This handbook, *Crop and Livestock Insurance Options for Nevada Producers*, is to inform Nevada producers about current crop and livestock insurance programs available through the United States Department of Agriculture (USDA). This handbook’s statements, findings, conclusions, recommendations, and/or data represent solely the findings and views of the authors and do not necessarily represent the views of the USDA or the University of Nevada, Reno, or any reference sources used or quoted within. Reference to research projects, fact sheets, programs, books, magazines or newspaper articles does not imply an endorsement or recommendation by the authors unless otherwise stated. For questions regarding this handbook, contact:

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Overview
The United States Department of Agriculture’s (USDA) Risk Management Agency (RMA), created in 1996, serves America’s agricultural producers through effective, market-based risk management tools to strengthen the economic stability of agricultural producers and rural communities. RMA is committed to increasing the availability and effectiveness of Federal crop insurance as a risk management tool.

RMA manages the Federal Crop Insurance Corporation (FCIC) to provide innovative crop insurance products to America’s farmers and ranchers. Approved Insurance Providers (AIP) sell and service Federal crop insurance policies in every state and in Puerto Rico through a public-private partnership with RMA. RMA backs the AIPs who share the risks associated with catastrophic losses due to major weather events.

RMA’s Vision Statement
Securing the future of agricultural by providing world class risk management tools to rural America.

Budget
RMA’s fiscal year 2016 operating budget was $74.8 million. RMA managed more than $102 billion worth of insurance liability in 2015, the most recent completed crop year.

Structure
RMA employs approximately 462 people in offices around the country. The RMA Administrator serves as FCIC’s manager. Apart from the Office of the Administrator, the Agency has three program areas:

- **Insurance Services** - Responsible for developing, testing, and reviewing crop insurance products to ensure the products are actuarially sound.
- **Compliance** - Responsible for safeguarding the integrity of the Federal crop insurance program by assessing and investigating program vulnerability, fraud, waste, and abuse; and recommending changes in policies, loss adjustment, and farm-service-related procedures, agreements, and contract services.

Federal Crop Insurance Corporation
FCIC is a wholly owned government corporation that administers the Federal crop insurance program. The FCIC Board approves any new policy, insurance plan, or major modification to an existing plan or other materials under procedures established by the Board.

The FCIC Board includes three members from USDA and six members from the private sector. The members from USDA include the Under Secretary of Farm and Foreign Agricultural Services, USDA’s Chief Economist, and the RMA Administrator (non-voting) who serves as manager. The members from the private sector include four farmers (one of whom grows specialty crops), an insurance professional (often an agent), and an individual who’s knowledgeable about reinsurance or regulation.

Crop Insurance
The Farm Safety Net
Agriculture is an inherently risky business. Farmers and ranchers need to regularly manage for adverse weather and financial, marketing, production, human-resource, and legal risks.

Federal crop insurance is the pre-eminent risk management solution for farmers and ranchers, providing effective coverage that helps them recover after severe weather and bad years of production. For some farming and ranching operations, crop insurance is the difference between staying in...
RMA Insures


This is a partial listing of crops and/or livestock eligible for coverage. A more complete listing can be found on our web site at www.rma.usda.gov/policies/2013policy.html. To find out if a crop is insured in your county, please contact your insurance agent. Agent information can be found at www3.rma.usda.gov/tools/agents/companies/ or your local USDA Service Center.

RMA oversaw nearly $117 billion in liability in 2012. Its streamlined processes and structure allow it to manage change effectively and efficiently.

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Print out this checklist. Answer yes or no to the following questions. Review your answers with your family and/or your business team and employees.

You may identify some risk exposure. On the other hand, you may find that you are protected against risk enough so that you have the resources to explore some new venture.

If you do not know all the dates in the “Deadlines” section, you should contact your crop insurance agent for help. If you need assistance locating an agent, go to the agent locator at http://www3.rma.usda.gov/apps/agents/.
Production

1. Have you recently evaluated your risk in the event of the loss of your crops?
2. Have you recently evaluated your risk in the event of the loss of your animals?
3. Have you investigated other alternative production methods and their consequences?
4. Do you have the necessary knowledge to consider an additional or alternative enterprise?
5. Is your crop insurance protection adequate to cover a severe crop loss?
6. Have you reviewed all of your crop insurance options with your agent?
7. Have you conducted a Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis for your operation?
8. Are you in an area capable of supporting irrigation?

Marketing

1. Do you have a current, written marketing plan?
2. Have you coordinated your marketing plan with your goals and objectives and your financial and production plans?
3. Managing marketing risks:
   a) Are you comfortable with your knowledge of marketing opportunities?
   b) Have you reviewed your marketing options within the past 6 months?
   c) Do you understand how crop insurance revenue guarantees can enhance marketing opportunities?

Financial

1. Do you have a current business plan?
2. Have you planned for a best-case scenario and developed a plan for how additional income will be used?
3. Have you planned for a worst-case scenario and considered an alternative plan?
4. Do you know your cost of production?
5. Do you know your break-even costs?
6. Do you have the knowledge to create a balance sheet, cash flow, and income statements?
7. Do you have the knowledge to interpret important financial ratios?
8. What is your debt-to-asset ratio?
9. Is the growth of your net worth exceeding inflation?
10. Have you reviewed your ratio trends with your lender?
11. Is your crop insurance protection adequate to:
    a) Repay current operating loans?
    b) Allow you to take advantage of marketing opportunities?
12. Have you reviewed your tax liability within the past 3 months to determine your tax strategies?
13. Have you investigated all of your potential financing options?
14. Have you investigated all available government programs?
15. Have you considered the trade-offs between maintaining your current investments (certificates of deposit/savings/etc.) and/or reinvesting in expanding your own operation?
16. Do you consult a financial management consultant, lender, accountant, insurance provider, or other professional when making major financial decisions?
17. Are you comfortable with your level of debt?
Legal

This list does not cover every legal risk exposure faced by farmers and ranchers, and is not meant as legal advice. You should consult an attorney to review your legal risk exposure.

1. Is your will up to date?
2. Do you have a living will?
3. Do you have a farm transfer plan or exit strategy that has been reviewed within the past 3 years?
4. Have you recently reviewed your farm owner’s insurance policy?
5. Have you recently evaluated your risk exposure to:
   a) Liability covering the public entering your property?
   b) Liability of direct marketing?
   c) Your State department of agriculture’s direct marketing regulations?
   d) Livestock breaking through fences?
   e) Environmental and pesticide issues?
   f) Land use issues with neighbors?
6. Do you understand the provisions of all of your contracts, leases, and loans?
7. Have you recently evaluated all the different business entity options for your operation?
8. Do you have a working relationship with your attorney and accountant and have you reviewed your goals and objectives with each?
9. Are you in compliance with such regulations as worker protection, pesticide use records, vehicle registrations, and necessary safety inspections?

Human

1. Is your personal insurance coverage current:
   a) Do you have adequate medical and disability insurance?
   b) Do you have adequate life insurance to cover your wishes and farm transfer at current values?
2. Have you calculated your risk exposure to employee accidents or dishonesty?
3. Have you provided all employees with comprehensive safety training?
4. Do you have an employee handbook?
5. Are your goals Specific, Measurable, Attainable, Reasonable, and Timed (SMART)?
6. Have you conveyed the goals and objectives of the business to all family members, business team, and employees?
7. Are your goals written?
8. Is everyone in your family (or on your team) employed to the full extent of his or her education, training, and experience?

General

1. Do you have a confident relationship with your risk management advisors?
2. Do you have the knowledge to evaluate new technologies?
3. Are you planning for your children’s educational needs and are these savings protected?
4. Are your savings for retirement on course with your plans?
5. Do family members know the location of all important documents?
6. Do you have the knowledge and skills to assess all areas and levels of risk?
7. Are you constantly looking for ways to increase your profitability?
**Crop, Revenue, and Livestock Insurance Deadlines**

If you do not know all the dates in this section, you should contact your crop insurance agent for help.

1. Do you know all critical dates and sign-up deadlines?

2. **Sales closing date** — last date to apply for coverage is:

3. **Cancellation date** — give notice if I do not want insurance next year:

4. **Production reporting date** — actual production history must be reported by:

5. **Final planting date** — if unable to plant, I must contact my agent by:

6. **Acreage reporting date** — I must report my acreage planted to my agent by:

7. **Payment due date** — interest charges will be incurred after:

8. **Final date to file notice of crop damage** — any perceived damage must be reported no later than:

9. **End of insurance period** — latest date of coverage for current year’s crop:

10. **Debt termination date** — insurance coverage for next year will be canceled if payment is not made by:

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Farm-Risk-Plans.USDA.gov

*Helping farmers & ranchers find success*

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**USDA** United States Department of Agriculture

**RMA** Risk Management Agency
What Types of Crop, Livestock, & Farm Insurance are Available in Nevada?

Three types of insurance are available in Nevada: Crop insurance (yield protection), Livestock Risk Protection (price protection), and Whole Farm Revenue Protection.

Crop Insurance Terms

Crop insurance in Nevada is offered on forage production, small grains (wheat, barley, and oats), onions, potatoes, and forage (alfalfa) seed (pilot program). Not all crops are covered in each county. A crop insurance agent should be contacted for more information as to availability by county. Below is a list of important dates to consider when purchasing crop insurance. Some of these dates are specified for the 2013 growing season in the following sections, while others will need to be discussed with a crop insurance agent.

- **Sales closing date** - last day to apply for coverage.
- **Final planting date** - last day to plant unless insured for late planting.
- **Acreage reporting date** - last day to report the acreage planted. If not reported, insurance will not be in effect.
- **Date to file notice of crop damage** - after damage; the date the producer decides to discontinue caring for the crop; prior to the beginning of harvest; immediately, if farmer determines that the crop is damaged after harvest begins; or the end of the insurance period, whichever is earlier.
- **End of insurance period** - latest date of insurance coverage.
- **Payment due date** - last day to pay the premium without being charged interest.
- **Cancellation date** - last day to request cancellation of policy for the next year.
- **Production reporting date** - last day to report production for Actual Production History (APH).
- **Debt termination date** - date insurance company will terminate policy for nonpayment.
This is a brief summary of important dates regarding crop insurance. The 2018 crop year Actuarial Information Browser is available at [www.rma.usda.gov](http://www.rma.usda.gov). For more information contact your crop insurance agent.

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This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
Where to Buy Crop Insurance
All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at www.rma.usda.gov/tools/agent.html.

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Beginning Farmer and Rancher Benefits

Beginning farmers and ranchers are eligible for certain benefits designed to help you as you start your operation. These benefits include:

- Exemption from paying the administrative fee for catastrophic and additional coverage policies;
- Additional 10 percentage points of premium subsidy for additional coverage policies that have premium subsidy;
- Use of the production history of farming operations that you were previously involved in the decision making or physical activities; and
- An increase in the substitute Yield Adjustment, which allows you to replace a low yield due to an insured cause of loss, from 60 to 80 percent of the applicable transitional yield (T-Yield).

Benefit Availability

Beginning Farmer and Rancher benefits will be available beginning with crops having a June 30 contract change date or later. It is important that you fill out the application provided by your crop insurance agent to be eligible for benefits.

Qualification to be a Beginning Farmer or Rancher

To qualify for beginning farmer or rancher status:

- You must be an individual. Business entities may receive benefits only if all of the substantial beneficial interest holders (10 percent or more) of the business entity qualify as beginning farmers or ranchers. For example, a son moves home to take over the family farm and incorporates with his spouse and neither have previous farming experience. Their corporation would qualify as a beginning farmer/rancher. However, if a son moves home and forms a corporation with his father, who has had an insurable interest in crops or livestock for more than 5 crop years, the corporation cannot receive Beginning Farmer and Rancher benefits. Although the son qualifies as a beginning farmer or rancher, the father does not so the corporation cannot receive benefits; and
- You must not have actively operated and managed a farm or ranch anywhere, with an insurable interest in any crop or livestock for more than 5 crop years. This includes an insurable interest as an individual or as a substantial beneficial interest holder (10 percent or more) in another person who has an insurable interest in any crop or livestock. You may exclude a crop year’s insurable interest if you were under the age of 18, enrolled in post-secondary studies (not to exceed 5 crop years) or on active duty in the U.S. military.

How to Apply for Benefits

You must apply for Beginning Farmer and Rancher benefits by your Federal crop insurance policy’s sales closing date. You are required to identify any previous farming or ranching experience and any exclusionary time periods you were under the age of 18, in post-secondary education, or active duty military. Talk to your crop insurance agent for more information.

Frequently Asked Questions

**Question:** What if I had beef cow-calf pairs as my 4-H project while in high school? Is that considered an insurable interest in livestock and would it count towards the 5 crop years of insurable interest for Beginning Farmer and Rancher benefits?

**Answer:** Owning cow-calf pairs would be considered an insurable interest in a crop or livestock. However, you may exclude any crop years of insurable interest in a crop or livestock from consideration for Beginning Farmer and Rancher benefit eligibility if the insurable interest was while you were under the age of 18 (including the crop year you turn 18), while on full time active duty in the U.S. military, or while in a post-secondary education program (the post-secondary education exclusion cannot exceed 5 years).

**Question:** Why is the definition of beginning farmer or rancher for crop insurance different from other USDA agencies?

**Answer:** Section 11016 of the Agricultural Act of 2014 provided a definition, along with specific benefits, for beginning farmers and ranchers unique to the Federal crop insurance program; accordingly, other USDA agencies may have different qualifying criteria and benefits for their programs.

**Question:** How long can I be a beginning farmer or rancher and keep my benefits?

**Answer:** Once you have 5 crop years of insurable interest in a crop or livestock, including having a substantial beneficial interest (10 percent interest) in

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another person who has an insurable interest in a crop or livestock, you are no longer entitled to Beginning Farmer and Rancher status. Once you choose and qualify for Beginning Farmer and Rancher status, it is continuous until the earlier of:

- You have had an insurable interest in a crop or livestock for more than 5 crop years;
- 5 crop years of Beginning Farmer and Rancher benefits are exhausted; or
- You cancel the Beginning Farmer and Rancher Application.

**Question:** If I change my agent or insurance provider can I keep my benefits? Do I have to complete a new application?

**Answer:** Yes, you can keep your benefits as long as you remain eligible. Changing an agent or insurance provider does not impact your eligibility. When you change agents or insurance providers you do not have to complete a new application. However, you must provide your new agent or insurance provider a copy of your previously completed Beginning Farmer and Rancher Application.

**Question:** I am attending classes at night at the local college yet I want Beginning Farmer and Rancher premium subsidy benefits now. Do I have to wait until I graduate or stop attending class?

**Answer:** No, you can receive benefits while attending college or university if you do not want to exclude those years from consideration of the Beginning Farmer and Rancher 5 crop years of insurable interest.

**Question:** Why did my yield substitution go to 60 percent of the T-Yield when it was 80 percent of the T-Yield before?

**Answer:** When you no longer qualify for Beginning Farmer and Rancher benefits, you will receive the same yield substitution as all other policyholders who are not beginning farmers or ranchers. You will also no longer be exempted from paying the administrative fees for your policies and you will no longer receive an additional 10 percentage points of premium subsidy.

**Where to Buy Crop Insurance**

All multi-peril crop insurance, including Catastrophic Risk Protection policies, are available from crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: [www3.rma.usda.gov/apps/agents/](http://www3.rma.usda.gov/apps/agents/).

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Filing a Request
If you would like to request insurance on a crop that is not insurable in your county, but is insurable in other counties, you may complete and submit a Request for Actuarial Change through a crop insurance agent.

Counties Available
The opportunity to request insurance coverage is available to producers in all counties nationwide.

Important Dates
Your request for coverage on crops not available in your county (request type XC) must be submitted on or before the sales closing and/or cancellation date for your crop.

For information on sales closing and cancellation dates, visit the Risk Management Agency’s (RMA) website at: webapp.rma.usda.gov/apps/actuarialinformationbrowser/.

Crops Covered
For a complete list of crops insured nationwide go to: www.rma.usda.gov/policies/.

Requirements for Making a Request
A completed request must contain at least the following supporting documentation:

- A signed, completed actual production history (APH) form (for crops that require an actual production history) based on verifiable records of actual yields in the county or area where insurance coverage is being requested for at least the most recent 3 consecutive crop years in the base period for the crop or a similar crop.
- Acceptable acreage and production records for at least the most recent 3 consecutive crop years.
- Confirmation from agricultural experts that the crop can be produced in the county unless RMA does not require such evidence.
- Dates you and other growers in the area normally plant and harvest the crop.
- Name, location, and approximate distance to the place the crop will be sold or used by the producer.
- For an irrigated practice, the water source, method of irrigation, and amount of water needed for an irrigated practice for the crop.
- The legal description of the requested land with FSA farm numbers, tract numbers, and field numbers; or FSA aerial photographs or other GPS maps that are legible and clearly define where you intend to plant or have planted the requested crop.
- If the requested crop has not been planted in the county, you must verify with a signature.
- Pre-Acceptance Inspection Report (PAIR) and Pre-Acceptance Worksheet (PAW) are applicable only to perennial crops.
- For Pecan Revenue policy; 4 years of production and gross sales records.

This fact sheet provides only guidance and RMA may request additional information. You can find all written agreement regulations in the Written Agreement Handbook at: www.rma.usda.gov/handbooks/24000/index.html.

Where to Buy Crop Insurance
You can buy a crop insurance policy from approved participating crop insurance agents. You can get a list of agents at any USDA service center or on the RMA website at: www.rma.usda.gov/tools/agent.html.

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Pasture, Rangeland, Forage
The Risk Management Agency’s (RMA) Pasture, Rangeland, Forage (PRF) Pilot Insurance Program is designed to provide insurance coverage on your pasture, rangeland, or forage acres. This innovative pilot program is based on precipitation, Rainfall Index. This program is designed to give you the ability to buy insurance protection for losses of forage produced for grazing or harvested for hay, which result in increased costs for feed, destocking, depopulating, or other actions.

Availability
PRF is available in the 48 contiguous states with the exception of a few grids that cross international borders. The Rainfall Index will replace the Vegetation Index beginning in the 2016 crop year.

Coverage and Claims
The Rainfall Index uses National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) data and each grid is 0.25 degrees in latitude by 0.25 degrees in longitude, which translates to approximately 17 x 17 miles at the equator. You must select at least two, 2-month periods where precipitation is important to your operation. These periods are called index intervals.

Your insurance payments are determined by using NOAA CPC data for the grid(s) and index interval(s) you have chosen to insure. When the final grid index falls below your “trigger grid index”, you may receive an indemnity. This insurance coverage is for a single peril, lack of precipitation. Coverage is based on the experience of the entire grid. It is not based on individual farms or ranches or specific weather stations in the general area. You can find more detailed information on the NOAA website at www.cpc.ncep.noaa.gov/products/monitoring_and_data/.

Pasture, Rangeland, Forage insurance was designed to help protect your operation from the risks of forage losses that are produced for grazing or harvested for hay resulting in increased costs for feed. The program is designed to allow maximum flexibility to meet the risk management needs of your operation. You are not required to insure all your acres, but you cannot exceed the total number of grazing or haying acres you operate. The program provides protection while allowing you to insure only those acres that are important to your grazing program or hay operation. By selecting a productivity factor, you can establish a value between 60 and 150 percent of the county base value and match the amount of your protection to the value of forage that best represents your specific grazing or hay operation.

New Coverage Available for 2016
RMA has introduced a new pricing methodology starting with the 2016 crop year that will better reflect your replacement costs for feed and the actual losses you experience. RMA is also offering an irrigated hay practice in some states that is designed to cover above normal irrigation expenses when normal precipitation shortfalls are observed. However, normal irrigation costs are not covered.

Tools
You will be asked to make several choices when insuring your grazing or hay production, including coverage level, index intervals, irrigated practice, productivity factor, and number of acres. You should work with your crop insurance agent to view the Grid ID Locator map and index grids for your area, and assign acreage to one or more grids based on the location and use of the acreage to be insured. RMA also encourages you to use the Grid ID Locator, historical indices tool, and decision support tools available on RMA’s website to help you decide whether PRF is the right insurance coverage for your operation. The rainfall index does not measure your direct production or loss. You are insuring a rainfall index that is expected to estimate your

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
production. Please review the historical indices tools for your grid along with past production records to determine if these programs will work for your operation and which periods work best for your forage production.

**Buying a PRF Policy**
You can buy a PRF policy from a crop insurance agent by the sales closing date shown for each county in the actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser/. A list of crop insurance agents is available at all USDA service centers and on the RMA website at www.rma.usda.gov/tools/agent.html.

**Contact Us**
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E-mail: RMA.Media.Requests@rma.usda.gov

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Crop Insured
Irrigated alfalfa seed is insurable if grown solely for harvest as certified forage seed under certification standards of a certifying agency or grown under a forage seed contract.

The policy does not cover a forage seed crop that:

- Is interplanted with another crop;
- Exceeds the earlier of the maximum age of stand stipulated by the originator of the certified seed or the fifth and succeeding crop year after the crop year of initial seeding;
- Used for any purpose during the crop year other than for seed production; or
- Does not have an adequate stand at the beginning of the insurance period as shown below.

<table>
<thead>
<tr>
<th>ESTABLISHED STAND (Number of living &amp; fully developed alfalfa plants/sq. ft.)</th>
<th>FALL PLANTED SEED TO SEED (Number of living alfalfa plants/sq. ft.)</th>
<th>SPRING PLANTED SEED TO SEED (Number of living alfalfa plants/sq. ft.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.34</td>
<td>1.03</td>
<td>1.03</td>
</tr>
</tbody>
</table>

Counties Available
Alfalfa seed is insurable in Humboldt and Pershing counties. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss
You are protected against the following:

- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

Unless solely and directly caused by an insurable cause of loss listed above, the following will not be insurable:

- Crop not being timely harvested;
- Insufficient supply of pollinators;
- Failure of certification standard or seed contract acceptance caused by failure to follow proper isolation requirements or inadequate weed control; or
- Failure of certification standard or seed contract acceptance due to failure to follow all other certification or contract requirements.

Insurance Period
Insurance begins on acreage with an adequate stand on November 1 for fall-planted seed to seed and established stands and May 15 for spring-planted seed to seed. Insurance ends at the earliest occurrence of one of the following:

- Total destruction of the crop;
- Final adjustment of a loss on a unit;
- Abandonment of the crop;
- Harvest (removal of the seed from the windrow or field);
- The date grazing starts on the crop; or
- October 31.

Important Dates
Sales Closing/Cancellation...........October 31, 2016
Acreage Reporting..................December 15, 2016
Premium Billing.........................August 15, 2017
Termination.............................October 31, 2017

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
Reporting Requirements
In addition to the acreage reported by the acreage reporting date, you must supply:

- A copy of your forage seed contract for your contracted acreage; or
- If not contracted, a copy of the accepted certification application for your certified seed acreage.

Coverage Levels and Premium Subsidies
The guarantee is measured in pounds of seed and based on the grower’s past production. Coverage levels range from 50 to 75 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50 55 60 65 70 75</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67 64 64 59 59 55</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33 36 36 41 41 45</td>
</tr>
</tbody>
</table>

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is, however, an administrative fee of $300 per crop per county, regardless of the acreage.

Price Election
For seed grown under contract, the price election is the price per pound stated in the forage seed contract. For certified seed not under a seed contract, the price election is $2.10 per pound.

Loss Example
Assume an average yield of 300 pounds per acre, 65-percent coverage, a contract price of $2.10, and 100-percent share.

\[
\begin{align*}
300 & \quad \text{Pounds per acre average yield} \\
\times 0.65 & \quad \text{Coverage level} \\
195 & \quad \text{Pounds per acre guarantee} \\
- 100 & \quad \text{Pounds per acre actually produced} \\
95 & \quad \text{Pounds per acre loss} \\
\times 2.10 & \quad \text{Contracted price} \\
\$199.50 & \quad \text{Gross indemnity per acre}
\end{align*}
\]

Price used above is for example only. Contact a crop insurance agent for current information.

Where to Buy Crop Insurance
All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at www.rma.usda.gov/tools/agent.html.

Contact Us
USDA/Risk Management Agency
Davis Regional Office
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Davis, CA 95616
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Fax: (530) 792-5893
Email: rsoca@rma.usda.gov

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Crop Insured
Corn may be insurable if:
- Planted for harvest as grain or silage types;
- Rates are provided by the actuarial documents; and
- Crop may be insurable in other counties by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Counties Available
Arizona - Cochise, Graham, Maricopa, and Pinal counties.
California - Butte, Colusa, Contra Costa, Fresno, Glenn, Kern, Kings, Madera, Merced, Riverside, Sacramento, San Joaquin, Solano, Stanislaus, Sutter, Tehama, Tulare, Yolo, and Yuba counties.
Nevada - Pershing County only.
Utah - Beaver, Box Elder, Cache, Carbon, Davis, Duchesne, Emery, Grand, Iron, Juab, Millard, Salt Lake, Sanpete, Sevier, Tooele, Uintah, Utah, and Weber counties.

Causes of Loss
You are protected against the following:
- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

Insurance Period
Coverage usually begins when the crop is planted and ends with the earliest occurrence of one of the following:
- Total destruction of the crop on a unit;
- Harvest of the crop;
- Final adjustment of a loss on a unit; or
- December 10 for grains and September 30 for silage.

Important Dates
Arizona, California, Nevada
Sales Closing/Cancellation…….February 28, 2017
Acreage Reporting...........................July 15, 2017
Premium Billing..............................August 15, 2017
Termination.................................February 28, 2018

Utah
Sales Closing/Cancellation............March 15, 2017
Acreage Reporting...........................July 15, 2017
Premium Billing..............................August 15, 2017
Termination.................................March 15, 2018

Definitions
Harvest Price - A price determined in accordance with the Commodity Exchange Price Provisions and used to value production-to-count for revenue protection.
Projected Price - A price determined in accordance with the Commodity Exchange Price Provisions.
Production Guarantee - The number of bushels (tons for corn insured as silage) determined by multiplying the approved yield (per acre) by the coverage level percentage you choose.
Revenue Protection - An insurance plan that provides protection against revenue loss due to production loss, price decline or increase, or a combination of both.
Revenue Protection Guarantee - For revenue protection only, your production guarantee (per acre) multiplied by the greater of the projected price or harvest price.
Yield Protection - An insurance plan that only provides protection against a production loss.
Yield Protection Guarantee - For yield protection

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only, your production guarantee (per acre) multiplied by your projected price.

**Coverage Levels and Premium Subsidies**
Individual insurance amounts are based on your production history. Your approved average yield is calculated from 4 to 10 years of production records you provide to an insurance agent. Coverage levels range from 50 to 85 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium. Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election.

**Crop Insurance Premium Subsidy Summary**

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Premium Subsidy</th>
<th>Your Premium Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>50</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>55</td>
<td>64</td>
<td>36</td>
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<tr>
<td>60</td>
<td>64</td>
<td>36</td>
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<tr>
<td>65</td>
<td>59</td>
<td>41</td>
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<tr>
<td>70</td>
<td>59</td>
<td>41</td>
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<tr>
<td>75</td>
<td>55</td>
<td>45</td>
</tr>
<tr>
<td>80</td>
<td>48</td>
<td>52</td>
</tr>
<tr>
<td>85</td>
<td>38</td>
<td>62</td>
</tr>
</tbody>
</table>

CAT is 100-percent subsidized with no premium cost to you. There is, however, an administrative fee of $300 per crop per county, regardless of the acreage.

**Late and Prevented Planting**
Coverage that provides reduced protection on acreage that is planted late, or that cannot be planted by the final planting date or within the late planting period.

**Loss Example**
Assume irrigated corn for grain with an average approved yield of 150 bushels per acre, 65-percent coverage level, 100-percent share, and on a 1-acre basic unit. The projected price is $3.89 and the harvest price is $3.49. Due to insurable cause of loss, the production-to-count is 70 bushels.

```
<table>
<thead>
<tr>
<th>Yield Protection</th>
<th>Revenue Protection</th>
</tr>
</thead>
<tbody>
<tr>
<td>150 Bushels/Acre APH yield</td>
<td>150</td>
</tr>
<tr>
<td>x 0.65 Coverage Level</td>
<td>x 0.65</td>
</tr>
<tr>
<td>97.50 Bushels/Acre Guarantee</td>
<td>97.50</td>
</tr>
<tr>
<td>x $3.89 Projected Price</td>
<td>x $3.89</td>
</tr>
<tr>
<td>$379.28 Insurance Guarantee</td>
<td>$379.28</td>
</tr>
<tr>
<td>70 Bushels Produced</td>
<td>70</td>
</tr>
<tr>
<td>x $3.89 Projected Price</td>
<td>—</td>
</tr>
<tr>
<td>— Harvest Price</td>
<td>x $3.49</td>
</tr>
<tr>
<td>$272.30 Production-to-Count Value</td>
<td>$244.30</td>
</tr>
</tbody>
</table>

$379.28 - $244.30 = $134.98
```

Price used above is for example only. Contact a crop insurance agent for current information.

**Where to Buy Crop Insurance**
All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

**Contact Us**
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430 G Street, #4168
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**Fax:** (530) 792-5893
**Email:** rsoca@rma.usda.gov
Crop Insured
White, red, and yellow onions are insurable if:
• They are for fresh use; and
• Premium rates have been established in the county.

Counties Available
Onions are insurable in Humboldt, Lyon, and Washoe counties. The crop may be insurable in other counties by written agreement if specific criteria are met. Contact an insurance agent for more details.

Causes of Loss
You are protected against the following:
• Adverse weather conditions;
• Failure of irrigation water supply, if caused by an insured peril during the insurance year;
• Fire;
• Insects or plant disease, but not damage due to insufficient or improper application of control measures; or
• Wildlife.

