

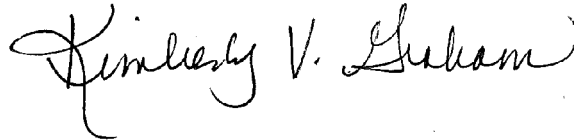
UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

**Wildfires and Hurricanes Indemnity Program+
2-WHIP**

Amendment 3

Approved by: Acting Deputy Administrator, Farm Programs



Amendment Transmittal

A Reasons for Amendment

Subparagraph 4 A has been amended to clarify that STC's are responsible for determining if authority will be delegated to COC to act on WHIP+ program matters in **other than** routine cases.

Subparagraph 6 B has been amended to clarify WHIP+ payment limitation.

Subparagraphs 7 A and 7 B have been amended to clarify the WHIP+ optional payment limitation provisions.

Subparagraph 30:

- E has been amended to include a second example of considering other eligible causes of loss considered when determining the WHIP+ loss.
- G has been amended to provide the farmers.gov link to find a current listing of Presidential declared and Secretarial designated primary counties.

Subparagraph 31 A has been amended to clarify the definition of eligible producer with respect to corporations, limited liability companies, or other organizational structures.

Subparagraph 32 B has been amended to:

- remove a provision on prevented planting
- add that tobacco grown in a county where insurance is not available as an ineligible crop for WHIP+.

Amendment Transmittal (Continued)

A Reasons for Amendment (Continued)

Subparagraph 33 A has been amended to:

- clarify that the definition of two consecutive crop years for linkage purposes is 2022 and 2023 for all crops
- update examples 5 and 6
- remove examples 7 and 8.

Subparagraph 33:

- C has been amended to explain the process for confirming whether linkage was obtained in the 2022 and 2023 crop years and provide examples of possible exceptions to the linkage requirement that may be considered on a case-by-case basis
- F has been amended to remove the example.

Paragraph 60 has been added to include National Crop Table (NCT) policy.

Paragraph 61 has been added to include Pay Group policy.

Paragraph 62 has been added to include CDY in NCT policy.

Paragraph 63 has been added to include NCT Tree Bush and Vine policy.

Paragraph 64 has been added to provide the State Office NCT process.

Subparagraph 90 D has been amended to clarify that uninsurable acres of a crop are not eligible for WHIP+ if the crop is covered by crop insurance.

Subparagraph 115 A has been amended to:

- clarify that a county disaster yield may be established for a county or an area of the county
- correct Example 1
- add Example 2 on establishing a CDY for an area of the county.

Subparagraph 115 B has been amended to clarify that WHIP+ applications cannot be **processed** until the CDY is approved in NCT.

Subparagraph 192A has been amended to add Georgia pecans as a select crop.

Subparagraph 210 C has been amended to refer users to Exhibit 10 for information on calculating the coverage level for cotton STAX policies.

Amendment Transmittal

A Reasons for Amendment

The following subparagraphs been amended to update payment and payment limitation provisions:

- 240
- 242
- 252
- 256.

Exhibit 2 has been amended to add a definition for pruning.

Exhibit 10 has been amended to provide additional information for Plan Code 35 – Stacked Income Protection Plan Revenue Protection.

Exhibit 11 has been amended to:

- add a Note under UNIT – for SCO and STAX companion policies
- provide additional information for Coverage Range.

Page Control Chart		
TC	Text	Exhibit
1, 2	1-5, 1-6 1-11 through 1-14 1-19, 1-20 2-3 through 2-6 2-11 through 2-16 2-19 through 2-22 2-23 2-24 (add) 2-25 through 2-80 (add) 3-3, 3-4 5-25, 5-26 9-23, 9-24 10-1, 10-2 11-1 through 11-30 11-33, 11-34 11-41, 11-42	1, pages 1, 2 2, pages 5, 6 10, pages 1, 2 page 3 11, pages 1-4

Table of Contents

	Page No.
Part 1	General Information and Administrative Provisions
1	Overview..... 1-1
2	Authorities..... 1-2
3	General Information..... 1-2
4	Responsibilities and Delegations 1-5
5	Outreach..... 1-10
6	Eligibility and Payment Limitation..... 1-11
7	Optional \$250,000 Per Year and \$500,00 Overall Payment Limitation Provisions 1-11
8	Processing Payments..... 1-18
9	Administrative Offset and Bankruptcy 1-19
10	Conservation Compliance..... 1-19
11	Adjusted Gross Income..... 1-19
12	Appeals of FSA Determinations 1-20
13	Misrepresentation, Scheme, or Device 1-20
14	NEPA Requirements..... 1-21
15	FSA-770 WHIP+, Wildfires and Hurricanes Indemnity Program+ Checklist 1-22
16-29	(Reserved)
Part 2	Eligibility
30	WHIP+ Eligibility..... 2-1
31	Producer Eligibility..... 2-6
32	Crop Eligibility 2-12
33	Linkage Requirement..... 2-14
34	Filing a Notice of Loss..... 2-23
35-59	(Reserved)
60	NCT DATA 2-75
61	Pay Groups 2-76
62	CDY in NCT 2-78
63	Tree Bush and Vine Data for NCT 2-79
64	State Office NCT Process 2-80
65-89	(Reserved)

Table of Contents

	Page No.
Part 3	Eligible Acreage
90	WHIP+ Acreage..... 3-1
91	Prevented Planting Acreage..... 3-4
92	Units..... 3-6
93	Native Sod Acreage 3-11
94-99	(Reserved)
Part 4	Yields
100	Yields 4-1
101-109	(Reserved)
Part 5	Determining Production
110	Production..... 5-1
111	Harvested Production..... 5-10
112	When Final Use Differs From Intended Use 5-14
113	Assigned Production 5-15
114	Notification of Adjustments..... 5-24
115	County Disaster Yield..... 5-25
116	Secondary Use 5-27
117	Salvage Value 5-28
118	Production Not to Count..... 5-29
119	Adjusting RMA Download Data 5-30
120-130	(Reserved)

4 Responsibilities and Delegations

A STC Responsibilities

Within the authorities and limitations in this section and 7 CFR Part 760, subpart O, STC will annually:

- direct the administration of WHIP+
 - ensure that State and County Offices follow program provisions
 - establish guidelines for reviewing all CPA and/or attorney certifications of income derived from farming, ensuring required certification statement elements are provided
 - approve county disaster yield for the county or area
 - approve tree, bush, and vine data, such as damage factors, prices, etc.
 - approve crop data according to 1-NAP (Rev. 2), as applicable
 - review and approve additional NCT data elements required for WHIP+ such as:
 - county disaster yield
 - tree, bush and vine damage factors and prices by stage
 - handle suspected fraud cases according to applicable procedure
 - thoroughly document all actions taken in STC meeting minutes
 - provide COC and DD with a copy of STC or DAFP determinations for appeals or misinformation/misaction cases
 - handle appeals according to 1-APP and 7 CFR Parts 780 and 11
 - require all applications executed by State Office employees, COC members, CED's, County Office employees, and their spouses to be sent to STC, or designee for approval
 - require the first 5 applications of an employee in the Service Center to be reviewed by the State Office representative according to subparagraph B to ensure that programs are being implemented according to program provisions
- Note:** STC's may establish additional reviews to ensure that WHIP+ is administered according to these provisions.
- determine if authority will be delegated to COC to act on WHIP+ program matters in *--other than routine cases.--*

4 Responsibilities and Delegations (Continued)

B SED Responsibilities

Within the authorities and limitations in this handbook and 7 CFR Part 760, subpart O, SED's will annually:

- ensure that County Offices follow program provisions
- handle appeals according to 1-APP and 7 CFR Parts 780 and 11
- ensure that State Office representative conducts reviews according to subparagraph A

Note: SED may establish additional reviews to ensure that programs are being implemented according to program provisions.

- immediately notify the National Office of software problems, incomplete or incorrect procedures, and specific problems or findings
- delegate responsibility to the State Office for approving routine applications
- apply SED equitable relief authority in 7-CP.

C DD Responsibilities

Within the authorities and limitations in this handbook and 7 CFR Part 760, subpart O, DD's will annually ensure that COC's and CED's carryout program provisions as follow:

- conduct reviews according to subparagraphs D and E and any additional review established by STC or SED according to subparagraphs A and B
- ensure that County Offices publicize the program provisions according to paragraph 5.

6 Eligibility and Payment Limitation

A WHIP+ Assistance

Program assistance is available to eligible producers for crops, trees, bushes, and vines which suffered losses because of the consequences of Hurricanes Michael and Florence and other hurricanes, floods, snowstorms, tornadoes, typhoons, volcanic activity and wildfires occurring in calendar years 2018 and 2019.

