

# Disaster Assistance for Agriculture in Florida following Hurricane Idalia<sup>1</sup>

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## Introduction

Multiple federal and state agencies provide assistance to qualified agricultural producers following a natural disaster, such as a hurricane. However, the programs change over time, and many producers are not aware of the programs available. The purpose of this publication is to list and briefly describe disaster assistance resources available to agricultural producers after Hurricane Idalia. To the extent that some information remains the same, this publication could provide guidance to Extension agents, nongovernmental organizations, and producers impacted by future hurricanes. The information was compiled from websites, government documents, and discussions with government agency representatives following Hurricane Idalia.

Hurricane Idalia made landfall near Keaton Beach, Florida, on August 30, 2023. The category 3 hurricane had a maximum sustained wind speed of 125 mph and generated more than 8 feet of storm surge (Gilbert and Miller 2023). The hurricane's path cut across Florida's Suwannee Valley region

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and led to a disaster declaration for 13 Florida counties (Flgov.com 2023).

In addition to widespread power outages and damage to homes, Hurricane Idalia caused extensive damage to agricultural infrastructure, crops, and livestock in the impacted areas. Numerous poultry houses, greenhouses and high tunnels, equipment sheds, hay barns, and other farm structures and their contents were damaged or destroyed (Figure 1 and Figure 2). At least two peanut buying points sustained damage to their elevators or drying facilities. Pivot irrigation systems were twisted and overturned. Farm fences were damaged from falling trees and limbs, allowing livestock to escape. Crop losses were reported for cotton, peanuts, corn, carrots, peppers, baby lettuce, spinach, pecans, citrus, and many other crops. Dairy, aquaculture, and apiculture industries were also impacted. Power outages, damaged equipment, and debris interfered with farmers' ability to cool animals, provide water for livestock, irrigate, apply crop protection chemicals, or harvest crops.



Figure 1. Poultry houses in Suwannee County damaged by Hurricane Idalia.

Credits: Kelly Aue

Insurance on farm buildings, equipment, crops, and livestock can reduce the risks of financial loss from hurricanes. Insurance coverage varies from farm to farm, and not all farm assets are insurable. For example, anecdotally, farmers in the impacted area were unable to obtain wind insurance on chicken houses. Hurricane Idalia caused widespread damage to crops, livestock, and agricultural infrastructure in the Suwannee Valley, and many losses were uninsured.



Figure 2. Hoop houses in Lafayette County damaged by Hurricane Idalia.

Credits: Kelly Aue

This publication summarizes some of the federal and state assistance programs available to agricultural producers in Florida following Hurricane Idalia. It adds to the information contained in the [UF/IFAS Extension Disaster Handbook](#). Various sites provide recommendations for preparing before a hurricane. For example, see the [US Department of Commerce Prepare Before Hurricane Season](#) webpage. This publication, however, focuses on assistance following a hurricane.

## Immediate Needs

Several services are available to assist with immediate needs or in case of emergency. In 2023, the following support services were identified.

- Call 911 for immediate assistance from the police, fire department, or ambulance. ([911.gov provides more information on what to expect when calling 911.](#))
- Call the Disaster Distress Helpline at 1-800-985-5990 for free 24/7 crisis counseling for people who are experiencing emotional distress related to any natural or human-caused disaster. Deaf and hard of hearing American Sign Language (ASL) callers can use a videophone or ASL Now. ([samhsa.gov has more information about the Disaster Distress Helpline](#))

- If you are a veteran or are concerned about a veteran who is in distress, contact the Veterans Crisis Line, 24 hours a day, 365 days a year. Call 988, then Press 1; text message (838255); or use [Chat – Veterans Crisis Line](#).
- Call 211 for food and clothing banks, shelters, mental health resources, suicide prevention, and children, youth, and family support. ([The FCC’s Dial 211 for Essential Community Services](#) webpage has more information on the services available.)
- Find shelters by texting SHELTER and your zip code (e.g., SHELTER 32643) to 4FEMA (43362), or visit the [American Red Cross Get Help](#) webpage or the Florida Division of Emergency Management disaster website. Pet friendly or special needs shelters may need to be identified.
- To find comfort stations, points of distribution, feeding sites, and other emergency resources, go to [the Florida Division of Emergency Management Florida disaster website](#).
- For animal-related emergencies, use the [Florida State Agricultural Response Team \(SART\) county emergency management contacts](#) map to look up your county’s contacts or call the Florida Emergency Information Line: 1-800-342-3557.
- To get assistance from the Federal Emergency Management Agency (FEMA) and make it easier to apply for some other disaster assistance, register with [FEMA disaster assistance](#).

## Steps for Agricultural Producers to Obtain Assistance after a Disaster

As soon as it is safe and immediate needs are met, agricultural producers can take a few basic steps to be considered for post-disaster financial assistance. After Hurricane Idalia the following steps were suggested.

