm.

If farms are not registered with USDA's Farm Service Agency (FSA) before the disaster event, would they be eligible for programs moving forward?

All agricultural producers, whether they have worked with USDA previously or not, are eligible for disaster assistance, conservation and farm loan programs from impacts of eligible natural disaster events, including hurricanes. If it's your first time working with USDA, we'll work with you to get started and apply for assistance. You can find contact information for your local USDA Service Center at farmers.gov/service-locator.

If a farm is structured as a business entity does that have any bearing on eligibility for disaster assistance programs? (10/30/24)

The structure of a farm does not impede participation in disaster programs. The participant at risk, whether an individual or entity, will be the applicant. We will work with participants to complete the application process to ensure the eligible participant can access critical assistance.

What are the plans to increase USDA staffing in affected areas to provide application assistance and site visits? (10/30/24)

USDA is committed to providing support to the producers and our staff in the affected areas. USDA staff from across the nation are currently assisting those in disaster areas remotely and jump teams are being developed to further assist on the ground in hurricane-impacted states.

Additionally, producers can contact the FSA Call Center at 877-508-8364 to speak with staff.

Do farmers have to have an AD 1026 on file in order to be eligible for any/some/all emergency-related program payments? (10/30/24)

Yes, as part of applying for FSA and NRCS programs, producers will need an AD-1026. Producers and any affiliated individuals or entities to participating producers are required to comply with Highly Erodible Lands Conservation (HELC) and Wetlands Conservation (WC). FSA and NRCS are authorizing waivers and other flexibilities to expedite recovery work (such as debris removal or animal mortality emergency management), and then working with producers to ensure all forms for a complete application package are filed.

Can you speak to how the programs apply to producers that have losses due to power outages? (11/13/24)

USDA programs do not have specific provisions for the various effects of disasters like power outages. However, the general disaster-assistance provisions of the programs will cover most disaster-caused damage to eligible operations.

Please check with your local USDA Service Center regarding your specific circumstances and cause(s) of loss and our staff will help identify resources to best fit your needs.

Is third-party verification of damages needed for USDA programs and crop insurance? (11/13/24)

For FSA's **Livestock Indemnity Program**, third party certifications can be used to assist producers in documenting their losses from an eligible loss condition. The third-party certification (CCC-854) is completed by both the producer and the third party. A third party must be an individual who is not related to the farming operation. The producer still needs to provide beginning inventory documentation to support the application. And, although FSA's **Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program** does not have a third-party certification, a producer can provide a self-certification to support their losses.

For crop insurance, the loss adjustment would all be handled by the Approved Insurance Provider (AIP) for crop insurance although there are some verification flexibilities provided in RMA's Emergency Procedures.

If a farm has an FSA loan and their farmland has been lost due to irreversible flood damage (loss of topsoil/all soil, chemical contamination), does FSA have a mechanism for a long deferral of payments or debt cancelation? (11/13/24)

For FSA direct loan borrowers who are unable to make scheduled payments due to natural disasters in a disaster designated (or contiguous) county, there are payment deferral, loan restructuring, and other servicing options available that may help the operation to continue. For new and existing FSA direct loan customers, emergency loans may be an option. Emergency loan funds have a reduced interest rate and may be used to restore or replace essential property, pay all or part of production costs associated with the disaster year, and pay essential family living expenses among other expenses.

Conservation Programs for Debris Removal

Do either the FSA or NRCS debris removal programs provide funding for farmers to purchase equipment needed to manage debris (such as wood chippers or air curtain burners) or do you only cover rental costs? (10/30/2024)

FSA's Emergency Conservation Program (ECP) and the Emergency Forest Restoration Program (EFRP) provide assistance for rental costs associated with heavy/light equipment and compensate for labor costs associated with running equipment. These programs do not cover the cost of purchasing equipment.

EQIP payment rates account for the costs associated with renting equipment and do not include the costs of purchasing machine equipment.

Do farmers have to work with a contractor for debris removal? (10/30/24)

There is no requirement to work with a contractor. This work can be self-performed and you can provide documentation for reimbursement.

I saw that open burning of debris is not allowed. Can an air curtain burner be used? Or a biochar kiln? (10/30/24)

Producers can burn woody debris as part of ECP cleanup; however, the typical treatment and compensation supported by the ECP payment scenario is to load up the debris and haul it off to an approved dump site. An increased environmental review is required if the producer chooses to burn the debris on the farmland or nonindustrial private forestland.