Assistance will be calculated based on the crop's expected value multiplied by the WHIP+ percentage minus actual value minus the producer's indemnity or NAP payment received.

Crops with an intended use of grazing are not eligible.

Crops that were disapproved by FSA or RMA are not eligible.

*--B 2018, 2019, 2020 WHIP+ Payment Limitation

The rules for Payment Limitation and Attribution apply to WHIP+ payments according to 5-PL and 7-CFR Part 1400. Accordingly, the rules for substantive change and common attribution apply.

The payment limitation for WHIP+ is \$125,000 per person or legal entity. The \$125,000 limitation is cumulative for all years 2018, 2019, and 2020.

An optional payment limitation of \$250,000 per program year, not to exceed \$500,000 may be authorized if at least 75 percent of a person's or legal entity's AGI is derived from farming, ranching or forestry. The \$250,000 limitation would apply for **each** of the program years 2018, 2019, and 2020, and may not exceed \$500,000 in total.

Note: Applicants, including members of legal entities, are required to provide a certification from a licensed CPA or an attorney for determining percent of farm income, if optional payment limitation is requested.

WHIP+ payments and the payment limitation will be subject to a 50 percent factor for each of the years 2019 and 2020. This factor may be adjusted following the enrollment period provided adequate funding is available to fund all applications.--*

*--7 WHIP+ Optional Payment Limitation Provisions

A Certification Requirements Applicable to 2018, 2019, and 2020 WHIP+

Applicants requesting an optional payment limitation of \$250,000 must complete FSA-896 and provide a certification from a licensed CPA or an attorney certifying at least 75 percent of the applicant's AGI is derived from farming, ranching, or forestry. The certification is based on an average of the 3 taxable years 2017, 2016, and 2015.

Note: If the applicant is a legal entity, each member is responsible for providing the certification or that member's, stockholder's or partner's share will be adjusted accordingly.

Requests for an exception to the payment limitation of \$125,000 is optional to all applicants including:

- persons
- legal entities
- interest holders in a legal entity, including embedded entities to the fourth level of ownership interest, regardless of the level of interest held
- members of a general partnership or joint venture, regardless of the number of members

Note: A general partnership or joint venture is not considered to be a legal entity, such as a corporation, LLP, or LLC, for the application of the optional payment limitation provisions.

- Native Americans or tribes represented by BIA.

A CPA or attorney may complete FSA-896 , Part C or provide a similar certification statement that is acceptable to FSA.

See Exhibit 5 for an example of FSA-896 and completion instructions.

See 5-PL for:

- the definition of income from farming, ranching and forestry activities
- identifying sources of income from farming, ranching and forestry activities
- worksheet for calculating the 75 percent of total AGI derived from farming, ranching and forestry activities
- an example of an acceptable certification statement from a licensed CPA or attorney.

Note: Do **not** send FSA-896 to IRS for verification of average Farm AGI.--*

*--7 WHIP+ Optional Payment Limitation Provisions (Continued)

B Recording 75 Percent AGI and Adjusting Payment Limitation Amounts

See 3-PL (Rev. 2) for recording certifications of 75 percent farm AGI in the subsidiary web application. WHIP+ certifications on FSA-896 shall be recorded in the 2019 subsidiary year.

Payment limitation adjustments for WHIP+ will be automatically updated for producers whose average farm AGI exceeds 75 percent and certifications have been recorded in the subsidiary web application. County Office users shall not manually adjust the WHIP+ payment limitations for the farm AGI certifications.--*

C Definition of Average Adjusted Gross Farm Income

Average adjusted gross farm income of a person or legal entity means income or benefits derived from the following sources.

Income Related to Livestock and Crops	Other Types of Income
Production of livestock, including but not limited to: <ul style="list-style-type: none"> • cattle, sheep, goats, swine • elk, reindeer, bison, deer • horses • poultry • fish and other aquaculture products used for food • honeybees. 	The sale of land that has been used for agriculture. The sale of easements and development rights to: <ul style="list-style-type: none"> • farmland, ranchland, or forestry land • water or hunting • environmental benefits.
The feeding, rearing, or finishing of livestock.	The rental or lease of land or equipment used for farming, ranching, or forestry operations, including water or hunting rights.
Products produced by or derived from livestock.	Any payment or benefit, including benefits from risk management practices, crop insurance indemnities, and catastrophic risk protection plans.
Production of crops, specialty crops, and unfinished raw forestry products.	Payments and benefits authorized under any program made applicable to payment eligibility and payment limitation rules.
The processing packing, storing, shedding, and transporting of farm, ranch and forestry commodities, including renewable energy.	Production of farm-based renewable energy.
	Any income reported on IRS Schedule F or other schedule used by the person or legal entity to report income from farming, ranching, or forestry operations to IRS.
	The sale of equipment to conduct farm, ranch, or forestry operations and the provision of production inputs and services to farmers, ranchers, foresters, and farm operations, if the average adjusted gross farm income is at least 66.66 percent of the average AGI.

Note: Wages earned through employment by a farming operation are not farm income.

7 **Optional \$250,000 Per Year and \$500,000 Overall Payment Limitation Provisions
(Continued)**

D Definition of Income from Fishing

Income from fishing means income derived from catching, taking, harvesting, cultivating, or farming aquatic resources such as fish, shellfish, crustacea, and other aquatic forms of animal or vegetable life according to IRS Publication 595 or other applicable IRS instructions.

E Other Sources of Farm Income

Pass-through income received by a person from an interest held in a legal entity may be considered income from farming, ranching, or forestry if all of the following are met:

- the legal entity is a subchapter-S corporation or similar legal entity in which all of the income passes through to the interest holders
- a person who is an interest holder reports income received from the legal entity as income from farming, ranching, or forestry to the IRS.
- the legal entity is primarily engaged in farming, ranching, or forestry activities.

Note: Wages or dividends received from a legal entity are not considered income from farming, ranching, or forestry activities. The disbursements are made by a legal entity to the interest holders regardless of the nature of the legal entity's business activities.

9 Administrative Offset and Bankruptcy

A Administrative Offset

Payments are subject to administrative offset.

B Bankruptcy

Bankruptcy status does not impact a producer from requesting benefits.

Contact the OGC Regional Attorney for guidance on all bankruptcy cases involving requests for benefits.

10 Conservation Compliance

A Applying Provisions

Program participants are subject to the applicable 6-CP conservation compliance provisions.

It is **not** necessary to delay issuing payments pending NRCS' HEL or wetland determinations. AD-1026 requires producers to refund program payments if an NRCS determination results in the discovery of HELC/WC violation.

11 Adjusted Gross Income

A Average AGI Limitation

--The \$900,000 AGI provisions in 5-PL, Part 6 are not applicable.--

12 Appeals of FSA Determinations

A Producer Rights on Appealable Determinations

Participants have the right to appeal when FSA has issued a determination on an application for benefits and there is a question of fact or when there is some dispute as to the correct application of a rule, regulation, or generally applicable provision regarding that application. Follow 1-APP for appealable determinations.

B Nonappealable Matters

The following are not decisions but are rather program matters that are not subject to individual appeals according to 1-APP:

- responses to inquiries about eligibility
- eligibility criteria
- signature requirements
- payment calculations.
- minimum county disaster yield
- deadlines.

Note: If an application is filed and a decision is made on that application, that decision or extent of eligibility decision is subject to appeal rights at 1-APP.

13 Misrepresentation, Scheme, or Device

A Impact or Ramification of Misrepresentation, Scheme, or Device

A person is ineligible to receive assistance under this part for the crop year plus 2 subsequent crop years if it is determined by STC, COC, or an official of FSA that the person has:

- adopted any scheme or other device that tends to defeat the purpose of a program operated under this part
- made any fraudulent representation with respect to such program
- misrepresented any fact affecting a program determination.

30 WHIP+ Eligibility (Continued)**E Other Eligible Causes of Loss**

Other eligible causes of loss are defined in 1-NAP (Rev. 2) and include:

- damaging weather, including but **not** limited to drought, hail, excessive moisture, freeze, excessive wind, insufficient chill hours, or any combination thereof
- adverse natural occurrences, such as earthquake, flood, volcanic eruption, or any combination thereof
- related conditions, including but **not** limited to heat, insect infestation, disease, or insufficient chill hours that occur because of an adverse natural occurrence or damaging weather.

Note: Damaging weather or adverse natural occurrence **must** have occurred for a related condition to be an eligible cause of loss.

