



United States Department of Agriculture
Agricultural Marketing Service
National Organic Program
Transition to Organic Partnership Program



RESOURCE GUIDE

Disaster Recovery for Small & Mid-Sized Organic Operations

Preparedness, Certification, Insurance, and Recovery

Prepared by

Carolina Farm Stewardship Association

March 2026

Introduction: Why Have an Organic Disaster Plan?

Natural disasters pose significant threats to farms of every kind, but for certified organic and transitioning operations, the stakes are uniquely high. Beyond the universal challenges of crop loss, infrastructure damage, and disrupted markets, organic farmers must also safeguard their certification, which represents years of careful management and a 36-month transition period that must be protected.

This guide is designed for small and mid-sized organic operations in the Southeast and beyond. It draws on guidance from the U.S. Department of Agriculture (USDA), the Federal Emergency Management Agency (FEMA), ATTRA Sustainable Agriculture, university extension services, and existing federal organic regulations to help you prepare for, survive, and recover from natural disasters while protecting your organic certification, your soil, and your livelihood.

Organic producers face distinct risk factors that conventional operations do not. As the USDA Economic Research Service has noted, organic growers face distinct marketing characteristics that affect risk management, including fewer market participants, limited availability of marketing data, and greater financial risk from contamination by prohibited substances. Additionally, organic crops generally command higher prices, which helps recover production costs but also creates additional price risk if those crops are lost.

The good news is that the same principles that underpin organic farming, specifically healthy soil, biological diversity, and community connection, are also the foundation of disaster resilience. This guide will help you build on those strengths.

Building Resilience Before Disaster Strikes

The best disaster recovery plan begins long before any disaster arrives. Organic farms, by their nature, often employ practices that build natural resilience. Understanding and intentionally strengthening these practices is your first line of defense.

Soil Health as Disaster Mitigation

Healthy, biologically active soil is the organic farmer's most valuable asset for disaster mitigation. Well-structured soil with high organic matter content infiltrates and stores more water during heavy rain, reducing flood damage and erosion. During drought, the stored moisture sustains crops longer. The ATTRA "Weathering the Storm" guide emphasizes that healthy soil stores more water, helping it withstand droughts, and that its greater structure holds roots better, mitigating the risks of erosion. In short, every investment you make in soil health is simultaneously an investment in disaster preparedness.

Key soil-building strategies that serve double duty as disaster mitigation include maintaining year-round ground cover through cover crops, building organic matter through compost applications and crop rotations, minimizing tillage to preserve soil

structure and mycorrhizal networks, and using managed rotational grazing to improve pasture resilience.

Diversification as a Buffer

Financial and ecological diversification reduces the likelihood that any single disaster event will destroy your entire operation. ATTRA's disaster preparedness resources note that financial diversity can be as important as environmental diversity in increasing resilience. Consider diversifying across crop types, planting dates, and field locations. Maintain a mix of annual and perennial crops. Explore multiple market channels, including CSAs, farmers' markets, wholesale and online sales, so the loss of one outlet does not eliminate all revenue.

Water Management and Infrastructure

Proactive water management can dramatically reduce flood and drought damage. Evaluate your farm's drainage patterns and identify areas vulnerable to ponding or erosion. Install or maintain grassed waterways, diversion ditches, and buffer strips. For drought-prone operations, invest in efficient irrigation infrastructure and rainwater capture. The USDA Natural Resources Conservation Service (NRCS) can provide free technical assistance and may offer cost-share funding through the Environmental Quality Incentives Program (EQIP) for many of these conservation practices.

Farm Emergency Preparedness Planning

A written farm emergency plan is an essential tool that no operation should be without. It ensures that you, your family, and your workers know exactly what to do when a disaster threatens. Develop your plan during a calm period, share it with everyone on the operation, and review it at least annually.

Recordkeeping: Your Most Important Disaster Tool

Thorough, accessible records may be the single most important asset you have when seeking disaster assistance. Good recordkeeping practices will be worth literal money as you navigate recovery, as disaster-assistance programs will need documentation of your farm's pre-disaster value, the damage sustained, and the costs of recovery.

Organic producers should maintain the following records in both physical and secure digital formats: your current Organic System Plan (OSP) and certification documents, field-by-field production logs and input records, seed purchase records and tags, harvest and sales records for at least five years, photographs and video documentation of infrastructure and fields (updated seasonally), insurance policies, equipment inventories with serial numbers and replacement values, and supplier and buyer contact information.