What programs offer an early start waiver to expedite the recovery process? (11/13/24)

For NRCS' Environmental Quality Incentives Program (EQIP), early-start waivers are available to help with recovery practices, including those that help with land clearing. NRCS offers this flexibility as long as NRCS has an initial application in hand. An initial application includes a call, letter or email to NRCS with producer name(s); farm location(s) address; farm number, if available; phone number; and estimated number and type of poultry or livestock. While the issuance of the start waiver does not guarantee funding, it does allow an applicant to commence a planned conservation practice prior to the application being approved for funding. Note that an applicant must also meet other programmatic requirements.

For FSA's Emergency Conservation Program (ECP), the waiver of prior authorization encompasses surface debris removal, fence repair and removal of hazard trees up to 100 acres in aggregate. This waiver is applicable to all participants in states affected by Tropical Storm Debby or Hurricanes Helene and Milton, allowing participants to immediately proceed with authorized non-ground disturbing activities.

Conservation Programs for Land Rehabilitation

Some producers are concerned by the drastic topsoil losses they've experienced on their cropland and are interested in urgently instituting practices like mulching (with biomass), soil carbon amendment, conservation cover, and cover cropping to kickstart new topsoil development and stabilize those crop fields against further erosion. Is it possible for Environmental Quality Incentives Program (EQIP) or Emergency Conservation Program (ECP) to offer these practices to be instituted on a more emergent timeline (60-90 days) rather than longer timelines? (10/30/24)

Current NRCS policy allows for state conservationists to issue an early start waiver to an EQIP applicant. While the issuance of the state waiver does not guarantee funding, it does allow an applicant to commence a planned conservation practice prior to the application being approved for funding. Note that an applicant must also meet other programmatic requirements.

ECP provides assistance for cover cropping or critical area planting, which includes mulching and fertilizer, but does not include carbon amendments at this time. Learn more about our [program flexibilities](#).

Does the waiver of pre-authorization requirement apply only to emergency repairs or all disaster-related repairs? Is third-party verification of damages still required in all cases, and do the third-party verifiers need to create their own documentation?

To support critical disaster recovery efforts to farmland and nonindustrial privately owned forestland as a result of hurricanes Debby, Helene, Milton and future named storms, USDA's Farm Service Agency (FSA) has provided the following flexibilities in order to streamline producer assistance through the Emergency Conservation Program (ECP) and Emergency Forest Restoration Program (EFRP). FSA has authorized:

- a waiver of onsite inspection in order to expedite determination of need and approvals of restoration work:
 - for all ECP practices with the exception of engineering practices (pond embankments, dams, buried pipeline, etc.).
 - for all EFRP forest types to remove hazard trees not exceeding 100 acres aggregate. Restoration plans are required for all other activities (site prep, planting, etc.).
- a waiver of the requirement that producers request approval to start work prior to submitting an application for certain emergency non-ground disturbing activities such as:
 - surface debris removal
 - fence repair
 - hazard tree removal up to 100 acres aggregate

ECP and EFRP do not require third-party verification of damages in cases where an onsite inspection has been waived; however, producers are encouraged to submit dated photos, GPS points, imagery, maps, etc. of impacted area to document damages.

Where can I find specific information on which practices are eligible under the Emergency Conservation Program (ECP) and which practice codes at FSA they correspond to? (10/30/24)

The [ECP fact sheet](#) provides information to get you started and we recommend that you contact your local Farm Service Agency county office for how we can help with your specific needs.

Additionally, the [NRCS payment schedules website](#) is another good source for this information, but note this site includes all NRCS practices, not just the practices that are authorized for ECP.

Also see our [Comparison of USDA's Conservation Programs to Aid Recovery after Hurricanes Debby Helen and Milton](#) fact sheet.

USDA issued a waiver for onsite inspections for non-engineering practices. What are considered “non-engineering” practices?

For ECP, non-engineering practices include surface debris removal, grading/shaping/leveling of non-irrigated land, fence repair/replacement, soil erosion control, clean up and replanting of shelterbelts and windbreaks. Engineering practices requiring an onsite inspection include but are not limited to pond embankment, dams, buried pipeline, etc.

For EFRP, onsite inspections are only waived for the removal of hazard trees. Restoration plans and onsite inspections are required for all other activities, including site prep, planting, etc.

We had significant damage to marketable timber. What resources are available to cover the loss of timber value?

Unfortunately, the Emergency Forest Restoration Program (EFRP) does not extend to losses of marketable timber, but rather provides cost share to rehabilitate nonindustrial private forestland.

