

# KVGA Newsletter

September 2022

Vol. 3. No. 3



As we approach the end of the warmer acclimated crop season, we begin to shift our attention and prepare for cooler season crops and many of the fall cucurbits. Weather has been fluctuating significantly over the entire season including swings in precipitation and temperature. Crops, like many people, do not like drastic fluctuation which ultimately makes producing the crop more challenging. Crop protection from pests and pathogens becomes more critical to preserve the crop in the field while still working with mother nature.

With the fluctuation with rainfall recently, with significantly more than earlier in the season, making timely applications of crop protectants such as fungicides, is increasingly more important. Two weeks ago, Downy Mildew was identified in Pulaski County on cucumber. Although this is significant for cucumber, it is also a concern for some of our other commonly grown cucurbits. Pumpkins are the type that come to mind first as I know the significance of this crop for many farmers and agro-tourism facilities for the Halloween and Thanksgiving holidays. If you have not already started making applications of preventative fungicides such as Previcur flex and Ranman, I strongly encourage you to consider it. These are just two examples and you should follow all label instructions per the manufacturer. If you need assistance identifying other options, I recommend you reach out to your local county extension agent.

Aside from choosing an effective fungicide, two other key factors are critical for the process to be effective. Timing (i.e., every 7 days) and good coverage of the product when applying are paramount to success. Many of the newer fungicides were already quite expensive and as most have experienced, costs are increasing. If you don't apply the protectant on a regular basis per the label recommendations, even the most expensive fungicide will not reduce disease sufficiently. Again, most fungicides typically have you on a 7-day schedule but read the label as it is law. Additionally, it is poor practice to spray the same fungicide week to week. Therefore, it is necessary to typically have at minimum 2-3 fungicide options available to develop a thorough spray program.

Coverage is so important as most fungicides are intended to be used as a protectant. In the case of Downy Mildew, the leaves are first affected, and if the entirety of the leaf surface is not covered, the probability of encountering disease development increases. One might have selected the proper fungicides and sprayed them at the appropriate time but without good coverage, essentially the investment will not be maximized in time and material. There are many types of sprayers available in the market place and will certainly vary by size of operation. However, generally speaking higher pressure will allow better coverage. Personally, for open field vegetables I prefer a PTO-driven boom sprayer, however, depending on row spacing in the field, directed air blast sprayers have had some success.

Like most seasons, there were many opportunities for

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## **KVGA Officers**

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Shubin Saha

Kentucky Fresh Harvest (Stanford)

[S.Saha@kyfreshharvest.com](mailto:S.Saha@kyfreshharvest.com)

### Vice President

Nathan Howell

Need More Acres Farm (Scottsville)

[needmoreacresfarm@gmail.com](mailto:needmoreacresfarm@gmail.com)

### Secretary

Rhonda Cornett

Cornett Farm Fresh (London)

[rcornett64@gmail.com](mailto:rcornett64@gmail.com)

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Ron McMaine

McMaine's Riverhaven Farm (Salvisa)

[rmcmaine@gmail.com](mailto:rmcmaine@gmail.com)

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Dr. John Strang, Ret. UK Department of Horticulture (Lexington)

Dr. Shawn Wright, UK Department of Horticulture (Jackson)

## *President's Message (continued)*

learning this season that can help in future years. I am sure many of you were taking lots of good notes for planning future seasons. As in previous newsletters, I continue to encourage you to work with others and collaborate. There is much that can be learned from our collective experience.

**Shubin Saha, DPM, PhD**  
**President**  
**KY Vegetable Growers Association**

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## **Chlorpyrifos Inventory Survey**

