



RISK MANAGEMENT BASICS: WHAT EVERY FARMER NEEDS TO KNOW

With the coronavirus pandemic currently sweeping the world, producers are faced with decisions that could have major impacts on their farm operations. There are three primary risks from COVID-19 that all farmers should consider at this time:

1. Disruption of income
2. Impact on food and farm safety
3. Impact on human health

Disruption of income

Normal marketing channels have been disrupted in a number of ways because of coronavirus. Normal farm contracts have been reduced or canceled due to the closure of schools and other institutions, and the limiting of services or closure of restaurants. In addition, farmers markets may either be closed or have limited operating hours, depending on their location and local restrictions.

Things to consider to protect farm income:

- Create or build another marketing channel, such as selling online via a website or social media.
- Establish an on-farm pickup service.
- Join or create a CSA (Community Supported Agriculture) group.
- Join or create a food hub.
- Combine resources with other farmers for production and post-harvest handling.



- Access lender resources if needed, such as insurance documents, loans and other financial records.
- Communicate with Cooperative Extension, Farm Service Agency (FSA), Risk Management Agency (RMA), Natural Resource Conservation Service (NRCS) and other providers of resources and services.

Food and farm safety

Produce and farm contamination from COVID-19 can be a major risk for farmers. The following guidelines can help you minimize that risk:

- Create or review a food safety plan per the [Food and Drug Administration's Food Safety Modernization Act guidelines](#).
- Practice good agricultural practices (GAP).
- Create procedures for customers who visit your farm.
- Follow social distancing guidelines.

- Pick your own produce and create a pickup system for U-pick operations.
- Sterilize production and post-harvest equipment after each use.

Human health

Coming into contact with someone who has COVID-19 is a real possibility. Be aware that some people do not show signs of having the virus but may still have it and spread it.

To protect the health of you, your workers and your customers, consider the following:

- Follow COVID-19 health guidelines, such as those provided by the [Centers for Disease Control and Prevention \(CDC\)](#).
- Wash hands frequently.
- Wear gloves and a mask.
- Ensure good health for anyone who works on the farm, including yourself.

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