Insurance Period
Coverage usually begins when the crop is planted. The insurance period ends with the earliest occurrence of one of the following:
• Removal of the onions from the field;
• 14 days after lifting or digging;
• August 31 for all non-storage onions; or
• October 15 for all storage onions.

Important Dates
Sales Closing/Cancellation........February 1, 2016
Acreage Reporting......................June 15, 2016
Final Planting Date.....................April 20, 2016
Premium Billing.........................August 15, 2016
Termination............................February 1, 2017

Coverage Levels and Premium Subsidies
Individual insurance amounts are based on your past production history. You will be asked to provide 4 to 10 years of actual yield history to calculate your average yield. Coverage levels range from 50 to 75 percent of your individual approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

<table>
<thead>
<tr>
<th>Item</th>
<th>Coverage Level</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50</td>
<td>55</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67</td>
<td>64</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33</td>
<td>36</td>
</tr>
</tbody>
</table>

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is, however, an administrative fee of $300 per crop per county, regardless of the acreage.

Price Election
The price used to calculate your premium and indemnity.
Onions..................$18.40 per cwt.
Late and Prevented Planting
Coverage that provides reduced protection on acreage that is planted late, or that cannot be planted by the final planting date or within the late planting period.

Loss Example
Assume 75-percent coverage, 100 percent price election of $18.40 cwt., an average yield of 320 cwt., and 100 percent share.

\[
\begin{align*}
320 & \text{ Cwt. per acre average yield} \\
\times 0.75 & \text{ Coverage level} \\
240 & \text{ Cwt. per acre guarantee} \\
- 100 & \text{ Cwt. per acre actually produced} \\
140 & \text{ Cwt. per acre loss} \\
\times $18.40 & \text{ Price election} \\
& \text{Gross indemnity per acre}
\end{align*}
\]

140 \times 18.40 = $2,576

Price used above is for example only. Contact a crop insurance agent for current information.

Where to Buy Crop Insurance
All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: www.rma.usda.gov/tools/agent.html.

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Crop Insured
Russet and other varieties of potatoes are insurable in the county if:
- Grown in irrigated fields;
- Planted with certified seed; and
- Planted for harvest as certified seed stock, or for human consumption.

Other potatoes are not insurable unless a written agreement provides for such insurance. Potatoes are not insurable if they are:
- Varieties of the fingerling type, unless provided by written agreement;
- Planted into an established grass or legume;
- Interplanted with another crop unless allowed by the Special Provisions or by written agreement; or
- Grown on acreage in which potatoes were planted the crop year before will not be insurable unless allowed by the Special Provision or by written agreement.

Counties Available
Potatoes are insurable in Humboldt County only. Potatoes in other counties may be insurable by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss
You are protected against the following:
- Adverse weather conditions;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife.

Insurance Period
Insurance begins when the potatoes are planted and ends at the earliest occurrence of one of the following:
- Total destruction of the potatoes;
- Harvest of the crop;
- Final adjustment of a loss;
- Abandonment of the crop; or
- Date specified in the policy.

Important Dates
- Sales Closing/Cancellation...........March 15, 2016
- Acreage Reporting.......................July 15, 2016
- Final Planting Date......................May 20, 2016
- Premium Billing.........................August 15, 2016
- Termination.............................March 15, 2017

Coverage Levels and Premium Subsidies
Individual amounts of insurance are based on your production history. Your approved, average yield is calculated from 4 to 10 years of production records provided to an insurance agent. Coverage levels range from 50 to 75 percent of your individual approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
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<tbody>
<tr>
<td>Coverage Level</td>
<td>50</td>
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<td>75</td>
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<tr>
<td>Premium Subsidy</td>
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<td></td>
<td>41</td>
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<td>45</td>
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</tbody>
</table>

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized.
with no premium cost to you. There is, however, an administrative fee of $300 per crop per county, regardless of the acreage.

**Price Election**
The price used to calculate your premium and indemnity. Contact a crop insurance agent for current information.

**Loss Example**
Assume russets at an average yield of 400 cwt. per acre, 75-percent coverage level, and 100-percent share.

\[
\begin{align*}
400 & \quad \text{Cwt. per acre average yield} \\
\times 0.75 & \quad \text{Coverage level percentage} \\
300 & \quad \text{Cwt. per acre guarantee} \\
- 250 & \quad \text{Cwt. per acre actually produced} \\
50 & \quad \text{Cwt. per acre loss} \\
\times 6.45 & \quad \text{Price election} \\
322.50 & \quad \text{Gross indemnity per acre}
\end{align*}
\]

Price used above is for example only. Contact a crop insurance agent for current information.

**Where to Buy Crop Insurance**
All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: www.rma.usda.gov/tools/agent.html.

**Contact Us**
USDA/RMA
Davis Regional Office
430 G Street, #4168
Davis, CA 95616
**Telephone:** (530) 792-5870
**Fax:** (530) 792-5893
**E-mail:** rsoca@rma.usda.gov
Crop Insured
Small grains are insurable as barley, oats and wheat if they are grown for grain production, not forage. Only irrigated production practices are insurable in the counties.

Additional coverage endorsements are available for winter wheat. Coverage for all types of small grains may not be available in all counties.

You must insure all or none of your acreage of each type of small grain in the county but you do not have to insure all types of small grain. For example, you may insure all of your wheat and none of your barley. The insurance coverage on one type of small grain can differ from coverage on another small grain insured by the same producer.

Counties Available
Small grains are insurable in multiple counties, by type. For insurable counties, see actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser/. Small grains in other counties may be insurable by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss
You are protected against the following:
- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

Insurance Period
Insurance coverage begins when the crop is planted and ends no later than the following October 31.

Important Dates
Barley
Sales Closing/Cancellation
Humboldt and Pershing........October 31, 2016
All Other Counties.............March 15, 2017
Acreage Reporting
Humboldt and Pershing........December 15, 2016
Most Insured Counties..........June 15, 2017
Premium Billing.................August 15, 2017
Oats
Sales Closing/Cancellation ....March 15, 2017
Acreage Reporting...............July 15, 2017
Premium Billing.................August 15, 2017
Wheat
Sales Closing/Cancellation......October 31, 2016
Acreage Reporting
Winter Coverage
Endorsement.....................November 15, 2016
Winter............................December 15, 2016
Premium Billing.................August 15, 2017

Definitions
You can insure oats under the Actual Production History (APH) plan. You can choose one of three plans for barley and wheat listed below.

Yield Protection - The yield protection guarantee is determined by multiplying the production guarantee by the projected price. Does not apply to oats.

Revenue Protection - The revenue protection guarantee is determined by multiplying the production guarantee by the greater of the projected price or the harvest price. Does not apply to oats.

Revenue Protection with Harvest Price Exclusion - The revenue protection guarantee is determined by multiplying the production guarantee by the projected price. Does not apply to oats.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
Coverage Levels and Premium Subsidies
Your production measured in bushels of grain. Your approved average yield is based from 4 to 10 years of production records. Coverage levels range from 50 to 85 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33</td>
</tr>
</tbody>
</table>

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100 percent subsidized with no premium cost to you. There is, however, an administrative fee of $300 per crop per county, regardless of the acreage.

Loss Example
Wheat Indemnity - Assume a Yield Protection plan, 65 percent coverage level, $7.54 projected price, 100 percent projected price, a yield of 80 bushels per acre, and 100 percent share.

\[
\begin{align*}
80 & \quad \text{Bushels per acre average yield} \\
\times 0.65 & \quad \text{Coverage level percentage} \\
- 14 & \quad \text{Bushels per acre guarantee} \\
\times 52 & \quad \text{Bushels per acre actually produced} \\
\times 38 & \quad \text{Bushels per acre loss} \\
\times \$7.54 & \quad \text{Projected Price} \\
\$287 & \quad \text{Gross indemnity per acre}
\end{align*}
\]

Assume a Revenue Protection plan, 65-percent coverage level, $7.54 projected price, 100 percent projected price, a yield of 80 bushels per acre, and 100 percent share.

\[
\begin{align*}
80 & \quad \text{Bushel per acre production guarantee} \\
\times \$7.54 & \quad \text{Projected price} \\
\$603 & \quad \text{Per acre value of production guarantee} \\
\times 90 & \quad \text{Bushels per acre actually produced} \\
\times \$5.75 & \quad \text{Harvest price} \\
\$518 & \quad \text{Per acre value of production-to-count}
\end{align*}
\]

$603 \quad \text{Per acre value of production guarantee}$

$518 \quad \text{Per acre value of production-to-count}$

$85 \quad \text{Indemnity per acre}$

Price used above is for example only. Contact a crop insurance agent for current information.

Where to Buy Crop Insurance
All multi-peril crop insurance, including CAT policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at www.rma.usda.gov/tools/agent.html.

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Crop Insured
Nursery crop insurance is available in all states to all persons operating nurseries that meet certain criteria. Insurance coverage applies, by practice (field-grown or container), to all of your nursery plants in a county that:
- Are on the Eligible Plant List;
- Are grown in a nursery that receives at least 50 percent of its gross income from the wholesale marketing of nursery plants;
- Meet all the requirements for insurability; and
- Are grown in an appropriate medium.
Nursery plants may not be insured if they:
- Are grown in containers containing two or more different genera, species, subspecies, varieties, or cultivars;
- Are grown for sale as Christmas trees;
- Are grown as stock plants; or
- Are grown solely for harvest of buds, flowers, or greenery.
Plants producing edible fruits and nuts can be insured if the plants are available for sale. Harvesting the edible fruit or nuts does not affect insurability.

Your nursery must be inspected and approved as acceptable before insurance coverage can begin.

Causes of Loss
You are protected against the following:
- Adverse weather conditions, including wind, hurricane and freeze. If cold protection is required by the Eligible Plant List, adequate and operational cold protection measures must be in place;
- Failure of irrigation water supply, if due to an insurable cause of loss, such as drought;
- Fire, provided weeds and undergrowth are controlled; and
- Wildlife.

Plant damage or losses in value as a result of the following situations are not covered:
- Collapse or failure of buildings/structures, unless caused by an insurable cause of loss;
- Disease or insect infestation, unless effective control measures for the infestation do not exist;
- Failure of plants to grow to an expected size;
- Inadequate power supply, unless such inadequacy is a result of an insurable cause of loss; and
- Inability to market nursery products due to a stop sales order, quarantine, boycott, phytosanitary restriction on sales, or buyer refusal.

Important Dates
Sales Closing/Cancellation ............... May 1
Contract Change Date .................... January 31
Insurance Period Begins ................. June 1

Coverage Levels and Premium Subsidies
Coverage levels range from 50 to 75 percent of your plant inventory value. Crop insurance premiums are subsidized as shown in the following table.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50 55 60 65 70 75</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67 64 64 59 59 55</td>
</tr>
<tr>
<td>Your Premium Share</td>
<td>33 36 36 41 41 45</td>
</tr>
</tbody>
</table>

For example, if you selected the 75-percent coverage level, your premium share would be 45 percent of the base premium. The catastrophic coverage level is fixed at 27.5 percent of your plant inventory value. The only cost for the catastrophic coverage level is an administrative fee of $300.

Definitions
Amount of Insurance - The result of multiplying the full value of all insurable plants in each basic
unit by the selected coverage level percentage, multiplied by your share.

**Amount of Insurance Example**

\[
\begin{align*}
\text{Amount of Insurance} &= \text{Plant inventory value} \times \text{Chosen coverage level percentage} \times \text{Producer share} \\
&= \$100,000 \times 0.65 \times 1.00 \\
&= \$65,000
\end{align*}
\]

**Container-Grown Plants** - Nursery plants planted and grown in standard nursery containers either above ground or placed in the ground (pot-in-pot).

**Crop Inventory Valuation Report** - A plant inventory list created in the Nursery Inventory Software for assisting in establishing the insurable nursery plant inventory value. The Nursery Inventory Software is available at [www.rma.usda.gov/tools/eplpps](http://www.rma.usda.gov/tools/eplpps).

**Eligible Plant List** - A list that includes botanical and common names of insurable plants, winter protection requirements for container-grown material and areas in which they apply, hardiness zone in which field-grown material is insurable, designated hardness zone for each county, and unit classification for each plant. You may receive a list by sending a request to [rma.kc.nursery@rma.usda.gov](mailto:rma.kc.nursery@rma.usda.gov) or from your crop insurance agent.

**Field-Grown Plants** - Nursery plants planted and grown in the ground without the use of an artificial root containment device.

**Liners** - Plants produced in standard nursery containers that are equal to or greater than 5/8 inch in diameter (including trays containing 200 or fewer individual cells), but less than 3 inches in diameter at the widest point of the container or cell interior, have an established root system, and are able to maintain a firm root ball when lifted from the containers.

**Nursery** - A business enterprise that grows nursery plants and receives at least 50 percent of its gross income from wholesale marketing of such plants.

**Stock Plants** - Plants used only for propagation during the insurance period or plants grown only for harvest of buds, flowers, or greenery. Stock plants cannot be insured.

**Plant Inventory Value Report (PIVR)**

The PIVR is used to declare the value of your insurable plants. A PIVR for each insured practice is required. Two copies of your most recent wholesale catalog or price list must accompany your PIVR unless the catalogs or price lists are submitted electronically. If catalogs are submitted electronically they must be in PDF format and suitable for printing. Wholesale catalogs must:

- Be typewritten and legible;
- Show an issue date on the cover page (may be handwritten);
- Contain name, address, and telephone number of nursery;
- Be provided to customers and used in the sale of your plants; and
- List each plant name, plant or container sizes, and wholesale price.

Your PIVR must also be accompanied by a crop inventory valuation report or physical plant inventory and price documentation.

**Peak Inventory Endorsement**

For increased coverage during certain peak periods when your inventory value may be significantly higher than your annual plant inventory value, you may consider the additional insurance coverage provided by a Peak Inventory Endorsement (not available with the catastrophic coverage level). Contact your crop insurance agent for more details.

**Rehabilitation Endorsement**

This endorsement is an addition to the basic policy and provides reimbursement for your expenditures on labor and material for pruning and setup (righting, propping, and staking) of field-grown plants that are damaged by an insured cause of loss and have a reasonable expectation of recovery. The Rehabilitation Endorsement is not available with the catastrophic coverage level. Contact your crop insurance agent for more details.

**Pilot Nursery Grower’s Price Endorsement**

The Pilot Nursery Grower’s Price Endorsement, available in 19 states, is an addition to the basic policy that insures specific plants at prices higher than those shown on the Eligible Plant List. You must buy this at the time you apply for coverage or, on or
before the sales closing date. Contact your crop insurance agent for more details.

**Loss Example**

\[
\begin{align*}
\$100,000 & \quad \text{Plant inventory value} \\
\times 0.65 & \quad \text{Coverage level percentage} \\
\$65,000 & \quad \text{Unit amount of insurance}
\end{align*}
\]

**In the event of a loss**

\[
\begin{align*}
\$100,000 & \quad \text{Field market value before loss} \\
- \$50,000 & \quad \text{Field market value after loss} \\
\$50,000 & \quad \text{Value of loss} \\
- \$35,000 & \quad \text{Deductible} \\
\$15,000 & \quad \text{Indemnity}
\end{align*}
\]

The deductible shown above is \((1 - \text{coverage level}) \times \text{inventory} = (1 - 0.65) \times \$100,000 = \$35,000\)

**Where to Buy Crop Insurance**

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**Contact Us**

USDA/RMA
Mail Stop 0801
1400 Independence Ave., SW Washington, DC 20250-0801
Website: [www.rma.usda.gov](http://www.rma.usda.gov)
E-mail: RMA.Media.Requests@rma.usda.gov

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

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Forage Production
Nevada

Crop Insured
Alfalfa is insurable in a county if it is grown for one or more years after the stand is established. Two types of alfalfa are insurable: pure alfalfa and alfalfa grass mixture.

Alfalfa is defined as:
- A pure stand of perennial alfalfa (including alfalfa seeded with a cover crop or nurse crop);
- At least four living alfalfa plants per square foot, depending on age; and
- Age up to and including eight years.

Alfalfa grass mixture is defined as:
- A mixture of perennial alfalfa and perennial grasses;
- At least 1.2 living alfalfa plants per square foot;
- No maximum age limitations; and
- Including all alfalfa stands that are nine years and older.

Alfalfa with stands that are at least nine years old or with less than the required amount of plants per square foot are insurable as the alfalfa-grass mixture type as long as there are at least 1.2 living alfalfa plants per square foot. There is no maximum age limit. See a crop insurance agent for more details on age and stand requirements.

Counts Available
Forage production insurance is available in Carson City, Churchill, Clark, Douglas, Elko, Esmeralda, Eureka, Humboldt, Lander, Lincoln, Lyon, Mineral, Nye, Pershing, Storey, Washoe, and White Pine counties. Forage production may be insurable in other counties by written agreement if specific criteria are met. Contact an agent for more details.

Causes of Loss
You are protected against the following:
- Adverse weather conditions;
- Earthquake;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures;
- Volcanic eruption; or
- Wildlife.

Insurance Period
Insurance begins on acreage with an adequate stand on the later of the date we accept your application or:
- April 15 for spring seeded; or
- October 15 for fall seeded and established stand.

Insurance ends at the earliest occurrence of one of the following:
- Total destruction;
- Removal from the windrow or the field for each cutting;
- Final adjustment of a loss;
- Date grazing commences on the forage crop;
- Abandonment of the forage crop; or
- October 15.

Important Dates
Sales Closing/Cancellation………October 31, 2015
Acreage Report…………….....December 15, 2015
Premium Billing……………………July 1, 2016
Termination……………………October 31, 2016

Coverage Levels and Premium Subsidies
The forage production guarantee is an individual amount of annual production measured in tons of air.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
dried alfalfa or alfalfa grass depending on the type. An individual guarantee is based on your past production. You will be asked to provide your insurance agent 4 to 10 years of production and planting history. This history is used to determine your average yield per acre. Coverage levels range from 50 to 75 percent of your approved yield. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

<table>
<thead>
<tr>
<th>Item</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Level</td>
<td>50</td>
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<td></td>
<td>55</td>
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<td>60</td>
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<tr>
<td></td>
<td>70</td>
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<tr>
<td></td>
<td>75</td>
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<tr>
<td>Premium Subsidy</td>
<td>67</td>
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<td>64</td>
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<td></td>
<td>55</td>
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<tr>
<td>Your Premium Share</td>
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<td>36</td>
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<td></td>
<td>36</td>
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<td>41</td>
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<td>41</td>
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<td></td>
<td>45</td>
</tr>
</tbody>
</table>

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is, however, an administrative fee of $300 per crop per county, regardless of the acreage.

**Loss Example**

Assume an average yield of 6 tons per acre, 65-percent coverage on 100 acres, 100-percent price election of $240, and 100-percent share.

\[
\begin{align*}
6 \text{ Tons per acre average yield} \\
\times 0.65 \text{ Coverage level} \\
3.9 \text{ Tons per acre guarantee} \\
- 1.0 \text{ Tons per acre actually produced} \\
2.9 \text{ Tons per acre loss} \\
\times 240 \text{ Price election} \\
696 \text{ Gross indemnity per acre}
\end{align*}
\]

Price used above is for example only. Contact a crop insurance agent for current information.

**Where to Buy Crop Insurance**

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Crop Insured
All the alfalfa (60 percent or more of the ground cover is alfalfa) is insurable if:
- You have a share;
- Planted during the current crop year;
- Replanted during the calendar year following planting; and
- You intend to establish a normal stand of alfalfa.
The policy does not cover any acreage that is:
- Grown to be grazed or grazed at any time during the insurance period; or
- That is interplanted with another crop, except nursery crops, unless allowed by written agreement.

Counties Available
California - Alameda, Colusa, Fresno, Placer, Riverside, Sacramento, San Joaquin, Solano, Stanislaus, Sutter, and Yolo counties.
Nevada - Churchill, Humboldt, Lyon, and Pershing counties.
Utah - Beaver, Box Elder, Cache, Davis, Duchesne, Iron, Juab, Millard, Morgan, Salt Lake, San Juan, Sanpete, Sevier, Tooele, Uintah, Utah, and Weber counties.

The crop may be insurable in other counties by written agreement if specific criteria are met. Contact a crop insurance agent for more details.

Causes of Loss
You are protected against the following:
- Adverse weather conditions;
- Failure of irrigation water supply, if caused by an insured peril during the insurance year;
- Fire;
- Insects or plant disease, but not damage due to insufficient or improper application of control measures; or
- Wildlife.

Insurance Period
Coverage is for the first year the crop is planted while the stand is being established.

Insurance ends with the earliest occurrence of one of the following:
- Total destruction;
- The initial harvest of the unit;
- Final adjustment of a loss;
- The date grazing starts on the crop;
- Abandonment of the crop; or
- November 30 for California and April 14 for spring-planted acreage and October 15 for fall-planted acreage in Nevada and Utah.

Important Dates
California
Sales Closing/Cancellation ............ July 31, 2017
Final Planting Date .................... May 20, 2018
Acreage Reporting ................. June 15, 2018
Premium Billing ..................... July 1, 2018
Termination ......................... September 30, 2018

Nevada, Utah
Sales Closing/Cancellation ............ July 31, 2017
Acreage Reporting
Fall .................................. December 15, 2017
Spring ................................. June 15, 2018
Final Planting Date
Fall .................................. September 15, 2017
Spring ................................. May 20, 2018
Premium Billing ................. July 1, 2018
Termination ......................... September 30, 2018

Coverage Levels and Premium Subsidies
You can recover out-of-pocket cultural costs if more than 25 percent of the alfalfa seeding is damaged before the stand is established.

Coverage levels range from 50 to 75 percent of a
dollar amount offered by USDA before the insurance period begins. Crop insurance premiums are subsidized as shown in the following table. For example, if you choose the 65-percent coverage level, your premium share would be 41 percent of the base premium.

<table>
<thead>
<tr>
<th>Item</th>
<th>50</th>
<th>55</th>
<th>60</th>
<th>65</th>
<th>70</th>
<th>75</th>
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<td>55</td>
<td>60</td>
<td>65</td>
<td>70</td>
<td>75</td>
</tr>
<tr>
<td>Premium Subsidy</td>
<td>67</td>
<td>64</td>
<td>64</td>
<td>59</td>
<td>59</td>
<td>55</td>
</tr>
<tr>
<td>Your Premium Share</td>
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<td>36</td>
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<td>41</td>
<td>45</td>
</tr>
</tbody>
</table>

Catastrophic Risk Protection (CAT) coverage is fixed at 50 percent of your approved yield and 55 percent of the price election. CAT is 100-percent subsidized with no premium cost to you. There is, however, an administrative fee of $300 per crop per county, regardless of the acreage.

**Loss Example**
Assume 100-percent share on 30 acres, an insurance amount of $315 per acre, and 10 acres with a remaining stand of 75 percent or greater at the time of loss.

\[
\begin{align*}
30 & \text{ Acreage} \\
\times & \$315 \text{ Amount per acre} \\
& \$9,450 \text{ Amount of insurance} \\
- & \$3,150 \text{ Production to count} \\
& (10 \text{ acres with stand of 75 percent or greater}) \\
& \$6,300 \text{ Loss} \\
\times & 1.0 \text{ Share} \\
& \$6,300 \text{ Gross Indemnity}
\end{align*}
\]

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Crop Insurance for Organic Farming Practices
Organic farming has become one of the fastest growing segments of U.S. agriculture. USDA’s Risk Management Agency (RMA) recognizes organic farming practices as good farming practices and continues to move forward in improving crop insurance coverage for organic producers and producers transitioning to organic production to make viable and effective risk management options available. In general, regulations governing the insurability of organic and transitional practices are the same as for conventional practices.

Coverage Availability
RMA provides coverage for:
- Certified organic acreage; and
- Transitional acreage (acreage transitioning to certified organic acreage in accordance with an organic plan).

Insurance can only be provided for any crop grown using organic farming practices when a premium rate for an organic practice is specified in the actuarial documents or there is an approved written agreement.

Insurable Causes of Loss
All production loss or insurance amount loss due to an insured cause of loss listed in the crop provisions apply to the organic and transitional to organic practices, unless otherwise specified in the special provisions. The following losses are not covered:
- The producer did not follow good organic farming practices;
- The producer failed to comply with the USDA National Organic Program standards; or
- The crop was contaminated by application of drift of prohibited substances onto land on which crops were grown using organic practices on any certified organic, transitional, or buffer zone acreage.

Reporting Acreage
On the date acreage is reported, you must have the following.
For Certified Organic Acreage:
A current organic plan and organic certificate (written certificate) are required; or written documentation may be provided from a certifying agent indicating that an organic plan is in effect.

For Transitional Acreage:
An organic plan is required or written documentation from a certifying agent that indicates an organic plan is in effect. The organic plan must:
- Identify the acreage that is in transition for organic certification;
- List crops grown on the acreage during the 36 month transitioning period; and
- Include all other acreage (conventional acreage in the farming operation).

Insurance Guarantees, Coverage Levels, and Premium Determination
The production guarantee or insurance amount, coverage levels, and prices are available in the actuarial documents, found on the Actuarial Information Browser at webapp.rma.usda.gov/apps/actuarialinformationbrowser/

Crops grown in the buffer zone are insured using the applicable price elections, projected prices, harvest prices, insurance plan, and coverage level shown in the actuarial documents for the acreage it buffers.

Expansion of Premium Organic Price Elections
RMA continues to expand premium organic price elections to extend the safety net provided by crop insurance and to provide fair and flexible solutions to organic producers. However, the limiting factor is data availability. RMA continues to evaluate all crops to establish organic price elections in future crop years.

2016 Crop Year:
The number of crops with premium organic price elections has increased for the 2016 and 2017 crop years, and now covers 68 percent of the commodities for which we offer coverage. For the 2016 crop year, crops with premium organic price elections, including those with projected and harvest prices, include: Almonds; Apples (Fresh Market); Avocados; Barley; Blueberries; Burley Tobacco; Cabbage; Cigar Binder Tobacco; Corn; Corn Silage; Cotton; Cranberries; Cultivated Wild Rice; Dark Air Tobacco (excluding type 37); Dry Peas; Figs; Flax; Flue Cured Tobacco; Forage Production (Alfalfa); Fresh Apricots; Fresh Freestone Peaches; Fresh Market Sweet Corn; Fresh Nectarines; Grain Sorghum; Hybrid Corn Seed; Hybrid Sorghum Seed; Hybrid Sweet Corn Seed; Juice Grapes;

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
Maryland Tobacco; Millet; Oats; Onions (Fresh Market); Pears; Peppermint; Pinto Beans; Plums; Popcorn; Potatoes; Processing Cling Peaches; Processing Tomatoes; Raisins; Rice; Rye; Safflower; Silage Sorghum; Soybeans; Sugarcane; Sunflowers; Table Grapes; Walnuts; and Wheat.

2017 Crop Year:
Premium organic price elections have been added for the 2017 crop year for the following crops: Grapefruit; Grapefruit Trees; Lemons, Mandarins/Tangerines; Oranges and Tangelos.

In some cases, premium organic price elections are only available in certain locations and for certain types. For all other crops not listed above, the price elections, insurance amounts, projected prices, and harvest prices that apply to both certified organic and transitional to organic crops are the same as those RMA publishes for crops grown using conventional or sustainable farming practices for the current crop year.

Price Discovery Tool
All approved organic price elections, projected prices, and harvest prices (by crop) are available on the Actuarial Information Browser at webapp.rma.usda.gov/apps/actuarialinformationbrowser/ under the ‘Prices’ tab. To see estimated prices based on current market information for revenue policies, see the Price Discovery Reporting Application at prodwebnlb.rma.usda.gov/apps/PriceDiscovery.

Whole-Farm Revenue Protection Pilot Program
The Whole-Farm Revenue Protection pilot program provides a risk management safety net for all commodities on the farm under one insurance policy. This insurance plan is tailored for any farm with up to $8.5 million in insured revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets. This product also allows certified organic producers to use organic prices. The Whole-Farm Revenue Pilot Program fact sheet can be found at www.rma.usda.gov/policies/wfrp.html.

Contract Price Addendum (CPA)
The CPA allows a producer to use the contract price from a written contract with a buyer instead of the price election established by RMA, up to a maximum contract price.

New for the 2016 crop year, the CPA has been expanded to producers who are using transitional to organic farming practices. For those who have a contract, the CPA allows organic producers and producers who are transitioning to organic to buy a crop insurance guarantee that is more reflective of the actual value of their crop. The CPA is available for 73 crops. Please see the CPA fact sheet at www.rma.usda.gov/pubs/rme/addendum.pdf.

Important Dates
Be aware of the sales closing date to apply for crop insurance. The sales closing date is the last day to buy a new policy or change an existing policy’s coverage level. If you are a policyholder you also have until the sales closing date to make any changes to your existing contracts. For crops in your state, you can find sales closing dates at your regional office or on the regional office website at www.rma.usda.gov/aboutrma/fields/rsos.html.

For More Information

Where to Buy Crop Insurance
All multi-peril crop insurance, including Catastrophic Risk Protection (CAT) policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and online at the RMA agent locator at www.rma.usda.gov/tools/agent.html.
A list of insurable crops is available on the policies website at www.rma.usda.gov/policies/2016policy.html.

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Prevented Planting Insurance Provisions

Drought and Prevented Planting
Prevented planting is the failure to plant an insured crop with the proper equipment by the final planting date or during the late planting period. You must be prevented from planting by an insured cause of loss that is general to the surrounding area and that prevents other producers from planting acreage with similar characteristics. Final planting dates and late planting periods do vary by crop and by area. See your policy or contact your insurance agent for dates and more information about your insurance coverage.