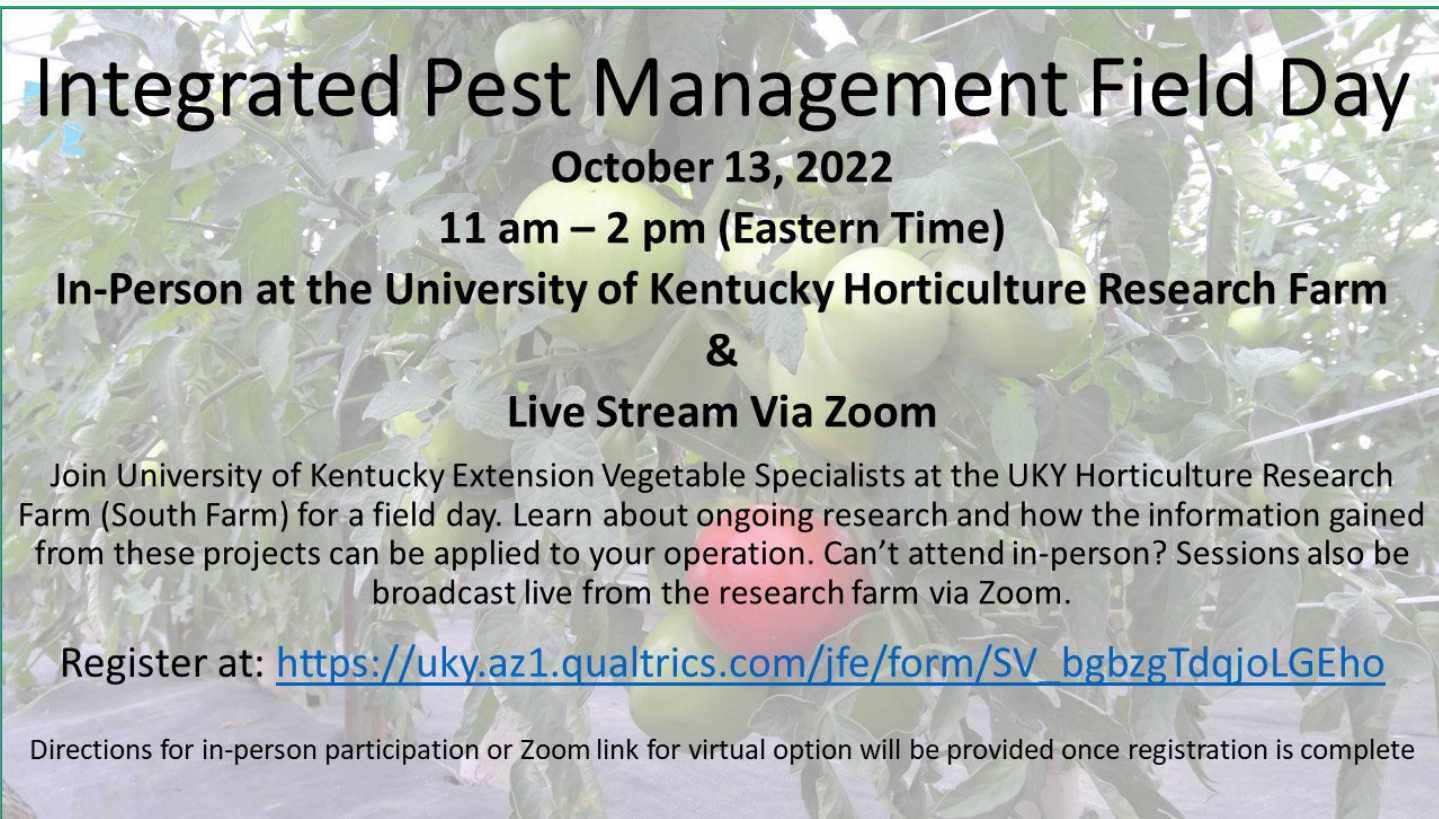
As you probably already know, Chlorpyrifos (CFS) is no longer allowed for pest control on food crops. Chlorpyrifos has been sold under such brand names as Govern, Hatchet, Lorsban, Lorsban Advanced, Vulcan, Warhawk, Whirlwind, and Yuma. Common formulated mixtures that contain chlorpyrifos include: Bolton, Cobalt Advanced, Match-Up, and Stallion. This list is not exhaustive and you may have purchased this product under different names. KVGA and KY Horticulture Council are working with KDA to determine how much of these products growers have on-hand to determine options for a disposal program. If you could, please complete this quick (<5 minute) anonymous survey by October 1, 2022 to help assess inventories in Kentucky. You can access the survey by clicking on the link or scanning the QR code below.

<https://www.surveymonkey.com/r/Chlorpyrifos2022>



## Fall 2022 Integrated Pest Management Vegetable Field Day

Mark your calendar and register for the Fall 2022 Integrated Pest Management (IPM) Vegetable Field Day on October 13, 2022 from 11 am – 2 pm (Eastern Time). In-person at the University of KY Horticulture Research Farm in Lexington and a virtual option is available. Advanced registration is required for this program.



