

FLORIDA CITRUS MUTUAL

PO Box 89 • Lakeland FL 33802 • Phone (863) 682-1111 • Fax (863) 682-1074 • www.flcitrusmutual.com

August 20, 2004

Dear Florida Citrus Mutual members,

August 13, 2004 will be a date that is permanently ingrained in the history of the Florida citrus industry. As you have seen, Hurricane Charley ripped through a major citrus-producing region of our state, decimating groves in its path and devastating the lives of all impacted residents. While the industry deals with this traumatic blow, it is important to remember that people's lives have been turned upside down, both personally and financially.

On Aug. 14, Mutual immediately began working to do whatever necessary for the growers in the area. Staff has been busy working to answer questions; meet with local, state and federal officials; field media inquiries and send assistance in whatever forms necessary.

With this in mind, Mutual has organized a series of grower meetings designed to help answer your questions about disaster assistance and relief, put you in contact with people who can assist you, and hopefully make a difficult process a little easier.

Meetings will be held the week of Aug. 23 in Arcadia, Wauchula and Lake Wales. Please see page 2 for more details.

If you have been impacted, our thoughts and prayers are with you and your family. I hope to see you at one of the upcoming meetings, and please call our office at (863) 682-1111 if we can be of additional assistance.

If you were not directly impacted, please consider helping fellow citrus growers as they work to put their lives back together.

Sincerely, Andy LaVigne

Florida Citrus Mutual Post-Hurricane Grower Information Meetings

Arcadia - Wednesday, August 25

Valencia Harvesting, 5385 SE Hwy. 70, Arcadia Doors Open @ 9:00 a.m.

Meeting: 10:00 a.m. – Noon Co-hosted by Peace River Valley Citrus Growers Assn.

Wauchula - Thursday, August 26

Joe Davis' Barn
Joe Davis Road, Wauchula
(Crop Estimate Breakfast location)
Doors Open @ 9:00 a.m.
Meeting: 10:00 a.m. – Noon

Co-hosted by Peace River Valley Citrus Growers Assn.

Lake Wales - Friday, August 27

Lake Wales Country Club 2925 Highway 60 East, Lake Wales Doors Open @ 9:00 a.m. Meeting: 10:00 a.m. – Noon Co-hosted by Polk County Farm Bureau

Mutual will update growers on issues of concern in the aftermath of Hurricane Charley including: Tree and Crop Insurance information, Post-Hurricane clean-up procedures and current damage and crop loss estimations.

Invited agents include: USDA, FDACS, IFAS/CREC, SWFWMD/SFWMD

Lunch will be provided.

Federal Disaster Assistance for Agricultural Producers

United States Department of Agriculture

<u>Crop Insurance:</u> Program is administered by USDA's Risk Management Agency (RMA), which underwrites crop insurance policies for hundreds of crops and livestock in the United States.

Criteria: Crop insurance policies vary based on commodity and region.

How to apply for assistance: As crop insurance policies are sold and serviced by private insurance companies, you should contact the local insurance agent who sold the policy to begin the disaster application process.

Contact: Local insurance agent or RMA's Regional Office in Valdosta, Georgia at (229) 219-2200, Fax (229) 244-6103 (Southeast Regional Director – Michael Moore).

Emergency Loan Assistance: Provides low interest loans to producers who own or operate land located in a county declared by the President as a disaster area or designated by the Secretary of Agriculture as a disaster area. Loans are intended to assist in the recovery of production and physical losses due to drought, flooding, other natural disasters, or quarantine. Producers can borrow up to 100 percent of actual production or physical losses, to a maximum amount of \$500,000. The current annual interest rate for emergency loans is 3.75 percent

Criteria: County must have received a Presidential or USDA disaster declaration and producer must have suffered at least a 30-percent loss in crop production or a physical loss to livestock, livestock products, real estate, or chattel property. Other criteria such as credit history and appropriate collateral may also apply.

How to apply for assistance: Applications for emergency loans must be received within 8 months of the county's disaster or quarantine designation date. Apply at local FSA office.

Contact: Local FSA office or State FSA office at (352) 379-4500, Fax (352) 379-4580 (Kevin Kelley – Florida FSA State Director).

Emergency Conservation Program: Provides emergency funding and technical assistance for farmers and ranchers to rehabilitate farmland damaged by natural disasters. Rehabilitation measures include debris removal and restoring fences and conservation structures. Other conservation measures may be authorized by county FSA committees, with approval from state FSA committees and FSA's national office. Program participants receive cost-share assistance of up to 75 percent of the cost to implement approved emergency conservation practices. Funding for ECP is subject to congressional appropriation.