The provisions for each crop specify whether prevented planting is available, unless otherwise shown in the Special Provisions. Crop insurance policies with prevented planting provisions provide you with valuable coverage when drought prevents planting on non-irrigated acreage, or causes an inadequate irrigation water supply for irrigated acreage. Because farming is complex, eligibility for a prevented planting payment must be determined on a case-by-case basis. In general, an insured cause of loss must have occurred within the insurance period on eligible acreage.

Prevented planting coverage is available for most crops and covers lack of precipitation and drought that occur during the insurance period and that prevent other producers from planting acreage with similar characteristics. Because conditions vary significantly between geographic areas, loss determinations are based on each producer’s circumstances. You must contact your crop insurance agent to report a prevented planting loss.

You must report and document the cause of loss. Your crop insurance provider must determine whether the cause of loss is insurable and may ask you for additional documentation from agricultural experts to support your prevented planting claim.

The prevented planting guarantee for most crops is 60 percent of the production guarantee for timely planted acreage (65 or 70 percent if available and chosen by the sales closing date unless a cause of loss that could or would prevent planting is evident when your application for increased coverage is completed). For both yield and revenue protection, prevented planting payments are based on the projected price. There is no prevented planting coverage available for Area Risk Protection Insurance or for policies insured at the Catastrophic Risk Protection coverage level.

Notice of Prevented Planting
If you are prevented from planting your acreage, you are required to provide a notice that you were prevented from planting an insured crop within 72 hours after:

- The final planting date, if you do not intend to plant the insured crop during the late planting period or if a late planting period is not available; or
- You determine you will not be able to plant the insured crop within an available late planting period.

Existing Policies
If you had a policy the year before (carryover policyholder), you are eligible for prevented planting payments if the insured cause of loss occurred after the sales closing date for the previous crop year, provided insurance was in force continuously since that date, and all other prevented planting requirements are met.

New Policies
If you are buying a policy for the first time, you are eligible for prevented planting payments if the insured cause of loss occurred after the sales closing date for the current crop year and all other requirements for prevented planting have been met.

For example, the corn sales closing date for the crop year is March 15. An insured cause of loss occurs on or after March 15. For the current crop year, both types of policies (yield and revenue protection) cover prevented planting for the current crop year. However, if a cause of loss that prevents planting in the current crop year occurred between March 15 of the previous crop year and March 14 of the current crop year, only an existing policy would cover prevented planting.

Prevented Planting for Non-Irrigated Acreage
To be eligible for prevented planting on non-irrigated acreage due to drought, the area that is prevented from being planted must, on the final planting date (or within the late planting period if you choose to try to plant during this period), have insufficient soil moisture for seed germination.

Prevented Planting for Irrigated Acreage
Prevented planting payments may be made on irrigated acreage when (on the final planting date or within the late planting period if you choose to try to plant during this period) there is no reasonable expectation of having adequate water available to carry out an irrigated practice.
due to an insured cause of loss that occurred during the prevented planting insurance period.

Prevented Planting Choices
You should base your decision whether or not to plant on agronomically sound and well-documented drought management practices. You may choose to:

- Plant fewer irrigated acres, based on the amount of adequate irrigation water available;
- Plant and report the acreage without adequate water as non-irrigated, if a non-irrigated practice is available for the crop in your county;
- Not plant the acreage if adequate water is not available and claim a prevented planting payment; or
- Plant and report the acreage as uninsurable if a non-irrigated practice is not available for the crop in the county.

Keep Good Records
For irrigated acreage, good documentation is key to receiving prevented planting payments. Because prevented planting claims can depend on the amount of adequate irrigation water expected for the crop year, if you have irrigated acreage you should keep all documentation regarding how much water you will receive for the crop year and any justifications provided for reductions in the allocation. You should work with your insurance company to determine what documentation is needed for your specific prevented planting claim. Documentation may also be available from local water authorities including:
- The U.S. Bureau of Reclamation;
- The U.S. Army Corps of Engineers;
- State Departments of Water Resources;
- USDA’s Natural Resources Conservation Service;
- County Extension Services; and
- Other sources responsible for collection of water data or regulation of water resources (water allocations) that indicate what expected water allocations will be if average snow-pack/precipitation occurs during the prevented planting insurance period.

To be eligible for prevented planting on non-irrigated acreage, you must be able to verify a prolonged period of drought. Sources that record and study weather conditions include the National Weather Service’s local weather reporting stations.

Payment Reductions May Not Apply
If you meet the double-cropping requirements specified in the policy, the 65-percent payment reduction does not apply to a prevented planting payment for the first insured crop when a second crop is planted. The double-cropping requirements specified in the policy are:

- The practice of planting two or more crops for harvest in the same crop year on the same acreage is generally recognized by agricultural experts (including organic agricultural experts) for the area;
- The second or additional crops are customarily planted after the first insured crop for harvest on the same acreage in the same crop year in the area;
- Additional insurance coverage is offered under the authority of the Federal Crop Insurance Act and is available in the county on the two or more crops that are double cropped; and
- You provide records showing the number of acres double-cropped in 2 of the last 4 crop years the first insured crop was planted.

Frequently Asked Questions
Question: Am I eligible for a prevented planting payment if a water provider stops providing water to producers after insured crops have been planted to provide water for Federal or state environmental legislation?
Answer: Decreased water allocation because of the diversion of water for environmental or other reasons is not an insurable cause of loss unless the diversion is made necessary due to an insured cause of loss. If water is diverted due to an insured cause of loss (such as drought) and occurs during the prevented planting insurance period, you may be eligible for insurance payments on the insured acreage. If a portion of the diversion is due to an insured cause of loss and a portion is due to uninsured causes, only the portion attributable to insured causes is paid.

Question: If continued drought is predicted, should I plant all or none of my insured crop?
Answer: Policies do not require you to plant or not plant your crops. Those decisions are solely up to you and depend upon your unique circumstances.

Question: Am I covered for prevented planting in multi-year drought conditions?
Answer: Prevented planting covers drought, including multi-year droughts. However, coverage is limited to losses caused by the effects of drought in the current crop year. Multi-year droughts could reduce the amount of acreage qualifying for prevented planting if the amount of irrigation water available in a previous crop year could not be replaced, based on normal weather in the insurance period. Only the acres that could have been irrigated under normal weather...
conditions during the insurance period are eligible for prevented planting in the current crop year. For carryover policyholders, the insurance period for prevented planting begins on the sales closing date for the previous crop year as long as insurance has been in force continuously since that date. For new policyholders, the insurance period for prevented planting begins on the sales closing date for the current crop year.

For More Information
For more information, please see RMA’s prevented planting website at: www.rma.usda.gov/news/currentissues/prevented/ or talk to your crop insurance agent.

Where to Buy Crop Insurance
All multi-peril crop insurance, including Catastrophic Risk Protection policies, is available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: www.rma.usda.gov/tools/agent.html.

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Livestock Risk Protection

The Livestock Risk Protection Insurance Plan for Fed Cattle (LRP-Fed Cattle) is designed to insure against declining market prices. Beef producers may choose from a variety of coverage levels and insurance periods that correspond with the time your market-weight cattle would normally be sold.

You may buy LRP-Fed Cattle throughout the year from Risk Management Agency (RMA)-approved livestock insurance agents. Premium rates, coverage prices, and actual ending values are posted online daily.

You may choose coverage prices ranging from 70 to 100 percent of the expected ending value. At the end of the insurance period, if the actual ending value is below the coverage price, you may receive an indemnity payment for the difference between the coverage price and actual ending value.

Visit RMA’s website to see the LRP-Fed Cattle program’s coverage prices, rates, actual ending values, and per hundredweight insurance cost (see useful links below). The actual ending values are based on weighted prices from USDA’s Agricultural Marketing Service. Actual ending values are posted on the RMA’s website at the end of the insurance period.

Useful Links

- Daily LRP Coverage Prices, Rates, and Actual Ending Values: www.rma.usda.gov/tools/livestock.html
- Premium Calculator: www.rma.usda.gov/tools/premcacal.html
- Approved livestock agents and insurance companies: www.rma.usda.gov/tools/agent.html
- Related AMS online livestock reports: marketnews.usda.gov/portal/lg?pfaf_dm

Availability

You submit a one-time application for LRP-Fed Cattle coverage. After the application is accepted, you may buy specific coverage endorsements for up to 2,000 head of heifers and steers (weighing between 1,000 and 1,400 pounds) that will be marketed for slaughter near the end of the insurance period. The annual limit for LRP-Fed Cattle is 4,000 head per producer for each crop year (July 1 to June 30). All insured cattle must be located in a state approved for LRP-Fed Cattle at the time you buy insurance coverage.

The length of insurance coverage available for each specific coverage endorsement is 13, 17, 21, 26, 30, 34, 39, 43, 47, or 52 weeks.


Buying a Policy

You must buy LRP-Fed Cattle insurance through a livestock insurance agent. You can fill out an application at any time. However, insurance does not attach until you buy a specific coverage endorsement. You must pay the insurance premium the day you buy insurance coverage for coverage to start. You may buy multiple specific coverage endorsements with one application. Your insurance coverage starts the day you buy a specific coverage endorsement and RMA approves the purchase.

There are funding limitations for all livestock programs. Therefore, RMA tracks total policy sales against available underwriting capacity using a real-time, web-based program. Sales stop when underwriting capacity is reached.

Where to Buy Crop Insurance

All multi-peril crop insurance, including Catastrophic Risk Protection policies, are available from private insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at: www3.rma.usda.gov/apps/agents/.

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Livestock Risk Protection

The Livestock Risk Protection Insurance Plan for Feeder Cattle (LRP-Feeder Cattle) is designed to insure against declining market prices. You may choose from a variety of coverage levels and insurance periods that match the time your feeder cattle would normally be marketed (ownership may be retained).

You may buy LRP-Feeder Cattle insurance throughout the year from Risk Management Agency (RMA)-approved livestock insurance agents. Premium rates, coverage prices, and actual ending values are posted online daily.

You may choose coverage prices ranging from 70 to 100 percent of the expected ending value. At the end of the insurance period, if the actual ending value is below the coverage price, you will be paid an indemnity for the difference between the coverage price and actual ending value.

Visit RMA’s website to see the LRP-Feeder Cattle program’s coverage prices, rates, actual ending values, and per hundredweight insurance cost on (see useful links below). Actual ending values are based on weighted average prices, from the Chicago Mercantile Exchange Group Feeder Cattle Index. Actual ending values are posted on RMA’s website at the end of the insurance period.

Useful Links

Daily LRP Coverage Prices, Rates, and Actual Ending Values: www.rma.usda.gov/tools/livestock.html


Approved livestock agents and insurance companies: www.rma.usda.gov/tools/agent.html

Related AMS online livestock reports: marketnews.usda.gov/portal/lg?paf_dm

Availability

You submit a one-time application for LRP-Feeder Cattle coverage. After the application is accepted, you can buy specific coverage endorsements throughout the year for up to 1,000 head of feeder cattle that are expected to weigh up to 900 pounds at the end of the insurance period. The annual limit for LRP-Feeder Cattle is 2,000 head per producer per year (July 1 to June 30). All insured calves and cattle must be located in a state approved for LRP-Feeder Cattle at the time you buy an insurance policy.

The length of insurance coverage available for each specific coverage endorsement is 13, 17, 21, 26, 30, 34, 39, 43, 47, or 52 weeks. Coverage is available for:
- Calves;
- Steers;
- Heifers;
- Predominantly Brahman cattle; and
- Predominantly dairy cattle.

You may also choose from two weight ranges - under 600 pounds and 600-900 pounds.


Buying a Policy

You must buy LRP-Feeder Cattle insurance through a livestock insurance agent. You may fill out an application at any time. However, insurance does not attach until you buy a specific coverage endorsement. Coverage will not attach unless the premium is paid on the day you buy coverage. You may buy multiple, specific, coverage endorsements with one application. Insurance coverage starts the day you buy a specific coverage endorsement and RMA approves the purchase.

There are funding limitations for all livestock programs. The Risk Management Agency tracks total policy sales against available underwriting capacity using a real-time, web-based program. Sales end when the livestock insurance policy underwriting capacity is reached.

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Where to Buy Crop Insurance
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Risk Management Agency  Livestock Risk Protection: Feeder Cattle
Livestock Gross Margin

The Livestock Gross Margin Insurance Plan for Dairy Cattle (LGM-Dairy) provides protection when feed costs rise or milk prices drop and can be tailored to any size farm. Gross margin is the market value of milk minus feed costs. LGM-Dairy uses futures prices for corn, soybean meal, and milk to determine the expected gross margin and the actual gross margin. LGM-Dairy is similar to buying both a call option to limit higher feed costs and a put option to set a floor on milk prices.

Only milk sold for commercial or private sale and primarily intended for final human consumption from dairy cattle fed in the states listed below is eligible for coverage. There is no minimum number of hundredweights you can insure. The maximum amount of milk that can be insured is 24 million pounds per crop year.

Prices for LGM-Dairy are based on simple averages of Chicago Mercantile Exchange Group futures contract daily settlement prices, and are not based on the prices you receive at the market.

A premium subsidy is available for those policies that insure multiple months during the insurance period. The subsidy amount is determined by a dollar deductible the you choose (ranges from $0—$2 in $0.10 increments). If you choose a $0 deductible you receive a lower premium subsidy (18 percent) and if you choose the highest deductible of $2 you receive a higher premium subsidy (50 percent). The premium is due at the end of the coverage period. LGM premiums depend on your marketing plan, coverage you choose, deductible level, and futures and price volatility.

Availability

LGM-Dairy is available to any producer who owns dairy cattle in the 48 contiguous states.

Producers enrolled in the Farm Service Agency Margin Protection Program for Dairy (MPP-Dairy) are prohibited by law from participating in the LGM-Dairy program at the same time. The MPP-Dairy program is a one-time enrollment and once enrolled you will no longer be able to buy LGM-Dairy until the MPP-Dairy program ends or is modified.

Causes of Loss

LGM-Dairy covers the difference between the gross margin guarantee and the actual gross margin. LGM-Dairy does not insure against:

- Dairy cattle death;
- Unexpected decreases in milk production;
- Unexpected increases in feed use;
- Anticipated or multiple-year declines in milk prices; or
- Anticipated or multiple-year increases in feed costs.

Buying a Policy

You can sign up for LGM-Dairy 12 times each year and insure all of the milk production that you expect to market over a rolling 11-month insurance period. LGM-Dairy is sold on the last business Friday of each month. The sales period begins as soon as the Risk Management Agency (RMA) reviews the data submitted by the developer after the Chicago Mercantile Exchange Group markets close on the last day of the price discovery period. The sales period ends at 8:00 p.m. Central Standard Time the following day. Your premium payment is due at the end of the insurance period. If expected milk and feed prices are not available on the RMA website, LGM-Dairy will not be offered for sale for the insurance period.

The insurance period contains the 11 months following the sales closing date. For example, the insurance period for the January 29 sales closing date contains the months of February through December. Coverage begins the second month of the insurance period, so the coverage period for this example is March through December.

To enroll, you must sign up on the last business Friday of the month. You must also submit an application with a target marketings report for the milk and corn and soybean meal equivalents. You may also choose to use the default values for corn and soybean meal equivalents.

Indemnity Payments

The indemnity at the end of the 11-month insurance period is the difference, if positive, between the gross margin guarantee and the actual gross margin. If the actual gross margin is less than the expected gross margin (minus the deductible) for the insurance period, an indemnity may be payable.

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
Definitions

**Actual Marketings** - The total amount of milk you sell each month of the insurance period for which there is a proof of sale. Actual marketings are used to verify ownership of milk and determine approved target marketings.

**Deductible** - The portion of the expected gross margin that you choose not to insure. Allowable deductible amounts range from $0 to $2 per hundredweight, in $0.10 increments. The deductible equals the selected hundredweight deductible multiplied by the sum of target marketings across all months of the insurance period.

**Gross Margin Guarantee** - The gross margin guarantee for an insurance period is the expected total gross margin for an insurance period minus the deductible.

**Loss of Gross Margin** - Market value of milk minus feed costs.

**Marketing Report** - A report you submit on the insurance company’s form showing actual, monthly marketings of milk insured under this policy. The marketing report must be accompanied by copies of sales receipts that provide records of the actual marketings shown on the marketing report.

**Target Marketings** - Your determination of the number of hundredweight of milk insured each month during the insurance period. Only the hundredweight of milk in which you have a share can be reported.

**Target Marketings Report** - A report that you submit on the insurance company’s form showing the target marketings for each month.

For More Information


Where to Buy Crop Insurance

All multi-peril crop insurance, including Catastrophic Risk Protection policies, are available from private crop insurance agents. A list of crop insurance agents is available at all USDA service centers and on the RMA website at [www.rma.usda.gov/tools/agent.html](http://www.rma.usda.gov/tools/agent.html).

Contact Us

USDA/RMA
1400 Independence Ave., SW, Stop 0801
Washington, D.C. 20250-0801
Phone: (202) 720-0723
Fax: (202) 690-2818
RMA Website: [www.rma.usda.gov](http://www.rma.usda.gov)
E-mail: RMA.Media.Requests@rma.usda.gov

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Whole-Farm Revenue Protection

Whole-Farm Revenue Protection (WFRP) provides a risk management safety net for all commodities on the farm under one insurance policy. This insurance plan is tailored for any farm with up to $8.5 million in insured revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets.

Availability
Whole-Farm Revenue Protection is available in all counties in all 50 states.

Causes of Loss
Whole-Farm Revenue Protection provides protection against the loss of insured revenue due to an unavoidable natural cause of loss that occurs during the insurance period and also provides carryover loss coverage if you are insured the following year. See the policy for a list of covered causes of loss.

Important Dates
Sales Closing, Cancellation, & Termination Dates
The sales closing date, cancellation date, and termination date are the dates by which you must buy coverage, change coverage, or terminate coverage. These dates are specific to your county. The date is either January 31, February 28, or March 15. Please talk to your crop insurance agent for more information.

Revised Farm Operation Report Dates
If you need to revise your farm operation report, the day the revised report is due is based on how you file your taxes. If you are a calendar year filer or an early fiscal year filer, your revised report is due on or before July 15. If you are a late fiscal year filer your report is due on the last day of the month in which your fiscal year begins, but no later than October 31. Please talk to your crop insurance agent for more information.

Contract Change Date
Any change that RMA makes to the WFRP policy will be available on or before August 31 of the year before your insurance coverage begins.

Insurance Year
The insurance year is a calendar year if taxes are filed by calendar year, or a fiscal year if taxes are filed by fiscal year.

Reporting Requirements
Revenue Losses - You must submit a notice of loss within 72 hours after discovery that revenue for the insurance year could be below the insured revenue. Inspections may be required for losses. You must have filed farm taxes for the insurance year before any claim can be made. You must make claims no later than 60 days after the date you submit farm tax forms to the Internal Revenue Service (IRS). Claim payments for a revenue loss under WFRP are paid within 30 days after the determination of a payment due, as long as you are in compliance with the policy.

Coverage
WFRP protects your farm against the loss of farm revenue that you earn or expect to earn from:

- Commodities you produce during the insurance period, whether they are sold or not;
- Commodities you buy for resale during the insurance period; and
- All commodities on the farm except timber, forest, forest products, and animals for sport, show, or pets.

The policy also provides replant coverage:

- For annual crops, except those covered by another policy;
- Equal to the cost of replanting, up to a maximum of 20 percent of the expected revenue; and
- When 20 percent or 20 acres of the crop needs to be replanted.

The approved revenue amount is determined on your Farm Operation Report and is the lower of the expected revenue or your whole-farm historic average revenue. Coverage levels range from 50 percent to 85 percent. Catastrophic Risk Protection (CAT) coverage is not available.

The number of commodities produced on the farm are counted using a calculation that determines:

- If the farm has the diversification needed to qualify for the 80 and 85 percent coverage levels (there is a minimum 3-commodity requirement);
- The amount of premium rate discount that you receive due to farm diversification; and
- The subsidy amount. Farms with 2 or more commodities receive a whole-farm subsidy and farms with one commodity receive a basic subsidy.

You can buy WFRP alone or with other buy-up level

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
Federal crop insurance policies. When you buy WFRP with another policy, the WFRP premium is reduced due to the coverage provided by the other policy. If you have other Federal crop insurance policies at catastrophic coverage levels you do not qualify for WFRP.

WFRP insured revenue is the total amount of insurance coverage provided by this policy. Your crop insurance agent and Approved Insurance Provider determine the farm’s approved revenue using the following information:

- Whole-Farm History Report;
- Farm Operation Report; and
- Information regarding growth of the farm.

The farm’s insured revenue amount is the coverage level you choose (50-85 percent) multiplied by your farm’s approved revenue.

### Eligibility

Eligibility for WFRP coverage requires you to:

- Be eligible to receive Federal benefits;
- Be a U.S. citizen or resident;
- File either a Schedule F tax form or other farm tax form that can be converted to a Substitute Schedule F for a specified number of years;
- Have no more than $8.5 million in insured revenue, which is the farm revenue allowed to be insured under the policy multiplied by the coverage level you select;
- Have no more than $1 million expected revenue from animals and animal products;
- Have no more than $1 million from greenhouse and nursery products;
- Have no more than 50 percent of total revenue from commodities purchased for resale;
- Have buy-up coverage levels on any Federal crop insurance plan you choose with the WFRP insurance plan;
- Meet the diversification requirements of the policy by having two or more commodities, if a commodity you are raising has revenue protection or actual revenue history insurance available; and
- Meet the diversification requirements of the policy by having two or more commodities, if there are potatoes on the farm.

### Information You Provide

There are certain documents you must provide to your crop insurance agent to get Whole-Farm Revenue Protection insurance. For the Whole-Farm History Report, you must provide 5 consecutive years of Schedule F or other farm tax forms (it must be possible to complete a Substitute Schedule F form if you filed farm tax forms other than Schedule F). For the 2016 insurance year, tax forms from 2010-2014 are required except:

- If you qualify as a Beginning Farmer or Rancher under our procedures, you may qualify with 3 consecutive years of Schedule F or other farm tax forms (it must be possible to complete a Substitute Schedule F form if you filed farm tax forms other than Schedule F).

The commodity count in the table above is a measure of the farm’s diversification, determined by the policy. The calculation determines the minimum proportion of revenue a commodity must contribute to the farm to be considered a commodity for WFRP. A farm’s revenue would be evenly distributed if an equal percentage of revenue came from each commodity produced. For example, a farm’s revenue comes 25 percent from corn, 25 percent from soybeans, 25 percent from spinach, and 25 percent from carrots. The minimum proportion to be considered a countable commodity is one-third of that amount. In this example, for corn, soybeans, spinach, or carrots in each county, each commodity would have to make up at least 8.3 percent of the total revenue of the farm to count as a commodity under WFRP.

Commodities with revenue below the minimum are grouped together to recognize farm diversification (this makes the commodity count higher). The maximum farm-approved revenue represents the maximum approved revenue for a farm to be eligible for WFRP given the $8.5 million maximum liability allowed.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Commodity Count (Minimum Required)</th>
<th>Maximum Farm Approved Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>85</td>
<td>3</td>
<td>$10,000,000</td>
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<tr>
<td>80</td>
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<td>60</td>
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<td>$14,166,167</td>
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<td>$15,454,545</td>
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<tr>
<td>50</td>
<td>1</td>
<td>$17,000,000</td>
</tr>
</tbody>
</table>

Risk Management Agency

Whole-Farm Revenue Protection

45
You must provide information supporting expansion, if you want the farm to be considered as an expanding operation due to the farm operation physically expanding over the last few years, including increased acres, added equipment such as a greenhouse, new varieties or planting patterns, or anything else that expands production capacity (other than just a change in price). You must also provide any supporting information required to show that your farm tax forms are accurate and were filed with the IRS. Supporting information includes other signed tax forms.

**Growing Farm Operations**
Operations that have been expanding over time may be allowed to increase their approved revenue amount based on an indexing procedure or, if you can show that your operation has physically expanded (land, animals, facilities, or production capacity) so it has the potential to produce up to 35 percent more revenue than the historic average, your insurance company may approve your operation as an expanding operation to reflect that growth in the insurance guarantee.

**Prices**
Prices used to value commodities must be based on the guidelines for prices in the policy. Organic prices that meet the policy requirements are allowed for valuing organic commodities.

**Market Readiness Operations and Post Production Costs**
Market readiness operations, such as on-farm activities that occur in or near the field and are the minimum needed to remove the commodity from the field and make it market ready, can be left in the allowable revenue and expenses. The cost from all other post production operations not considered market readiness operations must be removed from the allowable revenue and expenses, including activities that increase the value of a commodity such as canning, freezing, and processing activities.

**Losses**
Claims are settled after taxes are filed for the insurance year. A loss under the WFRP policy occurs when the WFRP revenue-to-count for the insured year falls below the WFRP insured revenue. Revenue-to-count for the insured year is:

- Revenue from the tax form that is approved revenue according to the policy;
- Adjusted by excluding inventory from commodities sold that were produced in previous years;
- Adjusted by including the value of commodities produced that have not yet been harvested or sold; and
- Any other adjustments required by the policy, such as those from uninsured causes of loss.

If the farm operation does not have expenses during the insurance year of at least 70 percent of the approved expenses, the insured revenue amount will be reduced by 1 percent for each percentage point the actual approved expenses are below 70 percent of the approved expenses.

**Premium Subsidy**
Farms with two or more commodities receive a whole-farm premium subsidy as long as the minimum diversification requirements are met. Farms with one commodity receive the basic level of premium subsidy.

**Buying Whole-Farm Revenue Protection**
You can buy Whole-Farm Revenue Protection from a crop insurance agent by the sales closing date shown for each county in the actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser/. A list of crop insurance agents is available at all USDA service centers and on the RMA website at www.rma.usda.gov/tools/agent.html.

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Whole-Farm Revenue Protection

Whole-Farm Revenue Protection (WFRP) is a federally reinsured insurance product that provides a risk management safety net for all commodities on the farm under one insurance policy. This insurance plan is tailored for any farm with up to $8.5 million in insured revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets.

Availability
WFRP is available in all counties in all 50 states.

Insurance Year
The insurance year is a calendar year if taxes are filed by calendar year, or a fiscal year if taxes are filed by fiscal year.

Coverage
WFRP protects farms against the loss of farm revenue the farm earns or expects to earn from:
- Commodities produced during the insurance period, whether they are sold or not;
- Commodities purchased for resale during the insurance period; and
- All commodities on the farm except timber, forest, and forest products; and animals for sport, show, or pets.

The policy also provides replant coverage:
- For annual crops, except those covered by another policy;
- Equal to the cost of replanting up to a maximum of 20 percent of the expected revenue; and
- When 20 percent or 20 acres of the crop needs to be replanted.

The approved revenue amount is the lower of the expected revenue or the allowable whole-farm historic average revenue. Coverage levels range from 50 percent to 85 percent. Catastrophic Risk Protection (CAT) coverage is not available.

The approved revenue amount is the lower of the expected revenue or the allowable whole-farm historic average revenue. Coverage levels range from 50 percent to 85 percent. Catastrophic Risk Protection (CAT) coverage is not available.

Farm diversification is calculated to determine:
- If the farm has the diversification needed to qualify for the 80 and 85 percent coverage levels (there is a 3 commodity requirement);
- The amount of premium rate discount because of the lower risk due to farm diversification; and
- The subsidy amount. Farms with 2 or more commodities receive whole-farm subsidy. Farms with one commodity receive a basic subsidy.

WFRP insurance can be purchased alone or with other buy-up level (additional) Federal crop insurance policies. When WFRP is purchased with another policy, the WFRP premium is reduced due to the coverage provided by the other policy. If the producer has other Federal crop insurance policies at catastrophic coverage levels they do not qualify for WFRP.

WFRP insured revenue is the total amount of insurance coverage provided by this policy. The crop insurance agent and Approved Insurance Provider determine the farm’s approved revenue using the following information:
- Whole-Farm History Report;
- Farm Operation Report;
- Information regarding growth of the farm; and
- The coverage level (50-85 percent) multiplied by the approved revenue is the insured revenue amount.

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The Commodity Count in the table above is a measure of the farm’s diversification, determined by the policy. The calculation determines the minimum proportion of revenue a commodity must contribute to the farm to be considered a commodity for WFRP. A farm’s revenue would be evenly distributed if an equal percentage of revenue came from each commodity produced, for example, 25 percent from corn, 25 percent from soybeans, 25 percent from spinach, and 25 percent from carrots. The minimum proportion to be considered a countable commodity is one-third of that amount. In this example, for corn, soybeans, spinach, or carrots to each county, each commodity would have to make up at least 8.3 percent of the total revenue of the farm to count as a commodity under WFRP. Commodities with revenue below the minimum will be grouped together in order to recognize farm diversification (this will make the commodity count higher). The Maximum Farm Approved Revenue represents the maximum approved revenue for a

This fact sheet gives only a general overview of the crop insurance program and is not a complete policy. For further information and an evaluation of your risk management needs, contact a crop insurance agent.
Producer Eligibility
Eligibility for WFRP coverage requires the producer to:

- Be eligible to receive Federal benefits;
- Be a U.S. citizen or resident;
- File either a Schedule F tax form or other farm tax form that can be converted to a Substitute Schedule F for a specified number of years (see Producer Information Required below);
- Have no more than $8.5 million in insured revenue, which is the farm revenue allowed to be insured under the policy multiplied by the coverage level producers select (see table on page 1);
- Have no more than $1 million expected revenue from animals and animal products;
- Have no more than $1 million from greenhouse and nursery;
- Have no more than 50 percent of total revenue from commodities purchased for resale;
- Have buy-up coverage levels on any Federal crop insurance plans purchased;
- Meet the diversification requirements of the policy by having two or more commodities, if the farm has a commodity that has revenue protection or actual revenue history insurance available; and
- Meet the diversification requirements of the policy by having two or more commodities, if there are potatoes on the farm.