# Integrated Pest Management Field Day

**October 13, 2022**  
**11 am – 2 pm (Eastern Time)**

**In-Person at the University of Kentucky Horticulture Research Farm**  
**&**  
**Live Stream Via Zoom**

Join University of Kentucky Extension Vegetable Specialists at the UKY Horticulture Research Farm (South Farm) for a field day. Learn about ongoing research and how the information gained from these projects can be applied to your operation. Can't attend in-person? Sessions also be broadcast live from the research farm via Zoom.

Register at: [https://uky.azure.qualtrics.com/jfe/form/SV\\_bgbzgTdqjoLGEho](https://uky.azure.qualtrics.com/jfe/form/SV_bgbzgTdqjoLGEho)

Directions for in-person participation or Zoom link for virtual option will be provided once registration is complete

Registration Link: [https://uky.azure.qualtrics.com/jfe/form/SV\\_bgbzgTdqjoLGEho](https://uky.azure.qualtrics.com/jfe/form/SV_bgbzgTdqjoLGEho)

*Kim Leonberger, Plant Pathology Extension Associate*

*Rachel Rudolph, Vegetable Extension Specialist*

*Nicole Gauthier, Plant Pathology Extension Specialist*



The UK Horticulture Research Farm is on the corner of Nicholasville Rd and Man-O-War Blvd. in Lexington.

The Farm entrance is off Man-O-War.



## Cucurbit Downy Mildew Confirmed in Kentucky

On August 16, 2022, cucurbit downy mildew was confirmed on cucumber in south-central Kentucky. Cucurbit downy mildew has also been reported in neighboring states Tennessee and Ohio. Disease is likely widespread across the area.

### Hosts & Symptoms

Cucurbit downy mildew is a serious foliar disease of cucumber, melon, pumpkin, and squash. Symptoms first appear as pale or bright yellow spots on top sides of leaves, particularly leaves near the crown of the plant (Figure 1). Over time, spots become irregular or “blocky” in appearance, delimited by leaf veins. Spots spread throughout the plant and quickly develop into necrotic (dead) lesions. During periods of high humidity, lesions on the underside of leaves may develop a gray to purple, downy like appearance (Figure 2).

### Cause & Biology

Cucurbit downy mildew is caused by the water mold (fungus-like) pathogen, *Pseudoperonospora cubensis*. This pathogen is not known to survive in Kentucky during winter months. Living plant material is required for the pathogen to complete its life cycle. Thus, the pathogen overwinters in warmer locations in southeastern states. In summer months, spores are blown northward on wind currents or in storms.

### Monitoring Disease in Kentucky

Incidence of cucurbit downy mildew is documented and monitored by the ipmPIPE Forecast Center. The Cucurbit Downy Mildew Forecasting page of the IPM pipe [website](#) provides information to growers regarding the spread and risk of cucurbit downy mildew. Cucurbit growers can sign up for free e-mail or text alerts to keep up to date on the proximity of downy mildew to their individual farm.

### Management

#### Fungicides

Since cucurbit downy mildew has been confirmed in Kentucky, growers should include a protectant or systemic fungicide in their spray schedules. Mancozeb and chlorothalonil are good protectant products and are used as preventatives during summer months. Growers should regularly scout cucurbit fields and incorporate downy mildew-specific fungicides if downy mildew is confirmed in or near their location. These more specific products are more effective at managing downy mildew. Growers of high-value crops such as pumpkin, specialty gourds, and greenhouse cucumber should consider adding these products to their spray program now. The most effective products against cucurbit downy mildew include Orondis and Ranman; other options include Elumin, Previcur Flex, Tanos, Gavel, and Zampro.

More information on commercial fungicides effective against cucurbit downy mildew can be found in the University of Kentucky *Vegetable Production Guide for Commercial Growers (ID-36)* or the *Southeast US Vegetable Crop Handbook (SEVEW)*. Home gardeners should continue to utilize chlorothalonil and mancozeb.



Dr. Nicole Gauthier  
Extension Plant  
Pathologist  
ngauthier@uky.edu  
859-218-0720



**Figure 1:** Symptoms first appear as pale or bright yellow spots on top sides of leaves. (Photo: Kenny Seebold, UK)



**Figure 2:** Lesions on the underside of leaves may develop a gray to purple, downy like appearance, during periods of high humidity. (Photo: Kenny Seebold, UK)

## Cover Cropping After Field Flooding

For growers dealing with flooded fields, or even those not dealing with flooded fields, fall is an excellent time to seed a cover crop to help build soils, suppress winter annual weeds, and hold soil in place.