Example: A 100-acre unit is affected by excessive rain and high winds. An eligible crop suffered flood damage on 50 acres. The remaining 50 acres of the unit were affected by hurricane (qualifying loss). Since part of the unit was affected by a qualifying disaster (hurricane), the remaining 50 acres of the unit for all crops within the pay code, pay crop grouping are eligible based on the other eligible cause of loss.

30 WHIP+ Eligibility (Continued)**F Ineligible Causes of Loss**

Ineligible causes of loss include losses that are **not** the result of an eligible disaster, including but not limited to, the following:

- drifting herbicides
- failure to reseed or replant to the same crop in the county before the final planting date
- losses during storage
- losses initiated after harvest or because of conditions occurring outside the applicable crop year growing season
- losses **not** the result of disaster
- losses to crops not intended for harvest in the applicable crop year
- lack of good farming practices
- wildlife.

Note: Wildlife damage is considered an eligible cause of loss for insureds but not for NAP coverage or uninsured participants.

G Assigning Production for Ineligible Causes of Loss

COC will assign production according to paragraph 113 for the ineligible portion of the loss if the loss was not entirely because of an eligible cause.

30 WHIP+ Eligibility (Continued)

H Eligible States/Counties

WHIP+ is available to eligible producers in:

- Presidential declared and Secretarial designated primary counties for qualifying disaster events, listed in subparagraph B

A current listing of Presidential declared and Secretarial designated primary counties can be found on the FSA Disaster Designation site at <https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/disaster-designation-information/index>

- any county not listed as a primary county with a Presidential declaration or a Secretarial designation will require the producer to provide documentation to COC satisfaction showing the loss was due to a 2018 or 2019 qualifying disaster event or related condition.

Notes: Producers in any of the declared counties must certify that they had losses due to the qualifying disaster event.

For flooding, snowstorm, tornado, typhoon, volcanic activity and wildfire losses, producers in any State and county may apply. However, COC must concur that the loss was a result of a qualifying disaster event.

I Year of Loss

For insured and NAP-covered crops, the year of loss for benefits is determined based on the coverage period in effect on the date of the disaster event.

For uninsured crops, when no coverage period is applicable, the year of loss is the crop year for the crop in the field on the date of the disaster event.

Example: Insured wine grapes were harvested August 31, 2018. The 2019 crop insurance coverage period for grapes began the day after harvest was complete. The grape vine is not insurable.

Wildfires occurred October 15, 2018, and destroyed 50 percent of the vines. Since the 2019 coverage period for grapes began on September 1, 2018, the year of crop loss for the affected grapes is 2019 (the coverage period in effect on the date of the disaster). However, the year of loss for the affected vines (having no coverage period) is 2018.

31 Producer Eligibility

A Definition of Eligible Producer

Eligible producer means, in addition to other eligibility requirements as may apply, an individual or legal entity that assumes the ownership share and risk in the crop, production, and market risk associated with the agricultural production of crops on the farm and is any of the following:

- a United States citizen
- resident alien; for purposes of this part, resident alien means “lawful alien”
- a partnership of citizens of the United States
- a corporation, limited liability company, or other organizational structure organized under State law.

Notes: Landowners, landlords, tenants, contract growers, or anyone else not having both a share of the risk and a valid claim of share ownership of a crop are ineligible for assistance for that crop.

B Verifying Producer Eligibility

Producers must be able to show, with verifiable evidence, that the producer had a valid ownership share and risk in the crop produced and control of the crop acreage on which the commodity was grown at the time of the disaster. For persons or legal entities producing a crop under a grower’s contract or a Community Supported Agriculture Agreement, a copy of the contract or agreement must be provided.

Applicants certifying to having a claim to a share of payments are subject to spot check. If agreements or contracts are discovered to show a grower did not have a valid claim to a share of a crop for which assistance was claimed, payments must be returned.

31 **Producer Eligibility (Continued)****F RMA Exemptions**

RMA has exemptions that allow a person to insure another person's interest in the crop. When verifying producer eligibility (ownership share and risk in the crop) these exemptions apply to WHIP+.

An individual/entity cannot claim to have an interest in land/crop to FSA and claim to have the same interest in the same land/crop as a different individual/entity to RMA unless 1 of the following RMA exemptions is met:

- **Husband/Wife** - Either spouse may insure all interest in the crop under 1 policy. A husband and wife have an interest in each other; therefore, a spouse can insure all of the land interests of the other spouse, unless proven to be legally separated.
- **Landlord/Tenant** - Either the landlord or tenant may insure both parties' share with the permission of the other party.
- **Revocable Trust** - An individual beneficiary's or grantor's TIN is used to insure the entire interest of the revocable trust.
- **Joint Venture** - If EIN has been established for a joint venture, it must be used and reported to RMA. However, if the joint venture does **not** have EIN, 1 of the member's TIN is used to insure the entire interest of the joint venture with all members agreeing and signing the policy.
- **Doing Business As (DBA)** – A producer with a TIN for DBA with only the individual as sole proprietor can insure using either the DBA's TIN or the individual's TIN. If the DBA has SBI other than the individual, then the DBA is not eligible for the exception.
- **Transfer of Coverage and Right to an indemnity** – A producer's share is insured under a policy purchase by another individual that transfers the insurance coverage to the producer. The original insured individual (transferor) transfers the insurance coverage to another person (transferee).

Note: This does not include name, TIN, or entity structure differences.

Exception: Marital or legal name changes.

For any of the RMA exemptions to be met, the producer must be listed as an SBI on the crop insurance policy (unless SBI is less than 10 percent).

32 Crop Eligibility

A Eligible Crop

Eligible crops include the following:

- crops for which Federal crop insurance is available
- crops eligible for NAP according to 1-NAP (Rev. 2).

Note: Exhibit 11 contains RMA data from the WHIP Information Report to assist with completing a WHIP+ application for insured crops.

Eligible crops are crops that are planted or prevented from being planted, according to 2-CP, with the intent of harvest.

Note: There are some restrictions on 2019 insured crops according to paragraph 91.

B Ineligible Crops

Ineligible crops include crops intended for grazing, and volunteer crops as defined in 2-CP, subparagraph 39 A.

--2019 insured crops with a final planting date on or after January 1, 2019, are not eligible.--

* * *

32 Crop Eligibility (Continued)**C Eligible Trees, Bushes, and Vines**

WHIP+ uses the same definition for trees, bushes and vines used in TAP. See paragraph 140.

Tree means a tall, woody plant having comparatively great height, a single trunk from which an annual crop is produced for commercial purposes, such as a maple tree for syrup, papaya tree, or orchard tree.

Bush means a low, branching, woody plant from which, at maturity of the bush, an annual fruit or vegetable crop is produced for commercial purposes, such as a blueberry bush. The definition does not cover plants that produce a bush after the normal crop is harvested such as asparagus.

Vine means a perennial plant grown in the field under normal conditions from which an annual fruit crop is produced for commercial market for human consumption, such as grape, kiwi, or passion fruit that has a flexible stem supported by climbing, twining, or creeping along a surface.

Note: Perennials that are normally propagated as annuals, biennials such as strawberries, and annuals such as pumpkins, squash, cucumbers, watermelon, and other melons, are excluded from the term vine under WHIP+.

D Ineligible Trees, Bushes, and Vines

The following are examples of ineligible trees, bushes, and vines not eligible:

- trees grown for pulp or timber
- other trees, bushes, or vines not grown for commercial production of annual crops
- cucurbits (such as cucumbers, pumpkins, watermelons), and pineapple.
- nursery crops.

Note: Nursery crops are included as eligible crops; however, nursery is not eligible under the tree bush and vine provisions.

33 Linkage Requirement

A Rule

As a condition of payment eligibility, producers must obtain crop insurance or NAP, as applicable, on the crop. Crop insurance or NAP must be obtained for the first 2 available consecutive crop years with respect to which crop insurance or NAP coverage is available after the enrollment period ends, but no later than the 2023 crop year according to the following table.

Note: Linkage does not apply to trees insured under an RMA tree policy.

The definition of 2 consecutive crop years is 2022 and 2023 for all crops.

Use the table below to determine the level of coverage a producer needs to obtain to meet linkage.

IF the producer has received WHIP+ benefits on...	THEN for linkage, the producer is required to obtain...
an insurable crop, tree, bush or vine	crop insurance at a level of 60/100 or equivalent, if available.
on a NAP eligible crop, tree, bush or vine	NAP coverage at a level of 60/100 or equivalent, if available, including paying the administrative fee and filing an annual acreage report. Exception: If a producer is ineligible to receive a NAP payment due to AGI, they must purchase WFRP at the 60/100 coverage level or equivalent, if qualified to purchase.
if AGI is exceeded for NAP and cannot meet WFRP eligibility	NAP coverage at a level of 60/100 or equivalent, if available, including the administrative fee and filing an annual acreage report.

