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USDA to Provide More Than \$3 Billion to Commodity and Specialty Crop Producers Impacted by 2022 Natural Disasters

The U. S Department of Agriculture (USDA) will provide more than \$3 billion to commodity and specialty crop producers impacted by natural disaster events in 2022. Eligible impacted producers can apply for financial assistance through the [Emergency Relief Program \(ERP\) 2022](#). The program will help offset the financial impacts of crop yield and value losses from qualifying disasters occurring in 2022.



“2022 was another year of weather-related challenges — for some, the third consecutive year or more in a row. The financial impact to a family farm or ranch in one year is significant but the cumulative impact of multiple years can be devastating,” said USDA Farm Service Agency (FSA) Administrator Zach Ducheneaux. “In our continued commitment to improving our delivery of emergency relief assistance, we have further refined our Emergency Relief Program 2022 delivery process. Instead of two separate program phases, we will now run two tracks concurrently increasing our efficiencies in application and payment processing while ensuring equitable program delivery. We also listened to important input from producers and stakeholders and have enhanced ERP 2022 provisions to ensure shallow loss impacts on revenue are considered.”

Background

On Dec. 29, 2022, President Biden signed into law the *Disaster Relief Supplemental Appropriations Act, 2023* (P.L. 117-328) that provides about \$3.7 billion in financial assistance for agricultural producers impacted by eligible natural disasters that occurred in calendar year 2022.

ERP 2022 covers losses to crops, trees, bushes and vines due to qualifying, calendar year 2022 natural disaster events including wildfires, hurricanes, floods, derechos, excessive heat, tornadoes, winter storms,

freeze (including a polar vortex), smoke exposure, excessive moisture, qualifying drought and related conditions.

ERP 2022 program benefits will be delivered to eligible producers through a two-track process. FSA intends to make both tracks available to producers at the same time. This two-track approach enables USDA to:

- Streamline the application process.
- Reduce the paperwork burden on producers.
- Proactively include provisions for underserved producers who have not been well served by past emergency relief efforts.
- Encourage producer participation in existing risk management programs to mitigate the impacts of future severe weather events.

It's important to note that disaster-impacted producers may be eligible for ERP 2022 assistance under one or both tracks. To avoid duplicative benefits, if a producer applies for both tracks, the Track 2 payment calculation will take into account any payments received through Track 1.

ERP 2022 Application Process – Track 1

ERP 2022 Track 1 leverages existing federal crop insurance or Noninsured Crop Disaster Assistance Program (NAP) data as the basis for calculating payments for eligible crop producers who received indemnities through these risk management programs.

Although FSA is sending pre-filled ERP 2022 Track 1 application forms to producers who have crop insurance and NAP data already on file with USDA, producers indemnified for losses resulting from 2022 natural disasters do not have to wait to receive the application before requesting ERP 2022 assistance. Effective Oct. 31, 2023, producers can apply for ERP 2022 benefits whether they have received the pre-filled application or not. Receipt of a pre-filled application is not confirmation that a producer is eligible to receive an ERP 2022 Track 1 payment.

USDA estimates that ERP Track 1 benefits will reach more than 206,000 producers who received indemnities for losses covered by federal crop insurance and more than 4,500 producers who obtained NAP coverage for the 2022 crop year.

ERP 2022 Application Process – Track 2

Track 2 is a revenue-based certification program designed to assist eligible producers who suffered an eligible decrease in revenue resulting from 2022 calendar year disaster events when compared with revenue in a benchmark year using revenue information that is readily available from most tax records. In cases where revenue does not reasonably reflect a normal year's revenue, Track 2 provides an alternative method for establishing revenue. Likewise, Track 2 affords producers of crops that are used within an operation and do not generate revenue from the sale of the crop a method for establishing revenue for the purpose of applying for ERP 2022 benefits. Producers are not required to submit tax records to FSA unless requested by the County Committee if required for an FSA compliance spot check.