Producer Information Required
Producers must provide the following documents, similar to what would be necessary for a farm loan, to a crop insurance agent to get Whole-Farm Revenue Protection insurance:

- 5 consecutive years of Schedule F or other farm tax forms (it must be possible to complete a Substitute Schedule F form if the producer filed farm tax forms other than Schedule F). For the 2016 insurance year, tax forms from 2010-2014 are required except:
  - If a producer qualifies as a Beginning Farmer or Rancher (BFR) under our procedures, they may qualify with 3 consecutive years of Schedule F or other farm tax forms if they also farmed during the past year (it must be possible to complete a Substitute Schedule F form if the producer filed farm tax forms other than Schedule F). For the 2016 insurance year, tax forms from 2012-2014 are required and the producer also must have farmed during 2015;
- Any supporting information required, including other signed tax forms, to show the farm tax forms are accurate and were filed with the Internal Revenue Service (IRS).

Growing Farm Operations
Operations that have been expanding over time may be allowed to increase their approved revenue amount based on an indexing procedure, or, if the producer can show that the operation has physically expanded (land, animals, facilities, or production capacity) so it has the potential to produce up to 35 percent more revenue than the historic average, the insurance company may approve the operation as an expanding operation to reflect that growth in the insurance guarantee.

Prices
Prices used to value commodities must be based on the guidelines for prices in the policy. Organic prices that meet the policy requirements are allowed for valuing organic commodities.

Market Readiness Operations and Post Production Costs
Federal crop insurance is generally allowed to cover commodities to the edge of the field. However, market readiness operations such as on-farm activities that occur in or near the field and are the minimum needed to remove the commodity from the field and make it market ready can be left in the allowable revenue and expenses. The cost from all other post production operations not considered market readiness operations must be removed from the allowable revenue and expenses, including activities that increase the value of a commodity such as canning, freezing, and processing activities.

Losses
Replant payments are made within 30 days of a replant claim, upon agreement to the amount by the Approved.
Insurance Provider and the producer. Other claims are settled after taxes are filed for the insurance year. A loss under the WFRP policy occurs when the WFRP revenue-to-count for the insured year falls below the WFRP insured revenue. Revenue-to-count for the insured year is:

- Revenue from the tax form for the insured year that is approved revenue according to the policy;
- Adjusted by excluding inventory from commodities sold that were produced in previous years;
- Adjusted by including the value of commodities produced that have not yet been harvested or sold; and
- Any other adjustments required by the policy such as those from uninsured causes of loss.

If the farm operation does not have expenses during the insurance year of at least 70 percent of the approved expenses the insured revenue amount will be reduced by 1 percent for each percentage point the actual approved expenses are below 70 percent of the approved expenses.

Causes of Loss
WFRP provides protection against the loss of insured revenue due to an unavoidable natural cause of loss that occurs during the insurance period. WFRP will also provide carryover loss coverage if the producer is insured the following year. See the policy for a list of covered causes of loss.

When Claims Are Made and Paid
Claims may be assigned to creditors, as determined by the producer. Claims can be made any time after farm tax forms are submitted to the IRS. However they must be made no later than 60 days after the date a producer’s farm tax forms are submitted to the IRS. Claim payments for a revenue loss under WFRP are paid within 30 days after the determination of a payment due as long as the producer is in compliance with the policy.

Important Dates
Sales Closing, Cancellation, & Termination Dates
County Specific .................................................................
January 31, February 28, or March 15

Revised Farm Operation Report Dates
Calendar Year Filers ............................... July 15
Early Fiscal Year Filers ............................ July 15
Late Fiscal Year Filers: Fiscal Year Begins:
  August or September ... 30 days after start of fiscal year
  October, November, or December ............. October 31

Premium Subsidy
Farms with two or more commodities will receive a whole-farm premium subsidy as long as the minimum diversification requirements are met. Farms with one commodity will receive the basic level of premium subsidy.

Buying Whole Farm Revenue Protection
Whole-Farm Revenue Protection is available for sale from a crop insurance agent by the sales closing date shown for each county in the actuarial documents at webapp.rma.usda.gov/apps/actuarialinformationbrowser/. A list of crop insurance agents is available at all USDA service centers and on the RMA website at www.rma.usda.gov/tools/agent.html.

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Whole Farm Revenue Protection
Federal Crop Insurance Corporation Pilot Insurance Program
Risk Management Agency

What does WFRP cover?
- Revenue from all commodities produced on the farm:
  - Including animals and animal products
  - Commodities purchased for resale (up to 50% of total)
  - Excluding timber, forest, forest products, and animals for sport, show or pets
- Replant costs (with approval)

What are the features of WFRP?
- Coverage levels 50-85%
  - 5% increments
  - Diversification of 3 commodities (commodity count) required for 80% and 85%
  - No catastrophic level of WFRP available
- Historic revenue is adjusted to reflect farm expansion
  - Automatic indexing process accounts for farm growth historically (Insured may opt out of indexing)
  - Expanding operations provision allows for up to 35% growth over historic average with insurance company approval
What are the features of WFRP?

- Costs for market readiness operations may be left in the approved revenue
  - Minimum required to make commodity market ready
  - On-farm, in-field or close proximity to field
  - No added value costs may be included

- You may also purchase other Federal crop insurance policies covering individual commodities
  - Must be at buy-up coverage levels
  - Any indemnities from these policies will count as revenue earned under WFRP

What are the features of WFRP?

- All farm revenue is insured together under one policy
  - Individual commodity losses are not considered, it is the overall farm revenue that determines losses

- Premium subsidy is available and depends on farm diversification
  - Farms with 2 or more commodities (commodity count) receive whole-farm premium subsidy
  - Farms with 1 commodity receive basic premium subsidy

WFRP Premium Subsidy
Where is WFRP Available?

- The entire United States...every county!
- The first crop insurance product available nationwide

*Note that not all crops may be insured in all counties.

WFRP limits for qualification:

- Covers up to $8.5 million of revenue
- Farm/ranch may have up to $1 million in expected revenue from animals and animal products
- Farm/ranch may have up to $1 million in expected revenue from greenhouse/nursery

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Commodity Code (Minimum Required)</th>
<th>Business Farm Annual Revenue</th>
</tr>
</thead>
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<td>$90,000,000</td>
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<tr>
<td>75</td>
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<tr>
<td>40</td>
<td>1</td>
<td>$17,855,555</td>
</tr>
</tbody>
</table>

What kinds of farms can benefit from WFRP?

- Well-suited for:
  - Highly diverse farms
  - Farms with specialty commodities
  - Farms selling to direct markets, specialty markets, regional or local markets, and farm-identity preserved markets
- Available to all farms or ranches that qualify
- There are some limits for qualification
How is the amount of insured revenue determined?

- WFRP insured revenue is the lower of:
  - Your current year’s expected revenue (determined by your farm plan) at the selected coverage level, or
  - Your historic revenue adjusted for growth at the selected coverage level.

Does diversification on my farm matter for WFRP? Yes!

- The number of commodities produced are counted toward the diversification requirement within WFRP:
  - Each commodity must provide a calculated percentage of the expected farm revenue to be counted
  - Commodities providing small amounts of revenue may be grouped to meet the qualification

Does diversification on my farm matter for WFRP? Yes!

- The diversification measure determines:
  - Eligibility for WFRP
    - Potato farms must have 2 commodities
    - Commodities insurable with other revenue coverage must have 2 commodities
  - Eligibility for the 80 & 85% coverage levels
    - Requires 3 commodities
Does diversification on my farm matter for WFRP? Yes!

- The diversification measure also determines:
  - The amount of the diversification discount to the premium rate
  - Whole-farm premium subsidy for farms with 2 or more commodities

Other facts to understand about WFRP:

- WFRP covers revenue ‘produced’ in the insurance year
  - A commodity not harvested or sold will count as revenue
  - A commodity grown last year and sold this year will not be covered
  - For commodities that grow each year, like cattle, only the growth for the insurance year counts.
  - Example: Calves worth $800 at beginning of the year and to be sold at $2000, the value insured will be $1200
  - Inventory and Accounts Receivable are used to get to the ‘produced’ amounts
  - Prices used to value commodities to be grown must meet the

What causes a loss payment under WFRP?

- Natural causes of loss and decline in market price during the insurance year
- Taxes must be filed for the insurance year before any claim can be made (2016 insurance year requires 2016 year farm taxes to be filed)
- When revenue-to-count for the insurance year is lower than insured revenue, a loss occurs
What will my agent need from me?

- Five years of farm tax forms
  - For 2016, requires tax forms from 2010-2014
  - Exceptions are made for Beginning Farmers and Ranchers, Qualifying persons not required to US Tax Return (Tribal Entities), and producers that were physically unable to farm one year.
- Needs to know if you are a:
  - Calendaryear tax filer
  - Fiscal year tax filer and what your fiscal year is
- Information about what you plan to produce on the farm during the insured year
  - Used to complete the Intended Farm Operation Report
- Other information as applicable

What is the timeline for WFRP?

- Sales begin upon release of actuarial materials
- Last day to purchase: Sales Closing Date
  - County specific date- Jan 31, Feb 28 or March 15
  - Intended Farm Operation Report is completed
- Revised Farm Operation Report Due (like an acreage report)
  - July 15 for Calendar and Early Fiscal Filers (Jan-July fiscal years)
  - By end of first 30 days of fiscal year for August, September, October fiscal years
  - By Dec 31 for November and December

What is the timeline for WFRP?

- Billing dates
  - August 15 for Calendar and Early Fiscal Filers (Jan-July fiscal years)
  - December 1 for Late Fiscal Filers (August-December fiscal years)
- Final Farm Operation Report completed earlier of:
  - Time of loss determination
  - By next year’s Sales Closing Date
  - If not completed limited to 65% coverage the next year
Are there new features for 2016?
- Streamlined records requirement for direct-to-consumer sales
- Removed percentage limits for producers selling animals and/or nursery products
- Minimized tax record burden for USDA-qualified "Beginning Farmers and Ranchers" as well as qualified persons not required to file a US Tax Return

How do I buy WFRP protection?
- Purchase through a Crop Insurance Agent:
  - The agent locator tool on RMA’s website: http://www.rma.usda.gov/tools/agent.html

Questions?
www.rma.usda.gov
Whole Farm Revenue Protection Modifications for 2016
Federal Crop Insurance Corporation Pilot Insurance Program
Risk Management Agency

New features for 2016:
• WFRP is available nationwide
• Record requirements for direct-marketed commodity sales were modified:
  – Acceptable sales records for direct marketed commodities are now records kept by the producer during the year (Contemporaneous Records)

New features for 2016:
• Farms with physical expansion may qualify for up to a 35% increase in average historical revenue to account for farm growth under Expanded Operations
  – Physical growth is changed planting patterns, higher yielding varieties, additional acres, adding a hoop house, etc.
• Producers with farms that qualify for indexing to account for growth may determine if they want indexing to apply to their farm operation
  – In addition, expense indexing will be capped at the indexed amount for revenue
New features for 2016:
- Recordkeeping aids for direct marketers are available on the WFRP webpage
  - Not required—shows records/information needed for WFRP
  - Both printable and Excel formats
- Two options:
  - Recordkeeping Aid with Price Information
    - To meet current insurance year requirements
    - To use for future years of insurance for 3-year historic farm prices
  - Basic Recordkeeping Aid

Expanded Availability for 2016:
- Producers with up to $1 million expected revenue from animals and animal products may qualify (removed 35% limit)
- Producers with up to $1 million expected revenue from nursery and greenhouse may qualify (removed 35% limit)
- USDA-qualified “Beginning Farmers and Ranchers” may qualify with 3 historic years of taxes if they have been farming also the previous year:
  - For 2016—requires taxes to have been filed 2012, 2013, 2014 and for the producer to have been farming in 2015
  - Qualifying BFRs receive an extra 10%

Expanded Availability for 2016:
- Producers physically unable to farm for one year of the 5-year history may qualify with 4 historic years of taxes if they have been farming also the previous year:
  - For 2016—requires taxes to have been filed 4 years from 2010-2014 and for the producer to have been farming in 2015
- Producers who are tax exempt such as tribal entities may qualify if they:
  - Have acceptable 3rd party records that can be used to complete substitute Schedule F forms
  - Receive approved insurance provider acceptance
Nevada Crop and Livestock Insurance Policy Providers

Due to constant changes in Policy Providers, please go to the following link and use the Agent Locator service to help find an agent near you.

Agent Locator Link: http://www.rma.usda.gov/tools/agent.html
Some risk management terms, explained.

As you read about risk management, you may sometimes wonder, “What do these terms mean?”

This glossary should help you understand a few of the more common terms or acronyms used. It is not meant to be a complete list of terms. If you have additional questions, you should contact a crop insurance agent. If you are unable to find an agent, you can go the the Risk Management Agency's agent locator at www3.rma.usda.gov/apps/agents/.
Actual Production History (APH). Actual Production History is the most common plan of insurance under the Multiple Peril Crop Insurance, or MPCI, umbrella. It is the basis for determining your guarantee under either multi-peril crop insurance or revenue insurance policies. The APH is calculated as a 4- to 10-year simple average of your actual yield on the insured land. If you do not have records of actual yields, a “transitional yield” based on average yields in your county is used.

Actuarial soundness. This is an insurance term that describes a situation where indemnities paid, on average, are equal to total premiums collected.

Agricultural Risk Protection Act of 2000 (ARPA). This law provided $8.2 billion for insurance premium subsidies and $5.2 billion for market loss assistance payments for producers. Among its other effects, ARPA also modified the crop insurance premium subsidy structure, authorized pilot programs for new forms of insurance, expanded insurance fraud detection and enforcement, and dropped the area yield loss trigger in the NAP program.

Adjusted Gross Revenue-Lite (AGR-Lite). AGR-Lite is whole farm revenue insurance that covers almost all of the commodities produced on a farm. It is an individualized revenue insurance based on individual producer yields, quality, and marketing history that equals gross income.

Buy-up coverage. This refers to crop insurance coverage that exceeds the CAT (catastrophic) level. Coverage is available up to 75 percent of your expected yield or expected revenue (which is yield times price). In some areas, coverage up to 85 percent is available for some crops. You pay part of the premium, but government premium subsidy rates are now over 50 percent for most levels of coverage.

CAT coverage. CAT is short for “catastrophic,” and refers to crop insurance coverage at the lowest, or catastrophic level. CAT coverage is set at the 50/55 level, which means that your yield must fall below 50 percent of your average yield before a loss is paid. These losses are paid at a rate of 55 percent of the highest price election. You must pay an administrative fee to become eligible to receive CAT coverage, but the government pays the entire premium.

Crop Revenue Coverage (CRC). CRC is the most widely available revenue protection policy. This policy guarantees an amount of revenue (based on your actual production history (APH) x commodity price), called the final guarantee.

Crop revenue insurance. Crop revenue insurance pays you indemnities based on gross revenue shortfalls instead of just yield or price shortfalls. Types of crop revenue insurance includes Crop Revenue Coverage (CRC), Revenue Assurance (RA) and Income Protection (IP). These programs are subsidized and reinsured by the USDA’s Risk Management Agency.

Crop yield insurance. Also known as Actual Production History (APH) yield, crop yield insurance pays indemnities to producers when yields fall below the producer’s insured yield level due to most natural causes. Crop yield insurance is subsidized by the USDA’s Risk Management Agency.

Disaster payments. These are direct payments to farmers on an emergency basis when crop yields are abnormally low due to adverse growing conditions. During the 1970s, there was a “standing” disaster payments program, with payments made without declaration of a disaster area. Regular payments ceased after 1981, but since then ad hoc disaster payments have been specially approved by the U.S. Congress on a number of occasions.

Dollar Plan of Insurance. The Dollar Plan of Insurance lets you select one of several dollar amounts of insurance per acre prior to planting. For vegetable crops, fresh market corn, fresh market tomatoes (Florida only), and peppers are insurable under the Dollar Plan of Insurance.
Enterprise diversification. Diversification is a way to generate income from different crops and/or livestock activities that are not closely related in price, so that low income from some activities would likely be offset by higher income from others.

Fixed Dollar Plan of Insurance. The Fixed Dollar Plan of Insurance provides protection against declining revenues due to damage that causes a loss of yield and there is no price increase in the market. The pilot Chile Pepper program is based on the Fixed Dollar Plan of Insurance and is available in Cochise County, Arizona, and in Hidalgo and Luna Counties, New Mexico.

Forward contract. This is an agreement between two parties (such as you and someone who buys your products) that calls for delivery of, and payment for, a specified quality and quantity of a commodity (such as a particular crop) at a specified future date. The price may be agreed upon in advance, or determined by formula at the time of delivery or other point in time.

Forward pricing. This is when you agree on a price or a pricing formula for a commodity that will be delivered at a later date. “Forward pricing” is used broadly here to refer to both hedging with futures or options, and forward contracting.

Futures contract. This is an agreement to buy or sell a commodity of a standardized amount and quality during a specific month in the future, under terms established by the futures exchange, at a price established in the trading pit at the commodity futures exchange.

Futures option contract. This is a contract that gives the holder the right, though not the obligation, to buy or sell a futures contract at a specific price within a specified period of time, regardless of the market price of the futures contract when the option is exercised. Options provide protection against adverse price movements.

Group Risk Income Protection (GRIP). GRIP is based on the experience of the county rather than on individual farms, so APH is not required for this program. A GRIP policy includes coverage against potential loss of revenue resulting from a significant reduction in your county’s yield or the commodity price of a specific crop.

Group Risk Plan (GRP). Like GRIP, GRP coverage is based on the experience of the county rather than on individual farms, so APH is not required for this program. GRP protects you in the event that your county’s average per-acre yield or payment falls below your trigger yield.

Guarantee. Also called “yield guarantee” or “insurance guarantee”, this is a promise of payment. In this context, it means the amount of money you will be paid in the event of a loss, according to the terms of your crop insurance contract.

Hedging. Hedging uses futures or options contracts to reduce the risk of adverse price changes prior to an anticipated cash sale or purchase of a commodity.

Income Protection (IP). IP is a revenue product that, based on your APH, protects you against a loss of income when prices and/or yields fall. While IP is similar to CRC, it does not have the increasing price function of CRC.

Indemnity. This is the compensation, or money you receive for qualifying losses paid under an insurance policy. The indemnity compensates for losses that exceed the deductible, up to the level of the insurance guarantee.

Leverage. Financial leverage refers to the use of borrowed funds to help finance a farm business. Higher levels of debt, relative to net worth, are generally considered riskier. The optimal amount of leverage depends on several factors, including farm profitability, the cost of credit, tolerance for risk, and the degree of uncertainty in income.

Liquidity. Liquidity refers to your ability to generate cash quickly and efficiently in order to meet financial obligations. Liquidity can be enhanced by holding cash, stored commodities, or other assets that can be converted to cash on short notice without incurring a major loss.

Loan Deficiency Payments (LDPs). These payments protect producers of several major commodities against revenue losses due to low prices.
Marketing contract. This is a contract between you and a processor or handler that establishes a marketing outlet and a price (or a formula for determining the price) for a commodity before harvest or before the commodity is ready to be marketed.

Multiple Peril Crop Insurance (MPCI). MPCI was established in the 1930s to cover yield losses from most natural causes. MPCI operated on a somewhat limited basis up through the early 1980s, when a private/public partnership was established. At that point, insurance availability was greatly expanded and premium subsidies increased in hopes of replacing the disaster payment program. Major reforms legislated in 1994—introduction of a low-cost CAT (catastrophic) coverage level, increased premium subsidies, and a requirement that participants in other farm programs obtain crop insurance—increased participation to over 200 million acres, covering the majority of acres of major field crops planted in the United States.

Non-Insured Crop Disaster Assistance Program (NAP). Crop insurance is not available for all commodities. NAP provides financial assistance to producers of many of these commodities if they experience a qualifying yield loss.

Premium. The amount of money you pay for risk protection. Option buyers pay a premium to option sellers for an options contract. Similarly, the person who buys an insurance policy pays a premium in order to obtain coverage.

Production contract. An agreement between you and a processor that usually details the production inputs supplied by both you and the processor, the quality and quantity of a particular commodity that is to be delivered, and compensation that you will be paid. In return for giving up control over decision making, you are often compensated with a price premium or lower market risk.

Revenue Assurance (RA). Revenue Assurance provides coverage to protect you against loss of revenue caused by low prices, low yields, or a combination of both.

Reinsurance. A method of transferring some of an insurer’s risk to other parties. In the case of Federal crop insurance, USDA’s Risk Management Agency shares the risk of loss with private insurance companies that deliver policies to producers. Private reinsurance also exists. In this case, a private reinsurer assumes responsibility for a share of the risk, in return for a share of the premiums.

Revenue insurance. Revenue insurance, a cousin to MPCI, was introduced after the 1994 reforms and has become the most popular form of insurance in some areas. Whereas crop insurance covers only yield losses, revenue insurance pays when gross revenue (yield times price) falls below a specified level. These programs are subsidized and reinsured by the Risk Management Agency.

Risk. Uncertainty about outcomes that are not equally desirable. Risk is an important aspect of the farming business. The uncertainties of weather, yields, prices, government policies, global markets, and other factors can cause wide swings in farm income. Risk management involves choosing among alternatives that reduce the financial effects of such uncertainties.

Subsidy. Money given by the government to help producers function.

Trigger yield. Under GRP, farmers receive payments any time the actual county yield drops below the trigger yield that the farmer chooses. The trigger yield can be 90, 85, 80, 75, or 70 percent of the expected county yield, which is based on the county's yield history since 1962. Expected county yields are adjusted for upward trends.

Uncertainty. Lack of sure knowledge or predictability.

Yield. The amount of something, especially a crop, produced by cultivation or labor.
BACKGROUND

The Farm Service Agency (FSA) is an agency of the U.S. Department of Agriculture (USDA) that serves all farmers, ranchers and agricultural partners through the delivery of effective, efficient agricultural programs for all Americans. The agency provides America’s farmers with a strong safety net through the administration of farm commodity and disaster programs. FSA’s long-standing tradition of conserving the nation’s natural resources continues through the Conservation Reserve Program (CRP). The agency provides credit to agricultural producers who are unable to receive private, commercial credit, including special emphasis on beginning, minority and women farmers and ranchers, and purchases and delivers commodities for use in international humanitarian food programs.

Following are programs and services offered by FSA.

AGRICULTURAL MEDIATION PROGRAM

The USDA Agricultural Mediation Program makes grants to state-designated entities that provide alternative dispute resolution (ADR) through mediation to agricultural producers, their lenders and others directly affected by the actions of certain USDA agencies. In mediation, a trained, impartial mediator helps participants review and discuss their conflicts, identify options to resolve disputes and agree on solutions. Ideally, this process helps to avoid expensive and time-consuming administrative appeals and/or litigation. These grants are administered by FSA. Cases covered by the grants include agricultural loans, whether made by USDA or commercial lenders, and disputes involving USDA actions on farm and conservation programs, wetland determinations, rural water loan programs, grazing on national forest system lands, pesticides, rural housing and business loans and crop insurance.

AGRICULTURE RISK COVERAGE AND PRICE LOSS COVERAGE PROGRAM

The 2014 Farm Bill authorized the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) Program, which is administered by FSA. ARC and PLC provide revenue and price loss payments to eligible producers for the 2014 through 2018 crop years. For more information, visit www.fsa.usda.gov/arc-plc.

BEGINNING FARMERS AND RANCHERS LOANS

Each fiscal year, FSA targets a portion of its direct and guaranteed farm ownership and operating loan funds to beginning farmers and ranchers. FSA makes and guarantees loans to beginning farmers and ranchers who are unable to obtain financing from commercial lenders. A beginning farmer or rancher is an individual or entity who (1) has not operated a farm or ranch for more than 10 years, (2) meets the loan eligibility requirements of the program to which he/she is applying, (3) substantially participates in the operation and (4) for farm ownership loan purposes, does not own a farm greater than 30 percent of the median size farm in the county and meet training and experience requirements. For more information, visit www.fsa.usda.gov/farmloans.

BIOMASS CROP ASSISTANCE PROGRAM

The Biomass Crop Assistance Program (BCAP) is a voluntary program for agricultural and forestland owners and operators. BCAP supports the production and use of biomass crops for conversion to bioenergy or for the development of bio-based products. BCAP can include 1) Project Areas: Supports establishing and maintaining eligible crops up to five years for annual and non-woody perennial crops or up to 15 years for woody perennial crops for conversion to bioenergy or bio-based products. Support may include annual payments and up to 50 percent cost-share to establish eligible crops; and 2) Matching Payments:
FACT SHEET
Farm Service Agency Programs

Assists agricultural and forest land owners and operators with retrieving eligible farm and forestry residues to a qualified Biomass Conversion Facility. The 2014 Farm Bill reauthorized BCAP through fiscal year 2018. For more information, visit www.fsa.usda.gov/bcap.

BOLL WEEVIL ERADICATION LOAN PROGRAM

The Boll Weevil Eradication Loan Program provides low interest loans to nonprofit organizations that work collaboratively with state agencies, USDA’s Animal and Plant Health Inspection Service and the National Cotton Council to eradicate the boll weevil. The program objective is to assist producers and state government agencies in the eradication of boll weevils from cotton producing areas and ensuring the pest is not re-introduced.

CONSERVATION CONTRACTS

Conservation Contracts are available to persons with FSA loans secured by real estate who may qualify for cancellation of a portion of their FSA indebtedness in exchange for a conservation contract with a term of 50, 30 or 10 years. A conservation contract is a voluntary legal agreement that restricts the type and amount of development and farming practices that may take place on portions of a landowner’s property. Contracts may be established on marginal cropland and other environmentally sensitive lands for conservation, recreation and wildlife purposes. To learn more, visit www.fsa.usda.gov/farmloans and select the “loan servicing” topic.

CONSERVATION LOAN PROGRAM

FSA guarantees conservation loans to implement conservation techniques that will conserve natural resources. The loans are available from lenders working with FSA and funds can be used to implement conservation practices approved by the Natural Resources Conservation Service (NRCS), such as the installation of conservation structures; establishment of forest cover; installation of water conservation measures; establishment or improvement of permanent pastures; implementation of manure management and the adaptation of other emerging or existing conservation practices, techniques or technologies. For more information, visit www.fsa.usda.gov/farmloans.

CONSERVATION RESERVE PROGRAM

The Conservation Reserve Program (CRP) is a voluntary program available to agricultural producers to plant long-term, resource-conserving grasses or trees on environmentally sensitive farmland to improve the quality of water, control soil erosion and enhance wildlife habitat. In return, FSA provides participants with rental payments and cost-share assistance. Contract duration is between 10 and 15 years. For more information, visit www.fsa.usda.gov/crp.

CONSERVATION RESERVE ENHANCEMENT PROGRAM

The Conservation Reserve Enhancement Program (CREP) is a part of the CRP whereby non-federal partners and resources are coupled with federal resources to address high-priority conservation concerns within a State. CREP is a voluntary program that helps agricultural producers protect environmentally sensitive land, decrease erosion, restore wildlife habitat and safeguard ground and surface water. For more information, visit www.fsa.usda.gov/conservation.

CONSERVATION RESERVE PROGRAM – GRASSLANDS

CRP Grasslands is a voluntary program that helps landowners and operators protect grassland, including rangeland, pastureland and certain other lands, while maintaining the areas as grazing lands. The program emphasizes support for grazing operations, plant and animal biodiversity and grassland and land containing shrubs and forbs under the greatest threat of conversion. For more information, visit www.fsa.usda.gov/crp.

CONSERVATION RESERVE PROGRAM – STATE ACRES FOR WILDLIFE ENHANCEMENT

State Acres for Wildlife Enhancement (SAFE) is a voluntary program available under CRP’s
continuous enrollment authority. SAFE is designed to address state and regional high-priority wildlife objectives. Producers within a SAFE area can submit offers to voluntarily enroll acres in CRP contracts for 10-15 years. In exchange, producers receive annual CRP rental payments, incentives and cost-share assistance to establish, improve, connect or create higher-quality wildlife habitat. For more information, visit www.fsa.usda.gov/conservation.

DAIRY INDEMNITY PAYMENT PROGRAM

Dairy Indemnity Payment Program (DIPP) pays dairy producers when a public regulatory agency directs them to remove their raw milk from the commercial market because it has been contaminated by pesticides, nuclear radiation or fallout, or toxic substances and chemical residues other than pesticides. Payments are made to manufacturers of dairy products only for products removed from the market because of pesticide contamination. For more information, visit www.fsa.usda.gov/dairy.

DAIRY PRODUCT DONATION PROGRAM

The Dairy Product Donation Program (DPDP) is authorized by the 2014 Farm Bill through Dec. 31, 2018. The DPDP addresses low margins for dairy operations by using Commodity Credit Corporation (CCC) funds to purchase dairy products for donation to public and private nonprofit organizations that provide nutrition assistance to low-income populations. Purchases are only made by USDA during periods of low margins. This program does not involve dairy operator or nutrition assistance enrollment. The FSA and the Food and Nutrition Service (FNS) administer DPDP. For more information, visit www.fsa.usda.gov/dairy.