If program benefits were received on:

- a NAP crop and crop insurance becomes available for this crop in a linkage year, the producer is required to obtain crop insurance at a level of coverage at 60/100 or equivalent.
- an insured crop and crop insurance is **not** available for this crop in a linkage year, the producer is required to obtain NAP coverage at a level of 60/100 or equivalent, including paying the administrative fee and filing an annual acreage report
- a crop that is no longer eligible for NAP or crop insurance, the producer is required to obtain WFRP.

33 Linkage Requirement (Continued)**A Rule (Continued)**

If the linkage requirement is not met, the producer will be required to refund benefits for the crop, plus interest.

The linkage requirement applies to the producer's interest in the crop (specifically receiving benefits) in the county where the crop was physically planted or prevented planted.

If an applicant or entity quits farming, dissolves, or a member leaves an entity and now farms under a different TIN, linkage can be met for the applicant if the majority share of the persons receiving a WHIP+ payment met linkage.

Producers must complete FSA-895 at the time of application acknowledging the crop insurance and/or NAP linkage requirement.

See Exhibit 5 for completion instructions and an example of FSA-895.

Example 1:

Administrative County A covers 2 physical counties (County A and County B). An approved applicant physically grew an uninsured commodity only in County A during the disaster year. Crop insurance linkage applies to County A. The producer is not required to purchase crop insurance for County B.

Example 2:

Administrative County A covers 2 physical counties (County A and County B). An approved applicant physically grew an uninsured commodity in both counties. Crop insurance linkage applies to both County A and County B.

Example 3:

An approved applicant grew an uninsured commodity in County A, and also grew the same commodity in County B during the disaster year. County A and County B are separate administrative counties. The producer received assistance for a loss only in County A. Crop insurance linkage applies to County A.

33 Linkage Requirement (Continued)**A Rule (Continued)****Example 4:**

Q. What happens if the applicant or entity quits farming?

A producer applied for WHIP+ and received a benefit in 2019 for a loss on his insured cotton in the 2018 crop year. WHIP+ policy requires that the producer is required to purchase crop insurance for the next 2 available crops years. However, before the next available closing date to purchase insurance, the producer retires from farming. Since the producer will no longer be farming, he will not have to meet the linkage requirement.

Example 5:

Q. What happens if an entity dissolves completely?

ABC Farms, LLC incurred a loss in 2018 on its insured peanut crop due to a hurricane. The entity applied for WHIP+ and received a benefit. WHIP+ policy requires ABC Farms, LLC to purchase crop insurance for the next 2 available crops years. ABC Farms, LLC obtains insurance coverage for the 2020 crop year. At the end of the harvest season in 2020, the members decide to dissolve the entity. ABC Farms, LLC will no longer be in existence and is not required to purchase insurance for peanuts in 2021 for linkage purposes.

Example 6:

Q. How do we handle a member of an entity that leaves the entity and now farms on their own using a different TIN?

ABCD Farms, LLC consisted of 4 members with each having a 25 percent share of ownership in the entity. The entity incurred a loss in 2018 on its insured corn crop due to a hurricane and received a WHIP+ benefit in 2019. In 2020, member A decides to leave the entity and farm as an individual for 2021. The remaining members continue to operate the entity. The entity is required to meet the linkage. The former member A, farming as an individual, is not required to obtain insurance coverage for ABCD, LLC's linkage requirement.

33 Linkage Requirement (Continued)

C Linkage Years

Linkage must be obtained at the 60-100 level for the first 2 consecutive years after the enrollment period ends but not to exceed the 2023 crop year. The definition of the 2 consecutive years is 2022 and 2023 for all crops. * * *

*--If the linkage requirement is not met in the 2022 and 2023 crop years, the producer will receive a letter requesting a refund of WHIP+ benefits. If a producer obtained sufficient coverage in prior years, they may request an exception to the 2022 and 2023 crop years. Any exception will be reviewed on a case-by-case basis. The following are possible **exceptions** to the 2022 and 2023 linkage requirement:

Exception Example 1: A producer has received a WHIP+ benefit in 2019 for a loss to rice in the 2018 crop year. Rice is an insurable crop in the county where the crop was planted. The producer purchased insurance at the 60/100 coverage level for 2019.

Exception Example 2: A producer has received a WHIP+ benefit in 2019 for a loss to rice in the 2018 crop year. Rice is an insurable crop in the county where the crop was planted. The producer missed the sign-up period to purchase insurance at the 60/100 coverage level for 2019 for rice. The producer purchased coverage at the 60/100 level in both 2020 and 2021.

All producers and all crops will be subject to verification of proper crop insurance requirements. For crops that received payments and are no longer insurable or are unable to obtain NAP, the producer must obtain WFRP.--*

33 Linkage Requirement (Continued)

D NAP Coverage

To meet the linkage requirement for NAP eligible crops, as provided in subparagraph 33 A, the producer must:

- file CCC-471 and obtaining NAP coverage at a level of 60/100 or equivalent, including paying the applicable administrative fee
- file an acreage report.

Note: Paying a NAP administrative fee alone, without filing an acreage report will not meet the linkage requirement.

E Federal Crop Insurance Coverage

Crop insurance policies reinsured by FCIC, including WFRP and written agreements, will meet the linkage requirement if the coverage level is at least 60/100 or equivalent.

See subparagraph 32 A for the definition of insured crops.

33 Linkage Requirement (Continued)

F Refund of Disaster Assistance

* * *

Participants not meeting linkage requirements will repay the amount of the benefit for the crop not meeting linkage plus applicable interest. The County Office will immediately notify the producer in writing of the noncompliance.

The notification letter will include the following:

- notification that the participant did not comply with FSA-895
- date FSA-895 was signed
- the dollar amount to be refunded, plus interest
- applicable appeal rights according to 1-APP.

G Meritorious Cases

There will be no exceptions or waivers. Participants have applied acknowledging that they must refund the benefit received plus interest for the crop if insurance or NAP coverage as applicable is not purchased.

33 Linkage Requirement (Continued)**H Producers Indebted to FCIC**

According to RMA guidelines, producers indebted to FCIC are unable to purchase crop insurance until the debt is satisfied. For WHIP+, a producer indebted to FCIC is considered eligible to receive benefits, provided the linkage requirements are met. It is the producer's responsibility to satisfy the debt so crop insurance can be purchased.

Example: A producer could not obtain crop insurance because of an existing debt for a crop eligible for a WHIP+ payment. The producer is eligible for the WHIP+ payment. The producer must satisfy the debt, so crop insurance can be purchased for 2 consecutive crop years to meet the linkage requirement. If the debt is not satisfied in time for the producer to meet linkage by the end of 2023, the producer is ineligible and must refund all WHIP+ with interest.

34 Filing a Notice of Loss

A Requirement to File

Producers must file a Notice of Loss on all crops for which program benefits are being requested.

Producers may file a Notice of Loss for multiple events; however, due to software constraints, producers can only report 1 disaster event per crop. Choose 1 primary disaster event to load and document the additional event(s) in the “Remarks” section of the application.

For uninsured crops, the Notice of Loss will be provided by the producer on the application.

*--For NAP prevented planting crops, the approved CCC-576 will serve as the notice of loss (items 11-14 on CCC-576 are not required to be completed).

For insured and uninsured prevented planting crops, producers must file a notice of loss and complete items 11-14 on CCC-576.--*

If a Notice of Loss is on file for a qualifying event, a new Notice of Loss is not required.

IF the producer files a Notice of Loss for a qualifying disaster event and the Notice of Loss is...	AND...	THEN...
approved by RMA or NAP		another Notice of Loss is not required. The approved Notice of Loss will be used for WHIP+.
disapproved by RMA or NAP	and the Notice of Loss was determined to have not adversely affected the crop(s)	the disapproval will also apply for WHIP+.
	and the Notice of Loss was disapproved for any other reason (not due to the disaster event)	a Notice of Loss may be filed in FSA-894, Part A WHIP+ Application. Example: A NAP Notice of Loss for hurricane was disapproved because it was not timely filed. Since the Notice of Loss was disapproved because of timeliness, a Notice of Loss for hurricane may be filed.