When will emergency funds be available for the Environmental Quality Incentives Program (EQIP) for hurricane recovery efforts? Will there be a special signup period for those in need of emergency EQIP funds? How soon can folks realistically expect to receive assistance?

USDA’s Natural Resources Conservation Service (NRCS) expects funds to be available in October. NRCS is currently accepting applications for EQIP, and producers are encouraged to contact their local NRCS Field Office at their local USDA Service Center to get the application process started. Depending on the practice, work could begin in October with an early start waiver.

Are you going to implement emergency measures of Environmental Quality Incentives Program (EQIP) in impacted area? (11/13/24)

NRCS is maximizing flexibilities available through Environmental Quality Incentives Program (EQIP), including use of early start waivers, to help producers in impacted states recover as soon as possible. Please contact NRCS at your local USDA Service Center for information related to how to submit an EQIP application, what practices are being offered to recover from the disaster and ranking dates.

Please clarify what is meant by “early start waivers not guaranteeing contract approvals.” Could a grower be granted an early start waiver and then be denied funding for that work? (11/13/24)

Possibly, but not likely. While an early start waiver does not guarantee an Environmental Quality Incentives Program (EQIP) application will be funded following the ranking process established by the NRCS State Conservationist. NRCS State Offices can adjust state ranking dates and priorities to help address disaster related resource concerns.

When do I have to apply for EQIP assistance? (11/13/24)

While NRCS accepts applications year-round, apply by your state’s ranking date to be eligible for funding. Find your state’s ranking dates [here](#).

Is there a funding pool just for emergency or do all applicants compete like regular Environmental Quality Incentives Program (EQIP)? (11/13/24)

NRCS State Offices in impacted states have established separate funding pools as well as evaluation and ranking criteria.

How much money was assigned for Environmental Quality Incentives Program (EQIP) for recovery practices? (11/13/24)

The total amount of funds varies by state, demand and needs. EQIP set aside for these disasters per state is as follows:

- Georgia: \$12 million
- Florida: \$26 million
- North Carolina: \$15 million
- South Carolina: \$6 million
- Tennessee: \$1.2 million
- Virginia: \$5 million

Will folks need to undergo a full nine-step conservation plan to receive Environmental Quality Incentives Program (EQIP) funds? Or will there be some expedited process, separate from Act Now?

Yes, applicants will need to meet all applicable program eligibility requirements for EQIP to receive funding for eligible conservation practices, which includes a conservation plan. Progressive planning allows planners to incrementally evaluate and address resource concerns.

Will advance payments be available through the Environmental Quality Incentives Program (EQIP)? And if so, what percentage can be received in advance?

Yes, EQIP advance payments are available to historically underserved producers, which includes beginning, socially disadvantaged, limited resource and military veteran producers. The advanced payment provides up to 50% of the contract payment.

Will a prior award of Environmental Quality Incentives Program (EQIP) funding affect a farm's eligibility to reapply for EQIP funding for storm impact related needs/projects? Will farms who had prior EQIP funded projects (example, a high tunnel) be able to apply for additional funding if it was destroyed?

EQIP can provide assistance to reapply practices that were destroyed and part of an active contract with additional funding through the same contract.

If conservation practices were installed with EQIP but the contract is no longer active, the producer may reapply for assistance.

The land under my greenhouse/hoop house/high tunnel has been damaged. Is there assistance to restore the land? (11/13/24)

The Farm Service Agency's (FSA) Emergency Conservation Program (ECP) can provide assistance for land rehabilitation for land beneath structures like greenhouses, hoop houses and high tunnels with crops physically planted in the ground, rather than in containers. Restoration of the structure itself is not authorized for ECP cost share assistance.

For damage to high tunnels funded by the Environmental Quality Incentives Program (EQIP) - EQIP can provide assistance to reapply practices that were destroyed and part of an active contract with additional funding through the same contract. If conservation practices were installed with EQIP but the contract is no longer active, the producer may reapply for assistance.

If you have an active Conservation Stewardship Program (CSP) contract that has been disrupted, are there similar procedures for re-applying for additional funding?

The flexibilities for reapplying conservation practices apply to both Environmental Quality Incentives Program (EQIP) and CSP. *(answer continued on next page)*

Participants should work with the USDA's Natural Resources Conservation Service (NRCS) at their local USDA Service Center regarding the implementation of their existing CSP contract and the provisions regarding their contract being impacted due to significant disaster or related condition.