Although not required when applying for ERP 2022 Track 2, applicants might find the following documents useful to the process:

- Schedule F (Form 1040)
- *Profit or Loss from Farming* or similar tax documents for tax years 2018, 2019, 2022 and 2023.

Track 2 targets gaps in emergency relief assistance for eligible producers whose eligible losses were not covered by crop insurance or NAP including revenue losses too small (shallow loss) to be covered by crop insurance.

Producers interested in applying for ERP 2022 Track 2, should contact their local FSA county office. Additional reference resources can be found on FSA's [emergency relief website](#).

Additional Required Forms

For both ERP 2022 tracks, all producers must have certain required forms on file with FSA within 60 days of the ERP 2022 deadline. Producers can apply for ERP 2022 starting Oct. 31, 2023. The application deadline has not yet been determined and will be announced at a later date. If not already on file, producers can update, complete and submit required forms to FSA at any time.

Required forms:

- Form AD-2047, *Customer Data Worksheet*.
- Form CCC-902, *Farm Operating Plan* for an individual or legal entity.
- Form CCC-901, *Member Information for Legal Entities* (if applicable).
- Form FSA-510, *Request for an Exception to the \$125,000 Payment Limitation for Certain Programs* (if applicable).
- Form CCC-860, *Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification*, if applicable, for the 2022 program year.
- A highly erodible land conservation (sometimes referred to as HELC) and wetland conservation certification (Form AD-1026 *Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification*) for the ERP producer and applicable affiliates.

Most producers, especially those who have previously participated in FSA programs, will likely have these required forms on file. However, those who are uncertain or want to confirm the status of their forms can contact their local FSA county office.

Future Insurance Coverage Requirements

All producers who receive ERP 2022 payments must purchase crop insurance, or NAP coverage where crop insurance is not available, in the next two available crop years as determined by the Secretary. Purchased coverage must be at the 60/100 coverage level or higher for insured crops or at the catastrophic coverage level or higher for NAP crops.

More Information

ERP 2022 eligibility details and payment calculation factor tables are available on the [emergency relief website](#), in the ERP Track 1 and ERP Track 2 fact sheets and through your local [FSA county office](#).

USDA touches the lives of all Americans each day in so many positive ways. In the Biden-Harris administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to healthy and nutritious food in all communities, building new markets and streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit usda.gov.

2023 Farm Service Agency County Committee Elections Open



The U.S. Department of Agriculture (USDA) will begin mailing ballots this week for the Farm Service Agency (FSA) [county and urban county committee elections](#) to all eligible agricultural producers and private landowners across the country. Elections are occurring in certain Local Administrative Areas for these committee members who make important decisions about how Federal farm programs are administered locally. Producers and landowners must return ballots to their local FSA county office or have their ballots postmarked by Dec. 4, 2023, for those ballots to be counted.

“County committees provide an opportunity for producers to play a meaningful role in delivering farm programs. In order for county committees to be effective, they must truly represent all who are producing,” said FSA Administrator Zach Ducheneaux. “Voting in these elections is your opportunity to help ensure our

county committees reflect the diversity of the communities they serve. If you receive a ballot in the mail, I hope you'll take a few minutes to cast your vote, drop it in the mail or return it to your local office. Your voice and vote matter."

Producers must participate or cooperate in an FSA program to be eligible to vote in the county committee election. A cooperating producer is someone who has provided information about their farming or ranching operation to FSA, even if they have not applied or received program benefits. Additionally, producers who are not of legal voting age, but supervise and conduct farming operations for an entire farm, are eligible to vote in these elections.

For purposes of FSA county committee elections, every member of an American Indian Tribe is considered an agricultural landowner if the land on which the tribal member's voting eligibility is based is tribally owned or held in trust by the U.S. for the Tribe, even if the individual does not personally produce a crop on that land. Tribal agricultural landowners 18 years and older can contact their local FSA county office to register to vote.