35-59 (Reserved)

--60 NCT DATA*A Establishing Crop Data**

STC's are required to establish and approve crop data for use in the 2018, 2019, and/or 2020 NCT before program application and payment calculations can occur for all eligible applicants. All required crop data **must** be established as soon as possible to conduct signup.

B Required Crop Table Data

Crop data must be approved according to 1-NAP (Rev. 2) and loaded into NCT according to 3-NAP.

Crop data must first be loaded and approved for NAP in the applicable year's NCT. A separate ADHOC approval flag is available and required in the 2018, 2019, and 2020 NCT for the crop data to be used.

The following data elements in NCT will be required:

- all data elements required for the NCT record to be NAP State or National approved, such as unharvested payment factor, prevented planted factors, historical prices and yields as applicable, and average price, according to 1-NAP (Rev. 2) and 3-NAP

Exception: Tobacco crops which are insurable but not eligible for NAP, do not need to be NAP- approved in NCT to update the ADHOC approval flag.

- county disaster yield
- tree/bush/vine information
- State ADHOC approval.

Reminder: Insured crops that were not previously loaded, will require an approved NCT record.

Note: The requirement to establish a NAP record 120 days before the application date is waived.--*

***--61 Pay Groups**

A Background

The National Office provides two pay group files for processing on the NCT, the RMA pay group file, and the NAP pay group file. The “Pay Group” file is year-specific.

The RMA pay groups are comprised of the pay crop and pay type, and are established only for insurable crops using the RMA crop policies.

NAP pay crop and pay type values will be used when producers are covered by NAP or uninsured.

Exception: There are some situations where pay crop and pay type values differ by State and county, such as processing grapes in CA.

B Pay Crop Code

The pay crop code, similarly to the NAP pay crop code, is the code that identifies the crop for the specified crop, crop type, and/or intended use for payment purposes. The pay crop code for a crop may differ from the crop code found in 2-CP, paragraph 57 or Exhibit 10.

Example: Black eye pea codes are “0067” and “BLE” for the crop and type codes, respectively. For payment purposes, insured black eye peas with an intended use of seed will be paid as beans. While the NAP pay crop code for black eye peas is “0067”, the RMA pay crop code is “0047.”

Crop Name	Crop Code	Type Name	Type Code	Intended Use	NAP Pay Crop	NAP Pay Type	RMA Pay Crop	RMA Pay Type
Peas	0067	Black Eye	BLE	Seed	0067	002	0047	011

--*

***--61 Pay Groups (Continued)**

C Payment Type Code

The payment type code is the code that identifies how the types and intended uses for a specified crop will be grouped for payment purposes.

Crop Name	Crop Code	Type Name	Type Code	Intended Use	NAP Crop	NAP Pay Type	RMA Pay Crop	RMA Pay Type
Peas	0067	Black eye	BLE	Seed	0067	002	0047	011

Example: Black eye pea codes are “0067” and “BLE” for the crop and type codes, respectively. For payment purposes, insured black eye peas with an intended use of seed will be paid as beans. While the NAP pay type code for black eye peas intended for seed is “002”, the RMA pay code is “011”.--*

*--62 CDY in NCT

A Introduction

After CDY's are established according to paragraph 115, State Office users will load CDY in the applicable NCT records.

B CDY's

The 2017, 2018, 2019, and 2020 NCT is available to load the CDY for the crop, per crop year. CDY is only applicable to yield-based crops and is not applicable to value-loss crops.

For an NCT record to be approved, the CDY **must** be loaded for that record.

See the User Guide, paragraph 64 for examples of:

- loaded CDY's in NCT
- mass update CDY in NCT.--*

*--63 Tree Bush and Vine Data for NCT

A Introduction

Additional NCT crop data elements are needed for administering the tree, bush, and vine provisions:

- damage factor by State, crop, and growth stage
- price by State, crop, crop type, (for bushes and vines) and growth stage.

See the WHIP + User Guide, Part 8 for establishing damage factors and prices for tree, bush, and vine crops.

Note: Tree prices are established for the crop, while bush and vine prices may vary by crop and type. The NCT data must be updated at the crop type level.

B Tree, Bush, and Vine Damage Factors in NCT

The damage factor is a value assigned to the crop State-wide for each growth stage at the crop level. The tree, bush, and vine damage factor:

- may differ by stage, up to three stages
- within each stage must be the same value for the crop across counties within the State
- must be loaded for a minimum of two stages (I and II) to be approved
- within each stage is required in order to load a tree, bush, or vine price
- is not required to approve the record.

C Tree, Bush, and Vine Prices in NCT

The price is a value assigned to the crop State-wide for each growth stage at the crop **and type** level. The tree, bush, and vine price:

- may differ by stage, up to three stages
- follows the same numeric rules for other price data in the NCT according to 3- NAP
- does **not** have a price source
- requires that a damage factor be entered for the stage for a price to be approved
- must be the same value across counties within the State
- must be the same value for the crop and type within the State
- must be loaded for a minimum of two stages (I and II) to be approved
- is not required for record approval.--*

***--64 State Office NCT Process**

A Introduction

Follow 3-NAP, paragraph 18 for the State Office NCT process for loading crop data for both production-based and value loss crops. Additional NCT crop data elements are needed for administering the tree, bush, and vine provisions.

Tree, bush, and vine data will be included directly within the corresponding crop records in NCT. There are no separate crop codes for trees, bushes, and vines.

Example: Orange tree data is loaded in NCT within the applicable ORANGES (0023) crop record(s).

B Modifying a Record to Update Tree, Bush, and Vine Data

State Office users will load the tree, bush, or vine damage factor or price in NCT using the Modify Record functionality according to 3-NAP. When this data is loaded, the damage factor and price will automatically update for all counties in the State with NCT records for that crop for trees, and for that crop and type for bushes and vines.

Following is an example of a tree price and damage factors for Navel Oranges in Florida.

Tree/Bush/Vine		
Stage	Damage Factor	Price
I	0.84	10.34
II	0.65	39.25
III	0.44	49.79

Note: See the WHIP+ User Guide, paragraph 67 for ADHOC NCT Record Approval.--*

65-89 (Reserved)

90 WHIP+ Acreage (Continued)

D Ineligible Acreage

Ineligible acreage for WHIP+ includes, but is not limited to:

- acreage for which crop insurance or NAP coverage is not available
- uninsured or uninsurable acres of a crop when the crop is covered by crop insurance

***--Note:** Uninsured acreage is **only** eligible when the crop is uninsured.--*

- acreage that has documented evidence of lack of prevented planted conditions
- acreage with intended use of grazing
- first year seeding of a perennial forage crop
- subsequently planted or subsequently prevented planted acreage that does not meet double-cropping rules
- acreage on which a qualifying cause of loss did not occur on any part of the unit.

E Ineligible Acreage Examples**Example 1: Initial Planted but double crops not covered**

Knox County, Texas had a wildfire on October 31, 2018. This is a qualifying cause of loss.

- Initial crop: 150 acres of non-irrigated wheat
- Subsequent crop: 150 acres of non-irrigated cotton
- The wheat is insurable and was harvested on June 1, 2018.
- The cotton is not insurable, and wildfire destroyed all of the cotton on October 31, 2018.

This is not an approved double cropping combination in Knox County, TX. Therefore, the cotton is not eligible for WHIP+ benefits. The wheat did not suffer a qualifying cause of loss is not eligible for WHIP+ benefits.

91 Prevented Planting Acreage

A Overview

Prevented planting acres are eligible on qualifying losses. NAP prevented planting acreage will be used if applicable. RMA data must show that the producer qualified for a prevented planting payment.

FSA will normally accept RMA's determination of eligibility; however, COC may disapprove the prevented planting if documented evidence exists which supports the lack of prevented planting conditions; in these cases, a referral to RMA will be initiated on AD-2007.

Any prevented planting claims, including claims for an insured crop, must be reviewed and acted on by COC for program benefits.

*--Prevented planted acreage is not eligible in tropical regions.

Timeframes in 2-CP for requesting prevented planting acreage do not apply.

B Eligible Prevented Planting Acreage

For NAP – acreage of the crop for which NAP received a prevented planting payment.

For insured – acreage of the crop for which RMA data indicates the producer received a prevented planting payment, unless COC has determined the acreage ineligible according to subparagraph A.

Note: For the 2019 crop year prevented planted acreage planted after January 1, 2019, is not eligible.

For uninsured - COC must determine prevented planting acreage according to 2-CP.--*

115 County Disaster Yield

A Establishing County Disaster Yields

*--County disaster yields are defined as the average yield per acre for a county **or** an area of a--* county for the current year based on disaster events and is intended to reflect the amount of production that a participant would have been expected to produce based on the **eligible disaster condition(s)** in the county.

