UNITED STATES DEPARTMENT OF AGRICULTURE
Farm Service Agency
Washington, DC 20250

Noninsured Crop Disaster Assistance Program for 2015 and Subsequent Years 1-NAP (Revision 2)	**Amendment 26**

Approved by: Deputy Administrator, Farm Programs

Amendment Transmittal

A Reasons for Amendment

Subparagraph 4 A has been amended to include STC responsibility for CCC-576's executed by FSA employees and their spouses.

Subparagraph 6 A has been amended to include COC responsibility for CCC-576's executed by FSA employees and their spouses.

Subparagraph 8.5 E has been amended to correct the authority in example 3.

Subparagraph 53 A has been amended to include a reference to subparagraph 301 J when an application for coverage is requested for an ineligible crop.

Subparagraph 106 B has been amended to update the COC review process for producer ability and intent to harvest, transport, and market approved yields.

Subparagraph 200 G has been amended to update the reference in the note.

Subparagraph 275 A has been amended to include all crop data STC is responsible for establishing and to list crop data elements determined by DAFP.

Subparagraph 279 B has been amended to:

- update STC responsibilities
- clarify location of the payment factor calculator on the NAP SharePoint site.

Subparagraph 279 D has been added to provide policy for crops which should have an established UH factor of 1.0.

Paragraph 280 has been amended to update policy for establishing final planting dates.

Paragraph 281 has been amended to update policy for establishing normal harvest dates.

Amendment Transmittal (Continued)

A Reasons for Amendment (Continued)

Subparagraph 301 A has been amended to indicate that only buy-up coverage levels and options are irrevocable after the application closing date.

Subparagraph 301 I has been amended to update instructions for entering specific text on CCC-471 producer signature line when an adjustment has been made.

Subparagraph 301 J has been added to provide instructions for processing CCC-472's for unapproved crops or ineligible crops.

Subparagraph 302 A has been amended to revise when a manual CCC-471 should be used.

Subparagraph 302 B has been amended to indicate that only buy-up coverage levels and options are irrevocable after the application closing date.

Subparagraph 303 C has been amended to update that a CCC-860 certification will be effective for the entire crop year regardless of the month provided.

Subparagraphs 303 D and E have been amended to reflect changes to policy for service fees paid with dishonored checks.

Subparagraph 341 E has been amended to include instructions for entering the producer signature date in software for replacement CCC-471's.

Subparagraph 575 G has been amended to include instructions for documenting actions on notices of loss in COC minutes.

Paragraph 806 has been amended for clarity and to remove outdated policy.

Subparagraph 901 G has been amended to include aquaculture inventory records and to clarify inventory requirements.

Subparagraph 901 I has been amended to remove the requirement for DAFP concurrence of mortality rates for aquaculture.

Subparagraph 902 D had been amended to clarify the reporting requirements for Christmas trees.

Subparagraph 903 A has been amended to clarify eligible floriculture crops.

Subparagraph 976 D has been amended to remove policy that was moved to 2-CP.

Subparagraph 978 G has been amended to remove soybeans as a restricted rotation crop.

Exhibit 58 has been removed because RMA data can be accessed according to Exhibit 5.

Amendment Transmittal (Continued)

Page Control Chart		
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2 Units of Measure (Continued)

C Market Prices and Payment Shares

Establish market prices for the same unit of measure used to determine production and yields.

Express market prices and payment shares using 4 decimal places.

D Basic Rule of Fractions

Fractions will be rounded **after** completing the entire computation. In making mathematical determinations, all computations will be carried to 2 decimal places beyond the **required** number of decimal places specified in subparagraph B. In rounding, fractional digits of 49 or less beyond the **required** number of decimal places will be dropped. If fractional digits beyond the **required** number of decimal places are 50 or more, the figure at the last **required** decimal place will be increased by 1 as follows.

Required Decimal	Computation	Result
Whole Numbers	6.49 or less 6.50 or more	6 7
Tenths	7.649 or less 7.650 or more	7.6 7.7
Hundredths	8.8449 or less 8.8450 or more	8.84 8.85
Thousandths	9.63449 or less 9.63450 or more	9.634 9.635
Ten Thousandths	10.993149 or less 10.993150 or more	10.9931 10.9932

3 DAFP Responsibilities

A Policy and Regulations

DAFP will:

- develop all NAP regulations and policy
- ensure that NAP is administered according to NAP regulations.

4 STC Responsibilities

A Administering Provisions

STC will:

- determine Statewide policy according to this handbook

- administer all phases of NAP in the State through SED

- take any action **required** by either regulation or procedure that COC has **not** taken

- correct, or require COC to correct, any action that is **not** according to NAP regulations or procedure

- require COC to withhold taking any action that is **not** according to NAP regulations or procedure

- ***--**require all CCC-576's (notice of loss and application for payment) executed by an FSA employee, including State Office employees, STC members, COC members, CED's, and County Office employees and their spouses, to be sent to STC or designee for action**--***

- thoroughly document, in the STC minutes, all program recommendations, such as crop data, program and eligibility determinations, appeals, etc.

- ensure that County Offices accept CCC-471's from producers according to paragraph 301.

5 SED Responsibilities

A Responsibilities

SED will ensure that State and County Office employees:

- administer NAP according to regulations and procedures
- are thoroughly trained
- understand the intent of NAP
- are alert to possible abuses of NAP.

B Publicizing NAP Information

SED will instruct and ensure that County Offices:

- publicize NAP
- maintain an accurate record of all publicity efforts.

C Training

SED will manage resources to facilitate adequate training to County Office employees to ensure that policy and procedures are administered:

- uniformly within the State
- according to NAP guidelines.

D Loss Adjustment Agreements and Training

SED will ensure that State Office follows 2-NAP to obtain the services of certified LA's.

6 COC Responsibilities

A Responsibilities

COC will ensure that:

- CCC-471's are accepted from all interested producers and processed according to this handbook

- growing history requirement reviews are documented in the COC minutes according to paragraph 50

- service fees or CCC-860's are collected according to paragraph 303

- if CCC-471 is accepted according to paragraph 301, that the following documents filed by producers are processed as follows:

  - notice of loss, CCC-576, Part B, according to paragraph 575
  - application for payment, CCC-576, Parts D through F, according to paragraph 675

- program and producer eligibility determinations are thoroughly documented

- determinations, yield assignments, loss adjustment appraisals, production assignments, and measurements are made in a timely manner

- ***--**all CCC-576's (notice of loss and application for payment) executed by FSA employees, including State Office employees, STC members, COC members, CED's, and County Office employees and their spouses, are sent to STC or designee for action**--***

- crop acreage, honeybee colonies, and tree taps ineligible for NAP are each maintained in SNAPP according to paragraph 380

- recommendations of forage analysis laboratories, from which forage analysis results will be accepted for quality loss, are submitted to STC for approval

- COC minutes document and represent a record of determinations including, but not limited to:

  - all weather data reviewed
  - all paragraph references

- premiums are collected, if applicable, according to paragraph 304

- payments are made in a timely manner

6 COC Responsibilities (Continued)

A Responsibilities (Continued)

- second-party reviews are conducted on all payment calculations on each application for payment (CCC-576, Parts D through F), **before** COC approval

  Note: The employee performing the second-party review **must** initial and date applicable documents.

- NAP payments are approved **only after** COC is satisfied that the payment is properly calculated and due each producer, including COC satisfaction that:

  - the producer's unit is established correctly

  - the acreage is accurate, was planted timely, and is cared for using good farming practices

  - the producer has the ability and intent to harvest, transport, and market the approved yield or inventory of the crop or commodity according to paragraph 106

  - prevented planting claim is reasonable and justified

  - production records presented for the year in which the natural disaster occurred are verified and represent a true and complete record of the production for the unit

  - the certified production for approved yield purposes is reasonable

  - the claimed share reflects the participant's share in the crop at the time of loss

    Note: A participant claiming a share of the payment that has received a guaranteed payment for production, as opposed to delivery, of a crop pursuant to a contract, will have the production of the producer adjusted upward by the amount of the production equal to the amount of the contract payment received.

- redelegations are properly recorded following procedure in Exhibit 1

- payments that are determined to be owed are issued only **after**:

  - for 2015 and subsequent crop years, AGI limitation procedure in 5-PL is followed

  - conservation compliance requirements have been met

  - total NAP payments to a person or legal entity, directly or indirectly, do **not** exceed the applicable payment limitation in a crop year

6 COC Responsibilities (Continued)

A Responsibilities (Continued)

- approval of CCC-576, Part B, results in an approval letter sent to each producer filing CCC-576
- disapproval of CCC-576, Part B, results in a single disapproval letter sent to all of the producers with an interest in the specific crop acreage covered by CCC-576. The letter **must** include the following:
  - notification that CCC-576, Part B was disapproved
  - reason or reasons for the disapproval
  - ***--**notification that appeal rights will not be provided unless an adverse determination of payment eligibility is subsequently recorded.

  Note: See Exhibit 53.2 for an example letter.**--***

COC approval of CCC-576:

- Part C, signifies that:
  - applicant provided an acceptable notice of loss, such as CCC-576, Part B, according to subparagraph 575 B
  - natural disaster caused the damage or loss, as claimed
- Part H, signifies that applicant has provided all requisite forms, evidence, and information according to paragraph 675.