Each committee has from three to 11 elected members who serve three-year terms, and at least one seat representing a Local Administrative Area is up for election each year. Committee members help ensure inclusive representation on committees and equitable administration of FSA farm programs in their jurisdiction. Based on stakeholder feedback, over the past year FSA has worked to reimagine county committees to be more diverse and more representative of the communities they serve. Some efforts include the Secretarial appointment of 93 minority members to committees lacking adequate representation and the digitization of maps for producers to easily identify their Local Administrative Area. This tool can be found at fsa.usda.gov/elections.

Ballots must be postmarked or delivered in person by close of business Dec. 4, 2023, to be counted. Newly elected committee members will take office Jan. 1, 2024. Producers can find out if their Local Administrative Area is up for election and if they are eligible to vote by contacting their local FSA county office. Eligible voters who do not receive a ballot in the mail can request one from their local FSA county office.

Urban County Committees

Urban county committees have or will be established in 27 cities to strengthen administration of FSA programs in urban areas. Urban committee members are nominated and elected to serve by local urban producers in the same jurisdiction. Committee members will provide outreach to ensure urban producers understand USDA programs, serve as the voice of other urban producers and assist in program implementation that support the needs of the growing urban community.

A list of the 27 cities with urban county committees can be found at fsa.usda.gov/elections. While most of the urban locations will be holding elections this year, some will follow a unique election schedule that will be announced in the future. Urban producers in these areas can contact their local FSA office now to register as an eligible voter and learn more.

More Information

Visit fsa.usda.gov/elections for more information on county committee elections.

To learn more about FSA programs, producers can contact their [local USDA Service Center](#) or their [Urban Service Center](#). Producers can also prepare maps for acreage reporting as well as manage farm loans and view other farm records data and customer information by [logging into their farmers.gov account](#). Producers who don't have an account can [sign up today](#).

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Farmers.gov - Your online hub for conducting business with USDA



Farmers.gov gives you one place to do business with USDA's Farm Service Agency (FSA) and the Natural Resources Conservation Service (NRCS), including accessing your farm records, maps, and common land units. You can create a farmers.gov account for the farmers.gov authenticated site, where you can access self-service features through a secure login.

In addition to the self-service features farmers.gov website also has information on USDA programs, farm loans, disaster assistance, conservation programs and crop insurance.

What can you do with your farmers.gov account?

- View FSA Farm loans including loan information, interest payments, loan advance and payment history, paid-in-full restructured loans, and account alerts.
- View NRCS Disbursements and Farm Loans financial activity from the past 180 days.
- View, print and export detailed farm records and farm/tract maps.
- Export common land unit (field) boundaries as ESRI and GeoJSON file types.
- Import precision agriculture planting boundaries, create labels containing crop information, and print both on farm tract maps.
- Use the draw tools to determine acres in an area of interest that can be printed on a map and provided to a third party or exported as a feature file for use in other geospatial applications.
- View, upload, download and e-sign NRCS documents.
- Request conservation and financial assistance, including submitting a program application.
- Access information on current and past conservation practices, report practice completion and request practice certification
- View detailed information on previous and ongoing contracts, including the amount of cost-share assistance received and request contract modifications.

How to create a farmers.gov account?

To create a farmers.gov account you will need:

- A USDA individual customer record - A customer record contains information you have given to USDA to do business with them, like your name, address, phone number, and any legal representative authority relationships.
- A login.gov account – Login.gov is a sign-in service that gives people secure online access to participating government programs.

USDA Supports Urban and Innovative Producers

Are you gardening or farming in an urban environment or involved in controlled environment agriculture, rooftop farms, hydroponic/aeroponic, aquaponic facilities or other types of innovative production? Agencies across USDA including the [Office of Urban Agriculture and Innovative Production \(OUAIP\)](#) have programs and resources available for you, and many are listed in this [Urban Agriculture Programs at a Glance](#) brochure.

USDA offers resources to help you:

- **Starting, Financing, and Protecting Your Farm or Garden:** Our resources can help you [access land and capital](#) for equipment and operating costs and start [a business plan](#). USDA's Farm Service

Agency (FSA) offers a variety of [funding opportunities](#) and Rural Development (RD) can help urban and innovative producers locate [guaranteed financing](#) through the [Business and Industry Guaranteed Loan Program](#). Our [Risk Management Agency \(RMA\)](#) can help you insure your crops against losses, including the micro farm policy. Learn more about [USDA programs that support risk management](#).