The only time the CDY will be used is if there are no other production records, verifiable or reliable, available.

A CDY must be established for each crop, crop type, intended use, practice, and planting period to reflect the average impact the eligible disaster(s) had on crops in the county. This should be consistent with the normal yield per acre for a substantial number of producers experiencing similar disasters. The CDY applies to where the land is physically located.

Note: The CDY for the specific crop in the county or area should be based on the losses incurred directly by the qualifying disaster event on a representative amount of acreage of that crop.

The CDY will not be “0” unless no acreage of the crop was harvested in the county and all field appraisals reflect “0” production unless appraisals were waived by RMA or FSA. If one specific area in the county was affected by a qualifying disaster event that resulted in total destruction of the crop or crops, this area could be specifically identified by COC. A separate CDY could be recommended to STC, and if approved, the CDY could be established as “0” for the specific identified area.

The CDY established by COC for a crop in a county is considered a matter of general applicability and, therefore, not appealable.

*--**Example 1:** After consultation with NASS industry groups it was determined harvested corn yield was 33 and harvested soybean yield was 17 bushels per pound.

County A was entirely affected by Hurricane Michael in 2018. The COC reviews a list of affected crops and determined that based on the timing of the hurricane only corn and soybeans were in the field and affected. The COC recommended the following CDY’s to--* STC.

Crop/Type	Use	Practice (I/NI)	Planting Period	Organic Status	STC Established County Expected Yield	COC Recommended CDY	STC Established CDY
Corn, YEL	GR	NI	01	C	109	32.7	
Soybeans, COM	GR	NI	01	C	43	17.2	

115 County Disaster Yield (Continued)

A Establishing County Disaster Yields (Continued)

***--Example 2:** A wildfire burns 500 acres in the northern portion of the county. Other areas of the county suffered from drought. COC identified the 500 acres affected by the wildfire and determined the acreage harvested wheat yield was 10 bushels per acre. For the remainder of the count, that COC determined average harvested wheat yield was 96 bu. an acre, the wheat's normal yield was harvested.

The CEY for wheat in the county is 120.

For the identified 500 acres affected by wildfire – COC established CDY of 12 for wheat acres in the 500-acre area.

COC established a county CDY of 96 for wheat.--*

B COC Documentation for CDY Establishment

COC CDY recommendations must be submitted to STC for approval.

COC will thoroughly document the basis for determining the CDY. Documentation may include weather data, discussions with county extension agents, universities, NASS data, loss estimates from applicable industries, appraisals from LA's, damage assessment reports, RMA data, and other verifiable County Office records. The documentation must be included as supporting documentation when submitting CDY recommendations. COC CDY recommendations must be submitted to STC for approval.

COC will make recommendations to STC for the crops that reflect the impact that all disaster conditions had in the county. The CDY will reflect the amount of production that should have been produced considering all disaster conditions in the area or county. The CDY should be consistent with the average amount of production of a substantial number of producers experiencing similar disasters.

Note: While eligibility is determined based on losses sustained as a result of an eligible disaster event occurring in 2018, 2019 or 2020, CDY should reflect the impact on the crop yield for all disaster conditions.

STC approval of the CDY will be entered in NCT according to the User Guide. Applications *--cannot be processed on crops without an approved CDY in NCT if the producer does not have acceptable production records.--*

191 Hybrid Seed Provisions (Continued)

E Other Hybrid Seed Provisions

Follow these basic provisions for all hybrid seed crops. County Offices will need to substitute element factors applicable to the specific hybrid seed crop for the following:

- hybrid corn seed
- hybrid rice seed
- hybrid sorghum seed
- hybrid sweet corn.

192 Select Crop Provisions

A Overview

Payments for most crops will be determined either by the RMA downloaded yields or the *--CEY for uninsured applicants. For certain select crops, as approved by DAFP, yields will be calculated using the simple average of the previous 5 year’s production and acreage history on FSA-897.

See Exhibit 7 for an example of FSA-897.

The following table provides the select crop approved by DAFP.

State	Crop	Crop Type
Georgia	Pecans	All

--*

B Provisions

Participants will certify production by providing up to 5 years of production harvested and acres grown. This is a certification and records are not required; however, the resulting yields are subject to spot check and COC has the authority to request supporting documentation for any yields that appear to be inconsistent with other participants.

193 Harvested Adulterated Grapes

A Overview

The most notable causes of natural adulteration to wine grapes are the effects of wildfire and volcanic activity. Effects of wildfire and/ or volcanic activity include smoke taint, which leads to a burnt, ashy smoky taste, gasses such as sulfur dioxide, ozone, phenol and guaiacol. Physical adulteration can include, but is not limited to: ashes, mold spores, particle debris matter and contamination from fire suppression chemicals.

B Eligibility

Natural causes of adulteration and adulteration as a result of related conditions (such as application of fire retardant) are eligible. Adulteration must have occurred prior to harvest. All other causes of adulteration (artificial flavoring or chemicals added for economic purposes) are not eligible.

Note: Adulteration after harvest is not eligible.

Producer will need to provide information identifying reduced price and test results (or reason for reduced price) indicating that the price was reduced due to eligible causes. County committee may determine acceptable evidence.

C WHIP+ Formula

Losses due to adulteration are reflected in reduced production to count.

For insured crops, the production to count should have received a quality adjustment for adulteration. The production on the WHIP+ will reflect the that adjustment and no further reductions are required.

For NAP and uninsured crops, benefits are determined by doing a comparison of the price received to the established price. Harvested production is then reduced by that ratio if the reduction in price is greater than 25 percent.

Example:

The RMA/FSA established price is \$1,000/ton. Grower receives \$600/ton and harvests 100 tons.

$\$600 \text{ per ton actual price} / \$1,000 \text{ per ton established price} * 100 \text{ tons harvested} = 60 \text{ tons production to count.}$

Note: This calculation only applies to producers that did not have production to count reduced by crop insurance.

Part 10 WHIP+ Payment Calculation

210 Payment Calculations

A Overview

Payments will be calculated on a crop-by-crop basis, for all acreage of the pay group within the unit (not just acreage affected by an eligible cause of loss).

Losses are paid on crops that were:

- insured
- NAP-covered
- uninsured but insurable or NAP eligible.

There are 3 payment calculations based on:

- production losses
- loss of value loss crops
- loss of trees, bushes, and vines.

Note: Crops with an intended use of grazing are not eligible for WHIP+.

Each payment calculation has a specific method to get to the loss calculation of:

$$\begin{array}{r}
 \text{Expected Value} \\
 \times \\
 \text{WHIP+ factor} \\
 - \\
 \text{Actual Value} \\
 - \\
 \text{Salvage Value} \\
 - \\
 \text{Indemnity} \\
 = \\
 \text{WHIP+ Payment}
 \end{array}$$

The payment calculation is a chain calculation with rounding at the end.

210 Payment Calculations (Continued)

B Expected Value

Expected value is revenue the producer would have received if the crop was harvested based on the historical yield.

FOR...	EXPECTED value is...
production losses	acres x yield x price.
value loss	FMV-A.
trees, bushes, and vines	destroyed trees + damaged trees x price.

C Coverage Level

Coverage level is calculated by multiplying the level of coverage by the price percentage elected for the crop.

Note: The coverage level for Supplemental Coverage Option (SCO) is always 86 percent.

--For calculating the coverage level for cotton STAX policies see Exhibit 10.--

D WHIP+ Factor

The WHIP+ factor is applied to all 3 payment calculations and is determined based on the level of coverage elected by the producer, for the crop, type, intended use, and planting period.

Coverage Level	WHIP+ Factor
Uninsured	70%
CAT/ NAP Basic 50/55	75%
50% - <55%	77.5%
55% - <60%	80%
60% - <65%	82.5%
65% - <70%	85%
70% - <75%	87.5%
75% - <80%	92.5%
> = 80%	95%
* * *	* * *

Example 1: CAT and NAP basic coverage level is “50/55” which is based on the amount of loss that exceeds 50 percent of expected production at 55 percent of the average market price for the crop. Multiplied, “50/55” equals 27.5%. However, the WHIP+ factor for CAT and NAP basic is 75 percent as shown in the chart above.

Part 11 WHIP+ Payment Provisions**Section 1 General Payment Provisions****240 General Payment Provisions for WHIP+ Payments****A Introduction**

The WHIP+ payment process is an automated process that determines:

- whether the producer is eligible to receive payment
- the payment amount that can be sent to NPS for disbursement
- the overpayment amount that will be updated to the Pending Overpayment Report.

