

Slide 1

**Risk Management and Crop Insurance
Program Update**

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UConn Extension
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USDA
U.S. Department of Agriculture
Risk Management Agency



**NORTHEAST
SARE**
Sustainable Agriculture
Research & Education



UConn
COLLEGE OF AGRICULTURE,
HEALTH AND NATURAL
RESOURCES

EXTENSION

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The following presentation provides information concerning helpful resources from UConn Extension, Risk Management Agency USDA and Farm Service Agency USDA.

The Farmers' Bucket List

Key Resources for Connecticut Farm Operators

The Farmers' Bucket List

To view online go to <http://www.ctfarmrisk.uconn.edu/>

GETTING STARTED

1. The [CT Agricultural Business Management Guide](#) is a comprehensive business planning and management tool prepared by UConn Extension. A clear business plan will be required for most loans and grants. Visit UConn Extension's [SMB \(Small Business\) program](#) for additional business planning resources.
2. Consult the [Connecticut General Statutes \(C.G.S.\)](#) for the legal definition of "farming" and "agriculture" in the State of Connecticut.
3. Inquire further with [CT Dept. of Agriculture](#), Programs, Services, and Grant Opportunities.
4. Visit a [Local Extension Office](#) and introduce yourself to staff at Natural Resource Conservation Service (NRCS) and Farm Service Agency (FSA). You may be eligible for free conservation planning and technical assistance with NRCS or for free financial assistance for conservation practices. FSA can provide free meals at the property you are farming. *Tip: Starting in your first season, be sure to record your production history, including number of acres farmed, pounds harvested and sales generated. This will be very helpful in future years as you begin to explore agriculture loans, grants, and insurance that may require your crop history.
5. Familiarize yourself with your town's zoning to see what is allowed for farming and small operations. A few towns have Agricultural Commissions that can help orient you to farming in your community. The CT Farm Bureau Association's [Zoning and Land Use](#) provides fact sheets on state and local tax programs, land use regulations, farm to market information and more. If you have questions or concerns about local agricultural regulations, or local tax programs that you may be eligible for including Public Act 09-206, visit [www.ctfarmrisk.uconn.edu](#). For more information on including Public Act 09-206, visit [www.ctfarmrisk.uconn.edu](#).
6. Seek out producer associations to meet producers of poultry, sheep, pork, vegetables, berries, maple syrup, ornamentals, milk, honey, and more. Producer associations have very useful resources, and expertise about crop-specific tools and infrastructure.
7. There are dozens of trainings offered each year by agriculture service providers, including UConn Extension's [Solid Ground Farmer Training](#) targeting new growers. Sign up for service provider e-news (see page 2) to receive training announcements.
8. For smaller, diversified farms in Connecticut the [Specialty Crop Disaster Assistance Program \(SCDAP\)](#) administered by FSA might be of interest since it provides additional coverage for disaster risk eligible for regular crop insurance. All crop insurance resources are available at UConn Extension's [crop risk management and risk reduction](#) website.
9. The [Farm and Estate Transition](#) office by CT NRCS is designed to provide one-on-one assistance to new, existing, and under-served farms and agriculture based rural small businesses with navigating the many programs and resources available here in Connecticut.
10. Access free legal assistance from the [Legal Clinic](#) for issues such as land acquisition/transfer, estate issues, loans, contracts, and corporate formation, among others.
11. Match up with a business mentor through [SCORE](#) to help you through the process of starting up and maintaining a new business. SCORE and its partners across rural America are working with [SCORE](#) to support new farming and existing operations, and identify and recruit mentors with a wealth of agricultural experience.



CONNECT WITH FARMERS

Get involved with local CT farmer groups. Visit the [CT Farm Bureau](#) website for information on joining a local group. The [CT Farm Bureau](#) is committed to supporting the local producers who make their lives by cultivating CT's rich agricultural products and its vibrant countryside. Visit the [Farm Bureau](#) website for more information.

Get involved in CT Farm Bureau activities to help sustain and expand the local food system. Agricultural Subcommittees, CFA's Young Farmer Group offer the best opportunities for networking with other farmers and helping support local farms. Visit [www.ctfarmrisk.uconn.edu](#) for more information.