Notes: The fact that a producer did **not** suffer a qualifying loss to receive a NAP payment will **not** affect whether COC approves CCC-576, Part H. An acceptable application for payment (CCC-576, Parts D through F) that meets criteria in this handbook should be approved and processed through the automated system, even if a zero payment is calculated.

--**If a single disapproval letter for Part H involves more than 1 producer, the producers will be sent the same letter and may collectively choose to appeal the single determination. If 1 or more producers appeal, all producers **must** be notified of the appeal.**--

*--8.5 DAFP Delegations of Authority (Continued)

D Granting Relief for Late-Filed Applications for Coverage

DAFP has delegated the authority to approve or disapprove programmatic relief for late-filed applications for coverage according to the following limitations**:**

IF the reviewing authority is…	THEN the limitation for the number of days beyond the application for coverage deadline is…
COC	up to 30 calendar days.
STC	more than 30 calendar days, but before the end of the coverage period.

Follow guidance in subparagraph 301 E for processing late-filed applications.

E Granting Relief for Late-Filed Applications for Payment

For the 2022 and subsequent program years, DAFP has delegated the authority to approve or disapprove programmatic relief for late-filed applications for payment. All requests for extensions or applications for payment filed beyond these limitations must be submitted to DAFP for consideration.

For all crops, the producer must make a written request within **365** calendar days of the application for payment filing deadline and the following limitations apply.

IF the reviewing authority is…	THEN the limitation for the number of days beyond the application for payment filing deadline is…
COC	up to 240 calendar days.
SED	241-300 calendar days.
STC	301-365 calendar days.

Example 1: Delilah had 2023 NAP coverage on her strawberries in Oklahoma. The application for payment deadline is September 8, 2023 (60 calendar days after the end of the coverage period). Delilah submits her application and request for extension on May 31, 2024.

In this case, the request and application are filed 266 calendar days after the deadline. SED may grant programmatic relief.**--***

8.5 DAFP Delegations of Authority (Continued)

E Granting Relief for Late-Filed Applications for Payment (Continued)

Example 2: Abigail had 2023 NAP coverage on her strawberries in Oklahoma. The application for payment deadline is September 8, 2023 (60 calendar days after the end of the coverage period). Abigail submits her application and request for extension on October 1, 2024.

In this case, the request and application are filed 389 calendar days after the deadline and must be submitted to DAFP to consider programmatic relief.

Example 3: Ollie the cattle rancher has native pasture in Texas and has 2022 NAP coverage. The application for payment filing deadline is June 28, 2023 (180 calendar days after the end of the coverage period). Ollie does not file his application for payment until November 1, 2023, accompanied by a written request for an extension.

In this case, the request and application are filed 126 calendar days after the ***--**deadline. COC may grant programmatic relief.**--***

Example 4: Rudy the cattle rancher has native pasture in Texas and has 2022 NAP coverage. The application for payment filing deadline is June 28, 2023 (180 calendar days after the end of the coverage period). Rudy does not file his application for payment until July1, 2024, accompanied by a written request for an extension.

In this case, the request and application are filed 369 calendar days after the deadline and must be submitted to DAFP to consider programmatic relief.

The delegation of authority to grant programmatic relief does not constitute a change to the application for payment deadline in subparagraph 675 A. COC's continue to be authorized to grant extensions of up to 120 calendar days if the producer provides a request in writing.

53 Ineligible Crops

A Ineligible Crops for NAP Assistance

--**Crops ineligible for NAP assistance include, but are **not** limited to:**--

- crop acreage for which *** * * *** crop insurance coverage, **excluding** pilot crop insurance, is available in the county

  Notes: * * *

  --**See Exhibit 5 to determine crops covered by FCIC using RMA web sites.**--

  *** * ***

- by-products resulting from processing or harvesting an eligible crop, such as peanut hay, oat straw, corn stover, wheat straw, etc.

- nonornamental nursery plants, such as strawberry plants, orange trees, etc., unless the plants can be considered a propagation seed crop under paragraph 907

53 Ineligible Crops (Continued)

A Ineligible Crops for NAP Assistance (Continued)

- home gardens or crops **not** being produced for commercial sale
- experimental crops
- volunteer acreage as defined in 2-CP
- livestock and their by-products
    - trees grown for lumber or paper products
    - first year seeded biennial and perennial forage
    - immature orchards
    - crops that STC has determined cannot practicably or viably be grown commercially in the area
    - replacement crop acreage planted after approved prevented planted or failed crop acreage, in the same crop year
- crops where RMA has determined a practice is not insurable.

Example: Irrigated soybeans **not** following another crop (initial crop) are insurable in Garvin County. However, nonirrigated soybeans and soybeans following another crop are **not** insurable in Garvin County. Therefore, NAP **cannot** be offered for nonirrigated soybeans or soybeans following another crop (double-crop) in Garvin County, because RMA has determined that nonirrigated soybeans and soybeans following another crop are **not** insurable practices.

If crop insurance is available for a particular crop, type, and intended use in the county, then in **all** cases NAP **cannot** be offered within that county for any practice of that crop (irrigated, nonirrigated, summer fallow, and continuous crop), unless an exception in subparagraph B applies.

Notes: See paragraph 380 for maintaining ineligible crop acreage, honeybee colonies, and tree taps in SNAPP.

--**See subparagraph 301 J when an application for coverage is requested for an ineligible crop.**--

105 Community Supported Agriculture

A Definition of Community Supported Agriculture

Subscription Community Supported Agriculture Operation means a farmer-driven operation where the farmer owns or leases the farm, organizes the Community Supported Agriculture, produces the farm products, and recruits the customer members or subscribers.

Shareholder Community Supported Agriculture Operation means a consumer-driven operation where the consumer organizes the Community Supported Agriculture, owns or leases the farm, and hires a farmer to produce the farm products.

B Eligible Community Supported Agriculture

Only subscription Community Supported Agriculture operations are eligible for NAP. The amount the producer receives from subscribers is **not** considered a guaranteed payment. A copy of the Community Supported Agriculture agreement or contract is **required** and **must** be provided for COC review.

Producer eligibility **must** be verified according to paragraph 100.

C Ineligible Community Supported Agriculture

Shareholder Community Supported Agriculture operations are ineligible for NAP because the shareholders do **not** have **both** a share of the risk in producing the crop and a valid claim of share ownership for marketing produce from the farm.

106 Ability and Intent to Harvest, Transport, and Market Approved Yield

A Overview

[7 CFR 1437.8 (c)] Producers must provide acceptable evidence, as determined by FSA, of:

***--(4) The producer's ability and intent to harvest, transport, and market the--* approved yield or inventory of the crop or commodity.**

B Verifying Eligibility

***--**COC will ensure that each NAP participant that files an application for payment has the ability and intent to harvest, transport, and market the quantity of their individual approved yield or inventory. A NAP participant is obligated to prove, as needed, that the crop for which payment is sought would have been marketed commercially, absent any claimed eligible loss condition. This may be redelegated to CED in routine cases. COC must record the delegation in the COC minutes and define what is routine.

COC or delegate may:

- consult with or review publications by agricultural experts to determine what is needed to harvest and transport a specific quantity of a crop or commodity
- consider a participant's history of successfully harvesting, transporting, and marketing a crop for determining eligibility under this requirement unless:
  - participant is a new producer
  - participant's acreage for the crop year increases by more than 75 percent of their historical average acreage according to increased acreage provisions (see paragraph 479)
  - participant's history has been determined insufficient.

COC or delegate must:

- require any evidence deemed necessary to ensure that payments are approved only for those meeting the requirements of this paragraph
- record all determinations in the COC minutes indicating the information that was reviewed in support of the determinations.**--***

* * *

107-149 (Reserved)

200 National Crop Definitions (Continued)

E Example 1

Producer A has the following loss data.

Unit	Crop	Type	Pay Crop Code	Pay Type Code	Planting Period	Int Use	Disaster Level	Production	Net Production for Payment	Calculated Payment
1.00	Lettuce	Bos	0140	001	01	FH	14,000	20,000	-6,000	($1,280)
			0140	001	02	FH	2,500	0	2,500	$533

In this example, there are 2 plantings for Boston lettuce. For that reason, the plantings do **not** apply against each other. Producer A is:

- **not** eligible for a NAP payment on the first planting because the calculated payment amount is negative

- eligible for a $533 NAP payment on the second planting.

--Reminder:** Crops are grouped for payment purposes by unit, payment crop code, payment crop type, and planting period. All matching payment crop codes, payment type codes, and planting periods are considered 1 crop for payment purposes. County Offices will review NCT to determine which crops are grouped together.**--

F Example 2

Producer B has the following loss data.

Unit	Crop	Type	Pay Crop Code	Pay Type Code	Planting Period	Int Use	Disaster Level	Production	Net Production for Payment	Calculated Payment
1.00	Peas	PHL	0067	003	01	FH	8,200.50	10,000	-1,799.50	($193)
	Peas	SNA	0067	003	01	FH	4,000	0	4,000	$428

In this example:

- Purple Hull Peas have a "0067" 2-CP crop code
- Snap Peas have a "0067" 2-CP crop code.

For NAP payment purposes, both crops have a "0067" payment crop code. As a result, Producer B's loss on Snap Peas will be reduced by $193 because of the high yield on Purple Hull Peas.

--Note:** Crop data for all crops within the pay group must be loaded even if there was not a loss on a particular crop or type within the pay group. The production for all crops is required to ensure that an accurate payment is calculated. Do not select a date of loss for a crop or type within a pay group that did not have a loss.**--

200 National Crop Definitions (Continued)

G Crop Types Not Eligible for NAP

When producers request crop types currently **not** eligible for NAP according to subparagraph A, the County Office will submit a request to the State Office recommending the crop, type, or intended use as eligible for NAP coverage.