What about support for rehabilitating riparian areas running through farms, which includes activities like cleaning trash, log jams and tree loss? (11/13/24)

NRCS' Environmental Quality Incentives Program (EQIP) assists with addressing disaster related resource concerns in riparian areas, including removing debris and obstructions, precision land forming and smoothing, and other activities, on eligible land

FSA's Emergency Conservation Program (ECP) cost share assistance for debris removal in riparian areas is limited to debris removal from agricultural land that borders the stream or waterway.

[Learn more in this fact sheet.](#)

Have there been any conversations about expanding the Emergency Watershed Protection (EWP) Program Floodplain Buyout program to the affected areas instead of it being just available in Limited Resource Areas?

EWP Buyouts are an available option for USDA's Natural Resources Conservation Service (NRCS) State Conservationist to work with local project sponsors to determine if buyouts make sense as an EWP tool. EWP Buyouts are available for all areas affected.

Are there any limitations to EWP buyouts by land use?

EWP emergency measures, which include buyouts, are not limited by land use.

Is EWP funding for easements in a separate pool within EWP?

No, EWP funds are appropriated to carryout emergency measures, which include floodplain easements.

What are the exigency provisions under EWP? Many roads are threatened due to landslides.

The EWP exigency provisions:

- prioritize funding for exigent situations;
- allow temporary correction measures; and
- require a rapid construction time limit. All other EWP Program requirements apply to exigencies.

What role does the US Forest Service have in the Emergency Watershed Protection Program? (10/30/24)

NRCS and the U.S. Forest Service work together to implement the Emergency Watershed Protection Program. NRCS administers watershed protection on state, tribal, and private lands, and the Forest Service administers watershed protection on national forest system lands. The local NRCS state conservationist and FS Forest Manager work together when EWP activities are needed across the areas of responsibility.

Programs for Livestock and Poultry Producers

I am a contract grower. What is the USDA definition for ownership share/interest? Is it that the producer has to have some % of actual ownership in the birds? Or does their owning building and time spent caring for them get them something we can call “ownership share”?

Livestock Indemnity Program (LIP) assistance extends to contract growers of poultry and swine and other confinement livestock in cases where the contract grower has an ownership share or interest in the livestock lost. Interest includes producers who do not own the poultry or swine, but whose income is at risk with the production or loss of the animal.

Eligible livestock contract grower means a person or entity, who meets all the terms and conditions of eligible livestock owner but whose interest in the livestock is not as owner but as a person or entity whose interest is in poultry or swine, as of the day of the eligible loss condition and day the poultry or swine died, had:

- a written agreement with the owner of eligible livestock, setting the specific terms, conditions, and obligations of the parties involved regarding the production of livestock
- control of the eligible livestock
- risk of loss in the animal.

If an integrator provides some compensation to a contract poultry grower for birds in the barn when a hurricane hit, is the grower still eligible for the Livestock Indemnity Program (LIP)?

While contract growers are eligible for livestock losses under LIP in cases where the contract grower has an ownership share or a financial interest in the livestock lost and shares in the risk of production, any compensation received from the integrator will be considered when calculating LIP assistance. For contract growers under LIP, the contract must demonstrate the grower has risk in the product. Typically, the contract will state who suffers the revenue loss if a loss occurs.

Can NRCS help with disposal of dead poultry and livestock?

NRCS can provide technical and financial assistance to poultry and livestock producers, through its Environmental Quality Incentives Program (EQIP) to help with emergency animal mortality disposal for poultry. Because of the need to dispose of poultry and livestock quickly to mitigate environmental and disease impacts, hurricane-impacted producers can begin disposing of poultry once an initial application is submitted. NRCS is using the flexibility of an early-start waiver to producers once an initial application is submitted. An initial application includes a call, letter or email to NRCS with producer name(s); farm location(s) address; farm number, if available; phone number; and estimated number and type of poultry or livestock.

Will the Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP) also be usable to compensate for farmers for forage losses?

ELAP provides assistance for grazing losses on acres affected by hurricanes/flooding. Additionally, ELAP assists with above normal feed purchases attributed to losses of harvested or purchased forage.

Are there any qualifications to qualify for the Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP)? Specifically, do farms have to be in the Noninsured Crop Disaster Assistance Program (NAP) to qualify for ELAP? (10/30/24)

ELAP qualifications trigger based on the disaster event itself (hurricane, flooding, etc.) and ELAP does not require participants be in NAP to qualify. Producers who currently do not do business with FSA are eligible for assistance under ELAP and FSA stands ready to assist new producers with this process; i.e. registering farm with FSA, updating name and address, filing an application, etc.