There are several cover crops that can be used:

Annual ryegrass (*Lolium multiflorum*) is a quick-growing non-spreading bunch grass and is a relatively inexpensive cover crop that does well with adequate moisture and moderate fertility. It has a dense, shallow root system that has been reported to provide up to 6,000 lbs of dry matter per acre. In Kentucky, it usually winter kills though not always. If it does not winter kill, the grower will want to treat with a graminicide in the spring to prevent it from going to seed. Once the cover crop is dead it can be tilled under to help build soils or growers use no-till planting in certain situations. Planting should be done 20-30 lbs of seed per acre, 40 days prior to the first frost killing date.

Perennial ryegrass (*Lolium perenne*) is very effective in suppressing weeds and can also be used as a winter cover crop. It can survive over winter and will need to be killed in the spring. Use about the same seeding rate as annual ryegrass.

Rye (*Secale cereale*) is perhaps the best overall small grain cover crop though seed can be difficult to find. It can be seeded from August in northern and eastern Kentucky through mid-November in western Kentucky. Rye germinates quickly, grows fast, and provides good winter cover if not planted too late. Early planting is important for soil protection and uptake of nutrients left over from the previous crop. It resumes growth early in the spring and may produce too much top growth if not killed soon enough. It should be seeded at 50 lbs/acre.

Wheat (*Triticum aestivum*) is also an excellent cover that can be seeded from mid-September to mid-November; however, plantings made after mid-October may not provide good winter cover and weed suppression. Wheat is seeded at 50 lbs per acre. Wheat does not grow as quickly in the spring as rye and is not as likely to cause problems with too much top growth.

Some cover crops may have a detrimental effect on following crops through a process called allelopathy. In this process, compounds released by the cover crop act as natural herbicides that can injure the next crop. Small seeded crops are more susceptible to allelopathy. It is seldom a problem with larger seeded field or horticulture crops, or with transplanted vegetables. It can be avoided in gardens by turning under the cover crop well in advance of planting vegetables or by killing it with a herbicide 4-6 weeks before planting the next crop.

*Shawn Wright*  
*Extension Specialist*

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## Cucurbit Downy Mildew (*continued*)

### Cultural Practices

Cultural practices that increase air circulation can help slow development and spread of disease. Plant location, spacing, and row orientation can help promote leaf drying, as moisture is the key driver of downy mildew. Weed management is also important for reducing leaf wetness. Avoid overhead irrigation, especially during evening hours. Sanitation practices should include destruction of infected plants as soon as possible to limit spread. Terminate cucurbit crops as soon as possible at the end of their production cycle; abandoned cucurbits can be sources of downy mildew for other vining vegetables within several hundred miles of the affected farm. Since the downy mildew pathogen requires a living host, an herbicide application is a fast way to terminate a cucurbit crop the producer would otherwise abandon at this point in the season. Other ways to terminate the crops quickly include physical removal with burial or burning.

### Confirming Downy Mildew

If a grower suspects downy mildew in their cucurbit crop, they should contact their local county agent immediately to submit a sample to a Plant Disease Diagnostic Lab. Rapid confirmation of downy mildew in cucurbit crops is critical, not only to maximizing yield, but also protecting neighbors' crops.

*Nicole Gauthier*  
*Extension Vegetable Plant Pathologist*

## Find a Fall CSA Promotion

The **2nd Annual Find Your Fall CSA Virtual Fair** starts next Wednesday, September 7th and runs through September 14th. The event is live on Facebook and ready to share with your networks!

Two **live FREE virtual events** for consumers will be held that are ideal to share as resources with your current farm followers.

**Find Your Fall CSA Fair: CSA on a Budget** is **Wednesday, Sept. 7 from 12:00 pm — 1:00 pm ET**. Join event organizers and LaToya Drake from UK Extension as she shares ways CSA members can make the most of their farm shares and be savvy shoppers when it comes to picking up staples and reducing food waste. Learn more and register [here](#).

**Find Your Fall CSA Fair: Winter Squash Chef Demo** is **Wednesday, Sept. 14 from 12:15 pm — 1:00 pm ET**. Join event organizers and Chef Tanya from The Food Connection shares ways CSA members can master multiple types of winter squash and store, cut, peel, and cook it with ease. Learn more and register [here](#).

All of the activity for this event will be happening in the [CSA in KY Facebook Group](#) (<https://www.facebook.com/groups/kycsafair>) Make sure you are a member of this group to follow along!

