

## Speakers describe farm disaster recovery strategies

AgAlert

Business owners hit by wildfires and the COVID-19 pandemic have a range of financial options to explore, along with worries over insurance claims.

These were covered in detail in a virtual workshop held last week by the Napa County Farm Bureau in cooperation with California Treasurer Fiona Ma.

The webinar was the first of two sessions aimed at helping those suffering from business losses, whether related to wildfire or the pandemic and seeking help with rebuilding.

Among the featured speakers was Amy Bach, executive director of United Policyholders, which helps disaster survivors with insurance claims.

“We learn lessons after disasters on things that we didn’t insure, or types of insurance that we didn’t have, that we now know we should have,” Bach said. “Business interruption is one of those.”

Bach said her group has been focused lately on helping people with such claims arising from the COVID-19 pandemic and resulting shelter-in-place orders. She also cautioned insurance customers to read their policies carefully.

“Sometimes, your coverage doesn’t match the sales promises, and there may be fine-print requirements,” Bach said. “My organization is in business to try to help businesses and people hold insurers to those promises, and also go through the steps of really accurately assessing your losses and how much it’s going to cost to put you back where you were before the loss.”

Ryan Klobas, chief executive of the Napa County Farm Bureau, said this is a prime concern among his

membership.

“One of the biggest issues in Napa County has been the issue of insurance coverage,” Klobas said. “I plan to continue to work with United Policyholders to continue to address the insurance-coverage issue in Napa County.”

On the financial front, Michelle Radmand of the California Office of the Small Business Advocate said her office aims to help small businesses boost their resiliency in the face of the pandemic and the threat of wildfires.

“We recognize that small businesses need capital, and the state has programs to help improve access to capital,” Radmand said. “We have advocated across private and corporate philanthropy, the financial sector and within state government to help promote investments in capital programs to support small-business recovery.”

This includes the recently created California Small Business COVID-19 Relief Grant Program, which is awarding grants of as much as \$25,000 to qualifying businesses.

The first round of applications ended Jan. 13, and the program is notifying applicants of their status. A second round of applications will open on a date to be determined; for more information, go to [careliefgrant.com](https://careliefgrant.com).

The state also has a network of small-business centers to connect small businesses to resources, information and networks. More information may be found at [www.business.ca.gov/centers](https://www.business.ca.gov/centers).

“Typically, the small-business lending market can be tough,” said Megan Hodapp, a loan officer at the California Infrastructure and Economic Development Bank, or IBank. “Lenders struggled to provide capital to businesses for a number of different reasons, whether that they’re new or they don’t have enough collateral or whatever the reasoning may be. With credit-enhancement programs, we can come in and mitigate some of that risk.”

In addition to disaster-relief programs, she said, IBank has a Farm Loan Program that supports direct loans to small farms in California through corporations that also work with the Farm Service Agency at the U.S. Department of Agriculture. For more information, see [ibank.ca.gov/small-business/disaster-relief](https://ibank.ca.gov/small-business/disaster-relief).

Ma said those working in agriculture “may qualify for a partial sales tax exemption for any purchases used to harvest anything on any product,” such as fencing for animals, harvesting equipment or growing aids such as hoop houses. For more information, go to [www.cdtfa.ca.gov/taxes-and-fees/sales-and-use-tax-exemptions.htm](http://www.cdtfa.ca.gov/taxes-and-fees/sales-and-use-tax-exemptions.htm) and select Farm Equipment and Machinery.

Klobas said Part 2 of the webinar series is set for Jan. 27 at 2 p.m., with insurance as one of the main topics. California Farm Bureau President Jamie Johansson and policy advocate Robert Spiegel will take part, along with representatives from Cal Fire and local elected officials.

For more information and to register, go to [www.napafarmbureau.org/events](http://www.napafarmbureau.org/events). Klobas said last week’s session, held Jan. 12, will be posted to the Napa County Farm Bureau website and YouTube channel.

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