* * *

B Frequency of Payment Processing

WHIP+ payments are processed nightly for the following:

- gross payment amounts sent through the automated payment process are processed nightly
- payments on the Nonpayment Report are processed nightly if changes have been made in the system during the day for the producer or supporting system information
- all payments on the Nonpayment Report are processed once a week to ensure all notifications of changes have been applied to the reduced payment amount.

C Obtaining FSA-325

FSA-325 must be completed, according to 1-CM, by individuals or entities requesting payment **earned** by a producer who has died, disappeared, or been declared incompetent subsequent to applying for WHIP+ benefits. Payment must be issued to the individuals or entities requesting payment using the deceased, incompetent, or disappeared producer's ID number.

Note: If FSA-894 has been filed by the producer, a revised FSA-894 is **not** required when payments are issued under the deceased, incompetent, or disappeared producer's ID number.

D Administrative Offset

WHIP+ payments are subject to administrative offset provisions, including Treasury Offset Program Services.

240 General Payment Provisions for WHIP+ Payments (Continued)

E Assignments

A producer entitled to a WHIP+ payment may assign payments according to 63-FI.

F Bankruptcy

Bankruptcy status does **not** exclude a producer from requesting WHIP+ benefits.

Contact the OGC Regional Attorney for guidance on issuing WHIP payments on all bankruptcy cases.

G Payments Less Than \$1

WHIP+ payments will be issued in dollars and cents so all payment amounts will be sent to NPS.

H Payment Due Date

See 61-FI for general guidance for determining payment due dates for various programs. The WHIP+ payment system sends the current system date to NPS as the payment due date. The system **cannot** determine the payment due date because of numerous factors. County Offices will manually determine the payment due date by determining the later of the following:

- date producer signed FSA-894
- date producer filed payment eligibility documentation, including the following:
 - AD-1026
 - CCC-902
- if the producer is an entity or joint operation, date members filed the requisite payment eligibility documentation
- availability of software to process the payment.

If the payment is **not** issued within 30 calendar days after the later of the dates in this subparagraph, then prompt payment interest is payable to the producer. County Offices must:

- manually determine the payment due date based on the factors identified in this subparagraph
- follow the provisions of 61-FI for issuing the interest payment.

240 General Payment Provisions for WHIP+ Payments (Continued)

I Manual Calculation Worksheets

Manual Calculation Worksheets are available for the WHIP+ payment calculation. The gross payment calculation is completed through the automated software and is provided on the Gross Payment Report for approved applications. Payment amounts will be automatically sent to the payment process.

The Manual Calculation Worksheets can be used by State and County Offices to determine how the system is calculating the gross payment amounts for production loss, value loss, and trees, bushes, and vines loss.

The following forms and instructions are available:

- FSA-894A for production loss (Exhibit 14)
- FSA-894B for value loss (Exhibit 15)
- FSA-894C for trees, bushes, and vines loss (Exhibit 16)
- FSA-894D for summary of loss (Exhibit 17).

J Funds Control Process

The funds for WHIP+ payments will be controlled at the National level. If adequate funding is not available or there is an issue with the payment obligation, those producers meeting either condition will be listed on the Failed Obligations / Insufficient Funds Report in the Common Payment Reports System.

Funding for WHIP+ payments is established as follows.

Program Code	Accounting Code
XXWHIP2	2875

K Sequestering WHIP+ Payments

WHIP+ payments are not subject to sequestration.

240 General Payment Provisions for WHIP+ Payments (Continued)**L Submitting Payment Problems**

If there is an issue with a WHIP+ payment, then State Office specialists should update the applicable information to the payment problem SharePoint web site at https://sharepoint.fsa.usda.net/mgr/dafp/PECD/Payment_Issues/default.aspx.

M Providing State Office Access to the Payment Problem SharePoint Site

State Office specialists will request access to the payment problem SharePoint web site by:

- e-mailing a request to Tina Nemec at tina.nemec@usda.gov
- providing the specific program areas of responsibility.

241 Payment Limitation**A Payment Limitation Amount**

The payment limitation for WHIP+ is \$125,000 per person or legal entity (direct attribution applies), unless the producer applying requests the optional payment limitation according to paragraph 7. When applicable, the payment limitation increase must be completed according to 3-PL (Rev. 2), paragraph 142.

* * *

As each payment is processed, the available payment limitation for the person or legal entity will be reduced until:

- all WHIP+ payments are issued for the person or legal entity
- the maximum payment limitation has been attributed to a person or legal entity.

242 Payment Eligibility

A Determining Payment Eligibility

The WHIP+ payment process reads the subsidiary eligibility system for the applicable year to determine whether a producer or member of a joint operation is eligible to be paid. If the producer or member is ineligible to be paid, then the individual or entity will be listed on the Nonpayment Report with the applicable message.

* * *

B Eligibility Values

The following identifies eligibility determinations applicable to WHIP+ and how the system will use the subsidiary eligibility data for payment processing.

Eligibility Determination	Value	Eligible for WHIP+ Payment
AD-1026	Certified	Yes
	Not Filed	No
	Good Faith Determination	Yes
	COC Exemption	Yes
	Awaiting Affiliate Certification	No
	Affiliate Violation	No
Conservation Compliance - Farm/Tract Eligibility	In Compliance	Yes
	Partial Compliance	Yes
	In Violation	No
	No Association	Yes
	Past Violation	Yes
	Reinstated	Yes
Controlled Substance	No Violation	Yes
	Growing	No
	Trafficking	No
	Possession	No
NAP Non-Compliance	Compliant	Yes
	Not Compliant - COC	No

C Eligibility Conditions Priority

If a producer has multiple invalid subsidiary eligibility conditions, only the highest priority ineligible condition will be printed on the Nonpayment Report. The following is the priority of conditions.

Priority	Condition
1	Conservation Compliance
2	Controlled Substance
3	NAP Non-Compliance
4	AD-1026

243-250 (Reserved)

252 WHIP+ Payment Process**A Introduction**

The WHIP+ payment process is an integrated process that reads a wide range of files to:

- determine whether a payment should be issued or if an overpayment has occurred
- calculate the following:
 - gross payment amount
 - reduction amounts
 - net payment amount
 - overpayment amount.

* * *

WHIP+ payments will be calculated and automatically sent through the payment process.

Important: Due to the requirement of using a single program year for eligibility determinations and controlling payment limitation, all 2018, 2019, and 2020 WHIP+ payments will be processed as 2019 WHIP+ payments. The application number will be included as part of the payment process and will be identified on various reports in the Common Payment Report system and will help identify the crop year of the loss.

252 WHIP+ Payment Process (Continued)

C High-Level Overview of WHIP+ Payment Process

The following is a high-level overview of the WHIP+ payment process.

Step	Action
1	Payment is triggered according to subparagraph D.
2	Determine whether there is an unsigned payment for the producer in NPS, and if so, cancel the payment in NPS.
3	Determine the gross payment amount for the producer.
4	Determine whether the producer is an entity or joint operation, and if so, obtain member information from Business File, if applicable.
5	Determine whether the producer and/or members are eligible for payment.
6	Provide the following to direct attribution for each producer: <ul style="list-style-type: none"> • gross payment amount • highest priority reason, if producer is ineligible because of subsidiary eligibility provisions.
7	Direct attribution will determine the following: <ul style="list-style-type: none"> • reduction amounts • payment limitation availability • net payment or overpayment amount • reasons for nonpayments or overpayments.
8	Provide the payment amount to NPS, or update the producer and overpayment amount to the Pending Overpayment Report.
9	Payment, nonpayment, and overpayment information is available in the Common Payment Reports system. See 9-CM, Part 5 for information about the Common Payment Reports.

256 Payment History Report – Detail

A Background

The Payment History Report – Detail is a report that provides detailed information about a WHIP+ payment.

B Payment History Report – Detail Description

The following information will be displayed/printed on the Payment History Report – Detail.

* * *

Field	Description
Program Year	*--2018, 2019, or 2020, as applicable.--*
Program Name	Wildfires and Hurricanes Indemnity Program+
State	Full name of the State selected by the user.
County	Full name of the county selected by the user.
Producer Name and Address	Name from SCIMS as follows: <ul style="list-style-type: none"> • for individuals, last name, middle name, first name, and suffix • for businesses, business name.
Date (Report)	Date the report is generated by the user.
Date (Payment)	Date the payment was processed and sent to NPS, or the date the overpayment transaction was processed and sent to NRRS.
State/County	State and county code associated with the applicable transaction record.
Payment Entity/Member Name	The “Payment Entity/Member Name” field will provide payment entity or member name information if the WHIP+ Payment History Report – Detail is generated for: <ul style="list-style-type: none"> • an entity or joint operation where amounts were attributed to members • a member to show the payment entity through whom the amount was attributed.
Payment ID Number	Unique number that ties the program history data to the NPS history data.
Business Type	Business type of the producer and/or member.