Kentucky produce farms will be featured on the following days:

**Sept. 7** - Coulter's Good Earth Farm, Whitaker's Flower Patch, Meadowview Farm, Resilient Roots

**Sept. 8** - Broken Buckle Beefalo, Hatmaker Homestead, Need More Acres, Harvest Crate

**Sept. 9** - Elmwood Stock Farm, Hill and Hollow Farm, Lazy Eight Stock Farm, Hickory Grove Farm

**Sept. 10** - Hillcrest Baskets, Ashbourne Farm, Slaughter Family Farm

**Sept. 11** - High Five Farm, Wild Roots

**Sept. 12** - Groce Family Farm, A Place on Earth CSA, Skinner Farms

**Sept. 13** - Rootbound Farm, Old Homeplace Farm, UK CSA, Valley Spirit Farm

**Sept. 14** - Boxcar Acres, Slak Market Farm, Knob Hill Farm

Feel free to create a **Find Your Fall CSA social post** and use the hashtags [#kycsafair](#) [#fallinlovewithyourfarmer](#) to promote on your farm and other Kentucky farms on social accounts. If you would like a graphic to include, contact Katie Harvey at [Katie@oak-ky.org](mailto:Katie@oak-ky.org)



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## Survey for Cucurbit Growers is Still Open

A group of researchers from Iowa State Univ., Univ. of Kentucky and Cornell Univ. are conducting a survey to learn about your experiences using row covers and your willingness to adopt a new row cover approach known as mesotunnels. The study is evaluating the use of mesotunnels in the eastern half of the US for control of the full range of pests and diseases on organic production of cucurbit crops.

Your participation in this survey is voluntary. You may not have used mesotunnels or row cover systems in your production, that is perfectly fine and the research team still values your opinions. Your responses will contribute to improving row cover innovations.

To participate the survey, please use this link: <https://go.iastate.edu/EHWJCH>

The responses you provide will be kept completely confidential, and results will be reported in a summary form only. Please answer the questions by clicking on a response option or entering text in the box. You will have an opportunity to add comments at the end of the survey.



## NEW Publication: Sclerotinia Diseases of Vegetable Crops (PPFS-VG-29)

Sclerotinia diseases occurring on vegetable crops are commonly referred to as white mold; however they may also be known as timber rot (tomato), drop (lettuce), and head rot (cabbage). Vegetable crops grown in commercial fields, high tunnels, and home gardens are at risk for Sclerotinia diseases. Severe infections may result in plant death, leading to significant economic losses for growers.


This new fact sheet provides information on susceptible crops, symptoms, signs, cause, and disease development. Tables listing resistant cultivars and non-host cover crops are also included.

*Sclerotinia Diseases of Vegetable Crops* (PPFS-VG-29) is available online.

For additional publications on vegetable diseases, visit the UK [Plant Pathology Extension Publications](#) webpage.

*Cheryl Kaiser, Plant Pathology Extension Support,  
Rachel Rudolph, Vegetable Extension Specialist,  
Nicole Gauthier, Plant Pathology Extension Specialist*

University of Kentucky      College of Agriculture, Food & Environment      Extension Plant Pathology



College of Agriculture, Food and Environment  
Cooperative Extension Service

**Plant Pathology Fact Sheet**

PPFS-VG-29

### Sclerotinia Diseases of Vegetable Crops

Rachel Rudolph, Horticulture Extension Specialist  
Kimberly Leonberger, Plant Pathology Extension Associate  
Nicole Gauthier, Plant Pathology Extension Specialist  
Sapana Pandey, Horticulture Graduate Research Assistant

**IMPORTANCE**  
Sclerotinia diseases on vegetable crops are commonly referred to as white mold but may also be known as timber rot (tomato), drop (lettuce), and head rot (cabbage). Vegetable crops grown in commercial fields, high tunnels, and home gardens are at risk for Sclerotinia diseases. Severe infections may result in plant death, leading to significant economic losses for growers.



**HOST RANGE**  
Sclerotinia diseases have a host range of more than 150 plant species, including fruits, ornamentals, agronomic crops, and weed species, as well as vegetables. The most commonly affected vegetable crops in Kentucky include:

- Solanaceous crops (e.g. tomato and peppers)
- Greens (e.g. lettuce)
- Legumes (e.g. green beans and peas)
- Root crops (e.g. carrots)
- Cole crops (e.g. cabbage, cauliflower, Brussels sprouts)

**SYMPTOMS & SIGNS**  
For a majority of vegetable crops, symptoms are first observed at or near the soil line. While symptoms can vary depending upon the crop, presence of a white, cottony fungal growth (mycelia) is common to most hosts (FIGURE 1). Over time, small, black, irregularly shaped overwintering structures (sclerotia) develop, a diagnostic feature of this disease (FIGURE 2).