DIRECT FARM OWNERSHIP LOANS

FSA direct farm ownership loans may be made to purchase farmland, construct or repair buildings and other fixtures and promote soil and water conservation. To qualify for a direct loan, the applicant must be unable to obtain credit from commercial credit sources, able to show sufficient repayment ability and pledge enough collateral to fully secure the loan. A percentage of loan funds is targeted to beginning farmers and ranchers and minority applicants. To learn more, visit www.fsa.usda.gov/farmloans.

DIRECT FARM OPERATING LOANS

FSA direct farm operating loans may be made to purchase items such as livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance and other operating expenses. They can also be used to pay for minor improvements to buildings, costs associated with land and water development, family subsistence and refinancing debts under certain conditions. To qualify for a direct loan, the applicant must be unable to obtain credit from commercial credit sources, able to show sufficient repayment ability and pledge enough collateral to fully secure the loan. A percentage of loan funds are targeted to beginning farmers and ranchers and minority applicants. To learn more, visit www.fsa.usda.gov/farmloans.

DOWN PAYMENT FARM OWNERSHIP LOANS

Down payment farm ownership loans were developed to help targeted underserved and beginning farmers and ranchers purchase a farm or ranch. These loans provide a way for retiring farmers to transfer their land to a future generation of farmers and ranchers. The applicant provides a 5 percent down payment; FSA provides 45 percent of the needed loan funds at a reduced interest rate and other financing provides the remaining 50 percent. To learn more, visit www.fsa.usda.gov/farmloans.

ECONOMIC ADJUSTMENT ASSISTANCE TO USERS OF UPLAND COTTON

The Commodity Credit Corporation (CCC) issues payments to eligible domestic users of upland cotton. Payments are made to eligible domestic users who enter into an agreement with the CCC. The payment rate is 3 cents per pound beginning Aug. 1, 2012. Proceeds received under this program must be used for capital investments that relate to manufacturing upland cotton into cotton products. For more information, visit www.fsa.usda.gov/daco.
EMERGENCY ASSISTANCE FOR LIVESTOCK, HONEYBEES AND FARM-RAISED FISH PROGRAM

The Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) provides payments to eligible producers of livestock, honeybees and farm-raised fish to help compensate for losses due to disease (including cattle tick fever), adverse weather or other conditions, such as blizzards and wildfires, as determined by the Secretary. ELAP was authorized by the 2014 Farm Bill as a permanent program and provides retroactive authority to cover losses that occurred on or after Oct. 1, 2011. ELAP assistance is provided for losses not covered by the Livestock Forage Disaster Program (LFP) and the Livestock Indemnity Program (LIP). For more information, visit http://disaster.fsa.usda.gov.

EMERGENCY CONSERVATION PROGRAM

The Emergency Conservation Program (ECP) provides funding for farmers and ranchers to rehabilitate farmland damaged by wind erosion, floods, hurricanes or other natural disasters, and for carrying out emergency water conservation measures during periods of severe drought. The natural disaster must create new conservation problems, which, if not treated, would 1) impair or endanger the land, 2) materially affect the productive capacity of the land, 3) represent unusual damage that, except for wind erosion, is not the type likely to recur frequently in the same area and 4) be so costly to repair that federal assistance is or will be required to return the land to productive agricultural use. Subject to availability of funds, locally elected county committees are authorized to implement ECP for all disasters except drought, which may be authorized by the FSA national office. Eligible ECP participants may receive financial assistance of up to 75 percent of the cost to implement approved emergency land rehabilitation practices as determined by county FSA committees; qualified limited resource producers may receive financial assistance of up to 90 percent. To learn more, visit www.fsa.usda.gov/conservation.

EMERGENCY FOREST RESTORATION PROGRAM

The Emergency Forest Restoration Program (EFRP) provides payments to eligible owners of rural nonindustrial private forest land in order to carry out emergency measures to restore forest health on land damaged by natural disaster events such as floods, hurricanes or other natural disasters. Subject to availability of funds, locally elected county committees are authorized to implement EFRP for all disasters except drought and insect infestations, which may be authorized by the FSA national office. Eligible EFRP participants may receive financial assistance of up to 75 percent of the cost to implement approved emergency forest restoration practices as determined by county FSA committees. To learn more, visit http://disaster.fsa.usda.gov.

EMERGENCY LOAN PROGRAM

FSA provides emergency loans (EM) to help producers recover from production and physical losses due to drought, flooding, other natural disasters or quarantine. Ems may be made to farmers and ranchers who cannot obtain credit from commercial sources and own or operate land located in a county declared by the President as a disaster area or designated by the Secretary of Agriculture as a disaster area or quarantine area (for physical losses only, the FSA Administrator may authorize emergency loan assistance). Emergency loan funds may be used to 1) restore or replace essential property, 2) pay all or part of production costs associated with the disaster year, 3) pay essential family living expenses, 4) reorganize the farming operation and 5) refinance certain debts. For more information, visit http://disaster.fsa.usda.gov.

EXTRA LONG STAPLE COTTON COMPETITIVENESS PAYMENTS

Extra Long Staple (ELS) Cotton Competitiveness Payments are made to domestic users and exporters of ELS cotton when the market prices of domestically produced versus foreign grown ELS cotton are such that payments are necessary to improve the competitiveness of domestically
produced cotton in the world market. For more information, visit www.fsa.usda.gov/daco.

FARM STORAGE FACILITY LOANS

Farm storage facility loans provide low-interest financing for producers to build or upgrade farm storage and handling facilities to store eligible commodities they produce, including cold storage facilities, bulk tanks, storage facilities, new or used handling and storage equipment, portable or permanently affixed, and storage and handling trucks. A producer may borrow up to $500,000 per loan with a minimum down payment of 15 percent and loan terms are up to 12 years, depending on the amount of the loan. In addition, FSA provides a microloan option for producers who require financing of up to $50,000 with a 5 percent down payment and loan terms of three, five or seven years. Used storage structures, equipment and storage and handling trucks are eligible for three or five years only and the maximum amount allowed for a storage or handling truck is $100,000. Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds, pulse crops, hay, honey, renewable biomass, fruits and vegetables, floriculture, hops, maple sap, milk, cheese, butter, yogurt, eggs, unprocessed meat and poultry, rye and aquaculture, excluding systems that maintain live animals through uptake and discharge of water. For more information, visit www.fsa.usda.gov/pricesupport.

FEEDSTOCK FLEXIBILITY PROGRAM

The Feedstock Flexibility Program (FFP) is designed to avoid sugar loan forfeitures to CCC by diverting excess sugar in the marketplace to bioenergy production. Every quarter, USDA announces whether it plans to purchase sugar for the purpose of bioenergy production. Raw, refined and in-process sugars are eligible for purchase. Such sugar can be purchased from any marketer located in the United States. For more information, visit www.fsa.usda.gov/pricesupport.

FOREIGN FOOD ASSISTANCE

FSA procures agricultural commodities that are donated to international relief agencies to help feed people around the world. The Foreign Agricultural Service (FAS) of USDA organizes the delivery of the donated food to international development and humanitarian organizations operating in dozens of countries. Food donations also assist in the FAS Food for Progress Program, which assists countries working to transition to market-oriented economies. For more information, visit www.fsa.usda.gov/daco.

GRASSROOTS SOURCE WATER PROTECTION PROGRAM

The Grassroots Source Water Protection Program (GSWPP) is a joint effort between FSA and the nonprofit National Rural Water Association (NRWA) designed to help prevent source water pollution in states through voluntary practices installed by producers and other landowners at the local level. GSWPP relies on the onsite technical assistance capabilities of each state’s rural water association in those states that operate a source water protection program. These associations deliver assistance in developing source water protection plans within watersheds with the goal of preventing contamination of drinking water supplies. For more information, visit www.fsa.usda.gov/conservation.

GRAZE-OUT PROGRAM

The Graze-Out Program provides for payments to eligible producers who elect to use their acreage
planted to wheat, barley, oats or triticale for grazing by livestock and agree to forgo any other harvesting of the commodity on such acreage during the applicable crop year. Graze-out payments are subject to the same basic eligibility requirements as commodity loans and, when available, loan deficiency payments.

**GUARANTEED FARM OWNERSHIP LOANS**

FSA guaranteed loans provide lenders (banks, Farm Credit System institutions, credit unions) with a guarantee of up to 95 percent of the loss of principal and interest on a loan. Farmers and ranchers apply to an agricultural lender, which then arranges for the guarantee. The FSA guarantee permits lenders to make agricultural credit available to farmers who do not meet the lender’s normal underwriting criteria. A percentage of guaranteed loan funds is targeted to beginning farmers and ranchers and minority applicants. Guaranteed farm ownership loans may be made to purchase farmland, construct or repair buildings and other fixtures, develop farmland to promote soil and water conservation or to refinance debt. To learn more, visit [www.fsa.usda.gov/farmloans](http://www.fsa.usda.gov/farmloans).

**GUARANTEED OPERATING LOANS**

FSA guaranteed loans provide lenders (banks, Farm Credit System institutions, credit unions) with a guarantee of up to 95 percent of the loss of principal and interest on a loan. Farmers and ranchers apply to an agricultural lender, which then arranges for the guarantee. The FSA guarantee permits lenders to make agricultural credit available to farmers who do not meet the lender’s normal underwriting criteria. A percentage of guaranteed loan funds is targeted to beginning farmers and ranchers and minority applicants. Guaranteed operating loans may be made to purchase items needed, such as livestock, farm equipment, feed, seed, fuel, farm chemicals, repairs, insurance and other operating expenses. Operating loans also can be used to pay for minor improvements to buildings, costs associated with land and water development, family living expenses and to refinance debts under certain conditions. To learn more, visit [www.fsa.usda.gov/farmloans](http://www.fsa.usda.gov/farmloans).

**HIGHLY FRACTIONATED INDIAN LAND LOANS**

Highly fractionated Indian land loans provide loans to qualified intermediary lenders that will relend the funds to qualified tribes and individuals to reduce or eliminate fractioned ownership interests of Indian lands. Participating intermediary lenders must be approved by FSA. The lenders may be private and tribal nonprofit corporations, public agencies, Indian tribes or lenders subject to federal or state regulation (such as a credit union or other financial institution). To learn more, visit [http://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/archived-fact-sheets/highly_fractionated_indian_land.pdf](http://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/archived-fact-sheets/highly_fractionated_indian_land.pdf).

**HOMESTEAD PROTECTION PROGRAM**

If the FSA has exhausted all loan servicing options and must take real property into inventory, the Homestead Protection Program allows the former owner to lease, with an option to purchase, their primary residence and up to 10 adjoining acres for up to five years if they meet all eligibility requirements.

**INDIAN TRIBAL LAND ACQUISITION PROGRAM**

Indian Tribal Land Acquisition Program (ITLAP) loans enable Indian tribes to purchase privately held lands that lie within their reservations. Loan funds may be used to pay expenses incidental to the purchase of the land, but not for land development.

**LAND CONTRACT GUARANTEES**

Guarantees are available for the owner of a farm who sells real estate through a land contract to a beginning or targeted underserved farmer. The guarantee provides an incentive to sell to individuals in these groups as it reduces the financial risk to the seller in the event of default. FSA offers two types of guarantees: a seller may request either a Prompt Payment Guarantee of
up to the amount of three amortized annual installments plus the cost of any related real estate taxes and insurance; or a Standard Guarantee of 90 percent of the outstanding principal balance under the land contract. To qualify for assistance, buyers must meet eligibility requirements similar to those for the Guaranteed and Direct Farm Ownership programs.

**LIVESTOCK FORAGE DISASTER PROGRAM**

The Livestock Forage Disaster Program (LFP) provides compensation to eligible livestock producers who have suffered grazing losses for covered livestock on land that is native or improved pastureland with permanent vegetative cover or is planted specifically for grazing. The grazing losses must be due to a qualifying drought condition during the normal grazing period for the county. LFP also provides compensation to eligible livestock producers who have suffered grazing losses on rangeland managed by a federal agency if the eligible livestock producer is prohibited by the federal agency from grazing the normal permitted livestock on the managed rangeland due to a qualifying fire. For more information, visit [http://disaster.fsa.usda.gov](http://disaster.fsa.usda.gov).

**LIVESTOCK INDEMNITY PROGRAM**

The Livestock Indemnity Program (LIP) provides benefits to livestock producers for livestock deaths in excess of normal mortality caused by adverse weather. In addition, LIP covers attacks by animals reintroduced into the wild by the federal government or protected by federal law, including wolves and avian predators. For more information, visit [http://disaster.fsa.usda.gov](http://disaster.fsa.usda.gov).

**MARGIN PROTECTION PROGRAM FOR DAIRY**

The Margin Protection Program for Dairy (MPP-Dairy) is a voluntary risk management program for dairy producers authorized by the 2014 Farm Bill through Dec. 31, 2018. The MPP-Dairy offers protection to dairy producers when the difference between the all milk price and the average feed cost (the margin) falls below a certain dollar amount selected by the producer. For more information, visit [www.fsa.usda.gov/dairy](http://www.fsa.usda.gov/dairy).

**MICROLOANS**

Microls loans are a special subcategory of direct operating and farm ownership loans that provide flexible access to credit for small farming operations, including specialty, niche and local food producers. The Microloan Program includes a simplified loan application process and minimal paperwork. It provides additional flexibility in certain loan eligibility requirements, reduces documentation requirements and streamlines financial planning for small operations. Eligible applicants may obtain a microloan for up to $50,000. For more information, visit [www.fsa.usda.gov/microloans](http://www.fsa.usda.gov/microloans).

**NONINSURED CROP DISASTER ASSISTANCE PROGRAM**

Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to non-insurable crop losses due to drought, flood, hurricane or other natural disasters. Landowners, tenants or sharecroppers who share in the risk of producing an eligible crop are eligible. Eligible crops are those where crop insurance is unavailable. Also eligible for NAP coverage are controlled-environment crops (mushroom and floriculture), specialty crops (honey and maple sap) and value loss crops (aquaculture, Christmas trees, ginseng, ornamental nursery and turf-grass sod). The 2014 Farm Bill allows producers to purchase higher levels of coverage beyond the catastrophic coverage level for an additional premium. New, limited resource and targeted underserved farmers are eligible for free catastrophic coverage and higher levels of coverage for a significantly discounted premium. For more information, visit [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap).

**NONRE COURSE MARKETING ASSISTANCE LOANS AND LOAN DEFICIENCY PAYMENT**

Nonrecourse marketing assistance loans (MALs) provide producers interim financing at harvest
time to help them meet cash flow needs when market prices are typically at harvest-time lows. MALs for covered commodities are nonrecourse because the commodity is pledged as loan collateral and producers have the option of delivering the pledged collateral to the CCC as full payment for the loan at maturity. A producer who is eligible to obtain a loan, but who agrees to forgo the loan, may obtain a loan deficiency payment (LDP). An LDP is the amount by which the applicable loan rate exceeds the alternative loan repayment rate for the respective commodity. For more information, visit www.fsa.usda.gov/pricesupport.

REIMBURSEMENT TRANSPORTATION COST PAYMENT PROGRAM FOR GEOGRAPHICALLY DISADVANTAGED FARMERS AND RANCHERS

The 2014 Farm Bill reauthorized the Reimbursement Transportation Cost Payment Program for Geographically Disadvantaged Farmers and Ranchers (RTCP) to reimburse geographically disadvantaged producers with a portion of the cost to transport agricultural commodities or inputs used to produce an agricultural commodity. For more information, visit www.fsa.usda.gov/pricesupport.

PRIMARY LOAN SERVICING PROGRAM

The Primary Loan Servicing Program is available to eligible borrowers who, due to reasons beyond their control, are unable to make the scheduled payments on their debt to the government. Restructuring options may include consolidation, rescheduling or re-amortization, deferral, interest rate reduction and write down. The program allows delinquent or financially distressed FSA borrowers to become current on their loans and regain a more solid financial footing for the long term.

SUGAR LOAN PROGRAM AND SUGAR MARKETING ALLOTMENTS

The Sugar Loan Program provides nonrecourse loans to processors of domestically grown sugarcane and sugar beets. This program provides producers with interim financing at harvest time so that producers do not need to sell their commodity when market prices are typically at harvest-time lows. The 2014 Farm Bill authorizes FSA to administer nonrecourse loans for the 2014 through 2018 crops on behalf of the CCC. For more information, visit www.fsa.usda.gov/pricesupport.

RECOUSESE COTTON LOANS

Recourse seed cotton loans are made available by the CCC to producers through March 31 of the year following the calendar year in which the cotton crop is normally harvested. Seed cotton pledged as collateral for a loan must be tendered to CCC by an eligible producer and must be in existence and in good condition at the time of disbursement of loan proceeds, in addition to other requirements. A producer must repay the seed cotton loan principal, interest and the charges before pledging the cotton for a nonrecourse loan or before a loan deficiency payment can be approved. Seed cotton loans mature on demand by CCC but no later than May 31 following the calendar year in which such crop is normally harvested. For more information, visit www.fsa.usda.gov/pricesupport.

SUGAR STORAGE FACILITY LOANS

FSA may make loans to processors of domestically produced sugarcane and sugar beets for the construction or upgrading of storage and handling facilities for raw sugars and refined sugars. Loans may be made only for the purchase and installation of eligible storage facilities, permanently affixed handling equipment or the remodeling of existing facilities. For more information, visit www.fsa.usda.gov/pricesupport.

TREE ASSISTANCE PROGRAM

The 2014 Farm Bill reauthorized the Tree Assistance Program (TAP) to provide financial assistance to qualifying orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes and vines damaged by natural disasters. The 2014 Farm Bill established TAP as
a permanent disaster program and provides retroactive authority to cover eligible losses back to Oct. 1, 2011. For more information, visit http://disaster.fsa.usda.gov.

UNITED STATES WAREHOUSE ACT

The United States Warehouse Act (USWA) authorizes the Secretary to issue licenses to public warehouse operators who voluntarily request regulation through licensing under the USWA to store agricultural products, including bulk grain, cotton, peanuts, sugar and other agricultural products. FSA administers USWA by providing licensing of warehouse operators, regulation of paper and electronic warehouse receipt providers, protection for depositors through bonding or other financial assistance and compliance examinations. The USWA provides for the use of warehouse receipts and requires warehouse operators to accept agricultural products for storage without discrimination. Under the USWA, the facilities meet and are maintained at established standards. The USWA allows FSA to enforce a uniform regulatory system for the protection of depositors and the agricultural commodities stored in the licensed facilities. For more information, visit www.fsa.usda.gov/daco.

YOUTH LOANS

FSA makes loans to individual rural youth, between the ages of 10 and 20 years, to establish and operate agriculture-related income-producing projects of modest size in connection with their participation in 4-H clubs, the Future Farmers of America, Tribal Youth Organizations and similar organizations. The project must be planned and operated with the help of the organization adviser, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. For more information, visit www.fsa.usda.gov/youth-loans.

FOR MORE INFORMATION

This fact sheet is provided for informational purposes only; other restrictions and eligibility requirements may apply. For more information about FSA and its programs, visit your local FSA office or online at http://offices.usda.gov.

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA’s TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW Washington, D.C. 20250-9410;

2) fax: (202) 690-7442; or

3) email: program.intake@usda.gov.

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Livestock Forage Disaster Program (LFP)

OVERVIEW

The 2014 Farm Bill authorized the Livestock Forage Disaster Program (LFP) to provide compensation to eligible livestock producers who have suffered grazing losses for covered livestock on land that is native or improved pastureland with permanent vegetative cover or is planted specifically for grazing. The grazing losses must be due to a qualifying drought condition during the normal grazing period for the county.

Also, LFP provides compensation to eligible livestock producers who have suffered grazing losses on rangeland managed by a federal agency if the eligible livestock producer is prohibited by the federal agency from grazing the normal permitted livestock on the managed rangeland due to a qualifying fire.

The grazing losses must have occurred on or after Oct. 1, 2011.

LFP is administered by the Farm Service Agency (FSA) of the U.S. Department of Agriculture (USDA).

ELIGIBLE COUNTIES FOR DROUGHT

An eligible livestock producer who owns or leases grazing land or pastureland physically located in a county rated by the U.S. Drought Monitor as having a:

- D2 (severe drought) intensity in any area of the county for at least eight consecutive weeks during the normal grazing period is eligible to receive assistance in an amount equal to one monthly payment;
- D3 (extreme drought) intensity in any area of the county at any time during the normal grazing period is eligible to receive assistance in an amount equal to three monthly payments;
- D3 (extreme drought) intensity in any area of the county for at least four weeks during the normal grazing period or is rated a D4 (exceptional drought) intensity at any time during the normal grazing period is eligible to receive assistance in an amount equal to four monthly payments; or
- D4 (exceptional drought) in a county for four weeks (not necessarily four consecutive weeks) during the normal grazing period is eligible to receive assistance in an amount equal to five monthly payments.

A map of eligible counties for LFP drought may be found at http://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/livestock-forage/index.

ELIGIBLE LIVESTOCK

Eligible livestock types under LFP include alpacas, beef cattle, buffalo, beefalo, dairy cattle, deer, elk, emus, equine, goats, llamas, reindeer or sheep that have been or would have been grazing the eligible grazing land or pastureland:

- During the normal grazing period for the specific type of grazing land or pastureland for the county; or
- When the federal agency excluded the livestock producer from grazing the normally permitted livestock on the managed rangeland due to fire.

Eligible livestock must:

- Have been owned, purchased or entered into a contract to purchase during the 60 days prior to the beginning date of a qualifying drought or fire condition;
- Have been held by a contract grower or sold or otherwise disposed of due to a qualifying drought condition during the current production year or one or both of the two production years immediately preceding the current production year;
- Have been maintained for commercial use as part of a farming operation on the beginning date of the eligible drought or fire condition;
FACT SHEET
Livestock Forage Disaster Program (LFP) April 2017

• Not have been produced and maintained for reasons other than commercial use as part of a farming operation (such excluded uses include, but are not limited to, wild free-roaming animals or animals used for recreational purposes such as pleasure, hunting, pets, roping or for show); and
• Not have been livestock that were or would have been in a feedlot on the beginning date of the qualifying drought or fire as part of the normal business operation of the producer.

ELIGIBLE PRODUCERS
To be eligible for LFP, producers must:
• Own, cash or share lease, or be a contract grower of covered livestock during the 60 calendar days before the beginning date of a qualifying drought or fire;
• Provide pastureland or grazing land for covered livestock, including cash-rented pastureland or grazing land that is either:
   ° Physically located in a county affected by a qualifying drought during the normal grazing period for the county; or
   ° Rangeland managed by a federal agency for which the otherwise eligible livestock producer is prohibited by the federal agency from grazing the normally permitted livestock because of a qualifying fire.
• Certify that they have suffered a grazing loss because of a qualifying drought or fire; and
• Timely file an acreage report for all grazing land for which a loss of grazing is being claimed.

PAYMENTS
FSA will calculate LFP payments for an eligible livestock producer in a calendar year for grazing losses will not exceed five monthly payments for the same livestock.

In the case of an eligible livestock producer who sold or otherwise disposed of livestock because of drought conditions in one or both of the two previous production years immediately preceding the current production year, the payment rate will equal 80 percent of the monthly payment rate.

FSA will calculate LFP payments for eligible livestock producers for losses suffered because of a qualifying fire on federally managed rangeland for which the producer is prohibited from grazing the normally permitted livestock. The payment begins on the first day the permitted livestock are prohibited from grazing the eligible rangeland and ending on the earlier of the last day of the federal lease of the eligible livestock producer or the day that would make the period a 180 calendar-day period. The payment rate is 50 percent of the monthly feed cost for the number of days the producer is prohibited from grazing the managed rangeland because of a qualifying fire, not to exceed 180 calendar days.

PAYMENT LIMITATION
For 2012 and subsequent program years, no person or legal entity, excluding a joint venture or general partnership, may receive directly or indirectly, more than $125,000 total in payments under LFP, Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) and Livestock Indemnity Program (LIP) combined.

In applying the limitation on average adjusted gross income (AGI), an individual or legal entity is ineligible for payment under LFP if the individual’s or legal entity’s average AGI exceeds $900,000.

Direct attribution provisions apply to LFP for 2011 and subsequent years. Under direct attribution, any payment to a legal entity also will be considered for payment limitation purposes to be a payment to persons or legal entities with an interest in the legal entity or in a sub-entity.
ENROLLMENT

For 2015 and subsequent calendar years, producers must provide a completed application for payment and required supporting documentation to their FSA office within 30 calendar days after the end of the calendar year in which the grazing loss occurred.

The producer should include a copy of the grower contract if the producer is a contract grower and any other supporting documents required for determining eligibility. Supporting documents must show evidence of loss, current physical location of livestock in inventory, evidence that grazing land or pastureland is owned or leased and evidence that if the loss of grazing was due to a fire that the producer was prohibited by the federal agency from grazing the normal permitted livestock on the managed rangeland due to a fire.

FSA will use data provided by the applicant to determine eligibility for program benefits. Providing the data is voluntary; however, without all required data, program benefits will not be approved or provided.

The table on page 4 provides the monthly payment rate per head by covered livestock category.

FOR MORE INFORMATION

This fact sheet is provided for informational purposes only; other eligibility requirements or restrictions may apply. To find more information about FSA disaster assistance programs, visit http://disaster.fsa.usda.gov or contact your local FSA office. To find your local FSA office, visit http://offices.usda.gov.

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

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1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW Washington, D.C. 20250-9410;

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## Livestock Forage Disaster Program (LFP)

### Payment Rate Per Head

<table>
<thead>
<tr>
<th>Kind</th>
<th>Type</th>
<th>Weight Range</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
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</thead>
<tbody>
<tr>
<td>Beef</td>
<td>Adult Bulls, Cows</td>
<td>$34.57</td>
<td>$51.81</td>
<td>$57.27</td>
<td>$52.56</td>
<td>$40.79</td>
<td>$32.36</td>
<td>$30.00</td>
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<tr>
<td></td>
<td>Non-adult 500 pounds or more</td>
<td>$25.93</td>
<td>$38.86</td>
<td>$42.96</td>
<td>$39.42</td>
<td>$30.59</td>
<td>$24.27</td>
<td>$22.50</td>
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<tr>
<td>Dairy</td>
<td>Adult Bulls, Cows</td>
<td>$89.89</td>
<td>$134.71</td>
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<td>$84.14</td>
<td>$78.00</td>
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<tr>
<td></td>
<td>Non-adult 500 pounds or more</td>
<td>$25.93</td>
<td>$38.86</td>
<td>$42.96</td>
<td>$39.42</td>
<td>$30.59</td>
<td>$24.27</td>
<td>$22.50</td>
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</tr>
<tr>
<td>Buffalo/Beefalo</td>
<td>Adult Bulls, Cows</td>
<td>$34.57</td>
<td>$51.81</td>
<td>$57.27</td>
<td>$52.56</td>
<td>$40.79</td>
<td>$32.36</td>
<td>$30.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Non-adult 500 pounds or more</td>
<td>$25.93</td>
<td>$38.86</td>
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<td>$39.42</td>
<td>$30.59</td>
<td>$24.27</td>
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<tr>
<td>Sheep</td>
<td>All</td>
<td>$8.64</td>
<td>$12.96</td>
<td>$14.32</td>
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<tr>
<td>Goats</td>
<td>All</td>
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<td>$12.96</td>
<td>$14.32</td>
<td>$13.14</td>
<td>$10.20</td>
<td>$8.09</td>
<td>$7.50</td>
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</tr>
<tr>
<td>Deer</td>
<td>All</td>
<td>$8.64</td>
<td>$12.96</td>
<td>$14.32</td>
<td>$13.14</td>
<td>$10.20</td>
<td>$8.09</td>
<td>$7.50</td>
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<tr>
<td>Equine</td>
<td>All</td>
<td>$25.58</td>
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<tr>
<td>Elk</td>
<td>Less than 400 pounds</td>
<td>$7.61</td>
<td>$11.40</td>
<td>$12.60</td>
<td>$11.58</td>
<td>$8.98</td>
<td>$7.12</td>
<td>$6.60</td>
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<tr>
<td></td>
<td>400 to 799 pounds</td>
<td>$14.18</td>
<td>$21.24</td>
<td>$23.48</td>
<td>$21.56</td>
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<td>$13.27</td>
<td>$12.30</td>
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<td></td>
<td>800 pounds or more</td>
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<td>$27.98</td>
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<td>$17.47</td>
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<tr>
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<td>All</td>
<td>$7.61</td>
<td>$11.40</td>
<td>$12.60</td>
<td>$11.58</td>
<td>$8.98</td>
<td>$7.12</td>
<td>$6.60</td>
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</tr>
<tr>
<td>Alpacas</td>
<td>All</td>
<td>$28.48</td>
<td>$42.68</td>
<td>$47.18</td>
<td>$43.30</td>
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<td>$26.65</td>
<td>$24.71</td>
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<tr>
<td>Emus</td>
<td>All</td>
<td>$17.69</td>
<td>$26.52</td>
<td>$29.31</td>
<td>$26.90</td>
<td>$20.87</td>
<td>$16.56</td>
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<tr>
<td>Llamas</td>
<td>All</td>
<td>$12.62</td>
<td>$18.91</td>
<td>$20.90</td>
<td>$19.18</td>
<td>$14.89</td>
<td>$11.81</td>
<td>$10.95</td>
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</tr>
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Livestock Indemnity Program (LIP)

OVERVIEW

The 2014 Farm Bill authorized the Livestock Indemnity Program (LIP) to provide benefits to livestock producers for livestock deaths in excess of normal mortality caused by eligible loss conditions, including eligible adverse weather, eligible disease and eligible attacks (attacks by animals reintroduced into the wild by the federal government or protected by federal law, including wolves and avian predators). LIP payments are equal to 75 percent of the market value of the applicable livestock on the day before the date of death of the livestock as determined by the Secretary.