The [Connecticut Farm Bureau](#) is committed to supporting the local food system. Visit [www.ctfarmrisk.uconn.edu](#) for more information.

[CT Farm Bureau](#)

The Farmers' Bucket List is a listing of key resources for Connecticut farmers and growers. This document can be especially helpful if you are new to farming and/or are new to Connecticut. It provides information on getting started, land access, grants as well as other helpful information. This is the first page of a four page document. This document can be found on the homepage as a PDF at www.ctfarmrisk.uconn.edu .

Northeast SARE Grants

Farmer Grants

- The funding cap for farmer grants is \$15,000
- Farmer Grants provide research funds for commercial farmers and growers to explore new ideas in almost any aspect of production, marketing or other topics

Graduate Student Grant

- For students enrolled in a graduate program at a Northeast accredited college, university, or veterinary school who want to research key topics in sustainable agriculture.

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The Northeast Sustainable Agriculture Research and Education (SARE) program offers competitive grants and sustainable agriculture education in Connecticut, Delaware, Massachusetts, Maryland, Maine, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, West Virginia, and Washington, D.C.

Northeast SARE offers a number of grant programs to farmers, educators, researchers, nonprofits, and others who work with farmers.

As one of four regional offices that administer the SARE program, Northeast SARE publishes all grant project results to SARE's national database.

While the program operates regionally, state programs deliver train-the-trainer programs locally and provide outreach in each Northeast state.

SARE also provides a wide range of educational resources, including books and bulletins published by the national SARE Outreach office to publications developed by grant recipients.

This slide provides information on Farmer and Graduate Student Grants

Northeast SARE Grants

Partnership Grants

- The funding cap for Partnership grant proposals is \$30,000
- Partnership grants provide funds for projects conducted by researchers, educators and agricultural service providers working in direct partnership with farmers
- Grant funds can be used to encourage design and implementation of innovative solutions to current sustainability challenges related to production, marketing and/or household and community well-being in Northeast farming and food systems, or to strengthen working partnerships between farmers and agricultural service providers to advance sustainable agriculture.

