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Is the Noninsured Crop Disaster Assistance Program Right for You?

Farmers and ranchers rely on crop insurance to protect themselves from disasters and unforeseen events, but not all crops are insurable through the USDA's Risk Management Agency. The Farm Service Agency's (FSA) Noninsured Crop Disaster Assistance Program (NAP) provides producers another option to obtain coverage against disaster for these crops. NAP provides financial assistance to producers of non-insurable crops impacted by natural disasters that result in lower yields, crop losses, or prevents crop planting.

Commercially produced crops and agricultural commodities for which crop insurance is not available are generally eligible for NAP. Eligible crops include those grown specifically for food, fiber, livestock consumption, biofuel or biobased products, or value loss crops such as aquaculture, Christmas trees, ornamental nursery, and others. Contact your local FSA office to see which crops are eligible in your state and county.

Eligible causes of loss include drought, freeze, hail, excessive moisture, excessive wind or hurricanes, earthquake and flood. These events must occur during the NAP policy coverage period, before or during harvest, and the disaster must directly affect the eligible crop. For guidance on causes of loss not listed, contact your local FSA county office.

Interested producers apply for NAP coverage using FSA form CCC-471, "Application for Coverage," and pay the applicable service fee at the FSA office where their farm records are maintained. These must be filed by the application closing date, which varies by crop. Contact your local FSA office to verify application closing dates and ensure coverage for eligible NAP crops. At the time of application, each producer acknowledges they have received the NAP Basic Provisions, which describes NAP requirements for coverage. NAP participants must report crop acreage shortly after planting and provide verifiable or reliable crop production records when required by FSA.

Producers are required to pay service fees which vary depending on the number of crops and number of counties your operation is located in. The NAP service fee is the lesser of \$325 per crop or \$825 per producer per administrative county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties. Premiums also apply when producers elect higher levels of coverage with a maximum premium of \$15,750 per person or legal entity. A producer's certification on Form CCC-860 Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification may serve as an application for basic NAP coverage for all eligible crops beginning with crop year 2022. These producers will have all NAP-related service fees for basic coverage waived, in addition to a 50 percent premium reduction if higher levels of coverage are elected. For more detailed information on NAP, download the NAP Fact Sheet. To get started with NAP, we recommend you contact your local USDA service center.

High Tunnels Provide More Locally Grown Fresh Fruits, Veggies

It's hard to beat produce grown in our local area. It's often fresher and tastier, uses less energy for transport, and helps farmers in your community. But the off-season presents a big challenge for farmers who grow fruits and vegetables and for consumers who want to find local produce throughout the year.



When farmers can lengthen the growing season, even by several weeks, their options change. That's why the USDA's Natural Resources Conservation Service promotes seasonal high tunnel as such a powerful tool. High tunnels are plastic-wrapped, metal-framed structures that are fairly easy and inexpensive to build. They are designed to extend the growing season into the colder months, helping to increase the availability of local produce, keep plants at a steady temperature and even conserve water and energy.

High tunnels are similar to greenhouses, except they are considered "passively heated." That means they do not require electricity to heat – only sunlight. The plastic on the frame actually provides enough insulation to add up to 12 extra weeks to the growing season, depending on location. The inside of a high tunnel boasts its own microclimate, often producing crops of higher quality and quantity than those in traditional farm fields. High tunnels are also different than greenhouses in that the plants are actually in the ground, not in pots or on tables. You can think of it as a plastic covering over a field.

High tunnels can cut costs for the producer by conserving water and requiring fewer inputs, like fertilizers or pesticides. In high tunnels, these inputs are often applied through tubes that run along the base of the plants, allowing water and fertilizer to be delivered directly above the soil. Outside of high tunnels, these inputs are often dispersed on a larger scale and require more to ensure the plants receive an adequate amount.

NRCS helps farmers build high tunnels, providing technical expertise and funding. Local and regional markets often provide farmers with a higher share of the food dollar, and money spent at a local business often continues to circulate within community, creating a multiplier effect and providing greater economic benefits to the area.

Applying for FSA Guaranteed Loans

FSA guaranteed loans allow lenders to provide agricultural credit to farmers who do not meet the lender's normal underwriting criteria. Farmers and ranchers apply for a guaranteed loan through a lender, and the lender arranges for the guarantee. FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. Guaranteed loans can be used for both farm ownership and operating purposes.

Guaranteed farm ownership loans can be used to purchase farmland, construct or repair buildings, develop farmland to promote soil and water conservation or to refinance debt.

Guaranteed operating loans can be used to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance and other operating expenses.

FSA can guarantee farm ownership and operating loans up to \$2,037,000. Repayment terms vary depending on the type of loan, collateral and the producer's ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.

For more information on FSA farm loan programs, contact your Lincoln County USDA Service Center at 307-886-9001 ext. 2 or visit fsa.usda.gov.



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