Criteria: County FSA committees determine land eligibility based on on-site inspections of damage, taking into account the type and extent of damage.

How to apply for assistance and contact: Contact your local FSA office. Producers may also contact the state FSA office at (352) 379-4500, Fax (352) 379-4580 (Kevin Kelley – Florida FSA State Director).

<u>Tree Assistance Program (TAP)</u>: Provides financial assistance to qualifying producers to replace eligible trees, bushes, and vines damaged by natural disasters. Qualifying producers are reimbursed 75 percent of the actual costs to replant the number of eligible trees, bushes, and vines or the calculated amount using the established rates, whichever is less. TAP program participants are limited to \$75,000 per "person" in TAP payments for the 2004 through 2007 crop years. In addition, each person is limited to 500 qualifying acres for all TAP payments. Funding for program is subject to availability.

Criteria: Eligible trees, bushes, and vines are those from which an annual crop is produced for commercial purposes. Trees used for pulp, timber, Christmas trees, and nursery tree stock are ineligible. Trees, bushes, and vines may be replanted on a field that is not the field where the losses originally occurred. Also, replanted trees, bushes, and vines may be different than those damaged as long as they have the same general end use, as determined by FSA. To qualify, there must be a loss of 15 percent or greater from a disaster for the individual stand, adjusted for normal mortality.

How to apply for assistance and contact: Contact your local FSA office. Producers may also contact the state FSA office at (352) 379-4500, Fax (352) 379-4580 (Kevin Kelley – Florida FSA State Director).

Noninsured Crop Disaster Assistance Program (NAP): Provides financial assistance to producers of noninsurable crops when low yields, loss of inventory, or prevented planting occurs due to natural disasters. Eligible producers must have applied for coverage of noninsurable crops using Form CCC-471, "Application for Coverage," and paid the applicable service fees at their local FSA office. NAP covers the amount of loss greater than 50 percent of the expected production, based on the approved yield and reported acreage.

Criteria: The natural disaster must occur before or during harvest, directly affect the eligible crop and have reduced the expected unit production of the crop by more than 50 percent or prevented the producer from planting more than 35 percent of your intended crop acreage.

How to apply for assistance: Producer must notify local FSA office and complete an application for payment (available from FSA office) within 15 calendar days of the natural disaster occurrence; the final planting date, if your planting was prevented by a natural disaster; the date damage to the crop or loss of production becomes apparent to you or the normal harvest date.

Contact: Local FSA office or State FSA office at (352) 379-4500, Fax (352) 379-4580 (Kevin Kelley – Florida FSA State Director).



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Post-Hurricane Grower Questions

I have crop and tree damage from the hurricane, whom should I call to report damage?

<u>Insurance</u> - If you have crop insurance for either tree or fruit coverage, you must notify your agent that you are reporting a claim.

<u>Federal Assistance</u> - All growers should also notify the Farm Service Agency that serves their county that they wish to report damage (see attached list).

Please notify both your insurance agent and FSA as soon as possible.

What should I do with the dropped fruit and fallen trees?

You should not do any work on your grove until an insurance adjuster has had time to see and calculate the damage. For example, the fruit insurance program requires that the fruit on the ground be counted to be able to calculate loss. Similarly, the tree insurance program requires an adjuster to walk the grove to make a determination of the percent of damage.

Will adjusters assist me with my claims?

Yes. The insurance adjusters and agents are well versed in the programs and part of the service they provide is to assist with claim filing.

How long will it take the adjustor to visit my grove?

We have reports that adjusters are already making field visits, so we expect the service you receive to be prompt.

Will there be disaster assistance available?

Mutual has already begun discussions with state and federal officials to request short-term and long-term disaster assistance and to determine the types of assistance that can be provided.

We will keep you informed about the progress of assistance via our newsletter, *The Triangle*, and our website, www.flcitrusmutual.com.

Mutual field representatives will be visiting growers in the impacted areas and providing updated information. If you'd like a Mutual field representative to visit your grove, please call (863) 682-1111.

Do I need to file paperwork?

In anticipation of some form of disaster assistance, growers should notify the county Farm Service Agency (FSA) that they have been damaged by the storm and complete any paperwork the FSA recommends.

