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Is the Noninsured Crop Disaster Assistance Program Right for You?

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

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

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

Interested producers must apply for coverage using FSA form CCC-471, “Application for Coverage,” and pay the applicable service fee at the FSA office where their farm records are maintained. These must be filed by the application closing date. December 31, 2021 is the deadline to sign-up for 2022 coverage for vegetables, fruits, grass and honey.

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

At the time of application, each producer will be provided a copy of the NAP Basic Provisions, which describes how NAP works and all the requirements you must follow to maintain NAP coverage. NAP participants must provide accurate annual reports of their production in non-loss years to ensure their NAP coverage is beneficial to their individual operation.

Producers are required to pay service fees which vary depending on the number of crops and number of counties your operation is located in. The NAP service fee is the lesser of $325 per crop or $825 per producer.
per administrative county, not to exceed a total of $1,950 for a producer with farming interests in multiple counties. Premiums also apply when producers elect higher levels of coverage with a maximum premium of $15,750 per person or legal entity depending on the maximum payment limitation that may apply to the NAP covered producer. The service fee can be waived for beginning, qualifying veteran, and limited resource farmers and ranchers. These farmers and ranchers can also receive a 50 percent reduction in the premium.

For more detailed information on NAP, download the NAP Fact Sheet. To get started with NAP, we recommend you contact your local USDA service center.

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**Coronavirus Agricultural Relief Payments (CARPs)**

Agricultural producers participating in NRCS Environmental Quality Incentives Program (EQIP) may be eligible for financial relief for higher material costs brought on by the ongoing COVID-19 pandemic. Over the past year, prices on commodities (e.g. lumber, steel, polyvinyl chloride, and concrete) that are commonly used for NRCS practices and activities have increased dramatically. For participants who continue to implement their practices within their contracts, the increased material prices have generated additional financial costs that neither the participant nor NRCS anticipated when the contract was obligated. To reduce the impacts to the participants and to ensure that contracts can be implemented in a timely manner, NRCS will make additional financial assistance available to participants with EQIP contracts affected by these higher prices for practices completed in calendar year 2021. No action is needed by the participants – the PIA Service Center staff will notify eligible participants and process the additional payment(s).

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**FSA Encourages Farmers and Ranchers to Vote in County Committee Elections**

The 2021 Farm Service Agency County Committee Elections began on Nov. 1, 2021, when ballots were mailed to eligible voters. The deadline to return ballots to local FSA offices, or to be postmarked, is Dec. 6, 2021.

County committee members are an important component of the operations of FSA and provide a link between the agricultural community and USDA. Farmers and ranchers elected to county committees help deliver FSA programs at the local level, applying their knowledge and judgment to make decisions on commodity price support programs; conservation programs; incentive indemnity and disaster programs for some commodities; emergency programs and eligibility. FSA committees operate within official regulations designed to carry out federal laws.

To be an eligible voter, farmers and ranchers must participate or cooperate in an FSA program. A person who is not of legal voting age but supervises and conducts the farming operations of an entire farm, may also be eligible to vote. A cooperating producer is someone who has provided information about their farming or ranching operation(s) but may not have applied or received FSA program benefits.

Eligible voters in the following local administrative areas, who do not receive a ballot can obtain one from their local USDA Service Center.

Newly elected committee members will take office Jan. 1, 2022.

The candidates in this year’s election are:

Guam County
Ernest S. Wusstig is nominated in LAA 1-1, Guam County, to serve as a committee member for a 3-year term. Wusstig resides in Dededo and has produced crops for over 30 plus years.

He is an active member of the Farmers Coop on Guam.

Eugene M. Ogo is nominated in LAA 2-1, Rota County, to serve as a committee member for a 3-year term. Ogo resides in Rota (Common Wealth of the Northern Marianas Islands) and has produced livestock for over 30 plus years.

Hawaii County

Lee Sugai is nominated in LAA 2, Hawaii County, to serve as a committee member for a 3-year term. Sugai resides in Kealakekua and has produced macadamia nut and coffee for 30 years.

He is an active member of the Hawaii County FSA Committee and serves as a board member.

Roy Wall is nominated in LAA 2, Hawaii County, to serve as a committee member for a 3-year term. Wall resides in Kainaliu and has produced beef cattle for over 30 years.

He is an active member of the Hawaii Island Meat Coop and serves as a board member.

Kauai County

Ray Maki is nominated in LAA 3, Kauai County, to serve as a committee member for a 3-year term. Maki has been farming on Kauai for over 30 years and his 20-acre hemp farm is located in Moloaa.

Maki was a founding member of the Hawaii Hemp Farmers Association and has served in various leadership positions with the association as well as the Moloaa Irrigation Coop and Hawaii Farmers Union – Kauai Chapter.

Maui County

Colleen T. Lopes is nominated in LAA 1, Maui County, to serve as committee member. Mrs. Lopes resides in Haiku and has been the co-owner and co-operator of a goat and cattle operation for more than 30 years. She is a past FSA Maui County Committee member representing LAA 1. She is also active in 4-H serving in many different roles over the past 30 years.

More information on county committees, such as the new 2021 fact sheet, can be found on the FSA website at fsa.usda.gov/elections or at a local USDA Service Center.

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**Report Banking Changes to FSA**

Farm Service Agency (FSA) program payments are issued electronically into your bank account. In order to receive timely payments, you need to notify your FSA servicing office if you close your account or if your bank information is changed for any reason (such as your financial institution merging or being purchased). Payments can be delayed if FSA is not notified of changes to account and bank routing numbers.

For some programs, payments are not made until the following year. For example, payments for crop year 2019 through the Agriculture Risk Coverage and Price Loss Coverage program aren't paid until 2020. If the bank account was closed due to the death of an individual or dissolution of an entity or partnership before the payment was issued, please notify your local FSA office as soon as possible to claim your payment.
Dates to Remember

**November 30, 2021** - Deadline to sign up for Agricultural Conservation Easement Program (ACEP). Click here for more information: [ACEP Application Sign Up](https://www.usda.gov/)

**December 31, 2021** - Deadline to sign up for Non-Insured Crop Disaster Assistance Program for fruit, grass, honey and vegetable crops. Click here for more information: [https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/noninsured-crop-disaster-assistance/index](https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/noninsured-crop-disaster-assistance/index)

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**USDA website:** [https://www.usda.gov/](https://www.usda.gov/)

**Farmer.gov website:** [https://www.farmers.gov/](https://www.farmers.gov/)

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<td>P.O. Box 50065</td>
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<tr>
<td>Honolulu, Hawaii 96850</td>
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<td>(808) 600-2911</td>
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<td>Toll Free:</td>
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<td>1-866-794-1079</td>
<td>(855) 356-9493</td>
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| (855) 356-9493 | [Natural Resources Conservation Service - Pacific Islands Area](https://www.fsa.usda.gov/)

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**Farm Service Agency**

**Natural Resources Conservation Service**

**Risk Management Agency**

**Service Center Locator**