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Beginning Farmer Loan Opportunity

Accessing capital to begin, extend or support an agriculture operation can be especially challenging to new producers. Farm Service Agency's "Beginning Farmer" direct and guaranteed loan programs provide an opportunity for qualified applicants to secure loans from funding set aside for producers who meet the following conditions:



- Has operated a farm for not more than 10 years
- Will materially and substantially participate in the operation of the farm
- Agrees to participate in a loan assessment, borrower training and financial management program sponsored by FSA
- Does not own a farm in excess of 30 percent of the county's average size farm.

For more information contact, contact your County USDA Service Center or visit fsa.usda.gov.

Noninsured Crop Coverage Helps Producers Manage Risks



crop insurance.

The Farm Service Agency's (FSA) Noninsured Crop Disaster Assistance Program (NAP) helps you manage risk through coverage for both crop losses and crop planting that was prevented due to natural disasters. The eligible or "noninsured" crops include agricultural commodities not covered by federal

You must be enrolled in the program and have purchased coverage for the eligible crop in the crop year in which the loss incurred to receive program benefits following a qualifying natural disaster.

NAP Buy-Up Coverage Option

NAP offers higher levels of coverage, from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Buy-up levels of NAP coverage are available if the producer can show at least one year of previously successfully growing the crop for which coverage is being requested.

Producers of organics and crops marketed directly to consumers also may exercise the “buy-up” option to obtain NAP coverage of 100 percent of the average market price at the coverage levels of between 50 and 65 percent of expected production.

NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production.

Buy-up coverage is not available for crops intended for grazing.

NAP Service Fees

For all coverage levels, the NAP service fee is the lesser of \$325 per crop or \$825 per producer per county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties.

NAP Enhancements for Qualified Military Veterans

Qualified veteran farmers or ranchers are eligible for a service fee waiver and premium reduction, if the NAP applicant meets certain eligibility criteria.

Beginning, limited resource and targeted underserved farmers or ranchers remain eligible for a waiver of NAP service fees and premium reduction when they file form CCC-860, “*Socially Disadvantaged, Limited Resource and Beginning Farmer or Rancher Certification.*”

For NAP application, eligibility and related program information, contact your County USDA Service Center or visit fsa.usda.gov/nap.

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USDA Announces New Opportunities to Improve Nutrient Management



USDA welcomed the passage of the Inflation Reduction Act, which will deliver \$19.5 billion in new conservation funding to support climate-smart agriculture. This historic funding will bolster the new steps that USDA's Natural Resources Conservation Service (NRCS) announced to improve opportunities for nutrient management. NRCS will target funding, increasing program flexibilities, launch a new outreach campaign to promote nutrient management's economic benefits, in addition to expanding partnerships to develop nutrient

management plans. This is part of USDA's broader effort to address future fertilizer availability and cost challenges for U.S. producers.

Through USDA's conservation programs, America's farmers and ranchers will have streamlined opportunities to improve their nutrient management planning, which provides conservation benefits while mitigating the impacts of supply chain disruptions and increased input costs.

Specifically, NRCS efforts include:

- **Streamlined Nutrient Management Initiative** – A streamlined initiative will incentivize nutrient management activities through key conservation programs, including the Environmental Quality Incentives Program (EQIP), EQIP Conservation Incentive Contracts, and the Conservation Stewardship Program. The initiative will use a ranking threshold for pre-approval and include a streamlined and expedited application process, targeted outreach to small-scale and historically underserved producers, and coordination with FSA to streamline the program eligibility process for producers new to USDA. In addition to otherwise available funding at the state level, NRCS is targeting additional FY23 funds for nutrient management. NRCS is also announcing a streamlined funding opportunity for up to \$40 million in nutrient management grant opportunities through the Regional Conservation Partnership Program (RCPP).
- **Nutrient Management Economic Benefits Outreach Campaign** – A new outreach campaign will highlight the economic benefits of nutrient management planning for farmers. The potential net savings to farmers who adopt a nutrient management plan is estimated to be an average of \$30 per acre for cropland. It is estimated that there are 89 million acres of cropland (28% of total U.S. cropland) currently exceeding the nitrogen loss threshold; and if all those acres implemented a nutrient management plan, the average net savings would be \$2.6 billion. NRCS staff develop nutrient management plans to help producers use nutrient resources effectively and efficiently to adequately supply soils and plants with necessary nutrients while minimizing transport of nutrients to ground and surface waters. Producer information is available at farmers.gov/global-food-security.
- **Expanded Nutrient Management Support through Technical Service Providers Streamlining and Pilots** – New agreements with key partners who have existing capacity to support nutrient management planning and technical assistance will expand benefits and serve as a model to continue streamlining the certification process for Technical Service Providers (TSPs). NRCS is also developing new opportunities to support partner training frameworks, nutrient management outreach and education, and new incentive payments through TSP partners for nutrient management planning and implementation.