**Tomatoes**  
Early symptoms begin as water-soaked spots, usually near the soil line at axils or branch unions. Lesions elongate over time and some lesions may have a zonate pattern (bull's-eye like appearance). As lesions expand, stems become tan or light brown (FIGURE 3) and girdled. Sudden wilt, and eventually complete plant collapse and death, follow. Plants may break or lodge at stem lesions. The typical mycelial growth and sclerotia may only be visible when affected stems are split open (FIGURE 2). Tomato fruit in the lower canopy may also become infected, resulting in a soft rot.

A list of vegetables, herbs, and cover crops susceptible to Sclerotinia diseases is provided in TABLE 3.



**FIGURE 1.** SCLEROTINIA IS OFTEN CHARACTERIZED BY THE PRESENCE OF WHITE, COTTON-LIKE FUNGAL GROWTH (MYCELIA).  
**FIGURE 2.** SMALL, BLACK, OVERWINTERING STRUCTURES (SCLEROTIA) ALLOW THE PATHOGEN TO SURVIVE FOR SEVERAL YEARS IN SOIL EVEN IN THE ABSENCE OF A HOST.

Agriculture & Natural Resources • Family & Consumer Sciences • 4-H/Youth Development • Community & Economic Development

## Stay Connected with the University of Kentucky Vegetable Extension Team

Follow the Extension programs on social media platforms and subscribe to the listserv to receive the latest information directly in your email inbox.

KY Fruit & Veg Extension Social Media

Facebook - <https://www.facebook.com/KYFruitVegExtension> or @KYFruitVegExtension

Twitter - @KYFruit\_VegExtn

Instagram - @KY\_Fruit\_Veg\_Extension

YouTube - <https://www.youtube.com/channel/UCRET-uFub4pdX0M6-YMaEBw>

Vegetable Alert Listserv for Commercial Growers

Subscribe at: [https://uky.az1.qualtrics.com/jfe/form/SV\\_cCtU7usSqWbyZq6](https://uky.az1.qualtrics.com/jfe/form/SV_cCtU7usSqWbyZq6)

Nicole Gauthier Social Media

Facebook - <https://www.facebook.com/KYFruitandVegExtension> or @KYPlantDisease

Twitter - @KYPlantDisease

YouTube - <https://www.youtube.com/c/NicoleGauthier>

Rachel Rudolph Social Media

Instagram - @UK\_veg\_crops

YouTube - <https://www.youtube.com/channel/UC6JyU2Fdo3Yvml4y7LF0M4A>

# Eastern Kentucky Flood Recovery

At the end of July, several communities in Eastern Kentucky were subjected to record rainfall in just a couple of days. Counties hit especially hard were Breathitt, Clay, Knott, Letcher, and Perry.

## Opportunities for Support

If you are a vegetable grower in the impacted area, here are some programs that can provide support.

Grow Appalachia is providing direct technical support and free compost

Kentucky Horticulture Council is providing water and soil testing assistance

[Central Appalachian Family Farm Fund](#): Flood relief funds managed by the Foundation for Appalachian KY and Community Farm Alliance for farmers to request financial support for immediate and long-term farm needs. [Apply here.](#)

[USDA Natural Resource Conservation Service \(NRCS\)](#): If you had damage to installations funded through the USDA NRCS, contact your local NRCS office and report the damage.

Kentucky Ag Disaster Donation Program – partnership between KDA and UK Extension to distribute supplies to impacted areas. Contact your local Extension Office or Keith Rogers with KDA at [KeithL.Rogers@ky.gov](mailto:KeithL.Rogers@ky.gov)

## Opportunities to Assist

Are you looking for ways to assist growers in EKY? Here are some ideas:#

[Team Eastern Kentucky Flood Relief Fund](#) – online portal to provide long-term relief and help with food, shelter and other necessities.

[Kentucky Ag Relief Fund](#) – a cash donation portal managed by the KY Farm Bureau Education Foundation. Checks can also be mailed to the relief fund.

[Central Appalachian Family Farm Fund](#) – donations go to small-scale family farms in Eastern Kentucky; fund was created by Community Farm Alliance and Foundation for Appalachian Kentucky.