- **On-Farm Guidance and Innovation:** [Natural Resources Conservation Service \(NRCS\)](#) offers technical and financial assistance with [conservation planning](#) based on your goals, including high tunnels, soil health management systems, composting facilities and irrigation. Local organizations like [Cooperative Extension](#) also offer free training and expertise. [OUAIP](#) offers [competitive grants](#) for NRCS [Conservation Innovation Grants](#) fund innovative on-farm projects, some of which are targeted towards urban and innovative producers.
- **Marketing and Selling:** FSA, [Agricultural Marketing Service \(AMS\)](#), and [Food and Nutrition Service \(FNS\)](#) can help you reach customers in new ways and open additional revenue streams when selling products. The [Women, Infants, Children \(WIC\) Farmers' Market Nutrition Program](#) and [Seniors Farmers Market Nutrition Program](#) issues coupons for eligible foods from state-approved farmers, farmers' markets, or roadside stands. [Farm Storage Facility Loans \(FSA\)](#) provide low-interest loans to build, upgrade, or purchase permanent or portable facilities to store commodities, including fruit and vegetable cold storage, washing, packing, and handling buildings and equipment.

[Farmers Market Promotion Program \(FMPP\)](#) funds projects that develop, coordinate and expand direct producer-to-consumer markets like farmers markets. Agricultural businesses and cooperative are among the eligible entities.

A first step is to contact your local [USDA Service Center](#), including our new [Urban Service Centers](#), to meet face to face with our staff from FSA and NRCS. If you're a new farmer, you can also reach out to your state [Beginning Farmer and Rancher Coordinator](#).

We also invite you to get involved with your [FSA Urban County Committee](#), which provides local input on USDA urban agriculture policy, and the [Advisory Committee for Urban Agriculture and Innovative Production](#), which advises the Secretary of Agriculture and holds public meetings.

[Sign up for e-mail updates on Urban Agriculture](#) and learn more at [farmers.gov/urban](#) or [usda.gov/urban](#).

Tax Resources for USDA Program Participants

Navigating filing taxes can be challenging, especially if you are new to running a farm business, participating in disaster programs for first time, or trying to forecast the farm's tax bill. Receiving funds from USDA through activities such as a conservation program payment or a disaster program is considered farm income that includes a tax liability for farm businesses. USDA technical assistance is free and creates no tax implications.



At the end of the tax year, USDA issues tax forms 1098 and 1099 forms for farm loans, conservation programs administered by the Farm Service Agency and Natural Resource Conservation Service including the Conservation Reserve Program and Environmental Quality Incentives Program, crop disaster payments, and the Market Facilitation Program. USDA also issues tax forms for recipients of assistance for distressed borrowers, including through Section 22006 of the Inflation Reduction Act.

If you have received tax forms related to your operation, USDA cannot and does not provide tax advice but wants you to be aware of options that may help manage your tax liability. USDA has partnered with experts to provide resources to help you make the right tax decisions for your operation. Monthly webinars are available for registration and to view on demand at [Taxes and USDA Programs | Farmers.gov](#).

The [Tax Estimator Tool](#) is an interactive spreadsheet that producers can download to estimate tax liability. It is for informational and educational purposes and should not be considered tax or legal advice. Producers may

need to work with a tax professional to determine the correct information to be entered in the Tax Estimator Tool.

We encourage you to visit [Taxes and USDA Programs | Farmers.gov](#) for more information on how to find and work with a tax preparer as well as instructions on how to request copies of USDA documents and links to other helpful tax resources.

USDA Announces Milk Loss Assistance for Dairy Operations Impacted by 2020, 2021 and 2022 Disaster Events

USDA announced Milk Loss Program (MLP) assistance for eligible dairy operations for milk that was dumped or removed, without compensation, from the commercial milk market due to qualifying weather events and the consequences of those weather events that inhibited delivery or storage of milk (e.g., power outages, impassable roads, infrastructure losses, etc.) during calendar years 2020, 2021 and 2022. Administered by the Farm Service Agency (FSA), signup for MLP begins Sept. 11 and runs through Oct. 16, 2023.

