Fisheries are an essential part of coastal economies, providing jobs for fishermen, aquaculture growers, fish processors, and related maritime support industries. However, fisheries are also subject to a number of factors that can cause sudden and unexpected losses, leading to serious economic impact for fishers, growers and their communities. These factors include events such as hurricanes and typhoons, oil spills, harmful algal blooms, and other types of disasters, both natural and man-made, that cause a commercial fishery to be harmed or fail.

Photo courtesy of FEMA News

Disaster Assistance

The public may apply for assistance after the President makes a major disaster declaration for your state, and your specific county is named for Individual Assistance. The types of help offered may be different for each disaster.

- Visit FEMA’s Disaster Declarations page to view the current list of declared disasters [www.fema.gov/disasters](http://www.fema.gov/disasters).
- [DisasterAssistance.gov](http://DisasterAssistance.gov) provides information on how you might be able to receive aid from the U.S. Government before, during and after a disaster.
- If you have sustained damage from a disaster in your state, but your county is not named for Individual Assistance contact your state emergency management agency or office to see if any other help is being offered.

USDA Disaster Assistance Programs

The disaster assistance programs administered by the Farm Service Agency provides assistance for natural disaster losses. The [Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP)](http://DisasterAssistance.gov) provides financial assistance to eligible producers of livestock, honeybees and farm-raised fish for losses due to disease, certain adverse weather events or loss conditions, including blizzards and wildfires, as determined by the Secretary.

- [Non-insured Crop Disaster Assistance Program](http://DisasterAssistance.gov) provides financial assistance to eligible producers of noninsurable crops when loss of inventory occur due to natural disasters.
- [The Disaster Debt Set-Aside Program](http://DisasterAssistance.gov) is authorized to consider setting aside certain payments owed by FSA borrowers to allow an operation to continue after a disaster. FSA covers borrowers located in designated disaster areas or contiguous counties.
- **The Emergency Conservation Program (ECP)** shares with agricultural producers the cost of rehabilitating eligible farmlands damaged by natural disaster. During severe drought, ECP also provides emergency water assistance — both for livestock (fish) and for existing irrigation systems for orchards and vineyards.

- **Emergency Loan Assistance** help producers who suffer qualifying farm related losses directly caused by the disaster in a county declared or designated as a primary disaster or quarantine area. In addition, farmers located in counties that are contiguous to the declared, designated, or quarantined area may qualify for Emergency loans.

**NOAA Fisheries Disaster Assistance**

- **Fishery Disaster Assistance** is administered by NOAA’s National Marine Fisheries Service within the Department of Commerce. An assistance request for a fishery disaster determination is generally made by the Governor of a State, or by a fishing community, although the Secretary of Commerce may also initiate a review at his or her own discretion. If the Secretary determines that a fishery disaster has occurred, Congress may appropriate funds for disaster assistance, which are administered by the Secretary.

**U.S. Small Business Administration Assistance Program**

The Small Business Administration provides low-interest, long-term loans for physical and economic damage caused by a declared disaster.

- **Business Physical Disaster Loans** makes physical disaster loans of up to $2 million to qualified businesses or most private nonprofit organizations. These loan proceeds may be used for the repair or replacement of the following:
  - real property,
  - machinery,
  - equipment and other damaged not fully covered by insurance.

- **Economic Injury Disaster Loan** provides economic injury disaster loans for small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations.

**Department of the Treasury**

If you have damaged or lost property in an area declared a federal disaster by the President, you may be able to get money back from the IRS. Individuals and businesses in a federally declared disaster area can get faster refunds by claiming disaster losses on their tax return for the prior year. You can usually do this by filing an amended return.

- **Disaster Assistance and Emergency Relief Program** allows individuals and businesses in federally declared disaster areas to claim disaster losses on their tax return for the prior year. For some disasters, the IRS may grant extra time to file returns and pay taxes.