What can I do about excess water on my property?

The Southwest Florida Water Management District (SWFWMD) has assigned to staff members to assist citrus growers in dealing with water problems. Please call either of the following SWFWMD regulation staff members for any water-related questions:

Bartow	Sarasota
Brian Staford	Jim Guida
(800) 492-7862	(800) 320-3503

For water drainage issues only in Hardee and DeSoto counties, contact the USDA at (863) 773-4764 ext. 3. The USDA is coordinating with SWFWMD on water drainage issues.

The **South Florida Water Management District (SFWMD)** has assigned Joe Spratt to be the agricultural contact to assist citrus growers in dealing with water problems. Contact Joe at (561) 718-0354.

Do I need to continue my canker decontamination program?

Absolutely. If you need canker decontamination equipment or material, please contact Greg Carlton with the Florida Dept. of Agriculture at (863) 298-7718 or (863) 443-7270.

Farm Service Agencies

County	Agency Office/Address	Contact Person	Phone	Fax
Brevard	Osceola County Farm Service Agency 1921 Kissimmee Valley Lane Kissimmee, FL 34744	Kenneth Windsor	407-847-4201	407-847-9665
Charlotte	Lee County Farm Service Agency 3434 Hancock Bridge Pkwy Ft. Myers, FL 33903-7094	Michael Nordlund	239-997-7331	239-997-7557
DeSoto	Hardee County Farm Service Agency 316 N. 7 th Avenue Wauchula, FL 33873-2606	V. Shawn Brabant	863-773-4764	863-773-2445
Glades	Hendry County Farm Service Agency 622 W. Sugarland Hwy. Clewiston, FL 33440-3022	Joy Llossas	863-983-7250	863-983-8709
Hardee	Hardee County Farm Service Agency 316 N. 7 th Avenue Wauchula, FL 33873-2606	V. Shawn Brabant	863-773-4764	863-773-2445
Highlands	Highlands County Farm Service Agency 4507 George Blvd. Sebring, FL 33872	N.A.	863-385-7853	863-385-7028
Hillsborough	Hillsborough County Farm Service Agency 201 S. Collins Street, Suite 201 Plant City, FL 33563	Donald Royster	813-752-1474	813-754-7297
Lake	Lake County Farm Service Agency 1725 David Walker Drive Tavares, FL 32778-4954	Marcinda Wolthuis	352-742-7005	352-343-6275
Lee	Lee County Farm Service Agency 3434 Hancock Bridge Pkwy Ft. Myers, FL 33903-7094	Michael Nordlund	239-997-7331	239-997-7557
Manatee	Hardee County Farm Service Agency 316 N. 7 th Avenue Wauchula, FL 33873-2606	V. Shawn Brabant	863-773-4764	863-773-2445
Orange	Lake County Farm Service Agency 1725 David Walker Drive Tavares, FL 32778-4954	Marcinda Volthuis	352-742-7005	352-343-6275
Osceola	Osceola County Farm Service Agency 1921 Kissimmee Valley Lane Kissimmee, FL 34744	Kenneth Windsor	407-847-4201	407-847-9665
Polk	Polk County Farm Service Agency 1700 Hwy 17 South, Suite 1 Bartow, FL 33830	Donald Royster	863-533-2051	863-533-1884
Sarasota	Hardee County Farm Service Agency 316 N 7 th Avenue Wauchula, FL 33873-2606	V. Shawn Brabant	863-773-4764	863-773-2445
Seminole	Volusia County Farm Service Agency 1342 S. Woodland Byld. Suite A Deland, FL 32720-7747	Kenneth Windsor	386-734-2535	386-736-9339
Volusia	Volusia County Farm Service Agency 1342 Woodland Blvd. Suite A Deland, FL 32720-7747	Kenneth Windsor	386-734-2535	386-736-9339

EMERGENCY CONTACT NUMBERS

Florida Emergency Information Line: 800-342-3557.

American Red Cross: 1-866-GET-INFO (for information) and 800-GIVE-NOW

(for donations).

Attorney General's price gouging hot line: 800-646-0444.

Florida Power and Light: 800-4-OUTAGE.

Elder Services: 800-963-5337.

FEMA Disaster Assistance: 800-621-3362.

State Volunteer and Donations: 1-800-354-3571.

Agricultural and Consumer Services: 800-435-7352.

Department of Insurance: 800-227-8676.



