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A GUIDE TO GEORGIA'S FARMS,  
FORESTS, FOOD AND EXPORTS



## Family Farming for the Next Generation

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Photo by Todd Stone



**After the Storm** Total storm-related losses to Georgia's agriculture industry topped \$2.5 billion after Hurricane Michael hit Georgia late 2018

# *a* lifeline for Georgia's **Ag Community**

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*Georgia's legislative response to Hurricane Michael bolstered farmers impacted by the storm and reiterated the strength of state support for local agribusiness.*

**L**ast October, residents of Southwest Georgia experienced something unprecedented when a Category 5 hurricane roared ashore along the Florida Panhandle. As it drove dozens of miles inland, Michael dealt a devastating blow to the agriculture industry in Southwest Georgia.

"A storm of this magnitude entering our state is unprecedented," says Bo Warren, the director of policy for the Georgia Department of Agriculture. "And the damage caused by Hurricane Michael was unprecedented in terms of the impact it had on the agriculture industry in Georgia, as well as related industries."

Total storm-related losses to Georgia's agriculture industry topped \$2.5 billion, according to estimates from University of Georgia Cooperative Extension agents and agricultural economists. Direct losses included \$763 million in timber losses, \$550 million in cotton losses, \$480 million in vegetable losses and \$100 million in pecan losses. "However, losses to the state's overall economy could easily be five or six times higher than total losses to the agriculture industry," adds Warren.

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[ By Don Sadler ]



Photos by Koko Hunt



**Farmers Helping Farmers** After Hurricane Michael slammed Southwest Georgia, state legislators and working farmers Sam Watson (above) and Jack Hill (left) banded together with colleagues to quickly pass a \$75-million funding package with access to low-interest loans for farmers impacted by the storm. “The loans reset the clock to give farmers more time to pay debts,” says Watson. “A lot of farmers wouldn’t still be in business without this financial assistance.”

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## A Generational Impact

Representative Sam Watson, who owns a 500-acre vegetable farm in an area of Georgia that was hardest hit, says that the damage caused by Hurricane Michael has changed agriculture in the state of Georgia forever. “What’s worse,” he says, “is that the storm will have a deep generational impact on farms in this area.”

Agriculture is the number one industry in Georgia, notes Watson, with a \$73 billion impact on the state’s economy. The industry also employs nearly 400,000 workers.

Fortunately, the leadership of state government quickly realized that drastic measures would be needed to deal with this drastic situation. Less than two weeks after the storm hit, Governor Nathan Deal ordered a special session of the General Assembly to provide funding to help Southwest Georgia farmers recover from the damage caused by the storm.

Agriculture Commissioner Gary Black says that Governor Deal and members of the General Assembly believed it was critical for the state to respond on behalf of citizens whose livelihoods were significantly impacted by this once-in-a-generation disaster. “We knew we had to step up and help meet the immediate needs of these Georgia farm families,” says Black.

The result was a \$75-million funding package that provided access to low-interest loans with attractive repayment terms to farmers impacted by the storm.

“This money is being used for bridge loans for farmers,” says Representative Terry England. “I say ‘bridge,’ because it will help farmers who lost their crops to Hurricane Michael and had nothing to repay the banks for their production loans last year.

“Normally farmers would sell their crops and repay the loans,” England explains. “However, there

were no crops to sell after the storm. The funding package will bridge them until the federal disaster assistance arrives and allow them to borrow for inputs this season.”

According to Black, 274 farmers took out loans averaging just under \$280,000 each. The seven-year loans feature 1% interest rates for the first two years and 2% interest rates for years three and four. Rates then go up 1% per year for the remaining three years of the term. Even better, they offer a 40-year amortization schedule, which eases the repayment burden on farmers.

Georgia leads the nation in a number of different agriculture categories, including forest products, pecans, peanuts and poultry, notes Black. “But after this storm, we quickly realized that where we used to lead in production, we now led in destruction. And Governor Deal and the General Assembly decided they were going to lead in reconstruction.”

“The staggering losses suffered by southwestern Georgia farmers illustrate just how important the agricultural economy is to this



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part of the state,” says Senator Jack Hill. “The special funding [enabled] many farmers to plant crops this year, which is the key to long-term recovery.”

### Exponential Growth

Representative Watson explains that the timing of Hurricane Michael couldn't have been much worse for Southwest Georgia farmers.

“Farmers in Southwest Georgia will all tell you the same story: Last fall we had the best crops with the best markets we'd had in years,” Watson says. “Growing

conditions had been spectacular all season.”

But these two things rarely happen together, he says. Historically you get one or the other — good crops or good markets, but that's how things were shaping up before the storm hit. “Many would argue that this was going to be the 10th year of a 10-year cycle in which farmers made enough money to operate for the next decade,” Watson says.

In a matter of hours, though, everything changed. “I don't know of any other profession where you

can go to bed at night and when you wake up in the morning an entire year's worth of work is gone,” Watson laments. “The ripple effects of this storm are going to be felt by Georgia farmers for many years to come.”

### A Lifeline for Farmers

According to Black, the farm loans made available via the funding package approved by the General Assembly serve as a lifeline that enables farmers to continue to satisfy their 2018 credit obligations so they have the operating credit needed to plant crops this year.

“For many farmers, the loans will give them an opportunity to farm this year in hopes that they can regain their footing and reap a profitable harvest in 2019,” adds Warren. “Direct farm funding like this also infuses confidence in the banking and lending communities to continue partnering with Southwest Georgia farmers.”

As Watson puts it, the loans gave farmers some “breathing room” due to the fact that they received little if any income from their crops last year, but still had to pay their creditors, such as fertilizer, seed and fuel suppliers.

“The loans reset the clock to give farmers more time to pay debts,” he says. “There's no doubt in my mind that a lot of farmers wouldn't still be in business without this financial assistance.”

Watson is effusive in his praise for — and thanks to — state leadership for the funding package. “This kind of financial assistance for Georgia farmers has never been done before,” he says. “On behalf of my fellow farmers in Southwest Georgia, I want to thank my colleagues and our state leadership for coming together to provide this lifeline. Without this support, generational farms and wealth would have been destroyed.”



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