

I wanted to pass along some information about the U.S. Department of Agriculture's Wildfire and Hurricane Indemnity Program Plus (WHIP+), which is now accepting applications through 2020. In June, Congress approved more than \$3 billion in assistance for the program.

This is not a program of the N.C. Department of Agriculture and Consumer Services, but I want to make sure farmers know this disaster assistance option is available to them.

Many farmers are struggling to find their footing after 2018, and Hurricane Dorian only added to the hurt for many farmers in Eastern North Carolina this year.

I have been asked quite frequently about federal disaster assistance and when it would be available, so I know many farmers are eager to apply.

Based on what we know, the assistance will help offset losses from Hurricanes Florence, Michael and Dorian. It is specifically targeted to losses of crops, trees, bushes and vines or prevented planting losses that happened in 2018 and 2019. I understand that hemp is not included in covered crops.

We have been told this program will be very similar to the WHIP 2017 program, where payments were based on individual losses.

Eligibility will be based on being in a county with a primary Presidential or Secretarial disaster declaration. Because livestock losses, other than milk losses, were covered by other USDA programs, they are not eligible for WHIP +.

Two differences that are noted on the website is that WHIP+ includes a new Milk Loss Program that will provide payments to eligible dairy operations that dumped or removed milk without compensation from the commercial milk market. The milk losses must be due to a qualifying natural disaster in 2018 and 2019.

Also, a new On-Farm Storage Loss Program is also included in WHIP+. This program will provide assistance to producers who suffered losses of harvested commodities, including hay, that were stored in on-farm structures in 2018 and 2019.

We also have been told that the payment limits are \$125,000 initially, but goes up to \$250,000 if you can prove 75 percent or more of your income is derived from the farm. Farmers could max out at \$500,000 for 2018 and 2019.

Growers can find more information about the program on the website **farmers.gov**, **including what** documents you will need to bring with you to your FSA office.

Producers who have not participated in a USDA program should contact their local USDA service center to establish farm records. To establish a farm tract number, be sure to bring the following items:

- Proof of identity such as driver's license or Social Security number/card.
- Copy of recorded deed, survey plat, rental, or lease agreement of the land. Please note, you do not have to own property to participate in USDA programs.
- Articles of incorporation, estate, or trust documents for entities.

For WHIP+ we also recommend that you bring:

- Verifiable and reliable production records by crop, type, practice, intended use, and acres if those are not already on file.

Insured and uninsured producers are eligible to apply for WHIP+, but all producers who receive payments will be required to purchase either crop insurance or Noninsured Disaster Assistance Program (NAP) coverage.

Coverage should be at the 60 percent level or higher for the next two available, consecutive crop years following the crop year for which WHIP+ payments were distributed.

If producers fail to purchase crop insurance for the next two consecutive years, they will be required to pay back their WHIP+ payment.

In announcing the program, USDA Secretary Sonny Perdue noted that although these disaster program benefits will not make producers whole, the hope is that it will ease some of the financial strain farmers, ranchers and their families are experiencing. That's the same approach we took with the state program and the disaster assistance that went out earlier this year. We wanted to be a bridge to help farmers be able to get into the field this year.

Signup for the federal program started Sept. 11 and will run through sometime in 2020. I am sure a date will be announced later. In the meantime, I would encourage growers to contact their FSA office for guidance on this program.

Again, please go to [farmers.gov](http://farmers.gov) for more specific details.