Background

On Dec. 29, 2022, President Biden signed into law the Extending Government Funding and Delivering Emergency Assistance Act (P.L. 117-43), providing \$10 billion for crop losses, including milk losses due to qualifying disaster events that occurred in calendar years 2020 and 2021. Additionally, the Disaster Relief Supplemental Appropriations Act, 2023 (Pub. L. 117-328) provides approximately \$3 billion for disaster assistance for similar losses that occurred in calendar year 2022.

Eligibility

MLP compensates dairy operations for milk dumped or removed without compensation from the commercial milk market due to qualifying disaster events, including droughts, wildfires, hurricanes, floods, derechos, excessive heat, winter storms, freeze (including a polar vortex), and smoke exposure that occurred in the 2020, 2021 and 2022 calendar years. Tornadoes are considered a qualifying disaster event for calendar year 2022 only.

The milk loss claim period is each calendar month that milk was dumped or removed from the commercial market. Each MLP application covers the loss in a single calendar month. Milk loss that occurs in more than one calendar month due to the same qualifying weather event requires a separate application for each month.

The days that are eligible for assistance begin on the date the milk was removed or dumped and for concurrent days milk was removed or dumped. Once the dairy operation restarts milk marketing, the dairy operation is ineligible for assistance unless after restarting commercial milk marketing, additional milk is dumped due to the same qualifying disaster event. The duration of yearly claims is limited to 30 days per year for 2020, 2021 and 2022.

How to Apply

To apply for MLP, producers must submit:

- FSA-376, Milk Loss Program Application
- Milk marketing statement from the:
 - Month prior to the month milk was removed or dumped.
 - Affected month.

- Detailed written statement of milk removal circumstances, including the weather event type and geographic scope, what transportation limitations occurred and any information on what was done with the removed milk.
- Any other information required by the regulation.

If not previously filed with FSA, applicants must also submit all the following items within 60 days of the MLP application deadline:

- Form AD-2047, Customer Data Worksheet.
- Form CCC-902, Farm Operating Plan for an individual or legal entity.
- Form CCC-901, Member Information for Legal Entities (if applicable).
- Form FSA-510, Request for an Exception to the \$125,000 Payment Limitation for Certain Programs (if applicable).
- Form CCC-860, Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification, (if applicable).
- A highly erodible land conservation (sometimes referred to as HELC) and wetland conservation certification (Form AD-1026 Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification) for the MLP producer and applicable affiliates.

Most producers, especially those who have previously participated in FSA programs, will likely have these required forms already on file. However, those who are uncertain or want to confirm the status of their forms can contact their local [FSA county office](#).

MLP Payment Calculation

The final MLP payment is determined by factoring the MLP payment calculation by the applicable MLP payment percentage.

The calculation for determining MLP payment is:

- $((\text{Base period per cow average daily milk production} \times \text{the number of milking cows in a claim period} \times \text{the number of days milk was removed or dumped in a claim period}) \div 100) \times \text{pay price per hundredweight (cwt.)}$.

For MLP payment calculations, the milk loss base period is the first full month of production before the dumping or removal occurred.

The MLP payment percentage will be 90% for underserved producers, including socially disadvantaged, beginning, limited resource, and veteran farmers and ranchers and 75% for all other producers.

To qualify for the higher payment percentage, eligible producers must have a CCC-860, Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification, form on file with FSA for the applicable program year.

Adjusted Gross Income (AGI) limitations do not apply to MLP, however the payment limitation for MLP is determined by the person's or legal entity's average adjusted gross farm income (income derived from farming, ranching and forestry operations). Specifically, a person or legal entity, other than a joint venture or general partnership, cannot receive, directly or indirectly, more than \$125,000 in payments under MLP if their average adjusted gross farm income is less than 75% of their average AGI or more than \$250,000 if their adjusted gross farm income is at least 75% of their average AGI.