Alongside the Bipartisan Infrastructure Act and American Rescue Plan, the Inflation Reduction Act provides once-in-a-generation investment in rural communities and their infrastructure needs, while also responding to the climate crisis. The bill invests \$40 billion into existing USDA programs promoting climate smart agriculture, rural energy efficiency and reliability, forest conservation, and more.

Approximately \$20 billion of this investment will support conservation programs that are oversubscribed, meaning that more producers will have access to conservation assistance that will support healthier land and water, improve the resilience of their operations, support their bottom line, and combat climate change. This includes:

- \$8.45 billion for EQIP
- \$4.95 billion for the Regional Conservation Partnership Program (RCPP)
- \$3.25 billion for the Conservation Stewardship Program (CSP)
- \$1.4 billion for the Agricultural Conservation Easement Program (ACEP)

For more information and resources for nutrient management planning, visit farmers.gov/global-food-insecurity. Contact NRCS at your [local USDA Service Center](#) to get assistance with a nutrient management plan for your land.

Updates to Crop Insurance Plans Broaden Access for Specialty Crop, Organic, Direct Market and Other Producers



USDA is improving two of its most comprehensive risk management safety net programs, Whole-Farm Revenue Protection (WFRP) and Micro Farm, making them more accessible to America's agricultural producers. This includes doubling the maximum insurable revenue under WFRP, now \$17 million, more than tripling the size of farm operations eligible for Micro Farm, now \$350,000 and reducing paperwork requirements for WFRP. These improvements are in direct response to feedback from stakeholders as USDA's Risk Management Agency (RMA) recognizes the important role these insurance options play for many producers, including specialty crop, organic and direct market producers.

Whole-Farm Revenue Protection

The [WFRP](#) program provides protection for all eligible commodities on a farm under one insurance policy. Now, producers can insure up to \$17 million in revenue (formerly \$8.5 million).

Other updates to WFRP include:

- Allowing a producer to report and self-certify yield at the beginning of the year for commodities without other insurance options in a way similar to those with individual

crop policies. This will significantly reduce the amount of paperwork required to apply for WFRP.

- Eliminating expense reporting to reduce paperwork burden. In place of expense reporting, WFRP will reduce the expected revenue of commodities a producer is unable to plant to 60%, similar to prevented planting for other programs.

These updates build on others recently made to WFRP, including [expanded coverage and flexibilities for organic producers](#).

Micro Farm

The [Micro Farm program](#), offered through WFRP, provides a risk management safety net for all eligible commodities on a farm under one insurance policy, but on a smaller scale. Now, producers with farm operations up to \$350,000 in approved revenue (formerly \$100,000) can get coverage. RMA introduced the new Micro Farm program in 2021 to better serve direct market and small-scale producers. While the program is well received and feedback has been largely positive, industry partners and small, diversified producers have informed RMA that the current limit is too low to meet the needs of many interested producers. In response, the FCIC approved the increase in size for eligible farm operations.

The updates to WFRP and Micro Farm take effect in crop year 2023.

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#). Learn more about crop insurance and the modern farm safety net at rma.usda.gov.



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