Does Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP) assistance for transportation also apply to donors that are trucking hay and feed into impacted regions to assist producers in need? (10/30/24)

ELAP transportation assistance extends to donated feed as this is feed obtained (purchased) above normal quantities. Assistance for feed transportation is limited to the livestock producer.

Can farmers enrolled in the Conservation Reserve Program (CRP) do emergency hay and grazing? (11/13/24)

Haying and grazing of CRP acres is authorized under certain conditions to provide emergency relief to livestock producers due to certain natural disasters. There are two types of haying and grazing authorization: *emergency* and *non-emergency*. FSA is temporarily authorizing *emergency haying and grazing* of CRP acreage in Alabama, Florida, Georgia, Indiana, Kentucky, North Carolina, Ohio, South Carolina, Tennessee, Virginia, and West Virginia to support affected livestock producers who have suffered forage losses from hurricanes Debby, Helene and Milton. This authority is available until the beginning of the 2025 primary nesting season for the applicable state where the CRP acreage is located. CRP participants may provide haying or grazing rights to hurricane-impacted livestock producers.

Non-emergency haying and grazing provisions are available to CRP participants provided the activity is included in the CRP contract's Conservation Plan of Operations.

Learn more in our [overview of program flexibilities](#).

Specialty Crop Producers

What programs will be made available for oyster and clam farms? (10/30/24)

The Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP) provides assistance for losses of oysters and clams (farm-raised fish). The Noninsured Crop Disaster Assistance Program (NAP) also provides assistance for oysters and clams if the participant had an application for coverage in place prior to the sales closing date for the crop.

Crop Insurance and Other Risk Management

How does whole farm revenue protection effect a farm's eligibility for the Noninsured Crop Disaster Assistance Program (NAP)?

Producers with NAP coverage can receive assistance for eligible covered crops; however, any assistance received under NAP may be considered in determining the producer's Whole Farm Revenue Program indemnity.

Is there any ability to get Noninsured Crop Disaster Assistance Program (NAP) payments limits raised/waived for producers who have been impacted by multiple storms in one crop year (Debby and Helene)?

Unfortunately, the \$125,000 per crop year payment limitation for NAP is statutory.

With such widespread destruction from multiple hurricanes, will RMA be streamlining any procedures for loss claims?

RMA recognizes the catastrophic impact that Debby, Helene and Milton have had on producers across the Southeast and has already authorized emergency procedures in response to these storms. These procedures streamline certain determinations to accelerate the adjustment of losses and issuance of indemnity payments to crop insurance policyholders in impacted areas. They also allow flexibilities for producers who are unable to comply with policy requirements due to power outages or damage to communication infrastructure. The emergency procedures can be found on the [Hurricanes Debby, Helene and Milton webpage](#).

RMA will continue to work with our approved insurance providers (AIPs) and stakeholders in the impacted areas, and if additional areas of need arise we will address them in future emergency procedures.

When will RMA release which counties triggered a payment for the Hurricane Insurance Protection (HIP-WI) endorsement?

RMA has released this information for hurricanes Debby, Helene, and Milton. The information can be found on rma.usda.gov.

Is the value of the unharvested fruit due to extreme cracking from excessive rain covered? (11/13/24)

For Federal Crop Insurance, a loss adjuster would evaluate the damage to the fruit and determine if it can meet its intended use. Coverage will depend on how you insured your crop and what your intended use was for the crop.

FSA's Noninsured Crop Disaster Assistance Program (NAP) provides assistance for unharvested fruit (production) damaged due to excessive rain. To be eligible for NAP assistance, producers must have a filed a NAP application for coverage or a valid CCC-860 certifying to an underserved producer status prior to the coverage period for the applicable crop and/or disaster event.

Is fruit that wasn't harvested due to unsafe work conditions due to heavy rains covered (fruit was unmarketable due to over ripeness/fruit pressure)? (11/13/24)

For Federal Crop Insurance, the loss adjuster will take into consideration if the overripened fruit was marketable for other uses (processed, etc.) since it was direct damage to the crop, but the ability to harvest impacted due to unsafe conditions. Typically, those type of labor issues would not be covered, but due to the uniqueness of this situation, if we hear this is a common issue from insurance companies, additional flexibilities could be considered.

For producers who elected coverage under FSA's Noninsured Crop Disaster Assistance Program (NAP) or underserved producers with a valid CCC-860 on file prior to the coverage period for the applicable crop or disaster event date, these losses may qualify as a production loss subject to an unharvested payment factor. Additionally, NAP provides assistance for quality losses resulting from disaster events in cases where the producer has elected the quality loss option on the NAP application for coverage in advance of the coverage period for the affected crop.