LIP is administered by the U.S. Department of Agriculture (USDA) Farm Service Agency (FSA).

ELIGIBLE LIVESTock OWNERS

To be eligible for LIP, a livestock producer must have legally owned the eligible livestock on the day the livestock died.

To be eligible for LIP, an owner’s livestock must:

- Have died in excess of normal mortality as a direct result of an eligible loss condition that occurred:
  - On or after Oct. 1, 2011; and
  - No later than 60 calendar days from the ending date of the applicable adverse weather event.
- Have been maintained for commercial use as part of a farming operation on the day they died; and
- Not have been produced for reasons other than commercial use as part of a farming operation.

Excluded livestock includes wild free-roaming animals, pets or animals used for recreational purposes, such as hunting, roping or for show.

Owners of the following types of livestock may be eligible for LIP:

<table>
<thead>
<tr>
<th>Cattle</th>
<th>Poultry</th>
<th>Swine</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult Beef Bulls</td>
<td>Chickens, Broilers, Pullets</td>
<td>Swine, Feeder Pigs (less than</td>
<td>Alpacas</td>
</tr>
<tr>
<td>(regular size) (4.26 to 6.25 pounds)</td>
<td></td>
<td>50 pounds)</td>
<td></td>
</tr>
<tr>
<td>Adult Beef Cows</td>
<td>Chickens, Chicks</td>
<td>Swine, Sows, Boars, Barrows,</td>
<td>Deer</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Gilts (50 to 150 pounds)</td>
<td></td>
</tr>
<tr>
<td>Adult Buffalo, Beefalo</td>
<td>Chickens, Layers</td>
<td>Swine, Sows, Boars, Barrows,</td>
<td>Elk</td>
</tr>
<tr>
<td>Bulls</td>
<td></td>
<td>Gilts (151 to 450 pounds)</td>
<td></td>
</tr>
<tr>
<td>Adult Buffalo, Beefalo</td>
<td>Chickens, Pullets/Cornish</td>
<td>Swine, Sows, Boars (over 450</td>
<td>Emus</td>
</tr>
<tr>
<td>Cows</td>
<td>Hens (small size) (Less than</td>
<td>pounds)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4.26 pounds)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adult Dairy Bulls</td>
<td>Roasters (6.26 to 7.75 pounds)</td>
<td></td>
<td>Equine</td>
</tr>
<tr>
<td>Adult Dairy Cows</td>
<td>Super Roasters/Parts (7.76 pounds or</td>
<td></td>
<td>Goats, Bucks</td>
</tr>
<tr>
<td>Non-Adult Beef Cattle</td>
<td>more)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Adult Buffalo/Beefalo</td>
<td>Ducks</td>
<td></td>
<td>Goats, Nannies</td>
</tr>
<tr>
<td>Non-Adult Dairy Cattle</td>
<td>Ducks, Ducklings</td>
<td></td>
<td>Goats, Slaughter</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Goats/Kids</td>
</tr>
<tr>
<td></td>
<td>Geese, Goose</td>
<td></td>
<td>Llamas</td>
</tr>
<tr>
<td></td>
<td>Geese, Goslings</td>
<td></td>
<td>Reindeer</td>
</tr>
<tr>
<td></td>
<td>Turkeys, Pullets</td>
<td></td>
<td>Sheep, Ewes</td>
</tr>
<tr>
<td></td>
<td>Turkeys, Toms, Fryers, Roasters</td>
<td></td>
<td>Sheep, Lambs</td>
</tr>
</tbody>
</table>
ELIGIBLE LIVESTOCK CONTRACT GROWERS

To be eligible for LIP, a contract grower must have had the following on the day the livestock died:

- Possession and control of the eligible livestock; and
- A written agreement with the eligible livestock owner setting the specific terms, conditions and obligations of the parties involved regarding the production of livestock.

In addition to the requirements listed for livestock owners above, the only eligible livestock of contract growers under LIP are poultry and swine.

ELIGIBLE LOSS CONDITIONS

An eligible loss condition includes any of the following that occur in the calendar year for which benefits are requested:

- Eligible adverse weather event;
- Eligible disease; and
- Eligible attack.

Eligible adverse weather event means extreme or abnormal damaging weather that is not expected to occur during the loss period for which it occurred, which directly results in eligible livestock death losses in excess of normal mortality. An eligible adverse weather event must occur in the calendar year for which benefits are requested. Eligible adverse weather events include, but are not limited to, as determined by the FSA Deputy Administrator of Farm Programs or designee, earthquake; hail; lightning; tornado; tropical storm; typhoon; vog, if directly related to a volcanic eruption; winter storm, if the winter storm lasts for three consecutive days and is accompanied by high winds, freezing rain or sleet, heavy snowfall and extremely cold temperatures; hurricanes; floods; blizzards; wild fires; extreme heat; extreme cold; and straight-line winds. Drought is not an eligible adverse weather event except when associated with anthrax, a condition that occurs because of drought and results in the death of eligible livestock.

Eligible disease means a disease that is exacerbated by an eligible adverse weather event that directly results in the death of eligible livestock in excess of normal mortality, including, but not limited to, anthrax, cyanobacteria, (beginning in 2015 calendar year) and larkspur poisoning (beginning in 2015 calendar year).

Eligible attack means an attack by animals reintroduced into the wild by the federal government or protected by federal law, including wolves and avian predators, that directly results in the death of eligible livestock in excess of normal mortality.

PAYMENTS

LIP payments are calculated by multiplying the national payment rate for each livestock category by the number of eligible livestock in each category. National payment rates are found at the end of this fact sheet.

The LIP national payment rate for eligible livestock owners is based on 75 percent of the average fair market value of the livestock, as provided in Table 1.

The LIP national payment rate for eligible livestock contract growers is based on 75 percent of the average income loss sustained by the contract grower with respect to the dead livestock, as provided in Table 2.

A contract grower’s LIP payment will be reduced by the amount of monetary compensation received from his/her contractor for the loss of income suffered from the death of livestock under contract.

PAYMENT LIMITATIONS AND ADJUSTED GROSS INCOME (AGI)

For 2012 and subsequent program years, no person or legal entity, excluding a joint venture or general partnership, may receive directly or indirectly, more than $125,000 total in payments under the Livestock Forage Disaster Program, Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program and LIP combined per program year.

In applying the limitation on average adjusted gross income, an individual or entity is ineligible for payment under LIP if the average AGI of the individual or entity exceeds $900,000.

Direct attribution provisions apply to LIP for 2011 and subsequent years. Under direct attribution, any payment to a legal entity also will be considered (for payment limitation purposes) to be a payment to
persons or legal entities with an interest in the legal entity or in a sub-entity.

For more information on payment limitations, visit www.fsa.usda.gov/limits.

APPLYING FOR LIP

Producers may apply to receive LIP benefits at local FSA offices.

Producers who suffer livestock death losses should submit a notice of loss and an application for payment to the local FSA office that maintains their farm records.

To be eligible, the notice of loss must be submitted 30 calendar days of when the loss of livestock is first apparent to the producer. An application for payment must be filed no later than 90 calendar days after the end of the calendar year in which the eligible loss condition occurred.

The following table provides the final dates to file a notice of loss and application for payments:

<table>
<thead>
<tr>
<th>Date of Livestock Death</th>
<th>Final Date to File Notice of Loss</th>
<th>Final Date to Submit an Application for Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar year 2017 and all subsequent years</td>
<td>30 days after death is first apparent</td>
<td>90 days after the calendar year in which the eligible loss condition occurred</td>
</tr>
</tbody>
</table>

The producer must include a copy of the grower contract if he/she is a contract grower and any other supporting documents required for determining eligibility. Supporting documents must show evidence of loss, current physical location of livestock in inventory and location of the livestock at the time of death.

Payments may be made for eligible losses suffered by an eligible producer who is now deceased or for a dissolved entity if a currently authorized representative signs the application for payment. Proof of authority to sign for a deceased individual or dissolved entity must be provided. If a producer is a dissolved entity, all former members at the time of dissolution or their duly authorized representative(s) must sign the application for payment.

LIVESTOCK DEATH LOSS DOCUMENTATION

Livestock owners should record all pertinent information of livestock death losses due to adverse weather, disease and attacks by animals reintroduced into the wild by the federal government or protected by federal law.

Documentation of the number and kind of livestock that have died, supplemented if possible by such items as, but not limited to:

- Photographs or video records to document the loss, dated if possible;
- Purchase records, veterinarian records, production records, bank or other loan documents; and
- Written contracts, records assembled for tax purposes, private insurance documents and other similar reliable documents.

Applicants must provide adequate proof that the eligible livestock deaths occurred as a direct result of an eligible adverse weather event, eligible disease or eligible attack by an eligible animal or avian predator in the calendar year for which benefits are being requested. The quantity and kind of livestock that died as a direct result of the eligible event may be documented by:

- Purchase records;
- Veterinarian records;
- Bank or other loan documents;
- Rendering truck receipts or certificates;
- Federal Emergency Management Agency records;
- National Guard records;
- Written contracts;
- Production records;
- Records assembled for tax purposes;
- Property tax records;
- Private insurance documents; and
- Similar documents.

If adequate verifiable proof of death records documentation is not available, FSA will accept reliable records in conjunction with verifiable beginning and ending inventory records as proof of death. Reliable records may include, but are not limited to:

- Contemporaneous producer records existing at the time of the adverse weather event;
Livestock Indemnity Program (LIP)  
March 2017

- Picture(s) with a date;
- Brand inspection records;
- Dairy herd improvement records; and
- Similar reliable documents.

FSA will accept certifications of livestock deaths by third parties on form CCC-854 along with verifiable beginning and ending inventory documentation if the following conditions are met:

- The livestock owner or livestock contract grower, as applicable, certifies in writing:
  - That there is no other documentation of death available; and
  - The number of livestock in inventory at the time of the eligible loss condition.
- The third party provides their telephone number, address and a written statement containing:
  - Specific details about their knowledge of the livestock deaths;
  - Their affiliation with the livestock owner; and
  - The accuracy of the deaths claimed by the livestock owner.

FSA will use data furnished by the applicant to determine eligibility for program benefits. Furnishing the data is voluntary; however, without all required data, program benefits will not be approved or provided.

FOR MORE INFORMATION

This fact sheet is provided for informational purposes only; other restrictions may apply. For more details, contact your local FSA office. To find your local FSA county office, visit [http://offices.usda.gov](http://offices.usda.gov). To learn more about FSA disaster assistance programs, visit [http://disaster.fsa.usda.gov](http://disaster.fsa.usda.gov).

<table>
<thead>
<tr>
<th>Kind</th>
<th>Type</th>
<th>Weight Range</th>
<th>2017 Payment Rate Per Head</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alpacas</td>
<td>Adult</td>
<td>Bull</td>
<td>$1,350.34</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cow</td>
<td>$1,038.73</td>
</tr>
<tr>
<td>Beef</td>
<td>Adult</td>
<td>Less than 400 pounds</td>
<td>$471.22</td>
</tr>
<tr>
<td></td>
<td></td>
<td>400 to 799 pounds</td>
<td>$639.54</td>
</tr>
<tr>
<td></td>
<td></td>
<td>800 pounds or more</td>
<td>$1,001.12</td>
</tr>
<tr>
<td>Buffal/Beefalo</td>
<td>Adult</td>
<td>Bull</td>
<td>$1,714.39</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cow</td>
<td>$914.34</td>
</tr>
<tr>
<td></td>
<td>Non-adult</td>
<td>Less than 400 pounds</td>
<td>$447.66</td>
</tr>
<tr>
<td></td>
<td></td>
<td>400 to 799 pounds</td>
<td>$607.56</td>
</tr>
<tr>
<td></td>
<td></td>
<td>800 pounds or more</td>
<td>$951.06</td>
</tr>
<tr>
<td>Chickens</td>
<td>Broilers, Pullets (regular size)</td>
<td>4.26 to 6.25 pounds</td>
<td>$2.35</td>
</tr>
<tr>
<td></td>
<td>Chicks</td>
<td></td>
<td>$0.24</td>
</tr>
<tr>
<td></td>
<td>Layers</td>
<td></td>
<td>$3.15</td>
</tr>
<tr>
<td></td>
<td>Pullets, Cornish Hens (small size)</td>
<td>Less than 4.26 pounds</td>
<td>$1.60</td>
</tr>
<tr>
<td></td>
<td>Roasters</td>
<td>6.26 to 7.75 pounds</td>
<td>$2.99</td>
</tr>
<tr>
<td></td>
<td>Super Roasters/Parts</td>
<td>7.76 pounds or more</td>
<td>$3.93</td>
</tr>
<tr>
<td>Dairy</td>
<td>Adult</td>
<td>Bull</td>
<td>$1,353.75</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cow</td>
<td>$1,353.75</td>
</tr>
<tr>
<td></td>
<td>Non-adult</td>
<td>Less than 400 pounds</td>
<td>$338.44</td>
</tr>
<tr>
<td></td>
<td></td>
<td>400 to 799 pounds</td>
<td>$676.88</td>
</tr>
<tr>
<td></td>
<td></td>
<td>800 pounds or more</td>
<td>$1,093.41</td>
</tr>
<tr>
<td>Deer</td>
<td></td>
<td></td>
<td>$445.69</td>
</tr>
<tr>
<td>Ducks</td>
<td>Ducklings</td>
<td></td>
<td>$0.69</td>
</tr>
<tr>
<td></td>
<td>Ducks</td>
<td></td>
<td>$4.31</td>
</tr>
</tbody>
</table>
Table 1: LIP Payment Rates for Eligible Livestock Owners (Continued)
(rates have been reduced by the required 75%)

<table>
<thead>
<tr>
<th>Kind</th>
<th>Type</th>
<th>Weight Range</th>
<th>2017 Payment Rate Per Head</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elk</td>
<td></td>
<td></td>
<td>$618.66</td>
</tr>
<tr>
<td>Emus</td>
<td></td>
<td></td>
<td>$177.78</td>
</tr>
<tr>
<td>Equine</td>
<td></td>
<td></td>
<td>$755.57</td>
</tr>
<tr>
<td>Geese</td>
<td>Goose</td>
<td></td>
<td>$24.33</td>
</tr>
<tr>
<td></td>
<td>Gosling</td>
<td></td>
<td>$5.11</td>
</tr>
<tr>
<td>Goats</td>
<td>Bucks</td>
<td></td>
<td>$207.19</td>
</tr>
<tr>
<td></td>
<td>Nannies</td>
<td></td>
<td>$228.75</td>
</tr>
<tr>
<td></td>
<td>Slaughter Goats/Kids</td>
<td></td>
<td>$65.27</td>
</tr>
<tr>
<td>Llamas</td>
<td></td>
<td></td>
<td>$217.50</td>
</tr>
<tr>
<td>Reindeer</td>
<td></td>
<td></td>
<td>$445.69</td>
</tr>
<tr>
<td>Sheep</td>
<td>Ewes</td>
<td></td>
<td>$121.87</td>
</tr>
<tr>
<td></td>
<td>Lambs</td>
<td></td>
<td>$140.57</td>
</tr>
<tr>
<td></td>
<td>Rams</td>
<td></td>
<td>$119.98</td>
</tr>
<tr>
<td>Swine</td>
<td>Feeder Pigs</td>
<td>Less than 50 pounds</td>
<td>$34.40</td>
</tr>
<tr>
<td></td>
<td>Lightweight Barrows, Gilts</td>
<td>50 to 150 pounds</td>
<td>$57.01</td>
</tr>
<tr>
<td></td>
<td>Sows, Boars, Barrows, Gilts</td>
<td>151 to 450 pounds</td>
<td>$79.62</td>
</tr>
<tr>
<td></td>
<td>Boars, Sows</td>
<td>450 pounds or more</td>
<td>$172.51</td>
</tr>
<tr>
<td>Turkeys</td>
<td>Poult</td>
<td></td>
<td>$1.25</td>
</tr>
<tr>
<td></td>
<td>Toms, Fryers, Roasters</td>
<td></td>
<td>$15.88</td>
</tr>
</tbody>
</table>

Table 2: LIP Payment Rates for Eligible Livestock for Livestock Contract Growers
(rates have been reduced by the required 75%)

<table>
<thead>
<tr>
<th>Kind</th>
<th>Type</th>
<th>Weight Range</th>
<th>2017 Payment Rate Per Head</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chickens</td>
<td>Broilers, Pullets (regular size)</td>
<td>4.26 to 6.25 pounds</td>
<td>$0.26</td>
</tr>
<tr>
<td></td>
<td>Layers</td>
<td></td>
<td>$0.19</td>
</tr>
<tr>
<td></td>
<td>Pullets, Cornish Hens (small size)</td>
<td>Less than 4.26 pounds</td>
<td>$0.18</td>
</tr>
<tr>
<td></td>
<td>Roasters</td>
<td>6.26 to 7.75 pounds</td>
<td>$0.33</td>
</tr>
<tr>
<td></td>
<td>Super Roasters/Parts</td>
<td>7.76 pounds or more</td>
<td>$0.43</td>
</tr>
<tr>
<td>Ducks</td>
<td></td>
<td></td>
<td>$0.47</td>
</tr>
<tr>
<td>Geese</td>
<td></td>
<td></td>
<td>$3.57</td>
</tr>
<tr>
<td>Swine</td>
<td>Feeder Pigs</td>
<td>Less than 50 pounds</td>
<td>$3.91</td>
</tr>
<tr>
<td></td>
<td>Lightweight Barrows, Gilts</td>
<td>50 to 150 pounds</td>
<td>$8.56</td>
</tr>
<tr>
<td></td>
<td>Sows, Boars, Barrows, Gilts</td>
<td>151 to 450 pounds</td>
<td>$11.96</td>
</tr>
<tr>
<td></td>
<td>Boars, Sows</td>
<td>450 pounds or more</td>
<td>$70.89</td>
</tr>
<tr>
<td>Turkeys</td>
<td>Toms, Fryers, Roasters</td>
<td></td>
<td>$1.75</td>
</tr>
</tbody>
</table>

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To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW, Washington, D.C. 20250-9410;
2) fax: (202) 690-7442; or
3) email: program.intake@usda.gov.

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Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) - Livestock Assistance

OVERVIEW

The 2014 Farm Bill authorized up to $20 million of Commodity Credit Corporation funds in a fiscal year for the Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP). ELAP provides emergency assistance to eligible producers of livestock, honeybees and farm-raised fish. It covers losses due to an eligible adverse weather or loss condition, including blizzards, disease (including cattle tick fever), water shortages and wildfires, as determined by the Secretary. ELAP covers losses that are not covered under other disaster assistance programs authorized by the 2014 Farm Bill, such as the Livestock Forage Disaster Program (LFP) and the Livestock Indemnity Program (LIP).

Recipients of ELAP payments may receive a reduced payment should the total annual national demand for ELAP exceeds $20 million in a fiscal year.

ELAP is administered by the Farm Service Agency (FSA) of the U.S. Department of Agriculture (USDA).

SUMMARY OF ASSISTANCE

There are four categories of livestock losses covered by ELAP, described in greater detail within this fact sheet:

- Livestock death losses caused by an eligible loss condition;
- Livestock feed and grazing losses that are not due to drought or wildfires on federally managed lands;
- Losses resulting from the additional cost of transporting water to livestock due to an eligible drought; and
- Losses resulting from the additional cost associated with gathering livestock for treatment related to cattle tick fever.

LIVESTOCK DEATH LOSSES

Eligible Livestock

To be eligible for livestock death losses, livestock must:

- For eligible livestock owners, be alpacas, adult or non-adult dairy cattle, beef cattle, beefalo, buffalo, deer, elk, emus, equine, goats, llamas, poultry, reindeer, sheep or swine;
- For eligible contract growers, be poultry or swine;
- Be maintained for commercial use as part of a farming operation on the date of death; and
- Have died:
  - As a direct result of an eligible loss condition;
  - On or after the beginning date of the eligible loss condition; or
  - No later than 60 calendar days from the ending date of the eligible loss condition.

Examples of ineligible livestock for livestock death losses include wild free-roaming animals or animals for recreational purposes, such as pleasure, hunting, roping, pets or for show.

Eligible Producer

Livestock owners must have legal ownership of the livestock on the day the livestock died. Livestock contract growers must have had:

- A written agreement with the owner of the eligible livestock;
- Control of the eligible livestock on the day the livestock died; and
- A risk of loss in the livestock.

Eligible Death Losses

Eligible livestock death losses must be:

- Incurred by an eligible livestock owner or contract grower;
- Due to an eligible loss condition occurring during the program year for which payment is requested.
FACT SHEET
ELAP - Livestock Assistance
August 2017

(for 2017, on or after Oct. 1, 2016, and before Oct. 1, 2017); and
• In excess of normal mortality.

FSA determines the eligible loss conditions for livestock death losses and these loss conditions cannot be covered under LIP.

Death Loss Payments

Payments for eligible livestock death losses will be based on a national payment rate for each livestock category times the number of eligible livestock that died in each category in excess of normal mortality. The national payment rate for eligible livestock owners is based on a minimum of 75 percent of the average fair market value of the livestock, as provided in Table 1. The national payment rate for eligible contract growers is based on a minimum of 75 percent of the average income loss sustained by the contract grower with respect to the dead livestock, as provided in Table 2. USDA will reduce a contract grower’s ELAP payment by the amount of monetary compensation they receive from their contractor for the loss of income suffered from the death of livestock under contract.

LIVESTOCK FEED AND GRAZING LOSSES

Eligible Livestock

For livestock feed and grazing losses, livestock must be:

• Alpacas, adult or non-adult dairy cattle, adult or non-adult beef cattle, adult or non-adult buffalo, adult or non-adult beefalo, deer, elk, emus, equine, goats, llamas, reindeer and sheep;
• Livestock that would normally have been grazing the eligible grazing land or pastureland during the normal grazing period for the specific pasture type of grazing land or pastureland in the county where the eligible adverse weather or loss condition occurred;
• Owned, cash-leased, purchased, under contract for purchase or been raised by a contract grower or an eligible livestock producer, during the 60 calendar days prior to the beginning date of the eligible adverse weather or loss condition; and
• Maintained for commercial use as part of the producer’s farming operation on the beginning date of the eligible adverse weather or loss condition.

Livestock that were or would have been in a feedlot are not eligible for livestock feed and grazing losses under ELAP.

Eligible Producer

For livestock grazing and feed losses, producers must have:

• During the 60 calendar days before the beginning date of the eligible adverse weather or loss condition, owned, cash-leased, purchased, entered into a contract to purchase or been a contract grower of eligible livestock;
• Suffered a loss on land that is either:
  o Native or improved pastureland with a permanent vegetative cover; or
  o Planted to a crop specifically for the purpose of providing grazing for covered livestock; and
• Provided pastureland or grazing land during the normal grazing period to eligible livestock, including cash-leased pastureland or grazing land for livestock that is physically located in the county where the eligible adverse weather or loss condition occurred during the normal grazing period.

Eligible Adverse Weather or Loss Condition

Eligible adverse weather or loss conditions for livestock feed and grazing losses include, but are not limited to:

• Blizzard;
• Eligible winter storm;
• Flood;
• Hurricane;
• Lightning;
• Tidal surge;
• Tornado;
• Volcanic eruption; or
• Wildfire on non-federal land.

Drought and wildfire on federally managed land are not eligible adverse weather or loss conditions for livestock feed and grazing losses under ELAP. These conditions are covered by LFP.
Eligible Grazing Losses

Eligible grazing losses must be incurred on eligible grazing lands physically located in the county where the eligible adverse weather or loss condition occurred and because of an eligible adverse weather or loss condition.

The daily livestock payment rates per head for eligible livestock grazing losses for 2017 is $1.00.

Eligible Feed Losses

Eligible feed losses under ELAP are losses:

• Of purchased forage or feedstuffs;
• Of mechanically harvested forage or feedstuffs;
• Resulting from the additional costs incurred for transporting feed to eligible livestock because of an eligible adverse weather or loss condition; and
• Resulting from the additional costs of purchasing additional feed, above normal quantities, required to maintain eligible livestock during an eligible adverse weather or loss condition, until additional livestock feed becomes available.

Eligible feed losses must not exceed 150 days of lost feed.

Grazing Loss Payments, Excluding Wildfires on Non-Federal Land

Payments for eligible grazing losses, except grazing losses due to wildfires on non-federal land, will be calculated based on a minimum of 60 percent of the lesser of the total value of:

• The feed cost for all covered livestock owned by the eligible livestock producer based on the number of grazing days lost, not to exceed 150 days of daily feed cost for all covered livestock; or
• Grazing lost for eligible livestock based on the normal carrying capacity of the eligible grazing land of the eligible livestock producer for the number of grazing days lost, not to exceed 150 days of lost grazing.

Grazing Loss Payments for Wildfires on Non-Federal Land

Payments for eligible livestock producers for losses suffered because of a wildfire on non-federal land will be calculated based on a minimum of 60 percent of:

• The result of dividing the number of acres of grazing land or pastureland acres affected by the wildfire by the normal carrying capacity of the specific type of eligible grazing land or pastureland, multiplied by;
• The daily value of grazing, multiplied by;
• The number of days grazing was lost due to the wildfire, not to exceed 180 calendar days.

Livestock Feed Payment Calculations

Payment calculations for feed losses will be based on a minimum of 60 percent of the producer’s actual cost for:

• Livestock feed that was purchased or mechanically harvested forage or feedstuffs intended for use as feed for the producer’s eligible livestock that was physically damaged or destroyed due to an eligible adverse weather or loss condition;
• The additional costs incurred for transporting livestock feed to eligible livestock due to an eligible adverse weather or loss condition; and
• The additional cost of purchasing additional livestock feed above normal to maintain the eligible livestock during an eligible adverse weather or loss condition until additional livestock feed becomes available.

FSA will calculate ELAP payments for an eligible livestock producer for livestock feed and grazing losses for no more than 150 calendar days.

LOSSES RESULTING FROM ADDITIONAL COST OF TRANSPORTING WATER

Eligible Livestock

For losses resulting from the additional cost of transporting water, eligible livestock must be:

• Alpacas, adult or non-adult dairy cattle, adult or non-adult beef cattle, adult or non-adult buffalo, adult or non-adult beefalo, deer, elk, emus, equine, goats, llamas, reindeer and sheep;
• Owned, cash-leased, purchased, under contract for purchase or been raised by a contract grower or an eligible livestock producer, during the
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60 calendar days prior to the beginning date of the eligible adverse weather or loss condition;
• Livestock that are grazing eligible pastureland or grazing land during the normal grazing period for the specific pasture type of grazing land or pastureland that:
  ° Are physically located in the county where the eligible adverse weather or loss condition occurred;
  ° Had adequate livestock watering systems or facilities before the eligible adverse weather or loss condition occurred; and
  ° Do not normally require the transport of water by the producer; and
• Maintained for commercial use as part of the producer’s farming operation on the beginning date of the eligible adverse weather or loss condition.

Livestock that were or would have been in a feedlot are not eligible for livestock losses resulting from transporting water under ELAP.

Eligible Producer

For losses resulting from transporting water, producers must have, during the 60 calendar days before the beginning date of the eligible adverse weather or loss condition, owned, cash-leased, purchased, entered into a contract to purchase or been a contract grower of eligible livestock.

Eligible Adverse Weather or Loss Condition

Eligible adverse weather for losses resulting from the additional cost of transporting water to eligible livestock includes an eligible drought, meaning that any area of the county has been rated by the U.S. Drought Monitor as having a D3 (extreme drought) intensity that directly impacts water availability at any time during the normal grazing period.

Eligible Losses from Transporting Water

Eligible losses due to the additional costs of transporting water under ELAP are losses that:
• Are due to an eligible drought;
• Are for the additional cost of transporting water to eligible livestock, including, but not limited to, costs associated with water transport equipment fees, labor and contracted water transportation fees; and
• Do not include the cost of the water itself.

Payments for Losses from Transporting Water

Payments for losses due to transporting water will be based on a minimum of 60 percent of the lesser of:
• The total value of the cost to transport water to eligible livestock for 150 days, based on the daily water requirements for the eligible livestock; or
• The total value of the cost to transport water to eligible livestock for the program year, based on the actual number of gallons of water the eligible producer transported to eligible livestock for the program year.

The national average price per gallon to transport water is provided in the following table based on the method the producer uses to transport water for the applicable program year. A state or regional price may be established based on the recommendation and documentation by the FSA State Committee.

<table>
<thead>
<tr>
<th>Method of Transporting Water</th>
<th>National Average Price per Gallon</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal labor/equipment</td>
<td>$0.035</td>
</tr>
<tr>
<td>Hired labor/rented equipment</td>
<td>$0.05</td>
</tr>
<tr>
<td>Contracted water transportation</td>
<td>$0.07</td>
</tr>
</tbody>
</table>

LOSSES RELATED TO TREATMENT FOR CATTLE TICK FEVER

Eligible Livestock

For losses resulting from the additional cost to treat for cattle tick fever, eligible livestock must be:
• Adult or non-adult dairy cattle, adult or non-adult beef cattle, adult or non-adult buffalo and adult or non-adult beefalo;
• Owned, cash-leased, purchased, under contract for purchase or been raised by a contract grower or an eligible livestock producer, during the 60 calendar days prior to the beginning date of the eligible adverse weather or loss condition; and
• Maintained for commercial use as part of the producer’s farming operation on the beginning date of the eligible adverse weather or loss condition.