1. Document all damages and losses from the hurricane. Take photos or drone images with date, time, and location stamps enabled. Keep a work log of all hours you or your employees spent on hurricane cleanup and repairs.
2. Contact your insurance agent about filing claims for any damages or losses covered by insurance. File a claim before any non-emergency cleanup or repairs are made.
3. Report farm damages or crop/livestock losses to the United States Department of Agriculture (USDA) – Farm Service Agency (FSA), even if you are not currently enrolled in an FSA program. Call the FSA Producer Hotline, 1-877-508-8364, Monday through Friday 8:00

AM to 8:00 PM, or email the FSA disaster group at [SM.FPAC.FSA.FL.FSA.Disaster@USDA.GOV](mailto:SM.FPAC.FSA.FL.FSA.Disaster@USDA.GOV). Indicate the county of loss in the subject line of the email. Or visit your local USDA-FSA service center, if it is open. (Find your local USDA service center using the interactive map on the [USDA service center locator](#) page).

4. Investigate agricultural disaster assistance programs available through agencies such as:
  - [USDA Farm Service Agency \(FSA\)](#)
  - [USDA Natural Resource Conservation Service \(NRCS\)](#)
  - [USDA Risk Management Agency \(RMA\)](#)
  - [Florida Department of Agriculture and Consumer Services \(FDACS\)](#)
  - [Your water management district](#)
5. Take the [UF/IFAS Disaster Impact Assessment Survey](#). This survey is used to estimate the state- and later county-level production losses. It is not used to identify individual farms for assistance, but there is an opportunity within the survey to request a contact from a representative of Florida Cooperative Extension. In Florida, this survey is the primary source used to quantify and communicate agricultural losses and damages to state and federal agencies, and therefore it is critical for farmers to complete this survey as soon as possible after the storm.

## USDA Disaster-Related Programs

Most federal financial disaster assistance is available from FEMA, but some aid goes through other agencies (CRS 2023). The USDA administers several disaster-related programs for agricultural producers. Separate applications may need to be completed for different programs available through different branches of the USDA. Some programs require enrollment prior to the disaster. Other programs do not require prior enrollment but have application deadlines such as 15 days after the disaster occurred. It can take months or years before relief payments are distributed to eligible farmers and ranchers. For example, the USDA announced in September 2023 that it would begin issuing payments to producers impacted by natural disasters in 2020, 2021, and 2022 under two temporary programs (USDA 2023). Programs listed below were identified as being available in 2023. Programs are subject to congressional authorization and appropriation and change over time. The [USDA Disaster Assistance Discovery Tool](#) can be used to identify USDA programs available for your circumstances.

The USDA Farm Service Agency (FSA) provides financial assistance for farmland damage, crop and orchard tree losses, and livestock (and honey bee and aquaculture) losses, and provides farm loans (including emergency loans and the disaster set-aside program). Programs administered by FSA include the following (USDA-FSA 2023).

- The Emergency Conservation Program (ECP) provides financial and technical assistance to farmers to restore damaged farmland. The program might reimburse costs related to debris cleanup and fence repair (including farm perimeter fencing).
- The Emergency Forest Restoration Program (EFRP) provides payments to non-industrial private forest owners to restore disaster-damaged forests.
- The Tree Assistance Program (TAP) provides cost-share assistance to orchardists and nursery tree growers to replant or rehabilitate trees, bushes, or vines following a natural disaster. File within 90 days after disaster.
- The Noninsured Crop Disaster Assistance Program (NAP) compensates producers for noninsurable crop losses and crop planting that was prevented due to natural disasters. Noninsurable crops are those not covered by federal crop insurance. Farmers must be enrolled in the NAP program and have purchased coverage for the crop in the crop year in which the loss occurred to receive benefits following a qualifying natural disaster. File within 15 days after disaster.
- The Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish Program (ELAP) provides emergency assistance for livestock, honey bee, and farmed fish losses. It covers losses due to an eligible adverse weather event and expenses associated with transportation of water and feed to livestock. File within 15 days after disaster for honey bees and 30 days after disaster for livestock and fish.
- The Livestock Indemnity Program (LIP) provides benefits to livestock owners and contract growers for livestock deaths caused by adverse weather, disease, or animal attacks.
- The Emergency Loan Program extends loans to help agricultural producers recover from natural disasters.
- The Disaster Set-Aside Program allows producers with existing FSA direct loans to defer payments.

To apply for FSA programs, use the interactive map on the USDA's service center locator page, linked above, to contact your local USDA-FSA service center, call the FSA Producer Hotline, 1-877-508-8364, or email the FSA disaster group at [SM.FPAC.FSA.FL.FSA.Disaster@USDA.GOV](mailto:SM.FPAC.FSA.FL.FSA.Disaster@USDA.GOV) with your

county in the subject line. More information can be found on the [USDA-FSA Disaster Assistance Programs](#) webpage.