When producers request crops **not** listed according to subparagraph A, State Offices will submit requests to the National Office recommending the crop for inclusion according to subparagraph 275 A.

State Offices **must** obtain STC approval before submitting a crop request for NAP eligibility. Submit requests and supporting documentation directly to Product Master according to 2-CP.

--Notes:** If the crop is determined ineligible for NAP coverage, follow subparagraph 301 J.**--

See Exhibit 15 for an example notification letter to be used when coverage cannot be extended for a crop.

Section 2 Crop Data

275 Crop Documentation

A Crop Data

For each crop year and commercial crop or agricultural commodity for which a CCC-471 may be filed in the State, STC will establish the following.

*--

IF the crop is…	THEN STC will determine the specific crop (if not already established)…	WITHIN…
something other than a grazing forage crop	• unit of measure • average market price • county-expected yield • applicable payment factors (PP and UH) • earliest plant date • final plant date • normal harvest date • application closing date • organic market price (if applicable) • organic and transitional yield factors (if applicable) • direct market price (if applicable) • mortality rates for aquaculture	120 calendar days before the specific crop's application closing date. **Important:** It is crucial that for all crops other than forage grazing, the crop data be established according to this table to provide potential participants information to estimate potential coverage and premiums.
a grazing forage crop	• carrying capacity (acre per AU) • grazing period See subparagraph 277 F.	90 calendar days **before** the earliest applicable application closing date for forage.

--*

When a new crop, crop type, and/or intended use not currently included in 2-CP is needed, State Offices will submit new crop, crop type, and/or intended use requests according to 2-CP.

*--The following crop data elements are determined by DAFP:

- pay crop and pay type codes
- acreage reporting date
- 72-hour notification flag
- annually tilled flag
- AUD price.--*

275 Crop Documentation (Continued)

A Crop Data (Continued)

When a determination of NAP eligibility is being requested for a crop, crop type, and/or intended use, STC must determine whether * * * to recommend the crop for NAP eligibility. If STC recommends the crop, crop type, and/or intended use, the State Office will submit the request through Product Master according to 2-CP. Requests must include the following information:

- CCC-456
  - crop data identified on CCC-456 (Exhibit 17), including name, type or variety, and intended use from 2-CP**--***
- scientific name
- minutes including the STC recommendation of NAP eligibility
- supporting documentation such as:
  - basis for NAP crop eligibility, such as commercial food or fiber uses, biomass, or other industrial use
  - crop information from universities, NIFA, NRCS, or other subject matter experts with knowledge of the crop, crop type, and/or intended use
  - commercial markets

    Example: Farmer's markets, grain elevator, and gin.
  - ***--**for seed crops, both price and yield of seed must be based on the "clean" basis.

Notes: It is crucial that **required** crop data be established at least 120 calendar days**--*** before the application closing date to provide potential participants information to estimate potential coverage and premiums.

--**Reports in NCT are available to determine if the crop is currently NAP eligible. Specifically, the crops on the "pay group report" with **both** a pay crop and pay type code are NAP eligible.**--

For secondary use, follow subparagraph 202 C.

279 Unharvested and Prevented Planting Payment Factors

A Applying Payment Factors

Average market prices for crops will be established on a harvested basis. See paragraph 278.

The average market price will be adjusted for crops produced with variable expenses that are **not** incurred because the crop acreage was either prevented from being planted or planted but **not** harvested. The adjustment for this crop acreage will be made by applying a payment factor established by STC.

Each intended use of a crop type will have **not** more than 1 prevented planting and unharvested payment factor established within a State for a crop year.

Note: The application of payment factors is **not** appealable because it is a statutory and regulatory provision. Producer appeal rights are limited to the question of whether acreage was in fact either prevented from being planted or planted but **not** harvested, or planted and harvested.

B Establishing Factors

For each intended use of a crop, STC will:

- *--acquire the best available information, from reliable sources, such as enterprise budget, to determine the total costs associated with production--*

- use costs associated with land, taxes, normal rental costs, and land preparation to determine what percentage of the total cost of production would be expended for each crop that could be prevented from being planted

  Note: Land preparation may include, but is **not** limited to, tillage and the application of fertilizer, herbicide, or both.

- determine what percentage of total production cost would be expended if harvesting costs are excluded

- set a prevented planting payment factor of **zero** if the crop:

  - does **not** have a defined planting period and final planting date
  - is a value loss crop
  - is a tree crop or other perennial **not** meeting the criteria

- *--use a UH factor of 1.00 for crops identified in subparagraph C--*

- document sources of information used to establish payment factors in the STC minutes.

*--**Note:** A calculator located on the NAP **SharePoint** site at NAP SharePoint/NAP Worksheets/Input Worksheet for Payment Factors may be used when establishing payment factors.--*

279 Unharvested and Prevented Planting Payment Factors (Continued)

C Establishing UH and PP Payment Factors for Multiple Market Crops

When establishing a crop record for a multiple market crop, the UH and PP payment factors, the respective payment factors for both FH and PR intended uses must be the same. See paragraph 483.

*--D Crops for Which a UH Payment Factor of 1.00 is Applicable

RMA established prices for certain crops are "on-tree" or "in-field" insured prices that do not include harvest costs. In States where crop insurance is available for these crops, FSA uses the insured price for NAP when the crops are not covered in all counties by RMA. In cases where the insured price for those crops does not include harvesting costs, a UH payment factor of 1.00 will apply to the corresponding NAP crop.

Effective for 2020 and subsequent years, if the crop insurance price from an RMA APH insurance plan was used or will be used to establish NCT records by STC and the crop was unharvested, then a UH payment factor of 1.00 will be used for payment purposes.

This procedure is applicable for NAP covered crops in all locations where the established price is based on the RMA price for crops identified in the following table:

Crop	RMA Crop Code	FSA Crop Code	FSA Types	Intended Uses
Apples	0054	0054	COM SPC	FH PR
Avocados	0019	0106		FH
Blueberries	0012	0108	HBS LWB RAB	FH PR
Cabbage	0072	0116	HYB	FH
Fresh Apricots	0218	0326		FH
Fresh Freestone Peaches	0223	0034	FSE FSL FSM	FH
Fresh Market Tomatoes	0086	0087	CHR GRP HYB PLM	FH
Fresh Nectarines	0220	0250	NEE NEL NEM	FH
Grapefruit	0201	0030	RRJ SDY SRJ WHT	FH PR
Lemons	0202	0035		FH PR
Mandarins/Tangerines	0309	0048	COM MUR	FH
Onions	0013	0142	FWY RED SWE SWL YHY WHT	FH PR
Oranges	0227	0023	ERL ETM LAT NAV SWT VLN	FH PR
Peaches	0034	0034	CLI FRE FSE FSL FSM SCE SCP SCL SCX	FH PR
Pears	0089	0144	ANJ ASN BLT BOS CMC COM SPC	FH PR
Plums	0092	0254	ERL EUR LAT MID ORL	FH PR
Processing Apricots	0219	0326		PR
Processing Beans	0046	0047	BBL GAR GRN LGL GBF ROM WAX	PR
Processing Cling Peaches	0221	0034	SCE SCL SCP SCX	PR
Processing Freestone Peaches	0222	0034	FRE	PR
Prunes	0036	0086		FH PR
Table Grapes	0052	0053	All	FH
Tangelos	0203	0024	MIN ORL	FH

--*

279 Unharvested and Prevented Planting Payment Factors (Continued)

*--D Crops for Which a UH Payment Factor of 1.00 is Applicable (Continued)

Notes: Fresh market tomatoes, grapefruit, lemons, mandarins/tangerines, oranges, and tangelos do not have APH Plans in all locations; in some locations these are Dollar Plans. For these crops, if the STC established price is not based on the APH insurance price, a UH payment factor of less than 1.00 is applicable.

If a State did not have an APH Plan for a crop in this subparagraph but used the insurance price for the crop from a neighboring State, a UH payment factor of 1.00 must be used.

280 Establishing Final Planting Dates

A_Overview

The final planting date is the last date established by STC for planting a specific crop in a given year or planting period, beyond which planting will not allow the crop to achieve 100 percent of its expected yield or carrying capacity.

The final planting date is determined based on regional climatic conditions, historical planting patterns, and agronomic considerations, ensuring that crops have sufficient time to mature and develop properly before harvest.

Final planting dates must be:

- reviewed annually and may be adjusted based on new data
- established for all annually planted crops and planting periods
- a date after the application closing date
- a date before the final harvest date.
- recorded in the STC minutes.

Notes: Final planting dates are not applicable to perennial crops, value loss crops, or crops grown in tropical regions.

Planting after the final planting date may result in assigned production or ineligibility for program benefits related to that crop for the current growing season.**--***

*--280 Establishing Final Planting Dates (Continued)

B Data Sources

The final planting date will be based on the best available information provided by any of the following sources for all applicable crops:

- COC's knowledge
- County Agricultural Commissioner's Office
- NIFA
- RMA
- Rural Development
- dates in similar areas
- other reliable sources, such as universities
- USDA Climate Hubs.