Livestock that were or would have been in a feedlot are not eligible for livestock losses resulting from the additional cost to treat for cattle tick fever under ELAP.
Eligible Losses for Gathering Livestock to Treat for Cattle Tick Fever

Eligible losses include those losses resulting from the additional cost associated with gathering livestock to treat for cattle tick fever. To be considered an eligible loss, acceptable records that provide the number of livestock treated for cattle tick fever and the number of treatments given during the program year must be on file with the USDA Animal and Plant Health Inspection Service (APHIS).

Payments for Losses for Gathering Livestock to Treat for Cattle Tick Fever

Payments for losses resulting from the additional cost associated with gathering livestock to treat for cattle tick fever will be equal to the sum of the following for each treatment:

- A minimum national payment factor of 60 percent, multiplied by;
- The number of eligible livestock treated by APHIS for cattle tick fever, multiplied by;
- The average cost to gather livestock, per head, as established by FSA.

SOCIA LLY DISADVANTAGED, LIMITED RESOURCE AND BEGINNING FARMERS AND RANCHERS

With respect to the national payment rates referenced above, an eligible livestock producer who certifies they are socially disadvantaged, limited resource or a beginning farmer or rancher will not have their payment rate for livestock losses under ELAP reduced by more than 10 percent.

PAYMENT LIMITATIONS

No person or legal entity, excluding a joint venture or general partnership, may receive, directly or indirectly, more than $125,000 total in payments under ELAP, LFP and LIP combined. The average adjusted gross income (AGI) limitation on payments for persons or legal entities, excluding joint ventures and general partnerships, with certain levels of average AGI will apply. Specifically, a person or legal entity with an average AGI (as defined in 7 CFR Part 1400) that exceeds $900,000 will not be eligible to receive ELAP payments.

Direct attribution provisions also apply to ELAP. Under direct attribution, any payment to a legal entity will also be considered for payment limitation purposes to be a payment to persons or legal entities with an interest in the legal entity or in a sub-entity.

APPLYING FOR ASSISTANCE

Producers can apply to receive ELAP assistance at local FSA service centers. For the 2017 program year and subsequent program year losses, the application period will end no later than Nov. 1 after the end of the program year in which the livestock loss occurred.

In addition to submitting an application for payment, producers who suffered livestock losses should submit a notice of loss to the local FSA office that maintains their farm records.

The following table provides the final dates to file a notice of loss and application for payment for livestock losses.

<table>
<thead>
<tr>
<th>Date of Livestock Loss</th>
<th>Final Date to File Notice of Loss</th>
<th>Final Date to Submit an Application for Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program year 2017 and subsequent program years</td>
<td>30 days after livestock loss is apparent</td>
<td>Nov. 1 after the program year in which the loss occurred</td>
</tr>
</tbody>
</table>

The producer must include a copy of the grower contract if they are a contract grower and any other supporting documents required for determining eligibility. Supporting documents must show evidence of loss, current physical location of livestock in inventory and evidence that grazing land or pastureland is owned or leased.

Payments may be made for eligible losses suffered by an eligible participant who is now deceased or is a member of a dissolved entity if a representative, who currently has authority to act on behalf of the estate of the deceased participant, signs the application for payment. Proof of authority to sign for a deceased individual or dissolved entity must be provided. If a participant is now a dissolved general partnership or joint venture, all members of the general partnership or joint venture at the time of dissolution or their duly authorized representative(s) must sign the application for payment.
FSA will use data furnished by the applicant to determine eligibility for program benefits. Furnishing the data is voluntary; however, without all required data, program benefits will not be approved or provided.

### FOR MORE INFORMATION

This fact sheet is for informational purposes only; other restrictions may apply. To find more information about ELAP, visit [www.fsa.usda.gov/ELAP](http://www.fsa.usda.gov/ELAP) or contact your local FSA office. To find your local FSA office, visit [http://offices.usda.gov](http://offices.usda.gov).

<table>
<thead>
<tr>
<th>Kind</th>
<th>Type</th>
<th>Weight Range</th>
<th>2017 Payment Rate Per Head</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alpacas</td>
<td></td>
<td>$360.00</td>
<td></td>
</tr>
<tr>
<td>Beef</td>
<td>Adult Bull</td>
<td>$1,800.45</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Adult Cow</td>
<td>$1,384.97</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Non-adult Less than 400 pounds</td>
<td>$628.29</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>400 to 799 pounds</td>
<td>$852.72</td>
</tr>
<tr>
<td></td>
<td></td>
<td>800 pounds or more</td>
<td>$1,334.83</td>
</tr>
<tr>
<td>Buffalo/Beefalo</td>
<td>Adult Bull</td>
<td>$2,285.85</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Adult Cow</td>
<td>$1,219.12</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Non-adult Less than 400 pounds</td>
<td>$596.88</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>400 to 799 pounds</td>
<td>$810.08</td>
</tr>
<tr>
<td></td>
<td></td>
<td>800 pounds or more</td>
<td>$1,268.08</td>
</tr>
<tr>
<td>Chickens</td>
<td>Broilers, Pullets (regular size) 4.26 to 6.25 pounds</td>
<td>$3.13</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chicks</td>
<td>$0.32</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Layers</td>
<td>$4.02</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Pullets, Cornish Hens (small size) Less than 4.26 pounds</td>
<td>$2.13</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Roasters</td>
<td>6.26 to 7.75 pounds</td>
<td>$3.99</td>
</tr>
<tr>
<td></td>
<td>Super Roasters</td>
<td>7.76 pounds or more</td>
<td>$5.24</td>
</tr>
<tr>
<td>Dairy</td>
<td>Adult Bull</td>
<td>$1,805.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Adult Cow</td>
<td>$1,805.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Non-adult Less than 400 pounds</td>
<td>$451.25</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>400 to 799 pounds</td>
<td>$902.51</td>
</tr>
<tr>
<td></td>
<td></td>
<td>800 pounds or more</td>
<td>$1,457.88</td>
</tr>
<tr>
<td>Deer</td>
<td></td>
<td>$594.25</td>
<td></td>
</tr>
<tr>
<td>Ducks</td>
<td>Ducklings</td>
<td>$0.92</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Ducks</td>
<td>$5.75</td>
<td></td>
</tr>
<tr>
<td>Elk</td>
<td></td>
<td>$824.88</td>
<td></td>
</tr>
<tr>
<td>Emus</td>
<td></td>
<td>$237.04</td>
<td></td>
</tr>
<tr>
<td>Equine</td>
<td></td>
<td>$1,007.43</td>
<td></td>
</tr>
<tr>
<td>Geese</td>
<td>Goose</td>
<td>$32.44</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Gosling</td>
<td>$6.81</td>
<td></td>
</tr>
<tr>
<td>Goats</td>
<td>Bucks</td>
<td>$276.25</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Nannies</td>
<td>$305.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Slaughter Goats/Kids</td>
<td>$87.03</td>
<td></td>
</tr>
</tbody>
</table>
### Table 1: ELAP Payment Rates for Eligible Livestock Owners for Death Losses (Continued)

<table>
<thead>
<tr>
<th>Kind</th>
<th>Type</th>
<th>Weight Range</th>
<th>2017 Payment Rate Per Head</th>
</tr>
</thead>
<tbody>
<tr>
<td>Llamas</td>
<td></td>
<td></td>
<td>$290.00</td>
</tr>
<tr>
<td>Reindeer</td>
<td></td>
<td></td>
<td>$594.25</td>
</tr>
<tr>
<td>Sheep</td>
<td>Ewes</td>
<td></td>
<td>$162.49</td>
</tr>
<tr>
<td></td>
<td>Lambs</td>
<td></td>
<td>$187.43</td>
</tr>
<tr>
<td></td>
<td>Rams</td>
<td></td>
<td>$159.97</td>
</tr>
<tr>
<td></td>
<td>Feeder Pigs</td>
<td>Less than 50 pounds</td>
<td>$45.87</td>
</tr>
<tr>
<td></td>
<td>Lightweight Barrows, Gilts</td>
<td>50 to 150 pounds</td>
<td>$76.01</td>
</tr>
<tr>
<td></td>
<td>Sows, Boars, Barrows, Gilts</td>
<td>151 to 450 pounds</td>
<td>$106.16</td>
</tr>
<tr>
<td></td>
<td>Boars, Sows</td>
<td>450 pounds or more</td>
<td>$230.01</td>
</tr>
<tr>
<td>Turkeys</td>
<td>Poults</td>
<td></td>
<td>$1.67</td>
</tr>
<tr>
<td></td>
<td>Toms, Fryers, Roasters</td>
<td></td>
<td>$21.17</td>
</tr>
</tbody>
</table>

### Table 2: ELAP Payment Rates for Eligible Livestock for Livestock Contract Growers for Death Losses

<table>
<thead>
<tr>
<th>Kind</th>
<th>Type</th>
<th>Weight Range</th>
<th>2017 Payment Rate Per Head</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chickens</td>
<td>Broilers, Pullets (regular size)</td>
<td>4.26 to 6.25 pounds</td>
<td>$0.35</td>
</tr>
<tr>
<td></td>
<td>Chicks</td>
<td></td>
<td>$0.32</td>
</tr>
<tr>
<td></td>
<td>Layers</td>
<td></td>
<td>$0.25</td>
</tr>
<tr>
<td></td>
<td>Pullets, Cornish Hens (small size)</td>
<td>Less than 4.26 pounds</td>
<td>$0.24</td>
</tr>
<tr>
<td></td>
<td>Roasters</td>
<td>6.26 to 7.75 pounds</td>
<td>$0.44</td>
</tr>
<tr>
<td></td>
<td>Super Roasters</td>
<td>7.76 pounds or more</td>
<td>$0.57</td>
</tr>
<tr>
<td>Ducks</td>
<td>Ducklings</td>
<td></td>
<td>$0.63</td>
</tr>
<tr>
<td></td>
<td>Ducks</td>
<td></td>
<td>$0.63</td>
</tr>
<tr>
<td>Geese</td>
<td></td>
<td></td>
<td>$4.76</td>
</tr>
<tr>
<td>Swine</td>
<td>Feeder Pigs</td>
<td>Less than 50 pounds</td>
<td>$5.21</td>
</tr>
<tr>
<td></td>
<td>Lightweight Barrows, Gilts</td>
<td>50 to 150 pounds</td>
<td>$11.41</td>
</tr>
<tr>
<td></td>
<td>Sows, Boars, Barrows, Gilts</td>
<td>151 to 450 pounds</td>
<td>$15.95</td>
</tr>
<tr>
<td></td>
<td>Boars, Sows</td>
<td>450 pounds or more</td>
<td>$94.52</td>
</tr>
<tr>
<td>Turkeys</td>
<td>Toms, Fryers, Roasters</td>
<td></td>
<td>$2.33</td>
</tr>
</tbody>
</table>

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To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW, Washington, D.C. 20250-9410;
2) fax: (202) 690-7442; or
3) email: program.intake@usda.gov.

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Emergency Conservation Program (ECP)

OVERVIEW

The Emergency Conservation Program (ECP), administered by the U.S. Department of Agriculture (USDA) Farm Service Agency (FSA), provides emergency funding and technical assistance to farmers and ranchers to rehabilitate farmland damaged by natural disasters and to implement emergency water conservation measures in periods of severe drought. Available funding for ECP is determined annually by Congress.

PROGRAM ADMINISTRATION

ECP is administered by FSA state and county committees. Subject to availability of funds, locally-elected members of FSA county committees are authorized to implement ECP for all disasters except drought, which is authorized by the FSA national office. To learn more about FSA county committees, visit www.fsa.usda.gov/elections.

LAND ELIGIBILITY

FSA county committees determine land eligibility based on on-site inspections of damaged land and the type and extent of damage. For land to be eligible, the natural disaster must create new conservation problems that, if untreated, would:

- Impair or endanger the land;
- Materially affect the land’s productive capacity;
- Represent unusual damage that, except for wind erosion, is not the type likely to recur frequently in the same area and;
- Be so costly to repair that federal assistance is or will be required to return the land to productive agricultural use.

Conservation problems existing before the applicable disaster event are ineligible for ECP assistance.

PAYMENTS

As determined by FSA county committees, ECP participants may receive cost-share assistance of up to 75 percent of the cost to implement approved emergency conservation practices. Qualified limited-resource producers may receive cost-share assistance of up to 90 percent of the cost to implement approved emergency conservation practices.

Individual or cumulative requests for cost-share assistance of $50,000 or less per person or legal entity, per disaster are approved at the county committee level. Cost-share assistance requests exceeding $50,000 require approval from the state committee or national office. Cost-share assistance is limited to $200,000 per person or legal entity per disaster.

Technical assistance may be provided by the USDA Natural Resources Conservation Service.

ELIGIBLE CONSERVATION PRACTICES

To rehabilitate farmland, ECP participants may implement emergency conservation practices, such as:

- Debris removal from farmland;
- Grading, shaping or leveling land;
- Restoring livestock fences and conservation structures and;
- Providing water for livestock during periods of severe drought.

Other conservation measures may be authorized by FSA county committees with approval from FSA state committees and the FSA national office.

ENROLLMENT PERIODS

Producers should inquire with their local FSA county office regarding ECP enrollment periods, which are established by FSA county committees.
FOR MORE INFORMATION

More information on ECP is available at FSA offices, local USDA service centers and on FSA's website at http://disaster.fsa.usda.gov. To find your local FSA office, visit online at http://offices.usda.gov.

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If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

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# Farm Loan Information Chart

The following chart summarizes FSA farm loan information. Additional details are available at local FSA offices and on FSA's website: [www.fsa.usda.gov](http://www.fsa.usda.gov).

<table>
<thead>
<tr>
<th>Program</th>
<th>Maximum Loan Amount</th>
<th>Rates and Terms</th>
<th>Use of Proceeds</th>
</tr>
</thead>
</table>
| Direct Farm Ownership (FO)                   | $300,000            | • Rate based on agency borrowing costs  
• Term up to 40 years                                                                                   | • Purchase farm  
• Construct buildings or other capital improvements  
• Soil and water conservation  
• Pay closing costs                                                                                     |
| Direct Farm Ownership (FO) Participation     | $300,000            | • Rate is direct FO rate less 2% with a floor of 2.5% if at least 50% of loan amount provided by other lender  
• Term up to 40 years                                                                                   | Same as direct FO                                                                                     |
| Direct Farm Ownership Microloan (FO ML)      | $50,000             | • Rate based on agency borrowing costs  
• Term up to 25 years                                                                                   | • Purchase farm  
• Construct buildings or other capital improvements  
• Soil and water conservation  
• Pay closing costs                                                                                     |
| Direct Down Payment Farm Ownership Program   | The lesser of:  
• the purchase price;  
• the appraised value; or  
• $667,000 (not to exceed $300,000)  
  | • Rate is direct FO rate less 4% with a floor of 1.5%  
• Term of 20 years  
• Down payment of at least 5%                                                                       | Purchase of farm by a beginning or underserved farmer                                                  |
| Direct Operating (OL)                        | $300,000            | • Rate based on agency borrowing cost  
• Term from 1 to 7 years                                                                                   | • Purchase livestock, poultry, equipment, feed, seed, farm chemicals and supplies  
• Soil and water conservation  
• Refinance debts with certain limitations                                                                |
| Direct Operating Microloan (ML)              | $50,000             | Same as direct OL                                                                                   | Same as direct OL                                                                                     |
| Direct Emergency                             | 100% actual or physical losses  
$500,000 maximum program indebtedness | • Rate is based on the OL rate plus 1%; with a cap of 3.75%  
• Term from 1 to 7 years for non-real estate purposes  
• Term up to 40 years for physical losses on real estate                                                   | • Restore or replace essential property  
• Pay all or part of production costs associated with the disaster year  
• Pay essential family living expenses  
• Reorganize the farming operation  
• Refinance debts with certain limitations                                                                |
| EZ Guarantee                                 | $100,000            | Same as Guaranteed Operating or Guaranteed Farm Ownership                                             | Same as Guaranteed Operating or Guaranteed Farm Ownership                                             |
| Guaranteed Operating                         | $1,399,000          | • Rate determined by the lender  
• Term from 1 to 7 years  
• Loan guarantee fee is 1.5%                                                                            | Same as direct OL                                                                                     |
| Guaranteed Farm Ownership                    | $1,399,000          | • Rate determined by the lender  
• Term up to 40 years  
• Loan guarantee fee is 1.5%                                                                            | Same as direct FO except loan may be used to refinance debts                                           |
| Guaranteed Conservation Loan (CL)            | $1,399,000          | • Rate determined by the lender  
• Term not to exceed 30 years, or shorter period, based on the life of the security  
• Loan guarantee fee is 1.5%  
• Eligibility requirements expanded to include large and financially strong operations  
  | Implement any conservation practice in an NRCS-approved conservation plan  
• May be used to refinance debts related to implementing an NRCS-approved conservation plan     |                                                                                                          |
| Land Contract (LC) Guarantee                 | The purchase price of the farm cannot exceed the lesser of:  
• $500,000; or  
• The current market value of property  
  | • Rate cannot exceed the direct FO interest rate plus 3%  
• Amortized over a minimum of 20 years with no balloon payments during the first 10 years of loan  
• Down payment of at least 5%                                                                       | • Sell real estate through a land contract to a beginning or underserved farmer  
• Guarantee is with the seller of the real estate                                                       |

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).
Microloans

OVERVIEW

The Farm Service Agency (FSA) developed the microloan program to better serve the unique financial operating needs of new, niche and small to mid-sized family farm operations.

Microloans offers more flexible access to credit and serves as an attractive loan alternative for smaller farming operations, like specialty crop producers and operators of community supported agriculture (CSA). These smaller farms, including non-traditional farm operations, often face limited financing options.

TYPES OF MICROLOANS

Two types of microloans are available: Farm Operating Loans and Farm Ownership Loans. The microloans are issued to the applicant directly from the USDA FSA.

• Operating microloans can be used for all approved operating expenses authorized by the FSA Operating Loan (OL) Program, including but not limited to: initial start-up expenses; annual expenses such as seed, fertilizer, utilities, land rents; marketing and distribution expenses; family living expenses; purchase of livestock, equipment and other materials essential to farm operations; minor farm improvements such as wells and coolers; hoop houses to extend the growing season; essential tools; irrigation; and delivery vehicles.

• Ownership microloans can be used for all approved expenses authorized by the FSA Farm Ownership (FO) Loan Program, such as to purchase a farm or farm land, enlarge an existing farm, construct new farm buildings, improve existing farm buildings, pay closing cost and implement soil and water conservation and protection practices.

SIMPLIFIED APPLICATION PROCESS

The microloan application process is simpler, requiring less paperwork to complete, consistent with a smaller loan amount. Requirements for managerial experience and loan security have been modified to accommodate veterans, smaller farm operations and beginning farmers.

• Microloan applicants for operating loans will need to have some farm experience; however, FSA will consider an applicant’s small business experience as well as any experience with a self-guided apprenticeship as a means to meet the farm management requirement. This will assist applicants who have limited farm skills by providing them with an opportunity to gain farm management experience while working with a mentor during the first production and marketing cycle.

• Microloan applicants for ownership loans need to have three years of farm experience out of the last 10 prior to the date of the application being submitted. One of the years can be substituted with any of the following experience:

  o Post-secondary education, that is at least 16 semester hours in agriculture business, horticulture, animal science, agronomy or other agriculture-related fields
  o Significant business management, that is at least one year of management experience in a non ag-related field where the applicant’s day-to-day responsibilities included direct management experience, such as personnel decisions, payroll and inventory ordering; however, not an individual who is a manager in title only
  o Military leadership or management that is, as a general rule, any officer or E5 or above will have completed an acceptable military leadership course
  o If an applicant has successfully repaid an FSA youth loan, the term of that loan may be used towards the three years of management experience required for an ownership loan.

SECURITY REQUIREMENTS

Operating microloans for annual operating expenses must be secured by a first lien on a farm property or agricultural products having a security value of at least 100 percent of the microloan amount, and up to
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150 percent, when available. Operating microloans made for purposes other than annual operating expenses must be secured by a first lien on a farm property or agricultural products purchased with loan funds and having a security value of at least 100 percent of the microloan amount.

Ownership microloans are secured by the real estate being purchased or improved. The value of the real estate must be at least 100 percent of the loan amount.

ELIGIBILITY CRITERIA

To qualify for assistance, the applicant must not be larger than a family-sized farmer, have a satisfactory history of meeting credit obligations, be unable to obtain credit elsewhere at reasonable rates and terms and meet all other loan eligibility requirements.

FOR MORE INFORMATION

This fact sheet is for informational purposes only, other restrictions may apply. Additional information on the FSA microloan program may be obtained at www.fsa.usda.gov/microloans or at local FSA offices. To find your local FSA office, visit http://offices.usda.gov. For more information on other FSA loans, visit www.fsa.usda.gov/farmloans.

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW Washington, D.C. 20250-9410;
2) fax: (202) 690-7442; or
3) email: program.intake@usda.gov.

USDA is an equal opportunity provider, employer, and lender.
OVERVIEW

The U.S. Department of Agriculture’s Farm Service Agency (FSA) makes and guarantees loans to eligible socially disadvantaged (SDA) farmers to buy and operate family-sized farms and ranches. Each fiscal year, FSA targets a portion of its direct and guaranteed farm ownership (FO) and operating loan (OL) funds to SDA farmers. Non-reserved funds can also be used by SDA individuals.

An SDA farmer or rancher is a group whose members have been subject to racial, ethnic or gender prejudice because of their identity as members of a group without regard to their individual qualities. These groups consist of American Indians or Alaskan Natives, Asians, Blacks or African-Americans, Native Hawaiians or other Pacific Islanders, Hispanics and women.

FSA:

- Helps remove barriers that prevent full participation of SDA farmers in FSA’s farm loan programs; and
- Provides information and assistance to SDA farmers to help them develop sound farm management practices, analyze problems and plan the best use of available resources essential for success.

TYPES OF LOANS AND USES OF LOAN FUNDS

Direct FO loans and OLs are made by FSA to eligible farmers. Guaranteed FO loans and OLs are made by lending institutions subject to federal or state supervision (banks, savings and loans and units of the Farm Credit System) and guaranteed by FSA. Typically, FSA guarantees 90 percent of any loss the lender might incur if the loan fails. FO funds may be used to purchase or enlarge a farm or ranch, purchase easements or rights of way needed in the farm’s operation, erect or improve buildings, implement soil and water conservation measures and pay closing costs. Guaranteed FO funds also may be used to refinance debt.

OL funds may be used to purchase livestock, poultry, farm equipment, feed, seed, fuel, fertilizer, chemicals, insurance and other operating expenses. The funds also may be used for training costs, closing costs and to reorganize and refinance debt.

TERMS AND INTEREST RATES

Repayment terms for direct OLs depend on the collateral securing the loan and usually run from one to seven years. Repayment terms for direct FO loans vary but never exceed 40 years.

Interest rates for direct loans are set periodically according to the government’s cost of borrowing.

Guaranteed loan terms are set by the lender. Interest rates for guaranteed loans are established by the lender.

DOWN PAYMENT PROGRAM

FSA has a special loan program to assist SDA and beginning farmers in purchasing a farm. Retiring farmers may use this program to transfer their land to future generations.

To qualify:

- The applicant must make a cash-down payment of at least 5 percent of the purchase price;
- The maximum loan amount does not exceed 45 percent of the least of (a) the purchase price of the farm or ranch to be acquired, (b) the appraised value of the farm or ranch to be acquired or (c) $667,000 (Note: This results in a maximum loan amount of $300,000);
- The term of the loan is 20 years. The interest rate is 4 percent below the direct FO rate, but not lower than 1.5 percent;
- The remaining balance may be obtained from a commercial lender or private party. FSA
can provide up to a 95 percent guarantee if financing is obtained from a commercial lender. Participating lenders do not have to pay a guarantee fee; and

- Financing from participating lenders must have an amortization period of at least 30 years and cannot have a balloon payment due within the first 20 years of the loan.

**LAND CONTRACT GUARANTEES**

These provide certain financial guarantees to the seller of a farm through a land contract sale to a beginning or SDA farmer. The seller may request either of the following:

- **Prompt Payment Guarantee**: A guarantee up to the amount of three amortized annual installments plus the cost of any related real estate taxes and insurance.
- **Standard Guarantee**: A guarantee of 90 percent of the outstanding principal balance under the land contract.

The purchase price of the farm cannot exceed the lesser of (a) $500,000 or (b) the market value of the property. The buyer must provide a minimum down payment of 5 percent of the purchase price of the farm. The interest rate is fixed at a rate not to exceed the direct FO loan interest rate in effect at the time the guarantee is issued, plus three percentage points. The guarantee period is 10 years for either plan regardless of the term of the land contract. The contract payments must be amortized for a minimum of 20 years. Balloon payments are prohibited during the 10-year term of the guarantee.

**SALE OF INVENTORY FARMLAND**

FSA advertises inventory property within 15 days of acquisition. Eligible SDA and beginning farmers are given first priority to purchase these properties at the appraised market value. If one or more eligible SDA or beginning farmer offers to purchase the same property in the first 135 days, the buyer is chosen randomly.

**WHERE TO APPLY**

Applications for direct loan assistance may be submitted to the local FSA office serving the area where the operation is located. Local FSA offices are listed in the telephone directory under U.S. Government, Department of Agriculture or Farm Service Agency. For guaranteed loans, applicants must apply to a commercial lender who participates in the Guaranteed Loan program. Contact the local FSA office for a list of participating lenders.

**FOR MORE INFORMATION**

Additional information may be obtained by contacting your local FSA office at [http://offices.usda.gov](http://offices.usda.gov) or through the FSA website at [www.fsa.usda.gov/farmloans](http://www.fsa.usda.gov/farmloans).
Loans for Beginning Farmers and Ranchers

OVERVIEW

The U.S. Department of Agriculture’s (USDA) Farm Service Agency (FSA) makes and guarantees loans to beginning farmers who are not financially ready to obtain financing from commercial lenders. Each fiscal year, FSA targets a portion of its direct and guaranteed farm ownership (FO) and operating loan (OL) funds to beginning farmers.

A beginning farmer is an individual or entity who:

• Has not operated a farm for more than 10 years;
• Meets the loan eligibility requirements of the program to which he/she is applying;
• Substantially participates in the operation; and
• For FO purposes, does not own a farm greater than 30 percent of the average size farm in the county, at time of application. (Note: All applicants for direct FO loans must have participated in the business operations of a farm for at least three years out of the 10 years prior to the date the application is submitted). If the applicant is an entity, all members must be related by blood or marriage, and all entity members must be eligible beginning farmers.

MAXIMUM LOAN AMOUNTS

• Direct FO: $300,000
• Direct OL: $300,000
• Microloan: $50,000
• Guaranteed FO or OL: $1,399,000 (Amount varies annually based on inflation)
• EZ Guarantee: $100,000 ($50,000 if the lender is a Micro Lender)

DOWN PAYMENT PROGRAM

FSA has a special loan program to assist underserved and beginning farmers in purchasing a farm. Retiring farmers may use this program to transfer their land to future generations.

To qualify:

• The applicant must make a cash down payment of at least 5 percent of the purchase price.
• The maximum loan amount does not exceed 45 percent of the least of:
  a) The purchase price of the farm to be acquired;
  b) The appraised value of the farm to be acquired; or
  c) $667,000 (Note: This results in a maximum loan amount of $300,000).
• The term of the loan is 20 years. The interest rate is 4 percent below the direct FO rate, but not lower than 1.5 percent.
• The remaining balance may be obtained from a commercial lender or private party. FSA can provide up to a 95 percent guarantee if financing is obtained from a commercial lender. Participating lenders do not have to pay a guarantee fee.
• Financing from participating lenders must have an amortization period of at least 30 years and cannot have a balloon payment due within the first 20 years of the loan.

JOINT FINANCING ARRANGEMENT

Beginning farmers may choose to participate in a joint financing arrangement. With this arrangement, FSA lends up to 50 percent of the amount financed and another lender provides 50 percent or more. The applicant will use funds from the joint financing arrangement along with FSA funds for any authorized FO purpose. The interest rate is 2 percent less than the direct FO rate but not lower than 2.5 percent. The term of the loan will not exceed 40 years or the useful life of the security.

LAND CONTRACT GUARANTEES

These provide certain financial guarantees to the seller of a farm through a land contract sale to a beginning or underserved farmer. The seller may request either of the following:
Prompt Payment Guarantee: A guarantee up to the amount of three amortized annual installments plus the cost of any related real estate taxes and insurance.

Standard Guarantee: A guarantee of 90 percent of the outstanding principal balance under the land contract.

The purchase price of the farm cannot exceed the lesser of (a) $500,000 or (b) the market value of the property. The buyer must provide a minimum down payment of 5 percent of the purchase price of the farm. The interest rate is fixed at a rate not to exceed the direct FO loan interest rate in effect at the time the guarantee is issued, plus 3 percentage points. The guarantee period is 10 years for either plan regardless of the term of the land contract. The contract payments must be amortized for a minimum of 20 years. Balloon payments are prohibited during the 10-year term of the guarantee.

SALE OF INVENTORY FARMLAND

FSA advertises inventory property within 15 days of acquisition. Eligible underserved and beginning farmers are given first priority to purchase these properties at the appraised value. If one or more eligible underserved or beginning farmer offers to purchase the same property in the first 135 days, the buyer is chosen randomly.

WHERE TO APPLY

Applications for direct loan assistance may be submitted to the local FSA office serving the area where the operation is located. Local FSA offices are listed in the telephone directory under U.S. Government, Department of Agriculture or Farm Service Agency. For guaranteed loans, applicants must apply to a commercial lender who participates in the Guaranteed Loan Program. Contact your local FSA office for a list of participating lenders.