USDA Announces October 2023 Lending Rates for Agricultural Producers

USDA announced loan interest rates for October 2023, which are effective Oct. 2, 2023. USDA's Farm Service Agency (FSA) loans provide important access to capital to help agricultural producers start or expand their farming operation, purchase equipment and storage structures or meet cash flow needs.

Operating, Ownership and Emergency Loans

FSA offers farm ownership and operating loans with favorable interest rates and terms to help eligible agricultural producers, whether multi-generational, long-time, or new to the industry, obtain financing needed to start, expand or maintain a family agricultural operation. FSA also offers emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters or quarantine. For many loan options, FSA sets aside funding for underserved producers, including, beginning, women, American Indian or Alaskan Native, Asian, Black or African American, Native Hawaiian or Pacific Islander, and Hispanic farmers and ranchers.

Interest rates for Operating and Ownership loans for October 2023 are as follows:

- [Farm Operating Loans](#)(Direct): 5.250%
- [Farm Ownership Loans](#)(Direct): 5.250%
- [Farm Ownership Loans](#)(Direct, Joint Financing): 3.250%
- [Farm Ownership Loans](#)(Down Payment): 1.500%
- [Emergency Loan](#)(Amount of Actual Loss): 3.750%

FSA also offers guaranteed loans through commercial lenders at rates set by those lenders.

To access an interactive online, step-by-step guide through the farm loan process, visit the [Loan Assistance Tool](#) on farmers.gov.

Commodity and Storage Facility Loans

Additionally, FSA provides low-interest financing to producers to build or upgrade on-farm storage facilities and purchase handling equipment and loans that provide interim financing to help producers meet cash flow needs without having to sell their commodities when market prices are low. Funds for these loans are provided through the Commodity Credit Corporation (CCC) and are administered by FSA.

- [Commodity Loans](#)(less than one year disbursed): 6.375%
- [Farm Storage Facility Loans](#):
 - Three-year loan terms: 4.625%
 - Five-year loan terms: 4.375%
 - Seven-year loan terms: 4.375%
 - Ten-year loan terms: 4.125%
 - Twelve-year loan terms: 4.125%
- [Sugar Storage Facility Loans](#)(15 years): 4.250%

Simplified Direct Loan Application

FSA developed a new, simplified direct loan application for producers seeking a direct farm loan. The new application, reduced from 29 to 13 pages, provides improved customer experience for producers applying for loans and enables them to complete a more streamlined application. Producers now also have the option to complete an electronic fillable form or a traditional paper application for submission to their local FSA service center.

USDA's Insurance Option Offers First of Its Kind Risk Management Tool for Cow-Calf Producers

USDA recently announced Weaned Calf Risk Protection, a new insurance option for livestock producers in several states. This policy, offered by USDA's Risk Management Agency (RMA), offers Actual Production History (APH) coverage for beef cow-calf producers to insure revenue from their spring calving operations. Weaned Calf Risk Protection will be available for the 2024 crop year.

APH policies insure producers against yield losses due to natural causes such as drought, excessive moisture, hail, wind, frost, insects, and disease. In the case of the new Weaned Calf Risk Protection, coverage is provided for a decline in price and loss of yield due to a decrease of overall weaning weight like revenue coverage offered for other crops.

The program will be available in Colorado, Nebraska, South Dakota, and Texas, beginning with the Jan. 31, 2024, sales closing date for the 2024 crop year. Coverage levels between 50 and 85% will be available along with catastrophic coverage.

This new insurance program adds to the suite of livestock insurance available to livestock producers such as Livestock Gross Margin (LGM), Livestock Risk Protection (LRP), Pasture, Rangeland, Forage (PRF), Annual Forage (AF), and Dairy Revenue Protection (DRP).

Crop insurance is sold and delivered solely through private crop insurance agents, whom interested producers should contact. 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 or by contacting your [RMA Regional Office](#).

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](#).

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