Important: When coverage dates for the crop align with RMA, the final planting must be the same as RMA.**--***

*--280 Establishing Final Planting Dates (Continued)

C Considerations

When establishing a final planting date, STC analysis must include but is not limited to:

- historical weather patterns and climatic conditions specific to the region, including frost dates, average temperatures, and precipitation records

- specific growth requirements and characteristics of each crop, including maturity periods, sensitivity to frost, and local agronomic practices and typical planting schedules

- the typical propagation method for each crop

  Note: Examples include, but are not limited to direct seed, transplants, grafting, cuttings, and clones.

- the intended harvest method for the crop, such as:

  - mechanical
  - grazed
  - hand-picked

- the season of which the crop will be harvested, such as Fall/Winter, Spring, or full season.

  Example: The final planting date for Fall/Winter and full season small grains grazing or forage has been established as September 1 to ensure that the carrying capacity for grazing or expected yield for forage will be met. The final planting date for Spring small grains grazing or forage and intended for grain has been established as October 15 to ensure that the carrying capacity for grazing or expected yields for forage and grain will be met.

Note: Only 2 final planting dates will be established for small grain forage.**--***

*--281 Establishing Normal Harvest Dates

A Overview

The normal harvest date is the anticipated date established by STC when harvest is expected to be complete in a year or planting period. This date is based on historical harvest data, crop maturity periods, and local growing conditions and because of these factors, the normal harvest date will always align with the final planting date.

The normal harvest date represents the end of the coverage period. Under no circumstances may coverage exceed this date and any losses occurring after this date are not eligible. See paragraph 54 for coverage periods.

The normal harvest date is determined based on regional climatic conditions such as historical frost dates, and the length of time to maturity, ensuring that crops have sufficient time to mature and develop properly before harvest.

Normal harvest dates must be:

- reviewed annually and may be adjusted based on new data
- established for all crops and planting periods
- a date after the final planting date
- the end of the grazing period
- December 31 for tropical regions.

Note: Production harvested after the normal harvest date must be included in the total production of the crop.

B Data Sources

The normal harvest date will be based on the best available information provided by any of the following sources for all applicable crops:

- COC's knowledge
- County Agricultural Commissioner's Office
- NIFA
- RMA
- Rural Development
- dates in similar areas
- other reliable sources, such as universities
- USDA Climate Hubs.

Note: The applicable date when reviewing RMA data is referred to as "the end of insurance date".--*

*--281 Establishing Normal Harvest Dates (Continued)

C Considerations

To establish a normal harvest date, the STC analysis must include but is not limited to:

- historical weather patterns and climatic conditions specific to the region, including:
  - frost dates
  - average temperatures
  - precipitation records
- the specific growth requirements and characteristics of each crop, including:
  - growth cycles
  - maturity periods
  - sensitivity to frost
  - local agronomic practices
  - typical planting schedules
- the typical propagation method for each crop

  Note: Examples include, but are not limited to direct seed, transplants, grafting, cuttings, and clones.
- the intended harvest method, such as:
  - mechanical
  - grazed
  - hand-picked.**--***

--282 Minutes--

A Submitting Minutes

For each new crop request, STC's **must** ensure that a copy of the STC minutes is available on request from DAFP.

B COC Documenting NAP Action

COC's **must** document, in the COC minutes, any actions taken about NAP.

C STC Documenting NAP Action

STC minutes **must** document the following:

- review of each new crop submitted for National Office approval
- decision of STC about eligible crops
- any actions taken about NAP.

--283 Sharing Crop Data--

A Sharing NCT Data Outside of USDA Without a FOIA Request

The following NCT data may be shared outside of USDA without a FOIA request:

- average market price
- organic market price
- direct market price
- average yield
- organic yield factor
- payment factors.

These data elements may be found on the "NAP Approved Records Report" available in NCT according to 3-NAP. In addition, the crop data is on the public NAP website at https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/noninsured-crop-disaster-assistance/index.

Note: COC minutes and other NCT data require a FOIA request according to 1-INFO.

284-299 (Reserved)

301 CCC-471, Application for Coverage (Continued)

A Filing CCC-471 (Continued)

- assist producers in understanding that when they sign CCC-471 they are acknowledging all the basic provisions included in CCC-471 NAP BP

  Note: Regardless of whether a copy of CCC-471 NAP BP is personally handed to the producer signing CCC-471, when a producer signs CCC-471, the producer has acknowledged the basic provisions contained in CCC-471 NAP BP.

- ensure that producers are aware the coverage level **must** be selected by pay crop, pay type, and planting period, and coverage options may be selected by crop type, intended use, and practice.

For 2019 and prior years, under law, the NAP coverage period **cannot** begin sooner than 30 calendar days after CCC-471 is filed.

For 2020 and subsequent years, the NAP coverage period cannot begin sooner than 1 calendar day after CCC-471 is filed.

--Note:** If buy-up coverage is elected by the producer, the coverage level and coverage options elected are **irrevocable** after the application closing date and will be the**-- same for all crops in the pay group.

The County Office will perform an initial review of CCC-471 according to subparagraph B, and process all CCC-471's and late-filed CCC-471's according to the table in subparagraph D. CCC-471 is **not** and will **not** be considered filed for any purpose whatsoever if CCC-471 is **not** accompanied by either the applicable nonrefundable service fee or CCC-860 for crop years 2020 and subsequent years.

301 CCC-471, Application for Coverage (Continued)

B County Office Initial Review of CCC-471's

Review and determine the acceptability for processing each CCC-471 to ensure the following:

- CCC-471 is filed by the application closing date

--Note:** See subparagraphs D and E for processing late-filed CCC-471's.**--

- the completeness of CCC-471 (all items on CCC-471 and the applicable service fee has been paid)
- an accurate description *** * *** of the crop according to subparagraph 200 A
- a pay crop, pay type, and planting period has the same level of coverage
- the proper determination of service fees

  Note: CCC-471's are incomplete unless accompanied by the applicable service fee or CCC-860. If CCC-471 if still incomplete on the application closing date, it will **not** be considered filed for any purpose.

- CCC-471 lists all the crops for which the producer is requesting NAP coverage.

  Note: All crops within the pay group and planting period, as defined in paragraph 200, that the producer has selected coverage for will be eligible for NAP.

Only CCC-471's thoroughly reviewed according to this subparagraph will be processed and signed by a CCC representative. CCC representative is CED or any permanent County Office employee. Continue processing CCC-471's initially reviewed by the County Office according to subparagraph D.

The signature of an FSA employee as CCC representative will **not** be construed as approval of coverage or NAP benefits. The CCC representative's signature acknowledges receipt of CCC-471 and the applicable service fee or CCC-860.

301 CCC-471, Application for Coverage (Continued)

E Processing CCC-471's Filed After the Application Closing Date, But Before the End of the Coverage Period

If CCC-471 accompanied by the **required** service fee or CCC-860 is submitted after the application closing date, but before the end of the coverage period, do all of the following:

- provide a photocopy of the original submitted CCC-471 and a copy of NAP BP to the participant according to subparagraph A
- accept the CCC-471 and deposit the service fee
- present the late-filed CCC-471 accompanied by the participant's written explanation for late-filing to COC.

IF CCC-471 is filed…	THEN COC…
within 30 calendar days of the application closing date	is delegated authority to approve or disapprove programmatic relief for the producer. Approval of relief will allow coverage to be approved to begin no earlier than 1 calendar day following the actual day CCC-471 was filed. If COC grants relief, a CCC representative will sign and date CCC-471 with effective COC decision date. **Notes:** COC is under no obligation to grant relief. However, if the producer filed the written explanation for late-filing, COC must determine whether or **not** relief is warranted. DAFP is extending this delegation of authority to allow COC to approve or disapprove programmatic relief beyond 30 calendar days after the application closing date in cases when an FLP applicant who qualifies as BFR, LR, VFR, or SDA files CCC-471 for: • annual crops, on or before the final planting date • perennial crops, within 3 months of the application closing date.

Note: Generally, a participant's assertion of not being aware of an application closing date is not a valid reason for finding the participant was prevented, by reasons beyond the participant's control, from filing a timely application. Information on application closing dates for crops is available in the public domain or by contacting FSA.

301 CCC-471, Application for Coverage (Continued)

E Processing CCC-471's Filed After the Application Closing Date, But Before the End of the Coverage Period (Continued)

<table>
<tr><th>IF CCC-471 is filed…</th><th>THEN COC…</th></tr>
<tr><td>more than 30 calendar days after the end of the application closing date, but before the end of the coverage period</td><td>will either disapprove the late-filed CCC-471 or make a recommendation to STC. If COC recommends relief, STC will review the participant's request and COC recommendation.

Note: Neither COC nor STC are under any obligation to recommend or grant relief.

STC will review the recommendation to extend coverage under CCC-471 and may:

• grant relief to allow coverage to attach under the late-filed CCC-471. If granted, State Offices will advise COC to notify the participant of the approval.

Note: The FSA representative will sign and date CCC-471 with the effective STC decision date.

• deny relief to permit coverage to attach. If denied, State Offices will advise COC to notify the participant in writing that relief has been disapproved by STC. The letter must include appropriate appeal rights according to 1-APP.</td></tr>
</table>

Regardless of whether or **not** relief is approved by FSA to allow coverage to attach under CCC-471, the service fee remitted with CCC-471 will **not** be refunded. COC's and STC's will **not** issue any decision on any requests for refunds of service fees. If an inquiry about refunds is received, simply respond by saying fees are **not** refundable.

