2015 Disaster Recovery Topics

1. **Damage assessment tools.** Below are tools to be used to help a producer assess the damage incurred on their farm operation.
   
a. **SC 2 Page Damage assessment Report Form (Attached)**
   
i. Collected data will be complied by Clemson Extension and SC Farm Service Agency to verify the estimated losses suffered by SC producers.
   
   ii. If you want your information to remain anonymous, leave section 2a, 2b, 2c, 2d blank except for the “county” on section 2c.

b. **FSA-2309 Certification of Disaster Losses. (Attached)**
   
i. This form is used to estimate the disaster losses for Farm Service Agency Emergency Loan programs.
   
   ii. The form captures losses to crops, physical structures, and livestock.

c. **Review crop insurance policies.**
   
i. **Before spending additional money on any crop, request a crop insurance representative to look at your crops.**
   
   ii. Common Crop Insurance Policy (11-BR). Review the entire policy (attached separately). Below are excerpts to pay particular attention to.

   1. Section 12. Causes of loss. Insurance is provided only to protect against unavoidable, naturally occurring events. A list of the covered naturally occurring events is contained in the applicable Crop Provisions.
   
   2. Section 14. Duties in the Event of Damage, Loss, Abandonment, Destruction or Alternative Use of Crop or Acreage. Your duties:
   
      a. In case of damage or loss of production or revenue to any insured crop, you must protect the crop from further damage by providing sufficient care.
   
      b. Notice provisions:
   
         i. For a planted crop, when there is damage or loss of production, you must give us notice, by unit, within 72 hours of your initial discovery of damage or loss of production (but not later than 15 days after the end of the insurance period, even if you have not harvested the crop.)
   
         iv. All notices required in this section that must be received by us within 72 hours may be made by telephone or in person to your crop insurance agent, but must be confirmed in writing within 15 days.

   3. Section 15. Production Included in Determining an Indemnity and Payment Reductions.
a. The total production to be counted for a unit will include all production determined in accordance with the policy.

b. Appraised production will be used to calculate your claim if you are not going to harvest your acreage.

d. The amount of an indemnity that may be determined under the applicable provision of your policy may be reduced by an amount, determined in accordance with the Crop Provisions or Special Provisions, to reflect out-of-pocket expenses that were not incurred by you as a result of not planting, caring for, or harvesting the crop.

2. USDA Programs that Assist Landowners, Farmers, Ranchers and Producers

a. Emergency Conservation Program (ECP). 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 damaged by natural disasters and to implement emergency water conservation measures in periods of severe drought. Available funding for ECP is determined annually by Congress. FACT SHEET ATTACHED.

b. Emergency Forest Restoration Program (EFRP). The Emergency Forest Restoration Program (EFRP), administered by the U.S. Department of Agriculture (USDA) Farm Service Agency (FSA), provides payments to eligible owners of nonindustrial private forest (NIPF) land in order to carry out emergency measures to restore land damaged by a natural disaster. Available funding for EFRP is determined annually by Congress. FACT SHEET ATTACHED.

c. USDA EMERGENCY WATERSHED PROTECTION PROGRAM (EWP). Through the Emergency Watershed Protection (EWP) program, the U.S. Department of Agriculture’s Natural Resources Conservation Service (NRCS) can help communities address watershed impairments that pose imminent threats to lives and property. If your land has suffered damage due to flood, fire, drought, windstorm, or other natural occurrence, please contact your local authorities and/or your local NRCS office to find out if you qualify for the EWP program. FACT SHEET ATTACHED.

d. Livestock Indemnity Program (LIP). The Agricultural Act of 2014 (2014 Farm Bill) authorized the Livestock Indemnity Program (LIP) to provide benefits to livestock producers for livestock deaths in excess of normal mortality caused by adverse weather. In addition, LIP covers attacks by animals reintroduced into the wild by the federal government or protected by federal law, including wolves and avian predators. LIP payments are equal to 75 percent of the market value of the applicable livestock on the
day before the date of death of the livestock as determined by the Secretary. FACT SHEET ATTACHED.

e. **Environmental Quality Initiatives Program (EQIP).** The Environmental Quality Incentives Program (EQIP) provides financial and technical assistance to agricultural producers in order to address natural resource concerns and deliver environmental benefits such as improved water and air quality, conserved ground and surface water, reduced soil erosion and sedimentation or improved or created wildlife habitat. FACT SHEET ATTACHED.

f. **Emergency Farm Loans. (ELP)** USDA’s Farm Service Agency (FSA) provides Emergency loans to help producers who own or operate 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.

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
- Refinance certain debts, excluding real estate

The maximum loan amount for an Emergency loan is $500,000.

We encourage you to contact your local office or USDA Service Center to learn more about our programs and the information you will need for a complete application. Our local FSA offices will be happy to provide you with further information and a loan application.