"The better the documentation, the more likely that a producer will be able to receive assistance for their recovery." - Rural Advancement Foundation International (RAFI)

Communication and Warning Systems

Install a NOAA weather radio in your primary farm building and enable severe-weather push notifications on smartphones for all family members and workers. Establish a phone tree with primary and backup contacts. Designate two emergency meeting points: one on the farm and one off-site. Conduct at least one practice drill per year.

Livestock Protection

For livestock operations, pre-disaster planning is especially critical. Identify evacuation zones on higher ground with accessible routes and temporary shelter capacity. Stock portable panels, trailers, and individual identification tags to facilitate rapid animal movement. Maintain at least a two-week emergency supply of feed and water stored in waterproof containers at your designated evacuation location. Practice loading animals regularly so they are comfortable with the process during an actual emergency. Keep veterinary supplies and emergency contact information readily accessible.

Crop and Infrastructure Protection

Assess your crop fields and high tunnels for vulnerability to wind, hail, and flooding. Keep quick-deploy row covers, sandbags, and tarps on hand. Consider designating lower-value or less vulnerable fields as “sacrificial areas” to absorb floodwater and protect higher-value plantings. Secure loose equipment, lumber, and fuel tanks before severe weather events. Run generators regularly to ensure functionality and maintain adequate fuel reserves. The USDA Extension’s [prep4agthreats.org](https://www.nrc.usda.gov/prep4agthreats.org) resource recommends reviewing insurance coverage annually and identifying higher-elevation areas on your property to relocate critical assets if needed.

Protecting Your Organic Certification During and After a Disaster

For organic producers, one of the most pressing concerns after a disaster is whether certification will be jeopardized. The short answer is that the USDA National Organic Program (NOP) does provide regulatory mechanisms for disaster situations, but there are firm boundaries that cannot be crossed. Understanding these rules before a disaster strikes is essential.

The NOP Temporary Variance Process (7 CFR § 205.290)

Federal organic regulations allow the NOP Administrator to grant temporary variances from certain production and handling requirements under specific circumstances. According to the regulation, the Administrator may establish a temporary variance for natural disasters declared by the Secretary, damage caused by hurricanes, floods, droughts, excessive moisture, hail, tornadoes, earthquakes, fire, or other business interruption.

Certified operations may submit a variance request to their certifying agent, who then forwards a written recommendation to the NOP Administrator. The recommendation must include a written justification based on the reasons in the regulation, the proposed scope, duration, and any restrictions, along with supporting documentation.

Critical limitations: A temporary variance may *not* be granted for any practice, material, or procedure prohibited under § 205.105. This means that even in a disaster, you cannot use synthetic pesticides, fertilizers, or genetically engineered inputs and still retain your organic certification. Similarly, feeding non-organic feed to organic livestock is not eligible for a variance. Using a prohibited substance on certified land could trigger a new 36-month transition period – an outcome that would compound the financial devastation of the disaster itself.

Steps to Protect Certification Immediately After a Disaster

1. **Contact your certifier immediately.** Notify your certifying agent of the disaster and any potential impacts on your organic operation as soon as safely possible. Your certifier is your most important ally in navigating post-disaster compliance.
2. **Document everything.** Photograph and record all damage, including any potential contamination from floodwater, neighboring properties, debris, or displaced materials. Note dates, times, and specific locations on your farm.
3. **Assess contamination risks.** Floodwater can and will carry prohibited substances from adjacent conventional farms, roadways, industrial sites, and sewage systems. Conduct soil and water testing as soon as conditions allow. NC State Extension and CFSA both provide guidance on soil sampling protocols after flooding events.

A note on testing costs: Soil and groundwater contamination testing can be a significant financial burden, particularly for small operations already reeling from disaster losses. Basic soil nutrient tests through university extension labs are free or extremely cheap, but the specialized testing organic producers may need after a disaster, including heavy metals (\$50 to \$200 per sample), pesticide residues (\$100 to \$500 or more per sample), and comprehensive well water panels, can add up quickly across multiple fields and water sources.