For 2019 and prior years, in no instance will coverage be permitted to begin sooner than 30 calendar days following the actual date CCC-471 is filed. If the coverage period would end before 30 calendar days from the actual date CCC-471 is filed, handle CCC-471 according to subparagraph F.

301 CCC-471, Application for Coverage (Continued)

F Submitting Late-Filed CCC-471's for Relief Consideration

If COC determines to recommend to STC to grant programmatic relief to extend coverage under CCC-471 according to subparagraph E, the request will include the following documentation for relief consideration:

- a cover memo to SED thoroughly explaining the reasons for recommending programmatic relief according to 7-CP
- a copy of the CCC-471 filed by the producer
- a copy of the producer application for coverage summary report, schedule of deposit, or CCC-860
- the application closing date(s) for the crop(s)
- the producer's written explanation of why the CCC-471 was filed after the application closing date
- COC minutes
- any other supporting documentation.

COC and STC minutes will each document in writing the specific credible justification for recommending or granting relief. COC will only forward cases, and STC will only grant relief in cases that meet all of the following conditions:

- the applicant's failure to timely file an application for coverage was because of reasons that were beyond the applicant's control
- relief approval would permit coverage to attach early enough in the coverage period to eliminate the likelihood that coverage was obtained after a disaster condition occurred

  Note: Favorable consideration of the filing of a late-filed application for coverage should diminish as the coverage period progresses (meaning applications filed late in the coverage period should not be recommended without exceptionally good reasons).

301 CCC-471, Application for Coverage (Continued)

F Submitting Late-Filed CCC-471's for Relief Consideration (Continued)

- the late-filed CCC-471 was **not** filed after any potential eligible cause of loss or disaster event occurred, which could have impacted the NAP crop regardless of whether or not the applicant has claimed the loss condition or event adversely impacted the crop

- both COC and STC have found and documented the specific reason the applicant was unable (prohibited by reasons beyond the producer's control) to file CCC-471 by the application closing date.

G Handling CCC-471's Filed After the End of a Coverage Period or When a Coverage Period Would End Within 30 Calendar Days of Actual Date of CCC-471 Filing

There are no provisions for processing CCC-471's for coverage beyond the end of the coverage period. FSA **cannot** process requests to have coverage attach in the past. In addition, coverage for 2019 and prior years **cannot** attach until 30 calendar days after CCC-471 is filed; therefore, if coverage would end earlier than 30 calendar days from the date CCC-471 is filed, FSA **cannot** process the request.

If a person submits CCC-471 accompanied by a service fee or CCC-860 either after a coverage period has ended or when the coverage period would end within 30 calendar days, do all of the following:

- provide a photocopy of the original submitted CCC-471 and CCC-471 NAP BP to the participant according to subparagraph A

- return the actual fee remitted by the participant to the participant

  Notes: Do **not** deposit the fee. Return the exact form of payment given to FSA by the participant.

  Returning the service fee without accepting and depositing it does **not** constitute a refund.

- have CED issue the letter in Exhibit 35 to the participant. Revise the letter for specific circumstances.

301 CCC-471, Application for Coverage (Continued)

H Correcting County Office Staff Errors on CCC-471’s

State Office specialists will:

- timely correct County Office staff errors on CCC-471’s that are submitted by the producer less than 30 calendar days after the application closing date

- correct problems on CCC-471’s, in a timely manner, that are submitted by the producer 30 calendar days or more after the application closing date. Submit the following information to the National Office, according to paragraph 11:

- statement from the producer indicating the error
- statement from the County Office on how the error was discovered
- initial CCC-471
- prior year CCC-471
- revised CCC-471
- previous years acreage report (if available)
- current year acreage report (if available)
- any additional documentation.

I Processing CCC-471’s for Buy-Up Coverage When the Growing History Requirement Is Not Met

If a producer does not meet the growing history requirement for buy-up coverage and COC has thoroughly reviewed and documented the determination in the COC minutes, the County Office **must** complete the following before issuing the next scheduled Summary of Coverage:

- remove all buy-up options from the application for coverage in the software
- print *** * *** the updated CCC-471
- notify the producer in writing of the COC determination.

  Note: See Exhibit 35.5 for an example letter.

The producer must be notified of the reduction in coverage and given appeal rights according to 1-APP if an application for payment is subsequently filed.

301 CCC-471, Application for Coverage (Continued)

*--J Processing CCC-471's for Unapproved Crops or Ineligible Crops

When producers request crop types currently not eligible for NAP according to subparagraph A, the County Office will:

- select another crop in the pay group
- follow subparagraph 200 G for submitting a request to State Office recommending eligibility for coverage.

If CCC-471 is submitted accompanied by a service fee for a crop that is not approved or is not eligible:

- provide a photocopy of the original submitted CCC-471 and CCC-471 NAP BP to the participant
- return the service fee remitted by the participant to the participant
- issue the notification letter from Exhibit 15 to the producer.

Notes: Do **not** deposit the service fee. Return the exact form of payment given to FSA by the participant.

Returning the service fee without accepting and depositing it does **not** constitute a refund.**--***

302 Manual CCC-471 (06-19-19)

A Using Manual CCC-471 (06-19-19)

***--**Manual CCC-471's:

- may be taken **only** if the automated system is **not** available
- **must** be loaded immediately when the automated system is available.**--***

*** * ***

302 Manual CCC-471 (06-19-19) (Continued)

B Completing Manual CCC-471 (06-19-19)

Complete manual CCC-471 (06-19-19) according to this table.

Item	Instructions
1	Enter crop year of coverage.
2A	Enter County Office name and address, including ZIP Code.
2B	Enter telephone number, including Area Code.
Part A – Producer Information	
3A	Enter producer's name and address, including ZIP Code.
3B	Enter producer's telephone number, including Area Code.
3C	Enter producer's e-mail address.
4A	Enter State name where producer's farm records are located for FSA administrative purposes.
4B	Enter county name where the farm is administratively located.
5	Enter schedule of deposit number according to 64-FI (optional entry).
***--Part B – Socially Disadvantaged, Limited Resource, Veteran Farmer or Rancher, and Beginning Farmer or Rancher**	
6	If producer is seeking a waiver of the service fee as SDA, limited resource, VFR, or BFR and CCC-860 is **not** already on file, applicant **must** file CCC-860. **Note:** A producer who certifies that the producer is SDA, limited resource, VFR, or BFR will have the service fee waived and any buy-up coverage premium**--*** will be 50 percent of the calculated premium amount.

*--302 Manual CCC-471 (06-19-19) (Continued)

B Completing Manual CCC-471 (06-19-19) (Continued)--*

<table>
<tr><th>Item</th><th>Instructions</th></tr>
<tr><td colspan="2">Part C – Crop Identification and Coverage Options</td></tr>
<tr><td>7</td><td>Enter crop name.

Note: See NAP Crop Table Report for applicable pay crops, pay types, and planting periods.</td></tr>
<tr><td>8</td><td>Enter pay crop code associated with the crop.</td></tr>
<tr><td>9</td><td>Enter pay type code associated with the crop.</td></tr>
<tr><td>10</td><td>Enter planting period associated with the crop.</td></tr>
<tr><td>11</td><td>Enter crop type name.</td></tr>
<tr><td>12</td><td>Enter intended use of the pay crop and pay type.

Note: See NAP Crop Table Report for applicable intended uses for the pay crop, pay type, and planting period.</td></tr>
<tr><td>13</td><td>If organic option is wanted for the crop by the producer, CHECK (✓).</td></tr>
<tr><td>14</td><td>*--Have producer indicate the coverage level elected, including basic, by checking (✓) the appropriate box for each crop type in item 11.

If buy-up coverage is elected, the coverage level is irrevocable after the application closing date, and it will be the same for all crops in the pay group.--*</td></tr>
<tr><td colspan="2">The buy-up options in items 15 and 16 are only available to producers who select buy-up coverage levels for a crop type specified in item 11.</td></tr>
<tr><td>15</td><td>If producer elects the direct market price option, CHECK (✓).</td></tr>
<tr><td>16</td><td>If producer elects the HMP option, CHECK (✓)</td></tr>
<tr><td colspan="2">The following is only applicable if the crop type in item 11 is a value loss crop and producer has selected buy-up coverage for the value loss crop.</td></tr>
<tr><td>17</td><td>Enter maximum total dollar amount elected by the NAP-covered participant for which buy-up coverage may be considered for a value loss crop in a coverage period. The amount is set by the NAP-covered participant for each value loss crop and represents the highest amount of field market value of the crop before disaster in a coverage period.</td></tr>
</table>

303 Service Fee (Continued)

B Determining Service Fee

The service fee will be based on:

- FSA administrative county
- each TIN
- crop definition according to pay crop and pay type (subparagraph 200 A)
- planting periods
- seed crops as separate crops according to subparagraph 202 F.

C Service Fee Waiver for SDA, LR, VFR, and BFR

[7 CFR 1437.7] (g) Beginning farmers and ranchers, limited resource farmers and ranchers, socially disadvantaged farmers or ranchers, and veteran farmers and ranchers will receive, upon certification, a waiver of the service fee and a 50 percent premium reduction. The certification is required on or before the time the application for coverage is filed using the form specified by FSA.

The service fee will be waived for producers who meet the definition for SDA, BFR, VFR, or LR, according to **7 CFR Part 718**.

Note: The definitions for SDA, BFR, VFR, and LR producers can be found in CCC-471 NAP BP and CCC-860, page 2.

