

Freeze Damage: Reporting & Resources

For farmers, families and small businesses affected by recent freeze events, it's important to know and to navigate the various local, state, and federal disaster support programs and processes. To access financial and technical assistance, especially for non-insured growers, reporting orchard and crop damage is key.

Reporting - Early & Often!

Good Practice: Whether you are insured or not, if you experienced damages of loss as a result of freeze, always report your losses to:

- Your local USDA Farm Service Agency (FSA)
 - [Click here for your County Service Center Contact Information](#)
- Your County Ag Commissioner
 - [Click here for your County Ag Commissioner Contact Information](#)

Whether a disaster designation has been declared, special disaster programs announced or implemented, notifying your county FSA office and County Ag Department is essential to informing their decision-making processes in disaster response, and puts your damages and losses on the record to access any technical or financial assistance should specific disaster programs become available.

For producers insured with Federal Crop Insurance or Noninsured Crop Disaster Assistance Program (NAP) who suffer losses are asked to report crop damage to their crop insurance agent or local FSA office, respectively, within 72 hours of damage discovery and follow up in writing within 15 days.

For producers without federal crop insurance or NAP coverage, report your damages immediately to your county FSA office and ask for any assistance or information for uninsured crops. FSA is particularly designed to assist uninsured. Please note, a condition of your receiving any assistance may be to require you to carry some form of insurance going forward.

Due to the nature of freeze damage during bloom, it is understood by industry, local, state, and federal officials that determining the extent of damage may take longer to discover or assess. Regardless, reporting this information is essential for any services or assistance. As soon as you are able to assess or discover damages to the crop or the tree itself, call and follow up in writing - a simple email can make a world of difference.

Good Records: It's critical to keep accurate records to document the losses and illnesses following this devastating cold weather event. Taking photos or videos of any losses is always a good practice. Other common documentation options include:

- Purchase records
- Production records
- Bank or other loan documents
- Third-party certification/verification - i.e. agronomist, PCA, etc.

If you receive any pushback from anyone in this process, stay cool, and politely insist that your call and email be noted and kept on file. Contact the members of your USDA FSA County Committee; these are growers and producers like you, whose job it is to represent your specific county's needs within the USDA structure. Call the Almond Alliance who will assist you with next steps.

Assistance - You never know if you don't ask.

Your local USDA FSA, NRCS, and RMA staff in the regional, state and county offices are prepared with a variety of program flexibilities and other assistance to residents, agricultural producers and impacted communities. You just have to ask.

Below is a summary of standing programs that may be able to provide you with some immediate assistance.

Farm Service Agency

- The [Tree Assistance Program](#) provides financial cost-share assistance to qualifying orchardists and nursery tree growers to replant or, where applicable, rehabilitate eligible trees, bushes, and vines lost by natural disasters. NAP or Federal Crop Insurance often only covers the crop and not the plant. A qualifying mortality loss in excess of 15 percent (in excess of normal mortality) must be sustained to trigger assistance.
- The [Emergency Conservation Program](#) can assist landowners and forest stewards with financial and technical assistance to restore damaged farmland.
- [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.
- Farm Loans
 - [Microloans](#) offer more flexible access to credit and serve as an attractive loan alternative for smaller farming operations, like specialty crop producers. Often simpler to apply, and faster to approve, these are excellent options for immediate operating capital during a disaster. Up to \$50,000 for an operating loan.
 - [Farm Operating Loans](#) are a valuable resource to start, maintain and strengthen a farm or ranch. Maximum loan amount of \$400,000.
 - [The Emergency loan program](#) is triggered when a natural disaster is designated by the Secretary of Agriculture, or a natural disaster or emergency is declared by the President under the Stafford Act.

Risk Management Agency

- [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.

Natural Resource Conservation Service

- [Environmental Quality Incentives Program](#) (EQIP) – provides agricultural producers with financial resources and one-on-one help to plan and implement improvements on the land

March 23, 2022



including financial assistance to repair and prevent the excessive soil erosion caused or impacted by natural disasters.

Next Steps - Disaster Declaration Triggers Emergency Assistance

The Secretary of Agriculture is authorized to designate counties as disaster areas to make emergency (EM) loans available to producers suffering losses in those counties and in counties that are contiguous to a designated county. In addition to EM loan eligibility, other emergency assistance programs, such as Farm Service Agency (FSA) disaster assistance programs, have historically used disaster designations as an eligibility trigger.

After this late February freeze, the county Ag Commissioners, Cal-OES, CDFA, and USDA are gathering damage and loss information to assess the extent of the disaster before making a determination on a disaster declaration.

This is why immediately reporting your damages and loss to your county Ag Commissioner and USDA FSA office is critical.

The Almond Alliance is actively communicating with county ag commissioners, CDFA and USDA officials through this process, and are actively pursuing a Secretarial Disaster Declaration. Should this occur, the Almond Alliance will provide additional information regarding assistance programs and processes.

Contact the [Almond Alliance](#) or visit our website for additional information, videos, and more. Our team is ready and available to help you navigate this difficult time, and these agencies and programs.

Additional Resources & Information

Almond Alliance of California

- <https://almondalliance.org/>

USDA Farm Production and Conservation

- <https://www.farmers.gov/>

USDA Disaster Assistance Programs at a Glance

- <https://www.farmers.gov/sites/default/files/2021-09/fsa-disasterassistance-at-a-glance-sept.-2021.pdf>

USDA Disaster Discovery Tool

- <https://www.farmers.gov/protection-recovery/disaster-tool>