August 18, 2004

No.: 04-

Contact: 202-646-4600

News Release

STORM VICTIMS URGED TO COME FORWARD FOR EMERGENCY AID REGARDLESS OF IMMIGRATION STATUS

WASHINGTON – The Department of Homeland Security urges storm victims regardless of their citizenship status not to hesitate to come forth for needed aid. All are eligible for emergency food, water, medical care, shelter, clothing and other urgent disaster-related needs.

The American Red Cross, the Salvation Army and other voluntary agencies have established comfort centers, mobile/fixed feeding sites, shelters and bulk distribution sites. Individuals, regardless of citizenship, are encouraged to visit these sites.

FEMA teams are surveying needs of people in all the storm-impacted areas. When FEMA identifies needs that cannot be filled by federal disaster aid, it will coordinate with other federal, state, local and voluntary agencies or organizations that may be able to provide help.

To be eligible for FEMA cash assistance programs (Individuals and Households Program Assistance and Disaster Unemployment Assistance), you must be a U.S. citizen, a non-citizen national or a qualified alien. However, undocumented non-citizens can apply on behalf of their minor child who is a citizen. The minor child must live with the parent/guardian applying on their behalf. You do not have to be a U.S. Citizen, non-citizen national or a qualified alien for Crisis Counseling, Disaster Legal Services or other short-term, non-cash emergency assistance.

On March 1, 2003, FEMA became part of the U.S. Department of Homeland Security. FEMA's continuing mission within the new department is to lead the effort to prepare the nation for all hazards and effectively manage federal response and recovery efforts following any national incident. FEMA also initiates proactive mitigation activities, trains first responders, and manages Citizen Corps, the National Flood Insurance Program and the U.S. Fire Administration.

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Oficina de Prensa
Departamento de Seguridad Nacional
500 C Street, SW
Washington, DC 20472

FEMA

Noticias

18 de agosto de 2004 No.: 04-126 Contacto de prensa 202-646-3138

SE INSTA A DAMNIFICADOS A QUE SOLICITEN AYUDA DE EMERGENCIA SIN CONSIDERAR ESTATUS DE INMIGRACIÓN

WASHINGTON – El Departamento de Seguridad Nacional insta a los damnificados por la tormenta a que, sin considerar su estatus de ciudadanía, no vacilen en solicitar asistencia. Todos son elegibles para recibir alimentos, agua, cuido médico, refugio y ropa por la emergencia, y otras necesidades urgentes relacionadas al desastre.

La Cruz Roja Americana, el Ejercito de Salvación y otras agencias voluntarias han establecido centros de ayuda, sitios de distribución de alimentos rodantes y fijos, refugios y distribución de suministros. Se insta a las personas a que sin considerar su estatus de ciudadanía, visiten estos centros.

Los equipos de la Agencia Federal para el Manejo de Emergencias (FEMA, por sus siglas en inglés) continúan las evaluaciones para identificar las necesidades de las personas en todas las áreas impactadas por el huracán. Cuando FEMA identifica las necesidades que no pueden ser suplidas por la ayuda federal, la agencia coordina con otras agencias federales, estatales locales y agencias u organizaciones voluntarias que puedan brindar la ayuda.

Para ser elegible a los programas de asistencia de FEMA (Programa de Asistencia para Individuos y Hogares y el Programa de Asistencia de Desempleo por Desastre) que otorga dinero en efectivo, usted debe ser ciudadano estadounidense, residente no-ciudadano, o extranjero calificado. Sin embargo, los no ciudadanos e indocumentados pueden solicitar en nombre de sus hijos que son ciudadanos. Los hijos deben ser menores y residir con los padres o encargado que solicite en nombre de ellos. No es necesario ser ciudadano estadounidense, residente no-ciudadano, o extranjero calificado para recibir consejería en crisis, servicios legales por desastre u otros tipos de asistencias de emergencia a corto plazo que no son dinero en efectivo.

El 1 de marzo de 2003, FEMA fue incorporada al Departamento de Seguridad Nacional de los EE UU. La misión de FEMA dentro del nuevo departamento continua siendo dirigir el esfuerzo de preparación de la nación contra todo tipo de peligros y manejar efectivamente los esfuerzos federales de respuesta y recuperación después de una emergencia nacional. También, FEMA fomenta actividades de mitigación, adiestra a los manejadores de emergencias y administra el Programa Nacional de Seguro de Inundación y la Administración de Incendios de los EE.UU.