This slide provides information on NSARE Partnership Grants

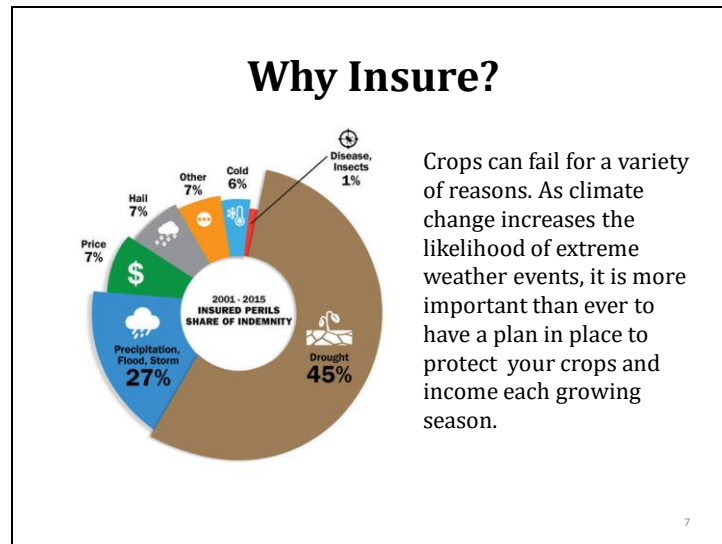
Northeast SARE Grants

Research and Education Grant

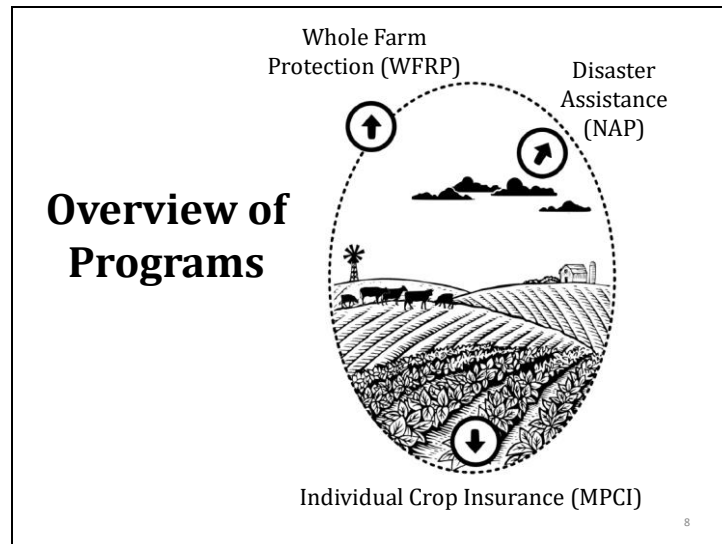
- This grant program funds projects with or without an applied research component that result in farmers gaining knowledge and skills they can apply to make verifiable changes that lead to greater sustainability

For additional information on these and other grants as well as educational resources, visit <https://www.northeastsare.org/>

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Crops can fail for a variety of reasons. As climate change increases the likelihood of extreme weather events, it is more important than ever to have a plan in place to protect your crops and income each growing season.



Crop insurance is purchased by agricultural producers, and subsidized by the federal government, to protect against either the loss of their crops due to natural disasters, such as hail, drought, and floods, or the loss of revenue due to declines in the prices of agricultural commodities.

Noninsured Crop Disaster Assistance Program (NAP)

- NAP- offered through the USDA Farm Service Agency (FSA)
- Provides financial protection for crops affected by natural disaster that do not already have an individual MPCI crop insurance policy available
- Protection is based on a producer's actual production history and the average market price as determined by the FSA State Committee.
- Most crops new farmers grow are eligible.

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For more information on NAP, please review the FSA USDA NAP Fact Sheet at:

<https://www.fsa.usda.gov/Assets/USDA-FSA->

[Public/usdfiles/FactSheets/noninsured crop disaster assistance program-nap-fact sheet.pdf](https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/noninsured_crop_disaster_assistance_program-nap-fact_sheet.pdf)

Noninsured Crop Disaster Assistance Program (NAP)

- Application deadlines
- September 1st – Garlic and Value loss crops for the following year – aquaculture commodities, Christmas trees, flowers for fresh cut, nursery crops, ornamentals, turfgrass sod
- November 20th – Asparagus, blueberries, cherries, grapes, grazing/forage crops, hops, nectarines, peaches, pears, plums, strawberries
- December 1st – Honey and maple sap for the following year
- March 15th – Small fruits and vegetables

This slide provides information on NAP application deadlines.

Noninsured Crop Disaster Assistance Program (NAP)

- **Eligible Events:** Natural disasters including, but not limited to, damaging weather events, drought, flood, earthquake, and uncontrollable pests or plant diseases caused by a natural disaster
- **Coverage Levels:** Basic coverage is available at 55% of the average market price for crop losses that exceed 50% of expected production.
- **Cost:** Service fee is the lesser of \$325 per crop or \$825 per producer per administrative county, not to exceed a total of \$1950 for a producer with farming interests in multiple counties. Beginning, limited resource, qualified veteran, and underserved farmers are eligible for waiver of service fee and premium reduction.
- **To Note:** The 2018 Farm Bill authorized higher levels of coverage ranging from 50% to 65% of production, in 5% increments, at 100% of the average market price. Producers pay the basic fee and an additional premium for this coverage.
- **More info:** For more information on NAP and other FSA Programs, visit your local FSA office.

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For more information on NAP as well as other FSA USDA programs, visit or call your local FSA office.

Whole Farm Revenue Protection(WFRP)

- WFRP is a USDA insurance product offered through private insurers.
- Diversified growers can insure expected revenue from products sold from the farm based on the producer's revenue history.
- Organic pricing for revenue estimates is allowed for certified and non-certified.
- Five consecutive years of filed income tax forms are required to be eligible for this program.
- Beginning Farmers may qualify with 3 historic years of filed income tax forms if they have been farming also the previous year.
- Application deadline is **March 15th** .