[Hindman Settlement School](#) – monetary donations, Amazon wishlist donations, and direct donations are welcome.

[Farmer Produce Exchange](#) — Grow Appalachia is working on a fresh produce donation program to provide local residents with fruits and vegetables.#

## Assessing Your Fields After a Flood

The University of Kentucky Center for Crop Diversification has developed a new publication to help produce growers assess and manage produce fields after a flooding event. Each field and crop should be considered individually for exposure to flood waters.

The factsheet is available online: <https://www.uky.edu/ccd/afterfloodassessment>

Additional grower resources are available online:

FDA. 2011. [Guidance for Industry: Evaluating the Safety of Flood-affected Food Crops for Human Consumption.](#)

Produce Safety Alliance (PSA) [Food Safety for Flooded Farms](#)

The image shows the cover of a fact sheet titled "Assessing Your Fields After a Flood" by Bryan Brady. The cover features the University of Kentucky logo and the Center for Crop Diversification logo. The text on the cover includes the title, author name, and a list of key points or sections. The fact sheet is framed by a green border.

**University of Kentucky**  
College of Agriculture,  
Food and Environment  
Cooperative Extension Service

Center for Crop Diversification Fact Sheet  
CCD-FS-25

### Assessing Your Fields After a Flood

Bryan Brady<sup>1</sup>

**Introduction**  
Flooding is the result of runoff or overflowing from surface waters such as streams, lakes, and rivers. When assessing agricultural land after a flood you should consider field history, crop selection, surrounding land, the source of the floodwaters, and how long your field was flooded. If there was a crop present in your fields during this type of flood and the edible portion of that crop came into contact with floodwaters then it is considered adulterated food by the U.S. Food and Drug Administration and cannot be sold for human consumption. If you had crop insurance you should complete any necessary documentation that you will need to receive reimbursement for lost crops before moving or disposing of anything. Floodwaters can contain physical (ex – debris), chemical (ex – oil, gasoline, diesel fuel, pesticides, heavy metals), and biological (ex – sewage, mycotoxins, human pathogens) hazards. It is likely that floodwaters contain many of these hazards. After the floodwaters recede take the steps listed below to assess and reduce current and future risks.\*

**Practical Steps**  
• Allow your soil to dry sufficiently before tillage. This can take weeks depending on how long your soil was flooded and your soil conditions. Till to a minimum of 6 inches deep. Make sure you have access to equipment large enough to do this. Shared use equipment may be available in your community.  
• Have your soil tested for all and nutrient needs and follow the recommendations at your local extension office.

\*Other soil tests\*\* to consider after flooding:  
- Soil texture/clay (sand, silt, clay %) – this can change significantly after flooding events  
- Heavy metals (Cd, Cr, Ni, Pb, Zn, Cu) – ask for this test at your extension office

• Allow a minimum of 60 days (100 days for root crops) before planting food intended for human consumption and a minimum of 120 days after waters have receded until harvest.

• Plant a cover crop\*\* to prevent further soil erosion, suppress weeds and improve soil structure.

• If you have fields that were not affected by flooding that still contain food crops you intend to harvest and sell for human consumption, it is important to prevent cross-contamination from flooded fields.  
- Do not enter contaminated fields until you have finished working in the clean fields.  
- Wear designated rubber boots and gloves when working in the fields that flooded.  
- Clean and sanitize potentially contaminated equipment before using in fields with food crops intended for human consumption or maintain separate equipment.

• Water testing\* is recommended.  
- Request a quantified generic E. coli test – FDA approved methods, labs locations in KY  
- Kentucky Certified Drinking Water Laboratories (if well water contamination suspected)

**CENTER FOR CROP DIVERSIFICATION**  
[www.uky.edu/CCD](http://www.uky.edu/CCD)

<sup>1</sup>Bryan Brady is the Cultivate Kentucky Senior Associate at The Food Connection at the University of Kentucky  
Cooperative Extension Service | Agriculture and Natural Resources | Family and Consumer Sciences | 4-H Youth Development | Community and Economic Development



## Protect Your Livelihood with Crop Insurance

“That’ll never happen to us.” “It’s always been this hot and dry.” “This storm won’t be that bad.” If the last year has taught Kentuckians anything, it’s that statements like these can easily be proven false.