Certification on CCC-860 is **required** from producers seeking an SDA, BFR, VFR, or LR waiver. Annual certification on CCC-860 is **required** from producers seeking LR status waiver by program year. However, after CCC-860 is filed certifying BFR, VFR, or SDA status, BFR, VFR, and SDA producers do **not** need to recertify each year to qualify for a waiver.

Note: When entering an application for coverage before subsidiary rollover, the County Office **must** verify the LR, BFR, and VFR status for the crop year.

--**BFR and VFR certifications will be effective for the entire crop year, regardless of the month provided on CCC-860.**--

SDA producers are eligible for continuous coverage and will receive a continuous coverage reminder notification letter (Exhibit 34) applicable for SDA farmers and ranchers.

Note: CCC-860 certification does **not** allow SDA, BFR, VFR, and LR producers to file CCC-471 after the application closing date. Late-filed provisions may apply according to paragraph 301.

303 Service Fee (Continued)

C Service Fee Waiver for SDA, LR, VFR, and BFR (Continued)

An FLP applicant who qualifies as SDA may have previously provided certification of their SDA status during the FLP application process. In these cases, the producer is **not** required to also complete CCC-860 for NAP purposes. The Subsidiary File for "Socially Disadvantaged", including ethnic, racial, and gender, may be updated to "Yes", if the producer has selected at least 1 of the following choices on a completed FLP application.

Field	Selection
Ethnicity	Hispanic or Latino
Race	American Indian/Alaskan Native
	Asian
	Black/African American
	Native Hawaiian/Other Pacific Islander
Gender	Female

Note: FLP forms allow a producer to indicate ethnicity, race, and gender; however, producers are **not** required to complete these selections. Documentation of SDA status on FLP forms will **only** be accepted as certification of SDA status when it is provided by the producer. If FLP documentation indicates that status as SDA was observed by an FSA employee, rather than provided by the producer, the producer **must** complete CCC-860 to be eligible for the service fee waiver.

FLP applications do **not** include certifications for BFR, VFR, or LR status. Producers who qualify as BFR or LR **must** complete CCC-860.

CCC-471, when accompanied by FLP documentation establishing a producer's status as SDA, will be considered a complete application according to paragraph 301.

D NAP Service Fees Paid With Dishonored Checks

Service fees are due and payable:

- on the date and time of application
- regardless of whether coverage attaches.

Service fees are **not** considered payment for coverage. If a producer files an application for coverage and pays the applicable service fee with a check that is dishonored, the service fee and any other administrative expenses, such as dishonored check fees, will be established as a receivable according to 64-FI.

* * *

303 Service Fee (Continued)

***--D NAP Service Fees Paid With Dishonored Checks (Continued)**

An application for coverage accompanied by a service fee paid with a dishonored check will not be considered filed until the receivable, including the unpaid service fee, is paid-in-full or settled-in-full according to 64-FI. If this occurs after the application closing date but before the end of the coverage period, the eligible crops on the application will have a shortened coverage period. The coverage period will be established according to subparagraph 54 B and must be documented in the COC minutes.**--***

E Collecting Service Fees

County Office will:

- review available information to determine whether other service fees have been paid in other County Offices

  Notes: If software is available, the amount of service fees paid in other counties will be available.

  Copies of CCC-471's initiated in other counties may be provided as documentation that fees have been paid. The County Office **must** date stamp and photocopy CCC-471 provided and retain the copy for record keeping purposes.

- ensure that a producer does **not** pay more than the maximum service fee for NAP ***--**coverage for the administrative county or the nationwide producer maximum.

If the producer does not have sufficient funds to pay the full amount of the service fees due at the time the application for coverage is initiated, 1 of the following **must** be completed:

- the producer will determine which crops they would like to remove from the application and pay the full amount of the service fees due
- the County Office must:
  - not deposit any fee remitted by the producer
  - return the exact form of payment given to FSA by the participant
  - cancel the application for coverage in the software.

  Note: Returning the service fee without accepting or depositing it does **not** constitute a refund.**--***

303 Service Fee (Continued)

F Service Fees on Native Sod

Native sod provisions apply to Iowa, Minnesota, Montana, Nebraska, North Dakota, and South Dakota.

Any NAP crop produced with annual tillage and planted on native sod acreage as determined in paragraph 379, with a breaking date of February 8, 2014, through December 20, 2018, will have the service fee doubled for the first 4 years of cropping. See subparagraph 379 D for what qualifies as a "year of cropping".

Any NAP crop planted on native sod acreage with a breaking date after December 20, 2018, will have the service fee doubled for up to 4 years maximum within the first 10 years after breaking.

This is **not** applicable to SDA, LR, and beginning and Veteran farmer producers who receive a service fee waiver. The service fee **cannot** exceed the maximum service fee in subparagraph F.

341 Life of Original CCC-471's and Cancellations, Terminations, and Replacements (Continued)

C Signature Authority of Participants and Applicants

Any person may sign documents relative to CCC-471 on behalf of any other person covered by CCC-471, provided FSA is furnished with a copy of a properly executed valid power of attorney, or other legally sufficient document authorizing the person to sign in a representative capacity.

All provisions of 1-CM and CCC-471 NAP BP, Section 2 apply.

D Cancellation or Termination

If cancellation or termination of NAP coverage occurs for any reason, coverage **cannot** resume unless a new CCC-471 is filed for the crop.

Note: For cancellation or termination of CCC-471 that occurs because of death of the applicant before coverage attaches, see subparagraph E.

NAP coverage will **not** be provided for any person who is ineligible under the contract or under any Federal law or regulation.

Service fees submitted with CCC-471's will **not** be refunded if the applicant is later ineligible for NAP coverage, or the participant is ineligible for payment under any law or regulation.

341 Life of Original CCC-471's and Cancellations, Terminations, and Replacements (Continued)

E Replacement CCC-471 Because of Death, Disappearance, or Judicially Declared Incompetent Individual Before Coverage Attached

If an individual who submitted a valid CCC-471 dies before coverage attaches, CCC-471 **must** be terminated as of the date of death. An authorized representative of the deceased individual may file a replacement CCC-471 that will permit CCC-471 to convey effective with the date of termination, provided all the following apply:

- subparagraph C and 1-CM provisions are met for the person submitting the replacement CCC-471
- FSA is satisfied the coverage would have attached to the crop if death of the individual who filed CCC-471 had **not** occurred
- the person or legal entity seeking to have CCC-471 convey can be viewed as producer instead of the individual who filed the valid CCC-471
- the replacement CCC-471 does **not** add any additional crops and is **not** expanded from the original initial CCC-471.

Additional service fees are **not required** for replacement CCC-471's.

Documentation showing signature authority of the signor or the replacement CCC-471 is **required** according to subparagraph C and 1-CM. Absent documentation being furnished by the person or persons seeking conveyance of CCC-471, FSA will take no action on the replacement CCC-471.

All replacement CCC-471's submitted according to this subparagraph must be submitted to the State Office for review. Copies of the original signed CCC-471 must be submitted together with supportive documentation by COC to the State Office. SED has authority to approve replacement applications for coverage. SED may delegate this to any State Office employee.

--**Once approved, the date of termination of the original CCC-471 will be used as the producer signature date in the application for coverage software for the replacement CCC-471.**--

* * *

575 Notice of Loss (Continued)

E Review of CCC-576, Part B (Continued)

- the producer has requested an appraisal of the damaged crop acreage to be abandoned or put to another use.

--Note:** COC may delegate authority to CED to act on CCC-576, Part C, in routine cases. This delegation must be recorded in the COC minutes and specifically define routine cases.**--

F Field Visits

Field visits need **not** be performed with each timely filing of CCC-576, Part B. A field visit need only be performed, to the extent practicable, within 5 calendar days of the date CCC-576, Part B is filed if:

- there is any question about the specific crop acreage or commodity, or claimed disaster condition, including, but **not** limited to:
  - the amount of acreage, or inventory for value loss crops
  - whether the claimed loss or prevented planting condition occurred as claimed or whether the loss or damage was the result of natural disaster
  - cases where the number of producers providing similar notices of loss is low and the alleged disaster condition is **not** apparent to COC

  Note: A decision **not** to schedule a field visit in no way implies CCC's acceptance or approval of the specific crop acreage or commodity, or alleged disaster condition. It merely demonstrates that the information on CCC-576 does **not** appear to be questionable.

* * *

- CCC-576, Part B is filed beyond the period identified in subparagraph B, but within the period stated in subparagraph C
- the producer indicates on CCC-576, Part B that the crop acreage or commodity will be ***--**destroyed or otherwise disposed of without benefit of harvest, requiring an appraisal. In this case, the County Office will initiate a request for appraisal of the specific crop**--*** acreage. See Section 2.

COC and CED have the option of scheduling a field visit for any CCC-576 when circumstances require inspection of the specific crop acreage or commodity.

Follow subparagraph 588 E for field visits performed for nonappraisal situations.

575 Notice of Loss (Continued)

G COC Action on CCC-576, Part B

COC or designee will:

- ensure that the provisions of subparagraphs A through E have been followed
- review CCC-576, Part B
- complete CCC-576, Part C
- *--schedule loss adjustment work as applicable according to Section 2
- document all findings and information reviewed according to paragraph 51 including, but not limited to:
  - producer name
  - unit
  - crop/type/intended use/irrigation practice/planting period
  - cause of loss claimed by the producer
  - related events, if applicable
  - begin/end date(s) of the event causing the loss
  - date the loss was apparent to the producer
  - timeliness of filing the notice of loss
  - whether or not the claimed event occurred during the coverage period
  - all relevant information considered by the COC that the claimed event occurred and damaged the crop.