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With WFRP growers can insure expected revenue from products sold from the farm based on the producer's revenue history. For more information concerning the RMA USDA WFRP policy, please review the fact sheet that can be found at: <https://www.rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/Whole-Farm-Revenue-Protection-2020>

Whole Farm Revenue Protection(WFRP)

- **Items Covered:** Expected revenue earned from market ready crops (includes washing, trimming, packing). Livestock, and animal products produced and/or purchased for resale. Annuals lost early enough for replanting.
- **Eligible Events:** A natural cause of loss and decline in market price during insurance year.
- **Coverage Levels:** 50% to 85% of approved expected revenue. Maximum protection \$8.5 million. Individual limits not to exceed \$2 million of expected revenue each for animals and animal products or nursery and greenhouse commodities. In order to qualify for 80%-85% coverage, three or more commodities are required.
- **Cost:** Please contact a private crop insurance carrier for pricing.
- **To Note:** Special premium discounts and other benefits are available for beginning farmers. Also consider protecting your crops individually, with crop specific policies (see page 5, MPCI) or NAP (from FSA). Each of these protection programs has been significantly improved by the farm bill and now offer buy-up protection.
- **More info:** For more information on WFRP visit with a crop insurance agent or visit the RMA website at <http://www.rma.usda.gov>
- **Find:** RMA Insurance Agent Locator at <http://www.rma.usda.gov/tools/agent.html>

This slide provides additional information on WRRP.

Multi-peril Crop Insurance (MPCI)

- MPCI is a USDA insurance product offered through private insurers. This program covers specific commodities. In Connecticut this plan is available for: Nursery, Apples, Peaches, Potatoes, Corn, Sweet Corn, Tobacco and Grapes.
- When MPCI is available NAP is not available for the crop. This crop insurance policy generally provides more coverage choices than NAP. Protection from 50 to 75 percent of the expected crop yield (revenue for some crops) and up to 100 percent of the projected price for the crop is typical. Organic and contract prices are available for some crops.
- The enrollment deadline for most spring planted crops is **March 15th** before the crop is planted.

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MPCI is a USDA insurance product offered through private insurers. This program covers specific commodities. In Connecticut this plan is available for: Nursery, Apples, Peaches, Potatoes, Corn, Sweet Corn, Tobacco and Grapes.

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The enrollment deadline for most spring planted crops is March 15th before the crop is planted.

Multi-peril Crop Insurance (MPCI)

- Other crops can be covered under a written agreement in Connecticut. Consult with a crop insurance agent to see if you can insure your crop using a written agreement

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Pasture, Rangeland, Forage (PRF)

- The Risk Management Agency's (RMA) Pasture, Rangeland, Forage (PRF) Pilot Insurance Program is designed to provide insurance coverage on pasture, rangeland, or forage acres.
- The PRF program utilizes a rainfall index to determine precipitation for coverage purposes, and does not measure production or loss of products themselves.
- The Rainfall Index uses National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data, which utilizes a grid system to determine precipitation amounts within an area. Acres will be assigned to one or more grids based on the location to be insured.
- The Pasture, Rangeland, and Forage insurance was designed to help protect a producer's operation from the risks of forage loss due to the lack of precipitation.

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The Risk Management Agency's (RMA) Pasture, Rangeland, Forage (PRF) Pilot Insurance Program is designed to provide insurance coverage on pasture, rangeland, or forage acres. The Pasture, Rangeland, and Forage insurance was designed to help protect a producer's operation from the risks of forage loss due to the lack of precipitation.

For more information concerning the RMA USDA PRF, please review the fact sheet at: <https://www.rma.usda.gov/Fact-Sheets/National-Fact-Sheets/Pasture-Rangeland-Forage-Pilot-Insurance-Program>

Contact Information

- **Crop Insurance Agent Locator:**
<http://www.rma.usda.gov/tools/agent.html>
- **Risk Management Agency:** www.rma.usda.gov
- **UConn Extension:**
www.extension.uconn.edu
- **CT Farm Risk Management:**
www.ctfarmrisk.uconn.edu
- **Farm Service Agency:** www.fsa.usda.gov

These institutions are equal opportunity providers and employers

This slide provides contact information for locating a crop insurance agent, RMA USDA, UConn Extension, CT Farm Risk Management Program and FSA USDA.