The USDA Natural Resources Conservation Service (NRCS) administers two main programs that can provide disaster assistance (USDA-NRCS 2003):

- The Environmental Quality Incentives Program (EQIP) offers emergency signup following a disaster. The program grants financial and technical assistance to agricultural producers for conservation practices, such as obstruction removal, clearing and removing snags, critical area planting, interior fencing, and emergency animal mortality management.
- The Emergency Watershed Protection Program (EWP) provides advice and financial assistance to relieve imminent threats to life and property caused by natural disasters that impair watershed. The program funds conservation easements and projects undertaken by public or private landowners and a project sponsor.

Contact your local NRCS field office using the interactive map on the USDA's service center locator page, linked above, to apply. More information can be found on the [USDA-NRCS Disaster Recovery](#) webpage.

The USDA Risk Management Agency (RMA) administers federal crop insurance programs that compensate producers for crop losses exceeding a certain threshold (USDA-RMA 2003). Insurance programs require an application and payment of a premium at the beginning of a crop season. Apply through a local crop insurance agent. If enrolled, report damages within 72 hours of damage discovery and submit a claim in writing within 15 days. Find an agent on the [USDA agent locator](#) web page. More information can be found on USDA-RMA websites (for example, the [USDA Emergency Relief Program and Natural Disaster Resources](#) page).

## State Agricultural Assistance Programs

The Florida Department of Agriculture and Consumer Services (FDACS) formed the State Agricultural Response Team (SART) to coordinate the state's emergency response for animal and agricultural issues (FDACS 2023). Independent of natural disasters, FDACS and the state's five water management districts ([FDEP water management districts](#)) provide cost-share programs to Florida agricultural producers enrolled in the [FDACS Best Management Practices \(BMP\) program](#). The available cost-share options change over time. After Hurricane Idalia, cost-share was available

for irrigation efficiency upgrades that could include repair or replacement of components of pivot irrigation systems (personal communication with FDACS and water management district). For more information on the FDACS cost share, email [AgBMPHelp@FDACS.gov](mailto:AgBMPHelp@FDACS.gov). For information on water management district cost share options, contact your local water management district at the FDEP water management districts link above.

## UF/IFAS Disaster Impact Assessment Survey

The [UF/IFAS Economic Impact Analysis program](#) estimates the economic losses from disaster events, including hurricanes, that impact Florida agriculture. Agricultural producers in impacted areas are encouraged to complete the UF/IFAS disaster impact assessment survey. Elected representatives and government agencies use the economic loss estimates from the survey to allocate disaster funding to affected areas. Preliminary estimates of production losses agricultural producers suffered as a result of Hurricane Idalia show a likely range between \$79 million and \$371 million (Court et al. 2023).

## Other Disaster Assistance Programs

The federal government provides various financial assistance resources after a disaster, besides those designated specifically for agriculture. [USAgov Financial assistance after a disaster](#) is a good starting point. A few additional resources appear below.

- The [Federal Emergency Management Agency \(FEMA\) individual assistance](#) offers disaster assistance to individuals and families. [FEMA Individuals and Households Program](#) provides financial and direct services to eligible individuals and households affected by a disaster who have uninsured or under-insured necessary expenses and serious needs. Use the [FEMA Disaster Recovery Center \(DRC\) locator](#) to find a disaster recovery center where you can apply for FEMA assistance (and sometimes other programs); or call the FEMA Helpline: 800-621-3362; or apply online for [FEMA disaster assistance](#).
- The [US Small Business Administration \(SBA\) disaster assistance](#) offers low-interest disaster loans to businesses and homeowners.
- [USDA Rural Development Disaster Assistance](#) provides funds for repair of community infrastructure and facilities following disasters, as well as Rural Disaster

Home Repair Grants to low-income residents in declared disaster areas.

The [Florida Department of Commerce Florida Small Business Emergency Bridge Loan Program](#) provides short-term, zero-interest loans to small businesses to bridge the time until longer-term financing can be obtained. Although not limited to agriculture, this program allows a higher limit of \$100,000 for agricultural small businesses.

Nonprofit and community organizations also raise money and distribute relief funds or supplies for farmers and ranchers in need. For example, Florida Farm Bureau, Florida Cattlemen's Association, 4-H, and Future Farmers of America (FFA) raised funds to assist agricultural producers affected by Hurricane Idalia.

## Summary

Various programs provide assistance to households, businesses, and communities following a natural disaster. This publication summarizes several programs relevant for agricultural producers in disaster-impacted areas. The UF/IFAS Extension Disaster Handbook provides additional information on preparation for and recovery from natural disasters (<https://disaster.ifas.ufl.edu/>).

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