



United States Department of Agriculture

**United States
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Dear Editor or Editorial Board:

USDA Offers Protections for Noninsured Crops Against Weather Losses

By Christine White, USDA Farm Service Agency State Executive Director

In agriculture, opportunity is often created from overcoming challenges. So when I hear people say “work for the best and prepare for the worst,” it is the American farmers and ranchers who come to mind because they characterize the optimism and resilience of the very concept, especially when it comes to overcoming severe weather.

And although many farmers and ranchers carry insurance on their crops and livestock, insurance isn't always available for everything that can be grown or produced. For example, with many specialty crops, like vegetables and fruits, or floriculture, nursery, or livestock forage, private insurance for losses from weather damage may not be available.

That's why the USDA's Farm Service Agency (FSA) offers help to producers through the Noninsured Crop Disaster Assistance Program (NAP), which provides financial assistance to producers of noninsurable crops when low yields, loss of inventory, or prevented plantings occur due to natural disasters.

NAP has existed for 21 years; for the majority of that time, it provided only catastrophic coverage for losses of more than 50 percent of expected production. That catastrophic coverage – still available – pays 55 percent of the average market price.

Today, not only does NAP provide a safety-net for specialty crop producers working to make healthy fruits and vegetables available to more consumers, the program also covers aquaculture, turf grass, ginseng, honey, syrup - and even organic and energy crops. Higher levels of coverage are available for losses up to 65 percent of production and 100 percent of the average market price.

Basic coverage fees are \$250 per crop or \$750 per producer per administrative county, whichever is less. No producer pays more than \$1,875. In fact, for beginning, traditionally underserved, or limited resource producers, the catastrophic coverage is free, and premiums for higher levels of protection are discounted by 50 percent.

For spring planted crops in Michigan, the deadline to apply is March 15, 2016. I encourage farmers of all types to visit an FSA office to learn more about the Noninsured Crop Disaster Assistance Program. For more information, visit a local FSA office or www.fsa.usda.gov/nap. To find your local FSA office, visit <http://offices.usda.gov>.

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