FOR MORE INFORMATION

Further information about this and other FSA programs is available at local FSA offices or on FSA’s website at www.fsa.usda.gov. Visit http://offices.usda.gov to locate the nearest FSA office or service center.
Noninsured Crop Disaster Assistance Program
for 2015 and Subsequent Years

OVERVIEW

The Noninsured Crop Disaster Assistance Program (NAP), reauthorized by the 2014 Farm Bill and administered by the U.S. Department of Agriculture (USDA) Farm Service Agency (FSA), provides financial assistance to producers of noninsurable crops to protect against natural disasters that result in lower yields or crop losses, or prevents crop planting.

ELIGIBLE PRODUCERS

An eligible producer is a landowner, tenant or sharecropper who shares in the risk of producing an eligible crop and is entitled to an ownership share of that crop. The 2014 Farm Bill specifies that an individual’s or entity’s average adjusted gross income (AGI) cannot exceed $900,000 to be eligible for NAP payments. Also, NAP payments received, directly or indirectly, will be attributed to the applicable individual or entity and limited to $125,000 per crop year, per individual or entity. (To learn more, visit [www.fsa.usda.gov/limits](http://www.fsa.usda.gov/limits).)

ELIGIBLE CROPS

Eligible crops must be commercially produced agricultural commodities for which crop insurance is not available and be any of the following:

- Crops grown for food;
- Crops planted and grown for livestock consumption, such as grain and forage crops, including native forage;
- Crops grown for fiber, such as cotton and flax (except trees);
- Crops grown in a controlled environment, such as mushrooms and floriculture;
- Specialty crops, such as honey and maple sap;
- Sea oats and sea grass;
- Sweet sorghum and biomass sorghum;
- Industrial crops, including crops used in manufacturing or grown as a feedstock for renewable biofuel, renewable electricity or biobased products;
- Value loss crops, such as aquaculture, Christmas trees, ginseng, ornamental nursery and turf-grass sod; and
- Seed crops where the propagation stock is produced for sale as seed stock for other eligible NAP crop production.

Producers should contact a crop insurance agent for questions regarding insurability of a crop in their county. For further information on whether a crop is eligible for NAP coverage, producers should contact the FSA county office where their farm records are maintained.

ELIGIBLE CAUSES OF LOSS

Eligible causes of loss include the following natural disasters:

- Damaging weather, such as drought, freeze, hail, excessive moisture, excessive wind or hurricanes;
- Adverse natural occurrences, such as earthquake or flood; and
- Conditions related to damaging weather or adverse natural occurrences, such as excessive heat, plant disease, volcanic smog (VOG) or insect infestation.

The natural disaster must occur during the coverage period, before or during harvest, and must directly affect the eligible crop.

COVERAGE LEVELS

NAP provides basic coverage equivalent to the catastrophic level risk protection plan of insurance coverage, which is based on the amount of loss that exceeds 50 percent of expected production at 55 percent of the average market price for the crop.

The 2014 Farm Bill authorizes higher levels of coverage ranging from 50 to 65 percent of production, in 5 percent increments, at 100 percent of the average market price. Additional coverage must be elected by a producer by the application
closing date. Producers who elect additional coverage must pay a premium in addition to the service fee. Crops intended for grazing are not eligible for additional coverage.

**APPLYING FOR COVERAGE**

Eligible producers must apply for coverage using form CCC-471, “Application for Coverage,” and pay the applicable service fee at the FSA office where their farm records are maintained. The application and service fee must be filed by the application closing date. *Application closing dates vary by crop* and are established by the FSA State Committee. Contact your local FSA office to verify application closing dates.

Producers who apply for NAP coverage acknowledge that they have received the NAP Basic Provisions, available at FSA county offices and at [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap).

**SERVICE FEES AND PREMIUMS**

For all coverage levels, the NAP service fee is the lesser of $250 per crop or $750 per producer per administrative county, not to exceed a total of $1,875 for a producer with farming interests in multiple counties.

Producers who elect higher levels of coverage must also pay a premium equal to:

- The producer’s share of the crop; times
- The number of eligible acres devoted to the crop; times
- The approved yield per acre; times
- The coverage level; times
- The average market price; times
- A 5.25 percent premium fee.

For value loss crops, premiums will be calculated using the maximum dollar value selected by the producer on form CCC-471, “Application for Coverage.”

The maximum premium for a person or legal entity that is a NAP covered producer is $6,563 (the maximum payment limitation times a 5.25 percent premium fee). If the NAP covered producer is a joint operation, the maximum premium is based on the number of multiple persons or legal entities comprising the joint operation.

Beginning, limited resource and targeted underserved farmers or ranchers are eligible for a waiver of the service fee and a 50 percent premium reduction when they file form CCC-860, “Socially Disadvantaged, Limited Resource and Beginning Farmer or Rancher Certification.” To be eligible for a service fee waiver or premium reduction, the NAP covered producer must qualify as one of the following:

**Beginning farmer or rancher** – a person or legal entity who:

- Has not operated a farm or ranch for more than 10 years; and
- Materially and substantially participates in the operation.

For legal entities to be considered a beginning farmer, all members must be related by blood or marriage and must be beginning farmers.

**Limited resource farmer or rancher** – a person or legal entity that:

- Earns no more than $173,600 in each of the two calendar years that precede the complete taxable year before the program year, to be adjusted upwards in later years for inflation; and
- Has a total household income at or below the national poverty level for a family of four, or less than 50 percent of county median household income for both of the previous two years.

Limited resource producer status may be determined using the USDA Limited Resource Farmer and Rancher Online Self Determination Tool located at [http://lrftool.sc.egov.usda.gov](http://lrftool.sc.egov.usda.gov). The automated system calculates and displays adjusted gross farm sales per year and the higher of the national poverty level or county median household income.

For legal entities requesting to be considered Limited Resource Farmer or Rancher, the sum of
gross sales and household income must be considered for all members.

Targeted underserved farmer or rancher – a farmer or a rancher who is a member of a group whose members have been subject to racial, ethnic or gender prejudice because of their identity as members of a group without regard to their individual qualities. Groups include:

- American Indians or Alaskan Natives;
- Asians or Asian Americans;
- Blacks or African Americans;
- Native Hawaiians or other Pacific Islanders;
- Hispanics; and
- Women.

For legal entities to be considered targeted underserved, the majority interest must be held by targeted underserved individuals.

**COVERAGE PERIOD**

The coverage period for NAP varies depending on the crop.

The coverage period for an annual crop begins the later of:

- 30 days after application for coverage and the applicable service fees have been paid; or
- The date the crop is planted (cannot exceed the final planting date).

The coverage period for an annual crop ends the earlier of the:

- Date the crop harvest is completed;
- Normal harvest date for the crop;
- Date the crop is abandoned; or
- Date the entire crop acreage is destroyed.

The coverage period for a perennial crop, other than a crop intended for forage, begins 30 calendar days after the application closing date and ends the earlier of:

- 10 months from the application closing date;
- The date the crop harvest is completed;
- The normal harvest date for the crop;
- The date the crop is abandoned; or
- The date the entire crop acreage is destroyed.

Contact a local FSA office for information on the coverage periods for perennial forage crops, controlled-environment crops, specialty crops and value loss crops.

**INFORMATION REQUIRED TO REMAIN ELIGIBLE FOR NAP**

To be eligible for NAP assistance, the following crop acreage information must be reported:

- Name of the crop (lettuce, clover, etc.);
- Type and variety (head lettuce, red clover, etc.);
- Location and acreage of the crop (field, sub-field, etc.);
- Share of the crop and the names of other producers with an interest in the crop;
- Type of practice used to grow the crop (irrigated or non-irrigated);
- Date the crop was planted in each field; and
- Intended use of the commodity (fresh, processed, etc.).

Producers should report crop acreage shortly after planting (early in the risk period) to ensure reporting deadlines are not missed and coverage is not lost.

In addition, producers with NAP coverage must provide the following production information:

- The quantity of all harvested production of the crop in which the producer held an interest during the crop year;
- The disposition of the harvested crop, such as whether it is marketable, unmarketable, salvaged or used differently than intended; and
- Verifiable or reliable crop production records (when required by FSA).

When those records are required, producers must provide them in a manner that can be easily understood by the FSA county committee. Producers should contact the FSA office where their farm records are maintained for questions regarding acceptable production records.
Failure to report acreage and production information for NAP-covered crops may result in reduced or zero NAP assistance. Be aware that acreage reporting and final planting dates vary by crop and by region.

- Producers should contact the FSA office where their farm records are maintained for questions regarding local acreage reporting and final planting dates.

For aquaculture, floriculture and ornamental nursery operations, producers must maintain records according to industry standards, including daily crop inventories. Unique reporting requirements apply to beekeepers and producers of Christmas trees, turf-grass sod, maple sap, mushrooms, ginseng and commercial seed or forage crops. Producers should contact the FSA office where their farm records are maintained regarding these requirements.

REPORTED ACREAGE AND PRODUCTION

FSA uses acreage reports to verify the existence of the crop and to record the number of acres covered by the application. The acreage and the production reports are used to calculate the approved yield (expected production for a crop year). The approved yield is an average of a producer’s actual production history (APH) for a minimum of four to a maximum of 10 crop years (5 years for apples and peaches). To calculate APH, FSA divides a producer’s total production by the producer’s crop acreage.

A producer’s approved yield may be calculated using substantially reduced yield data if the producer does not report production for a crop with NAP coverage, or reports fewer than 4 years of crop production.

Beginning with the 2015 crop year, FSA has changed the production reporting requirements to avoid penalizing producers for years when they do not participate in NAP and do not report their production. Those producers will no longer receive an assigned yield or zero-credited yield in their actual production history (APH) for that year.

PROVIDING NOTICE OF LOSS AND APPLYING FOR PAYMENT

When a crop or planting is affected by a natural disaster, producers with NAP coverage must notify the FSA office where their farm records are maintained and complete Part B (the Notice of Loss portion) of form CCC-576, “Notice of Loss and Application for Payment.” This must be completed within 15 calendar days of the earlier of:

- A natural disaster occurrence;
- The final planting date if planting is prevented by a natural disaster;
- The date that damage to the crop or loss of production becomes apparent; or
- The normal harvest date.

Producers of hand-harvested crops and certain perishable crops must notify FSA within 72 hours of when a loss becomes apparent. The crops subject to this requirement will be listed in the NAP Basic Provisions.

To receive NAP benefits, producers must complete form CCC-576, “Notice of Loss and Application for Payment,” Parts D, E, F and G, as applicable, within 60 days of the last day of coverage for the crop year for any NAP covered crop in the unit. The CCC-576 requires acceptable appraisal information. Producers must provide evidence of production and note whether the crop was marketable, unmarketable, salvaged or used differently than intended.

DEFINING A NAP UNIT

The NAP unit includes all the eligible crop acreage in the county where the producer has a unique crop interest. A unique crop interest is either:

- 100 percent interest; or
- A shared interest with another producer.

INFORMATION FSA USES TO CALCULATE PAYMENT

The NAP payment is calculated by unit using:

- Crop acreage;
- Approved yield;
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• Net production;
• Coverage level elected by the producer;
• An average market price for the commodity established by the FSA state committee; and
• A payment factor reflecting the decreased cost incurred in the production cycle for a crop that is not harvested or prevented from being planted.

For value loss crops with additional coverage, payments will be calculated using the lesser of the field market value of the crop before the disaster or the maximum dollar value for which the producer requested coverage at the time of application.

FOR MORE INFORMATION

This fact sheet is provided for informational purposes only; other eligibility requirements or restrictions may apply. For more information on NAP, contact your local FSA office. To locate office information, go to http://offices.usda.gov. For general background on NAP, view www.fsa.usda.gov/nap.

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

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To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW Washington, D.C. 20250-9410;

2) fax: (202) 690-7442; or

3) email: program.intake@usda.gov

USDA is an equal opportunity provider, employer, and lender.
Farm Storage Facility Loans

OVERVIEW

Farm Storage Facility Loans (FSFL) provide low-interest financing for producers to build or upgrade farm storage and handling facilities to store eligible commodities they produce. The program is administered by the U.S. Department of Agriculture (USDA) Farm Service Agency (FSA).

A producer may borrow up to $500,000 per loan, with a minimum down payment of 15 percent. Loan terms are up to 12 years, depending on the amount of the loan. Producers must demonstrate storage needs based on three years of production history. FSA also provides a microloan option that, while available to all eligible farmers and ranchers, also should be of particular interest to new or small producers where there is a need for financing options for loans up to $50,000 at a lower down payment with reduced documentation.

Each applicant will be charged a nonrefundable $100 application fee.

MICROLOANS

Producers who select the microloan option can borrow up to $50,000, with the minimum down payment reduced to 5 percent and shorter loan terms. Producers can self-certify the storage needs of the eligible commodity and are not required to demonstrate storage needs based on production history.

Applicants for all loans will be charged a nonrefundable $100 application fee.

ELIGIBLE COMMODITIES

The following commodities are eligible:

- Corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley or minor oilseeds harvested as whole grain;
- Corn, grain sorghum, wheat, oats or barley harvested as other-than-whole grain;
- Other grains (triticale, speltz and buckwheat);
- Pulse crops (lentils, chickpeas and dry peas);
- Hay;
- Honey;
- Renewable biomass;
- Fruits (includes nuts) and vegetables - cold storage facilities;
- Floriculture;
- Hops;
- Maple sap;
- Milk;
- Cheese;
- Butter;
- Yogurt;
- Eggs;
- Meat/poultry (unprocessed);
- Rye; and
- Aquaculture (excluding systems that maintain live animals through uptake and discharge of water).

ENVIRONMENTAL EVALUATION REQUIREMENTS

These loans must be approved by the local FSA state or county committee before any site preparation and/or construction can be started.

All loan requests are subject to an environmental evaluation. Accepting delivery of equipment, starting any site preparation or construction before loan approval may impede the successful completion of an environmental evaluation and may adversely affect loan eligibility.

ELIGIBLE FACILITIES, EQUIPMENT AND UPGRADES

The following types of new/used facilities and upgrades are eligible and must have a useful life for at least the term of the loan:

- Conventional cribs or bins;
- Oxygen-limiting structures and remanufactured oxygen-limiting structures;
- Flat-type storage structures;
- Electrical equipment and handling equipment, excluding the installation of electrical service to the electrical meter;
- Safety equipment, such as interior and exterior ladders and lighting;
- Equipment to improve, maintain or monitor the quality of stored grain;
- Concrete foundations, aprons, pits and pads, including site preparation, off-farm labor and material, essential to the proper operation of the grain storage and handling equipment;
FACT SHEET
Farm Storage Facility Loans

August 2016

• Renovation of existing farm storage facilities, under certain circumstances, if the renovation is for maintaining or replacing items;
• Grain handling and grain drying equipment determined by the Commodity Credit Corporation to be needed and essential to the proper operation of a grain storage system (with or without a loan for the storage facility);
• Structures that are bunker-type, horizontal or open silo structures, with at least two concrete walls and a concrete floor;
• Structures suitable for storing hay built according to acceptable design guidelines;
• Structures suitable for storing renewable biomass;
• Bulk tanks for storing milk or maple sap;
• Cold storage buildings, including prefabricated buildings that are suitable for eligible commodities. Also may include cooling, circulating and monitoring equipment and electrical equipment, including labor and materials for installation of lights, motors and wiring integral to the proper operation of a cold storage facility; and
• Storage and handling trucks, including refrigerated trucks.

Other examples of equipment include but are not limited to the following:

<table>
<thead>
<tr>
<th>baggers</th>
<th>electrical equipment</th>
<th>safety equipment meeting</th>
</tr>
</thead>
<tbody>
<tr>
<td>boxers</td>
<td>food safety-related equipment</td>
<td>Occupational Safety and Health Administration requirements</td>
</tr>
<tr>
<td>brush polishers</td>
<td>hoppers</td>
<td>seals</td>
</tr>
<tr>
<td>bulk bin tippers</td>
<td>hydrocoolers</td>
<td>sizers</td>
</tr>
<tr>
<td>case palletizers</td>
<td>hydrolifts</td>
<td>sorting bins and/or tables</td>
</tr>
<tr>
<td>cement flooring</td>
<td>ice machines</td>
<td>storage and handling trucks</td>
</tr>
<tr>
<td>circulation fans</td>
<td>quality graders</td>
<td>washers</td>
</tr>
<tr>
<td>cold dip tanks</td>
<td>refrigeration units or systems</td>
<td>waxes</td>
</tr>
<tr>
<td>conveyors</td>
<td>roller creepfeeders</td>
<td>weight graders</td>
</tr>
<tr>
<td>drying tunnels</td>
<td>roller spray units</td>
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<tr>
<td>dumpers</td>
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</table>

Notes:

• Eligible storage structures and handling equipment, having a useful life for the entire term of the loan, may be permanently affixed or portable.
• Facilities built for commercial purposes and not for the sole use of the borrower(s) are not eligible for financing.

ELIGIBILITY REQUIREMENTS

An eligible borrower is any person who is a landowner, landlord, leaseholder, tenant or sharecropper. Eligible borrowers must be able to show repayment ability and meet other requirements to qualify for a loan. Contact an FSA office for more details.

WHERE TO FILE THE APPLICATION

Loan applications should be filed in the administrative FSA county office that maintains the farm’s records.

FOR MORE INFORMATION

This fact sheet is provided for informational purposes; other eligibility requirements or restrictions may apply. For more information about Farm Storage Facility Loans, visit www.fsa.usda.gov/pricesupport or contact your local FSA office. To find your local FSA office, visit http://offices.usda.gov.

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA’s TARGET Center at (202) 690-7442 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW Washington, D.C. 20250-9410;
2) fax: (202) 690-7442; or
3) email: program.intake@usda.gov.

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Overview

The Environmental Quality Incentives Program (EQIP) provides financial and technical assistance to agricultural producers in order to address natural resource concerns and deliver environmental benefits such as improved water and air quality, conserved ground and surface water, reduced soil erosion and sedimentation or improved or created wildlife habitat.

Benefits

Eligible program participants receive financial and technical assistance to implement conservation practices, or activities like conservation planning, that address natural resource concerns on their land. Payments are made to participants after conservation practices and activities identified in an EQIP plan of operations are implemented. Contracts can last up to ten years in duration.

Eligibility

Agricultural producers and owners of non-industrial private forestland and Tribes are eligible to apply for EQIP. Eligible land includes cropland, rangeland, pasture-land, non-industrial private forestland and other farm or ranch lands.
Socially disadvantaged, beginning and limited resource farmers, Indian tribes and veterans are eligible for an increased payment rate and may receive advance payment of up to 50 percent to purchase materials and services needed to implement conservation practices included in their EQIP contract.

Applicants must:

- Control or own eligible land
- Comply with adjusted gross income limitation (AGI) provisions
- Be in compliance with the highly erodible land and wetland conservation requirements
- Develop an NRCS EQIP plan of operations

Additional restrictions and program requirements may apply.

### How to apply

Visit your local USDA Service Center to apply or visit [www.nrcs.usda.gov/getstarted](http://www.nrcs.usda.gov/getstarted).

NRCS will help eligible producers develop an EQIP plan of operations, which will become the basis of the EQIP contract.

EQIP applications will be ranked based on a number of factors, including the environmental benefits and cost effectiveness of the proposal.

### More Information

For more information visit your local USDA Service Center or [www.nrcs.usda.gov/farmbill](http://www.nrcs.usda.gov/farmbill).

### Find your local USDA Service Center


### What’s New in EQIP

- The former Wildlife Habitat Incentive Program was folded into EQIP.
- Advance payment opportunities now exist for veteran agricultural producers.
- Advance payments for socially disadvantaged, beginning and limited resource farmers, Indian tribes and veterans were raised from 30 percent to 50 percent.
- Payment limitations are set at $450,000 with no ability to waive.
IRRIGATION HISTORY WAIVER

**EQIP provides a waiver opportunity** for tribes interested in irrigation projects and which have a past history of irrigation as follow:

- Additionally, NRCS may also authorize a waiver of the irrigation history requirement for circumstances faced by federally recognized Indian Tribes. The Bureau of Indian Affairs (BIA) has categorized various Tribal lands as “permanently irrigable.” These lands include lands that were known historically to be previously irrigated, or where there were plans to establish irrigation facilities though approved projects that were never constructed. Another situation is that the planned irrigation practices were constructed, but were inappropriate for the associated management practices or were not finished completely, and thus were not utilized for the intended purpose or need. In some circumstances, these lands were previously irrigated, but for various reasons, deteriorated where irrigation delivery became unfeasible or resulted in litigation concerning water rights which prevented the Indian tribe’s lands from actually being irrigated. Often, affected producers on these Tribal lands are required to and continue to pay operation and maintenance fees for the irrigation delivery facilities even when no irrigation water is being delivered. These lands, once water rights and delivery issues have been resolved, can and likely will be under irrigation production and meet the intent of statute to conserve and efficiently use available water. NOTE: There are additional criteria for waivers. FR Vol 79 No 239 page 73963.
Overview

The Agricultural Conservation Easement Program (ACEP) provides financial and technical assistance to help conserve agricultural lands and wetlands and their related benefits.

Under the Agricultural Land Easements component, NRCS helps Indian tribes, state and local governments and non-governmental organizations protect working agricultural lands and limit non-agricultural uses of the land.

Under the Wetlands Reserve Easements component, NRCS helps to restore, protect and enhance enrolled wetlands.

Benefits

Agricultural Land Easements protect the long-term viability of the nation’s food supply by preventing conversion of productive working lands to non-agricultural uses. Land protected by agricultural land easements provides additional public benefits, including environmental quality, historic preservation, wildlife habitat and protection of open space.

Wetland Reserve Easements provide habitat for fish and wildlife, including threatened and endangered species, improve water quality by filtering sediments and chemicals, reduce flooding, recharge groundwater, protect biological diversity and provide opportunities for educational, scientific and limited recreational activities.
Agricultural Land Easements
NRCS provides financial assistance to eligible partners for purchasing Agricultural Land Easements that protect the agricultural use and conservation values of eligible land. In the case of working farms, the program helps farmers and ranchers keep their land in agriculture. The program also protects grazing uses and related conservation values by conserving grassland, including rangeland, pastureland and shrubland. Eligible partners include Indian tribes, state and local governments and non-governmental organizations that have farmland or grassland protection programs.

Under the Agricultural Land component, NRCS may contribute up to 50 percent of the fair market value of the agricultural land easement. Where NRCS determines that grasslands of special environmental significance will be protected, NRCS may contribute up to 75 percent of the fair market value of the agricultural land easement.

Wetland Reserve Easements
NRCS also provides technical and financial assistance directly to private landowners and Indian tribes to restore, protect, and enhance wetlands through the purchase of a wetland reserve easement. For acreage owned by an Indian tribe, there is an additional enrollment option of a 30-year contract.

Through the wetland reserve enrollment options, NRCS may enroll eligible land through:

- Permanent Easements are conservation easements in perpetuity. NRCS pays 100 percent of the easement value for the purchase of the easement, and between 75 to 100 percent of the restoration costs.

- 30-Year Easements expire after 30 years. Under 30-year easements, NRCS pays 50 to 75 percent of the easement value for the purchase of the easement, and between 50 to 75 percent of the restoration costs.

- Term Easements are easements that are for the maximum duration allowed under applicable state laws. NRCS pays 50 to 75 percent of the easement value for the purchase of the term easement and between 50 to 75 percent of the restoration costs.

- 30-year Contracts are only available to enroll acreage owned by Indian tribes. Program payment rates are commensurate with 30-year easements.

For wetland reserve easements, NRCS pays all costs associated with recording the easement in the local land records office, including recording fees, charges for abstracts, survey and appraisal fees, and title insurance.

Eligibility
Land eligible for agricultural easements includes cropland, rangeland, grassland, pastureland and nonindustrial private forest land. NRCS will prioritize applications that protect agricultural uses and related conservation values of the land and those that maximize the protection of contiguous acres devoted to agricultural use.

Land eligible for wetland reserve easements includes farmed or converted wetland that can be successfully and cost-effectively restored. NRCS will prioritize applications based on the easement’s potential for protecting and enhancing habitat for migratory birds and other wildlife.

To enroll land through agricultural land easements, NRCS enters into cooperative agreements with eligible partners. Each easement is required to have an agricultural land easement plan that promotes the long-term viability of the land.

To enroll land through wetland reserve easements, NRCS enters into purchase agreements with eligible private landowners or Indian tribes that include the right for NRCS to develop and implement a wetland reserve restoration easement plan. This plan restores, protects, and enhances the wetland’s functions and values.

How to apply
• Agricultural land easements - eligible partners may submit
proposals to NRCS to acquire conservation easements on eligible land.

- *Wetland reserve easements* - landowners may apply at any time at a local USDA Service Center.

**More Information**
For more information visit your local USDA Service Center or the NRCS Farm Bill website at www.nrcs.usda.gov/farmbill.

**Find your local USDA Service Center**
http://offices.usda.gov

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**What’s New in ACEP**
The ACEP is a new program that consolidates three former programs -- the Wetlands Reserve Program, Grassland Reserve Program, and Farm and Ranch Lands Protection Program.

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This wetland area is used as an outdoor classroom on the Pyramid Lake Indian Reservation, Washoe County, NV.
Overview

The Conservation Stewardship Program (CSP) helps agricultural producers maintain and improve their existing conservation systems and adopt additional conservation activities to address priority resources concerns. Participants earn CSP payments for conservation performance—the higher the performance, the higher the payment.

Benefits

Through CSP, participants take additional steps to improve the resource conditions on their land—including soil, air and habitat quality, water quality and quantity, and energy conservation.

CSP provides two types of payments through five-year contracts: annual payments for installing new conservation activities and maintaining existing practices; and supplemental payments for adopting a resource-conserving crop rotation. Producers may be able to renew a contract if they have successfully fulfilled the initial contract and agree to achieve additional conservation objectives. Payments are made soon as practical after October 1 of each fiscal year for contract activities installed and maintained in the previous year.
Eligibility
Eligible lands include private and Tribal agricultural lands, cropland, grassland, pastureland, rangeland and nonindustrial private forest land. CSP is available to all producers, regardless of operation size or type of crops produced, in all 50 states, the District of Columbia and the Caribbean and Pacific Island areas. Applicants may include individuals, legal entities, joint operations or Indian tribes that meet the stewardship threshold for at least two priority resource concerns when they apply. They must also agree to meet or exceed the stewardship threshold for at least one additional priority resource concern by the end of the contract.

Producers must have effective control of the land for the term of the proposed contract. Contracts include all eligible land in the agricultural operation.

Additional restrictions and program requirements may apply.

How to Apply
Visit your local USDA Service Center to apply or visit www.nrcs.usda.gov/getstarted.

More Information
For more information visit your local USDA Service Center or www.nrcs.usda.gov/farmbill.

Find Your Local USDA Service Center
http://offices.usda.gov

What’s New in CSP
The 2014 Farm Bill increased the program’s focus on generating additional conservation benefits, removed the limitation on the number of nonindustrial private forestland acres that can be enrolled in CSP, and increased flexibility to enroll land coming out of the Conservation Reserve Program.

Payment Limit: A person or legal entity may not receive more than $200,000 during fiscal years 2014 through 2018.
Strengthening Conservation with Regional Partnerships

USDA’s Natural Resources Conservation Service offers voluntary Farm Bill conservation programs that benefit agricultural producers and the environment.

Overview
The Regional Conservation Partnership Program (RCPP) is a new, comprehensive and flexible program that uses partnerships to stretch and multiply conservation investments and reach conservation goals on a regional or watershed scale.

Benefits
Partners participating in RCPP can use their local knowledge and networks to undertake conservation projects by joining with agricultural producers to restore or sustain natural resources such as:

- clean and abundant water
- healthy, productive soils
- enhanced wildlife and pollinator habitat

More Information
visit your local USDA Service Center
or
nrcresearch.usda.gov/FarmBill
How It Works
Through RCPP, NRCS and state, local and regional partners coordinate resources to help producers install and maintain conservation activities in selected project areas. Partners leverage RCPP funding in project areas and report on the benefits achieved.

Forty percent of RCPP funding will go to national, multi-state projects; 25 percent will go to state projects; and 35 percent will go to critical conservation areas (CCAs) designated by the Secretary of Agriculture.

Eligibility

Eligible Partners - Agricultural or silvicultural producer associations, farmer cooperatives or other groups of producers, state or local governments, Indian tribes, municipal water treatment entities, water and irrigation districts, conservation-driven nongovernmental organizations and institutions of higher education.

Eligible Participants - Eligible producers and landowners of agricultural land and non-industrial private forestland should visit their local USDA Service Center for information on how to enter into conservation program contracts or easement agreements under the framework of an RCPP partnership agreement.

How to Apply

The Announcement of Program Funding outlines the requirements for proposal submissions. NRCS and the selected partner will enter into a partnership agreement through which they will coordinate resources to provide assistance to producers in the project area. Partnership agreements may be for a period of up to five years, but NRCS may extend for an additional 12 months if needed to meet the objectives of the program.

More information will be available at a later date for producers interested in applying.

Partnership Agreement

The partnership agreement defines the scope of the project, including:

1. Eligible activities to be implemented
2. Potential agricultural or nonindustrial private forest operation affected
3. Local, state, multi-state or other geographic area covered
4. Planning, outreach, implementation, and assessment to be conducted

Partners are responsible for contributing to the cost of the project, conducting outreach and education to eligible producers for potential participation in the project and for conducting an assessment of the project’s effects. In addition, partners may act on behalf of the eligible landowner or producer in applying for assistance. Partners may also leverage financial or technical assistance provided by NRCS with additional funds to help achieve the project objectives. Before closing the agreement the partner must provide an assessment of the project costs and conservation effects.