

# Georgia Farmers, Ranch Hands May be Eligible for FEMA Assistance

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Georgia farmers and ranch hands whose tools or equipment were damaged by Hurricane Helene or Tropical Storm Debby, damage Aug. 4--20, 2024, may be eligible for disaster assistance. FEMA assistance is available to replace disaster-damaged essential tools, supplies, equipment and items required for employment or for self-employment.

## Coverage for Tools and Equipment

Family-owned farms typically have a variety of equipment needed to conduct business. These include, but are not limited to, tractors, plows, seeders or planters, harvesters, sprayers, hay balers and utility vehicles.

- These items are all potentially eligible for FEMA disaster assistance if the applicant can show that they were damaged by the disaster, the applicant does not have another working item that can meet this need, and the loss of the item was not covered by insurance.
- Crops and livestock are not “tools and equipment” because they are the products of a farming operation, whereas tools and equipment are the means of production.

Ranch hands may be eligible for assistance to replace disaster-damaged tools and equipment not covered by insurance when they can show these items are required by their employer.

Many of these items have substantial costs, but it is important to remember that assistance for uninsured or underinsured occupational tools is limited to the maximum amount of Other Needs Assistance an applicant may receive.

The U.S. Department of Agriculture’s Farm Service Agency offers Livestock Assistance, Farm Loans and help for farmland damage and crop losses. Visit



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[Disaster Assistance Programs \(usda.gov\)](https://www.usda.gov) to learn more.

The U.S. Small Business Administration, Office of Disaster Recovery may also be able to help. Although SBA Disaster loans do NOT cover agricultural production, the following are some eligible areas where SBA may be able to assist.

- Farm-related retail sales to the public
- Agricultural cooperatives
- Feed lot (other people's cattle)
- Aquaculture or Fishing business: structure, equipment, inventory
  - Equipment: boat, dock, traps, pens, line
  - Inventory: frozen bait, lobster pound, etc.

For more information on SBA disaster assistance, visit [sba.gov/disaster](https://sba.gov/disaster), call SBA's Customer Service Center at (800) 659-2955 or email <mailto:disastercustomerservice@sba.gov> for more information.

There are several ways to apply: Go online to [DisasterAssistance.gov](https://DisasterAssistance.gov), use the [FEMA App](#) or call the FEMA Helpline at 800-621-3362. The telephone line is open every day, and help is available in most languages. If you use a relay service such as Video Relay Service, captioned telephone or other service, give FEMA your number for that service. You may also visit any open Disaster Recovery Center. Find the nearest center by going online to [www.fema.gov/drc](https://www.fema.gov/drc). Survivors can also call the Georgia Call Center at 678-547-2861 Monday through Saturday.

*For the latest information about Georgia's recovery, visit [fema.gov/helene/georgia](https://fema.gov/helene/georgia) and [fema.gov/disaster/4821](https://fema.gov/disaster/4821). Follow FEMA on X at [x.com/femaregion4](https://x.com/femaregion4) or follow FEMA on social media at: [FEMA Blog](https://fema.gov/fema-blog) on fema.gov, [@FEMA](https://twitter.com/FEMA) or [@FEMAEspanol](https://twitter.com/FEMAEspanol) on X, [FEMA](https://facebook.com/FEMA) or [FEMA Espanol](https://facebook.com/FEMA) on Facebook, [@FEMA](https://instagram.com/FEMA) on Instagram, and via [FEMA YouTube channel](https://youtube.com/FEMA). Also, follow Administrator Deanne Criswell on Twitter [@FEMA\\_Deanne](https://twitter.com/FEMA_Deanne).*



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