Several strategies can help manage these costs. First, prioritize testing by risk: focus initial testing on fields closest to potential contamination sources (neighboring conventional operations, roadways, industrial areas) and water sources used for irrigation or post-harvest washing. Second, ask your certifier and your local NRCS office about EQIP or other cost-share programs that may help cover testing expenses as part of a broader conservation or disaster recovery plan. Third, coordinate with neighboring farms to share costs on testing services, particularly where a shared watershed or aquifer is at issue. Lastly, document all testing costs as part of your disaster recovery expenses – these may be eligible for reimbursement under FEMA, SBA disaster loan programs, or USDA disaster assistance programs.
4. **Avoid prohibited inputs under pressure.** In the chaos of disaster response, it can be tempting to reach for the nearest available pest control product or fertilizer. Verify that every input is NOP-compliant before application. When in doubt, call your certifier first.
5. **Request a temporary variance if needed.** Work with your certifier to submit a variance request if you need flexibility on allowed production or handling requirements, such as using non-organic seed if organic seed supply chains are disrupted.

Preventing Drift and Accidental Contamination

NC State Extension advises organic farmers to communicate very clearly about the location of organic land and to display visible signage. Inform the Department of Transportation, utility companies, and neighboring operations about your certified fields. After a disaster, check buffer zones and field boundaries for evidence of prohibited substance drift from adjacent properties.

Crop Insurance and Financial Safety Nets

Insurance and disaster-assistance programs are the financial backbone of farm recovery. For organic producers, several programs have been specifically improved in recent years to better reflect the value and risk profile of organic production. Enrolling in these programs before disaster strikes is essential – most require advance sign-up.

Whole-Farm Revenue Protection (WFRP)

WFRP is widely regarded as the most important crop insurance tool for small, diversified organic operations. The National Sustainable Agriculture Coalition describes it as a crop-neutral revenue insurance policy designed to protect a farmer's entire operation, not just one crop. Farms that might not have access to separate insurance policies for each crop they grow can insure all their crops and livestock under one policy.

Key features relevant to organic producers include coverage of up to 85 percent of your operation's expected revenue, premium discounts for diversified operations producing two or more commodities, organic crops valuation at organic market prices rather than conventional prices, replanting coverage for annual crops, and special provisions for expanding organic operations. For farms with annual revenue under \$350,000, the Micro Farm Policy offers a simplified option with easier paperwork requirements. Both WFRP and Micro Farm are available in all 50 states and all counties.

WFRP and Micro Farm at a Glance

Feature	WFRP	Micro Farm
Revenue Cap	Up to \$17 million	Up to \$350,000
Coverage Levels	50–90%	50–90%
Organic Price Elections	Yes	Yes
Diversification Discount	Yes (2+ commodities)	Yes
Available Nationwide	All counties, all states	All counties, all states
Replanting Coverage	Up to 20% of expected revenue	Up to 20% of expected revenue

Noninsured Crop Disaster Assistance Program (NAP)

For crops in counties where traditional federal crop insurance is unavailable, the Noninsured Crop Disaster Assistance Program (NAP) provides yield-based coverage. The

USDA notes that organic crops enrolled in NAP may receive the organic average market price, rather than the lower conventional price, when calculating disaster payments. NAP's basic plan covers losses exceeding 50 percent of expected production, paying 55 percent of the average market price. Buy-up coverage options are also available for higher protection.

Key Enrollment Deadlines

Crop insurance enrollment follows strict deadlines that typically fall well before the growing season. Contact a local crop insurance agent or your USDA Service Center early. USDA's Risk Management Agency has created a searchable directory of agents familiar with WFRP and specialty crop policies. Federal crop insurance agents are required to sell WFRP, but not all agents are equally familiar with the program. CFSA encourages producers to seek out an agent who understands organic and diversified operations.

Post-Disaster Recovery: Soil, Crops, and Infrastructure

After the immediate emergency passes, the hard work of recovery begins. For organic producers, recovery involves not only repairing physical damage but also assessing and restoring the biological health of your soil – the foundation of your entire operation.

Soil Assessment After Flooding

Flooding can dramatically alter soil conditions. Floodwater may deposit sand, silt, and debris; introduce contaminants from upstream sources; deplete soil oxygen; and disrupt microbial communities. Iowa State University Extension recommends conducting thorough soil testing as soon as conditions allow (see "Steps to Protect Certification Immediately After a Disaster" section above), with grid sampling or sampling by soil map unit to identify specific areas of need. Adding organic matter through compost and manure is beneficial for soils where large amounts of sand have been incorporated by floodwater.