  COC will disapprove crop acreage or commodity on notices of loss that are:

  - **not** filed according to this handbook
  - filed for a circumstance other than an eligible cause of loss--*
  - filed beyond the period specified in subparagraph A or B so as to preclude CCC from verifying, with physical evidence of the specific crop acreage or commodity, that the claimed loss or damage occurred.

575 Notice of Loss (Continued)

G COC Action on CCC-576, Part B (Continued)

--All producers with an interest in the specific crop acreage or commodity must be notified of actions taken on CCC-576, Part B.--

If the notice of loss is:

- disapproved, generate a letter using the example letter Exhibit 53.2.
- approved, generate a letter using the example letter in:
  - Exhibit 53.3 for all crops except grazed forage
  - Exhibit 53.4 for grazed forage, if applicable.

Note: The application for payment date specific to the crops may be included in the letter.

* * *

805 Small Grain Forage (Continued)

D Small Grain Acreage Eligibility

Small grain crop acreage eligible for NAP assistance for forage losses includes acreage planted and reported to FSA according to paragraph 375 as intended for forage production.

Small grain interseeded with an existing stand of grass or legume is **not** considered small grain forage. The acreage may be eligible under the standard forage procedure provided in this part.

COC will consider the following in all determinations of small grain forage eligibility.

- **Water source.** Water **must** be available for use by the livestock during the grazing period. Producers **must** have an established water source, such as pond, municipal water supply, etc., or the capability to support the water requirements of the livestock during the grazing period.

- **Fertilization.** Higher fertilization requirements are necessary when the small grain crop is intended for both forage and grain.

- **Fencing.** Permanent or temporary fencing **must** exist or be available.

COC will **not** approve small grain forage eligibility when questions of adequate water, fertilization, or fencing exist.

Small grain crop acreage ineligible for NAP assistance for forage losses includes:

- small grain crop acreage planted and reported without an intent of forage production (intended **only** for grain production)

- crop residues

- volunteer stands of small grain.

*** * ***

806 NAP Coverage and RMA PRF Pilot Insurance Program Coverage

* * *

--A RMA RI-PRF Pilot Program Perennial Forage Insurance Plan--

Beginning in 2016, the RI-PRF policy replaced VI-PRF policy and is available in the 48 contiguous States.

RMA RI-PRF Pilot Program Perennial Forage Insurance Plan is exempt from the multiple benefit exclusion.

--B RMA VI-PRF and RI-PRF Pilot Program Annual Forage Insurance Plan--

RMA's pilot annual forage policy uses rainfall index to provide coverage for annually planted forage crops at the buy-up levels. NAP coverage is available for annually planted crops for livestock feed intended for grazing because RMA is **not** offering CAT level coverage for annually planted crops for livestock feed intended specifically for grazing under the Pilot Annual Forage Insurance Plan.

* * *

The multiple benefit exclusion provisions of paragraph 150 apply to RI-PRF Pilot Program Annual Forage Insurance Plan.

901 Aquaculture (Continued)

F Aquaculture Production Practices and Controlled Environment (Continued)

- **Predator control** so that losses of aquacultural species, because of pressure from other aquatic or nonaquatic species or man are **not** a major factor. Producers **must** use the following good aquaculture practices:
  - the aquatic species are **not** placed in an area prone to suffer loss from predators
  - the aquatic species are placed in an environment designed to prevent loss from predators
  - the operator of the aquaculture facility has control over the property on which the aquatic species are located by way of land ownership or lease
  - the operator of the aquaculture facility is free to conduct aquaculture operations without interference from persons with no interest in the operation.
- **Disease control**, using an effective disease control program.

  Note: Disease is **not** a recognizable cause of loss **unless** disease in the aquacultural species can be tied to damaging weather or other adverse natural occurrence.

--G Annual Crop Certification and Inventory Records--

Aquacultural producers **must** file FSA-578 by September 30 for the ensuing aquacultural crop year, October 1 through September 30 * * *.

Producers **must** certify on FSA-578 physical location of acreage or area where facility resides.

***--**Inventory records must be provided:

- by September 30 to determine a baseline for the crop
- at the time of loss.

  Note: Monthly inventory records must be provided to substantiate the pre- and post-event inventories.**--***

901 Aquaculture (Continued)

***--G Annual Crop Certification and Inventory Records (Continued)**

At a minimum, the inventory records must include:

- dates
- quantity
- size
- location
- any movement of the inventory, such as:
  - seeding
  - harvesting
  - maintenance (moving from cages, bags, ponds, etc.).**--***

H Eligible Operation Determination

If CCC-576 is filed, the producer **must** provide records, as **required** by COC, to determine whether the aquacultural species are produced in an eligible facility or environment. **Required** records include, but are **not** limited to:

- report of crop acreage or area where facility resides according to subparagraph F
- feeding and fertilization
- hatchery operation
- leases
- onsite specialized equipment
- predator control
- production site preparation
- production, inventory, or both
- proof of stocking levels
- reproduction
- water quality.

901 Aquaculture (Continued)

I Establishing Natural Mortality Rates

Natural mortality is used to account for the loss of aquacultural species. Causes of natural mortality can include disease, competition, predation, pollution, or any other natural factor.

Natural mortality rates **must** be established before the start of the ensuing crop year. On a State-by-State basis, STC's **must** establish natural mortality rates for each size of aquacultural species by obtaining recommendations from reliable sources, such as:

- aquaculture or shellfish associations
- FWS
- National Oceanic and Atmospheric Administration
- NIFA
- State Department of Natural Resources
- other applicable aquaculture organizations.

Natural mortality rates may be established based on the type of growing practices in the State. For example, if oysters are grown on the ocean floor with minimal protection, STC may determine the natural mortality is 60 percent, but if documentation shows the oysters are grown in a cage in the water column, the natural mortality is less; therefore, STC may establish a 45 percent natural mortality for that growing practice.

* * *

Natural mortality must be calculated and subtracted from the inventory **before** disaster before establishing FMVA. To calculate inventory (or value) before disaster less natural mortality:

- multiply the inventory (or value) before disaster times STC-approved natural mortality rate.

- subtract result from inventory (or value) before disaster.

Example: Inventory before disaster: $100,000
Natural Mortality Rate: x 0.20
Result: $ 20,000
$100,000 - $20,000 = $80,000 FMVA **not** to exceed MDV (see paragraph 900)

Note: Each stage of growth has a separate value. All stages are used to determine the crop value and the crop loss.

STC will ensure the natural mortality rates are published after DAFP concurrence. County Offices will inform producers of the natural mortality provisions when they submit applications for coverage.

901 Aquaculture (Continued)

J Eligible and Ineligible Causes of Loss

Eligible causes of loss defined in paragraph 51 apply. The loss of eligible aquacultural species **must** be a **direct** result of an eligible cause of loss. For mollusks that are **not** planted or seeded in containers, net pens, wire baskets, on ropes, or similar devices designed for containment and protection of the mollusks, the **only** eligible cause of loss of mollusks or missing mollusk inventory will be a direct result of a National Oceanic and Atmospheric Administration-determined tropical storm, typhoon, or hurricane.

Further for all loss claim applications, losses because of managerial decisions or losses of aquacultural species normally incurred in the production cycle of the aquacultural species, that is, normal death losses, are **not** eligible. NAP does **not** provide protection against:

- brownout (Exhibit 2)
- failure of power supply
- the inability to market aquacultural species because of quarantine, boycott, or refusal of a buyer to accept production
- growing environments that do **not** meet the requirements of subparagraphs D and E
- collapse or failure of equipment or apparatus used in the aquacultural facility

Example: Damaging weather interrupts electrical power service causing an aquacultural facility's aeration equipment to fail. The loss of aquacultural species because of the lack of oxygen because of a failure of the aeration equipment is **not** eligible because natural disaster did **not** directly impact the aquacultural species.

- loss due to natural mortality.

902 Christmas Trees

A Eligible Loss

The total value of Christmas trees present on the unit at the time of disaster **must** be reduced by more than the coverage level selected by the producer because of an eligible cause of loss to be eligible for NAP payment. Consider **only** trees present on the unit at the time of disaster (FMVA) when determining the unit's pre-disaster value of Christmas trees. For an individual Christmas tree to be considered a loss, the value of the tree **must** be reduced to zero. A Christmas tree having any value as a Christmas tree, or a damaged Christmas tree that may rejuvenate and re-establish value as a Christmas tree, will count as full value based on the age of the tree at the time of disaster.

Use CCC-576B for calculating Christmas tree loss and payment.

B Crop Year

The crop year for Christmas tree crops is from October 1 through September 30.

C Unit of Measure

The unit of measure for all Christmas trees is piece.

D Report of Crop Acreage

Christmas tree producers **must** file FSA-578 by September 30 for the ensuing Christmas tree crop year, October 1 through September 30, according to paragraph 375.

In addition to providing information **required** in paragraph 375, the producer **must** report the:

- ***--**inventory by age and type of trees**--***
- dates of planting of all trees by location on a map
- number of trees by date of planting
- acres.

* * *

902 Christmas Trees (Continued)

E Average Market Price

STC will:

- establish the average age of mature Christmas trees
- establish a percent of the average market price for each year the tree has been planted
- use graduated price codes to identify the established market prices by the age of the tree.