To make an assumption when it comes to safety, health, and livelihood is a mistake. So, we build storm shelters. We use medicine and diet to keep us healthy. We even take out insurance policies on our homes and businesses. Yet very few Kentucky specialty crop producers take the necessary steps to insure their crops, their livelihoods. The December 2021 tornado outbreak hurt some specialty crop operations, but not in the middle of production or harvest. The recent flooding in East Kentucky, however, has put a spotlight on just how devastating a midseason disaster can be. If your farm is your sole source of income, it needs to be protected.

Crop insurance is the best way to prevent a loss in revenue due to natural disasters like tornados, floods, and droughts. The crop insurance process can be tedious, and it’s not as easy for specialty crops as it is for row crops, but there are several options for vegetable growers, and this year things got a little easier for some.

[Whole Farm Revenue Protection](#) (WFRP) combines all farming operations under one policy. That means it combines vegetables, fruit, and livestock under one policy. This also includes value-added products and some post-production activities like washing and packaging. With WFRP you are insuring the revenue, not yields. If revenue dropped below the insured point, you could receive an indemnity, or payment. WFRP pulls the insured revenue from your Schedule F tax documents and requires a separate revenue for each commodity and overall expenses. That can be frustrating for larger growers. But this year, the USDA Risk Management Agency (RMA), the organization who creates crop insurance policies, launched a new Micro-Farm Policy to help cut down on the amount of records required.

The new [Micro-Farm Policy](#) is a type of WFRP made specifically for direct-marketing farms with revenue under \$100,000. This policy combines all commodities into a single commodity code and removes the need for individual crop records and expense records. Micro-Farm is meant to serve as a steppingstone for growers into the world of crop insurance.

For those wishing to insure one commodity or just insure a few of their crops, the [Noninsured Crop Disaster Assistance Program](#), or NAP, may work better. NAP is a Farm Service Agency (FSA) program covering a single commodity that can help protect against financial loss from disaster and return between 27.5% to 65% of your crop value to you. NAP also lets you use organic or direct market prices. NAP, like WFRP and Micro-Farm, has some benefits for beginning, limited resource, socially disadvantaged, and veteran farmers. NAP offers a waiver of the service fee and a 50% premium reduction. WFRP and Micro-Farm may have administration fees waived and some growers may even see premium reductions in some cases.

If you want to learn more about your crop insurance options and the next steps, check out our [webpage](#) containing videos and resources or contact [dakota@kyhortcouncil.org](mailto:dakota@kyhortcouncil.org).

*Dakota Moore, Kentucky Horticulture Council, Grower Outreach Coordinator*

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### Crop Insurance Online Resources for Specialty Crop Growers

The final Lunch & Learn webinar on crop insurance topics hosted by Kentucky Horticulture Council (KHC) and the Kentucky Center for Ag and Rural Development (KCARD) will be Tuesday, September 13. Register for the Program Wrap Up and Q&A with an Insurance Agent session online: <https://us06web.zoom.us/meeting/register/tZcvf-iuqDgtG9PpErwxskqi8kZ3fVIRaULI>. Once you register, you will receive an email confirmation about joining the meeting and can add the details to your electronic calendar. All the series webinars have been recorded and are available on the Kentucky Horticulture Council’s YouTube channel: <https://www.youtube.com/c/KentuckyHorticultureCouncil>.

## Upcoming Industry Events

- 9/7—9/14 — Virtual Fall CSA Promotion
- 9/12 — KY Farm Bureau Horticulture/Certified Farm Market Meetings (Greenup)
- 9/12 — Kentucky AgVets Virtual Happy Hour
- 9/13 — Crop Insurance Program WrapUp and Q&A Webinar
- 9/13 — OAK Organic Market Gardening (Lawrenceburg)
- 9/13 — EQIP High Tunnel Workshop (Lexington)
- 10/1 — Mountain Fest Field Day (RCARS, Quicksand)
- 10/9-10/12 — KY Women in Ag Conference (Owensboro)
- 10/12 — Blackberry Field Day (Paducah)
- 10/13 — UK Vegetable Extension Program Field Day (Lexington)
- 10/19-10/20 — SOAR Summit (Pikeville)
- 11/1 — OAK CSA Virtual Field Day
- 11/10 — Grower Buyer MeetUp (Owensboro)

Do you have a question about production, marketing or another veggie-related topic? Send in your question and you may see it answered in a future newsletter!



[Info@KyVGA.org](mailto:Info@KyVGA.org)

## Save-the-Date

2023 Kentucky Fruit & Vegetable Conference

Jan. 2 — Pre-Conference Events

Jan. 3-4 — Educational Sessions & Trade Show