For organic operations, testing should specifically assess potential contamination from prohibited substances. CFSA and Western Growers have published soil sampling protocols for post-flood assessment. Coordinate with your certifier on any test results that suggest contamination, and keep all lab reports as part of your certification records.

Rebuilding Soil Biology

Flooding, fire, and prolonged drought can severely impact soil microbiology. Recovery strategies that are consistent with organic certification include applying quality compost to re-inoculate damaged soils with beneficial organisms; planting fast-establishing cover crops to stabilize soil, restore root-zone biology, and prevent erosion on bare ground; using compost teas or biological inoculants approved for organic use; minimizing tillage during the recovery period to preserve any surviving soil structure and fungal networks; and conducting follow-up soil health assessments (such as the Haney test or PLFA analysis) to track biological recovery over subsequent seasons.

Infrastructure and Equipment

NRCS can provide technical assistance to help repair damaged farms, offering advice on preventing future erosion, protecting exposed soil, improving soil health, and directing floodwater away from vulnerable areas. The Emergency Conservation Program (ECP) provides cost-share funding to rehabilitate farmland, replace fences, and restore conservation structures damaged by natural disasters. EQIP may also fund longer-term conservation improvements that address disaster damage.

Federal and State Assistance Programs

A wide range of federal programs are available to help organic and conventional producers recover from disasters. The American Relief Act of 2025, signed into law in December 2024, provided USDA with more than \$30 billion for agricultural disaster recovery. Below is a summary of the programs most relevant to small and mid-sized organic operations.

Program	Description & Relevance for Organic Farms
EQIP	Provides financial and technical assistance for conservation practices on disaster-impacted land, including cropland and rangeland. Can fund soil health restoration, water management, and erosion control.
ECP	Cost-share funding to rehabilitate farmland, replace or repair fences, and implement emergency water conservation during severe drought.
Emergency Loans (FSA)	Low-interest loans to help producers recover from production and physical losses due to natural disasters. Can cover equipment, seed, livestock, and family living expenses.
NAP	Financial assistance for losses of non-insurable crops. Organic crops may receive the organic average market price.
TAP	Cost-share assistance to replant or rehabilitate trees, bushes, or vines damaged by natural disasters.
ELAP	Emergency assistance for livestock, honeybee, and farm-raised fish losses due to disease, adverse weather, or other qualifying conditions.
LFP	Compensation for grazing losses due to drought or fire on native or improved pastureland.
EWP	Addresses erosion-related watershed impairments: debris removal, stream-channel repair, and floodplain easements.
OCCSP	Reimburses organic producers for up to 75 percent of certification costs (max \$750/year per category).

Farm Recovery Centers

In the wake of recent hurricanes, FEMA, USDA, and state agencies have partnered to create Farm Recovery Centers: one-stop locations where producers can meet with multiple assistance programs simultaneously. These centers were piloted in Florida after Hurricane Idalia in 2023 and expanded nationwide during the 2024 hurricane season. FEMA's Small State and Rural Advocate has described these centers as exemplifying the commitment to supporting the unique recovery needs of rural and agricultural communities.

Your First Steps After a Disaster

1. **Contact your local USDA Service Center** to report losses and learn about available programs. Find yours at farmers.gov/service-locator.
2. **Notify your organic certifier** of any impacts to your organic operation, potential contamination, or need for temporary variances.
3. **Contact your crop insurance agent** to initiate a claim if you hold WFRP, Micro Farm, NAP, or other coverage.
4. **Document all damage and losses** with photos, video, written descriptions, and financial records.
5. **Reach out to CFSA** for technical assistance, peer connections, and help navigating the recovery process.

Key Resources and Contacts

- **CFSA Disaster Recovery Resources:** carolinafarmstewards.org/disaster-recovery
- **USDA Disaster Assistance Discovery Tool:** farmers.gov/protection-recovery
- **USDA Service Center Locator:** farmers.gov/service-locator
- **NOP Organic Regulations:** ams.usda.gov/rules-regulations/organic
- **RMA Crop Insurance Agent Locator:** rma.usda.gov (Agent Locator tool)
- **FEMA Disaster Assistance:** disasterassistance.gov
- **SBA Disaster Loans:** sba.gov/disaster-assistance

About This Guide

This work was supported through the United States Department of Agriculture (USDA) Transition to Organic Partnership Program (TOPP). TOPP is a program of the USDA Organic Transition Initiative and is administered by the USDA Agricultural Marketing Service (AMS) National Organic Program (NOP).