--F Unharvested Payment Factors--

*** * ***

Any NAP payment computed for the loss of Christmas trees on a unit will have the
--unharvested payment factor applied, as listed in NCT. STC will establish unharvested payment factors for each type or variety of christmas tree according to paragraph 279.--

903 Floriculture

A Eligible Floriculture Crops

Eligible floriculture consists of the commercial production of:

- *--cut flowers, including flowers planted in containers or other growing mediums,--* maintained in a field setting, according to industry standards, as determined by COC

  * * *

- *--tubers and bulbs for use as propagation stock of eligible floriculture, which are reported as sets (SE)

- seed (SD) for propagation of eligible floriculture, which is a yield-based crop.

To be eligible for NAP assistance, eligible floriculture crops **must** be:

- grown on private property according to subparagraph C

- grown in an environment suitable to successful production of a particular species of floriculture, as determined by STC, in consideration of available data, such as USDA hardiness zone for each species of floriculture, NIFA, etc.

- harvested at a stage where the flower is fully developed and has reached a marketable condition.--*

B Crop Year

The crop year for all floriculture crops is October 1 through September 30.

C Private Property

For a producer to be considered eligible for NAP assistance on floriculture crops, COC **must** determine the:

- producer owns or has leased property with readily identifiable boundaries

- owner or lessee has total control of the floriculture crops, as well as tubers and bulbs being grown as propagation stock for commercial production.

976 Honey (Continued)

D Report of Colonies

*--According to 2-CP, paragraph 34.5, a producer sharing in the unit **must** accurately report, in the recording County Office by January 2 of the same calendar year or crop year ending December 31, the total number of the unit's colonies present in all counties on CCC-771.

Producers **must** notify the recording County Office within 30 calendar days of movement of reported colonies, or changes in inventory because of buying, selling, reduction, losses, or splitting.

Note: Split colonies should only be considered an increase in inventory once they have survived at lease 30 days after the split.**--***

* * *

Only eligible honey-producing colonies should be included when calculating approved yields and premiums and determining eligible losses.

976 Honey (Continued)

E Late-Filed Report of Colonies

A report of colonies submitted beyond the date identified in subparagraph D can be accepted if either of the following conditions are met:

- COC is satisfied the report of colonies for the unit, accompanied by a copy of the State hive registrations where required by State law, is accurate

- in States not having a State hive registration program, COC will require additional documentation to establish the accuracy of the report of colonies to COC's satisfaction.

Note: Acceptable documentation includes, but is not limited to:

- moving permits
- contracts with growers for pollination
- loan documents
- beekeeper financial records.

Documents submitted in support of FSA-578 must support a conclusion that bees were indeed present in the geographical area.

* * *

978 Hemp Provisions (Continued)

E Failed Acres

If all or a portion of the crop within a subfield (commonly referred to as a "lot" by growers) is determined to be "hot", destruction of the crop in the subfield is required. The production **must** be associated with the acres where it was grown, using the producer's acreage reporting map. If a portion of the crop is "hot" and a portion of the crop is not, production must be assigned, up to the guarantee, for those acres associated with the "hot" portion of the crop because that acreage suffered an ineligible cause of loss according to paragraph 607.

FSA only considers those acres to be failed if the loss is because of an eligible cause of loss and the crop is not "hot". For approved yield purposes, only hemp production (i.e., production that is not "hot") is included in the APH database. Production that is destroyed because of high THC levels is not included.

Important: **All** test results must be provided to FSA regardless of the THC level.

F Ineligible Causes of Loss

In addition to the ineligible causes of loss in subparagraph 51 F, NAP will not cover any loss of hemp production because of:

- levels of THC in excess of 0.3 percent on a dry weight basis
- failure to follow the requirements contained in a processor contract
- any harvested production infected by mold, yeast, fungus, or other microbial organisms after harvest
- any damage or loss of production because of the inability to market the hemp for any reason other than actual physical damage to the hemp from a covered cause of loss (for example, quarantine, boycott, processor contract default, or refusal of any person to accept production).

978 Hemp Provisions (Continued)

G Acreage Restrictions Based on Prior Crops

The general NAP provisions about using good farming practices apply to hemp. Growing hemp on acreage planted in the prior year to the following crops is not considered a good farming practice:

- cannabis, including hemp
- canola
- dry peas
- mustard
- rapeseed
  *** * ***
- sunflowers.

H Dry Weight Conversion

Multiply the harvested production times a 60 percent standard moisture content to convert wet production to a dry weight, rounded to whole pounds.

Example: Producer harvests 2,500 pounds of hemp to be processed for cannabinoids. The production used for APH and loss purposes is 1,500 pounds (2,500 x 0.60).

I Whole Plant Harvest Conversion

There are 2 harvesting methods for cannabinoids:

- whole plant harvest includes the entire plant (stalks, stems, leaves, and flowers, including parts with a lower concentration of cannabinoids), which may result in a lower concentration of cannabinoids

- floral harvest includes only the high-cannabidiol concentrated floral material (all parts of the flower and, depending on the processor, flag leaves and small pieces of stalk).

Direct Marketing

Direct marketing means the sale a crop directly to consumers without the intervention of an intermediary such as a registered handler, wholesaler, retailer, packer, processor, shipper, or buyer.

--Note:** The establishment of direct market prices only applies to yield based crops with an intended use of fresh.**--

Disapproved

Disapproved means, **for CCC-576**, the application cannot be approved because all required forms or information have not been furnished as required, or the application was not timely filed. COC representative will check the disapproved box, sign and, date.

Eligible Crops

Eligible crops mean commercial agricultural crops (**excluding** livestock and their by-products), commodities, or acreage of a commodity grown for food or fiber, and commercial or industrial crops for which crop insurance, **excluding** pilot coverage or insurance, is **not** available.

Expected Production

Expected production means, for a crop, the smaller of the unit's reported or determined acreage, multiplied by the eligible crop unit's approved yield.

Definitions of Terms Used in This Handbook (Continued)

Feedstock

Feedstock means a crop including but not limited to grasses or legumes, algae, cotton, peanuts, coarse grains, small grains, oil seeds, or short rotation woody crops that is grown expressly for the purpose of producing a biobased material or product, and does not include residues and by-products of crops grown for any other purpose

Feedstuff

Feedstuff means any product, of natural or artificial origin, that has nutritional value in the ration when properly prepared.

Fiber

Fiber means a slender and greatly elongated natural plant filament, such as cotton, flax, etc., used in manufacturing.

Final Planting Date

--**Final planting date means the last date on which a crop can be planted for which a normal yield can reasonably be expected to be produced.**--

Floriculture

Floriculture means cut flowers or similar products of annual and perennial flowering plants grown under glass, fiberglass, and other rigid plastics, film plastic, shade cloth, natural shade, other shade, and outdoors in a container or controlled environment for commercial sale.

Food

Food means a material consisting essentially of protein, carbohydrates, and fat used in the body to sustain growth, repair, and vital processes including the crops used for the preparation of food.

Definitions of Terms Used in This Handbook (Continued)

Increased Acreage

Increased acreage means a comparison of the historical average acreage of the crop compared to the current year acreage.

Industrial Crop

Industrial crop means a commercial crop, or other agricultural commodity utilized in manufacturing or grown expressly for the purpose of producing a feedstock for renewable biofuel, renewable electricity, or biobased products. Industrial crops include caster beans, chia, crambe, crotalaria, cuphea, guar, guayule, hesperaloe, kenaf, lesquerella, meadowfoam, milkweed, plantago, ovato, sesame and other crops specifically designated by FSA. Industrial crops exclude any plant that FSA has determined to be either a noxious weed or an invasive species. With respect to noxious weeds and invasive species, a list of such plants will be available in the FSA county office.

Intended Use

Intended use means for what end use the crop and/or commodity is being grown and produced.

***--Inventory Report**

Inventory report means the monthly record of inventory maintained by producers for value loss crops/commodities.**--***

Loss of Production

Loss of production means the unit's expected production minus net production.

Definitions of Terms Used in This Handbook (Continued)

*--Marketing Year Average (MYA) Price

Marketing Year Average (MYA) Price means the NASS national average corn for grain price per bushel received by producers during the marketing year of September 1 through August 31.--*

Maximum Dollar Value for Coverage Sought

Maximum dollar value for coverage sought means the total dollar amount elected by the NAP covered participant for which buy-up coverage may be considered for a value loss crop in a coverage period. The amount is set by the NAP covered participant for each value loss crop and represents the highest amount of field market value of the crop before disaster in a coverage period.

Misrepresentation, Scheme, or Device

Misrepresentation, scheme, or device means, but is not limited to:

- concealing any information having a bearing on the application of any of the rules governing NAP
- submitting false information to a CCC representative, including, but not limited to, COC, STC, or authorized agent or employee thereof
- creating fictitious entities for the purpose of concealing the interest of a person in a farming operation.

Multiple-Harvested Crop

Multiple-harvested crop means a crop that is harvested more than once during the same crop year from the same plant.

Example: Alfalfa hay is cut several times during the crop year. The total amount of alfalfa hay harvested from all cuttings must be summarized for the acreage.

Multiple Market Crops

Multiple market crops means a crop that can have multiple market or intended uses with separate NAP average market prices established for each use; however, only one approved yield will be established for the crop.

Multiple-Planted Crop

Multiple-planted crop means the same crop that is planted and harvested during 2 or more distinct planting periods in the same crop year, as determined by FSA.