256 Payment History Report – Detail (Continued)

B Payment History Report – Detail Description (Continued)

Field	Description
Contract/Application/Farm	Application number for the payment being processed.
Commodity/Payment Type	Name of the commodity.
Type of Transaction	One of the following transaction types will be displayed: <ul style="list-style-type: none"> • “Payment” • “Receivable” • “Canceled Payment”.
Gross Payment Amount	Amount of the payment initially attributed to the producer or entity member.
Subsidiary Eligibility Reduction Amount	Reduction amount because of a subsidiary eligibility value.
Payment Limitation Reduction Amount	Reduction amount because of payment limitation.
Net Payment Amount	Net payment amount for the producer after all reductions have been applied.
Totals	Total payment amount for the payment entity or member.

Reports, Forms, Abbreviations, and Redelegations of Authority

Reports

None

Forms

The following lists all forms referenced in this handbook.

Number	Title	Display Reference	Reference
AD-1026	Highly Erodible Land Conservation (HELIC) and Wetland Conservation (WC) Certification (Includes AD-1026 Appendix)		10, 240, 242, 251
AD-2007	FSA/RMA Compliance Referral Form		1, 91, 119
CCC-36	Assignment of Payment		8, 251
CCC-37	Joint Payment Authorization		8, 251
CCC-471	Non-Insured Crop Disaster Assistance Program (NAP) Application for Coverage with Buy-up Option (2015 and Subsequent Crop Years)		33
CCC-576	Notice of Loss and Application for Payment Noninsured Crop Disaster Assistance Program for 2013 and Subsequent Years		34
CCC-902	Farm Operating Plan for Payment Eligibility 2009 and Subsequent Programs Years		240
FSA-325	Application for Payment of Amounts Due Persons Who Have Died, Disappeared, or Have Been Declared Incompetent		240
FSA-570	Waiver of Eligibility for Emergency Assistance		3
FSA-578	Report of Acreage		31, 90, 110, 113, 119, 131, 143, 184
FSA-770 WHIP+	Wildfires and Hurricanes Indemnity Program+ Checklist	15	
FSA-850	Environmental Screening Worksheet		14
FSA-894	Wildfire and Hurricane Indemnity Program+ (WHIP+) Application	Ex. 4	3, 34, 110, 111, 113, 114, 240, 251, 252, 254, 258

Reports, Forms, Abbreviations, and Redelegations of Authority (Continued)

Forms (Continued)

Number	Title	Display Reference	Reference
FSA-894A	Wildfires and Hurricanes Indemnity Program+ Production Loss Calculation Worksheet	Ex. 14	240
FSA-894B	Wildfires and Hurricanes Indemnity Program+ Value Loss Calculation Worksheet	Ex. 15	240
FSA-894C	Wildfires and Hurricanes Indemnity Program+ Trees, Bushes, and Vines Loss Calculation Worksheet	Ex. 16	240
FSA-894D	Wildfires and Hurricanes Indemnity Program+ Summary of Loss Calculation Worksheet	Ex. 17	240
FSA-895	Crop Insurance and/or NAP Coverage Agreement	Ex. 5	4, 33
FSA-896	Request for an Exception to the WHIP+ Payment Limitation of \$125,000	Ex. 6	4, 7
FSA-897	Actual Production History and Approved Yield Record (WHIP+ Select Crops Only)	Ex. 7	4, 191

Abbreviations Not Listed in 1-CM

The following lists approved abbreviations not listed in 1-CM.

Approved Abbreviation	Term	Reference
CDY	county disaster yield	Text
CEY	county expected yield	Text
IU	intended use	Text
LLP	limited liability partnership	7
PRF	pasture, rangeland, and forage	180, 184
WFRP	Whole Farm Revenue Protection	33
WHIP+	Wildfires and Hurricanes Indemnity Program+	Text and Exhibits

Re delegations of Authority

COC can delegate CED authority to disapprove applications received after the deadline according to paragraph 4.

Definitions of Terms Used in This Handbook (Continued)**NAP Approved Yield**

A NAP approved yield is a yield established for NAP covered crops according to 1-NAP (Rev. 2).

Normal Harvest Date

Normal harvest date is the date harvest of the crop is normally completed in the administrative county.

Partial Damage Factor

Partial damage factor is a percentage of the value lost when a tree, bush or vine is damaged and requires rehabilitation but is not destroyed.

Pay group

Pay group means pay crop, pay type, and planting period, for NAP or uninsured producers. From insured producer means pay crop, pay type.

Pay grouping

Pay grouping is comprised of the county, unit number, pay crop, pay type, and planting period. Insurable pay groupings do not include multiple planting periods.

Planting Period

Planting period reflect crops that have multiple plantings established the planting period is used to identify these plantings as separate crops.

Prevented Planting

Prevented planting means the inability to plant the intended crop acreage with proper equipment during the established planting period for the crop type.

Pruning

--Pruning for pecans, means the removal of limbs damaged by insured causes of loss from the tree canopy (excludes dehorning and hedging) resulting in a reduced canopy size.--

Definitions of Terms Used in This Handbook (Continued)**Salvage Value**

Salvage value means the dollar amount or equivalent received by or available to the producer for the quantity of the commodity that **cannot** be marketed or sold in any market for which a NCT price or yield is established by FSA. The loss of quality resulting in a commodity becoming salvage **must** be because of natural disaster.

Share

Share means the producer's percentage interest in the eligible crop as an owner, operator, or tenant at the time of planting or beginning of the crop year.

For determining eligibility for NAP payments, the producer's share will not exceed the producer's share at the earlier of the time of loss or the beginning of harvest.

Subsequent year yield

Subsequent year yield refers to a yield that could be used when there is no loss record to calculate production.

Supplemental Coverage Option (SCO)

Supplemental coverage option (SCO) is a crop insurance option that provides additional coverage for a portion of your underlying crop insurance policy deductible. You must buy it as an endorsement to the Yield Protection, Revenue Protection, or Revenue Protection with the Harvest Price Exclusion policy or to the Actual Production History policy for crops that do not have revenue protection available. The Federal Government pays 65 percent of the premium cost for SCO.

Topwork

Topwork means to graft scions of another variety on the main branches of a tree, usually to obtain more desirable fruit.

Insurance Plan, Yield, Price and Production Reference Guide

Plan Code	Insurance Plan Name	Yield	Price	Production
1	Yield Protection	Use RMA yield; if not present, use county expected yield	Use RMA provided price; if not present, use county price	Use RMA provided production.
2	Revenue Protection	Use RMA yield; if not present, use county expected yield	Use RMA provided price; if not present, use county price	Use RMA provided production
3	Revenue Protection with Harvest Price Exclusion	Use RMA yield; if not present, use county expected yield	Use RMA provided price; if not present, use county price	Use RMA provided production
4	Area Yield Protection	Use county expected yield	Use county price	Use RMA provided production for standalone policy; otherwise producer must provide production
5	Area Revenue Protection	Use county expected yield	Use county price	Use RMA provided production for standalone policy; otherwise producer must provide production
6	Area Revenue Protection with Harvest Price Exclusion	Use county expected yield	Use county price	Use RMA provided production for standalone policy; otherwise producer must provide production
13	Rainfall Index	Use county expected yield	Use county price	Producer must provide production
14	Vegetation Index	Use county expected yield	Use county price	Producer must provide production
31	Supplemental Coverage Option - Yield Protection Notes: Use indemnity Coverage level is always 86%	Use RMA yield based on underlying plan; if not present, use county expected yield	Use RMA price based on underlying plan; if not present, use county price	Use production based on underlying plan; otherwise producer must provide production
32	Supplemental Coverage Option - Revenue Protection Notes: Use indemnity Coverage level is always 86%	Use RMA yield based on underlying plan; if not present, use county expected yield	Use RMA price based on underlying plan; if not present, use county price	Use production based on underlying plan; otherwise producer must provide production
33	Supplemental Coverage Option - Revenue Protection with Harvest Price Exclusion Notes: Use indemnity Coverage level is always 86%	Use RMA yield based on underlying plan; if not present, use county expected yield	Use RMA price based on underlying plan; if not present, use county price	Use production based on underlying plan; otherwise producer must provide production

Insurance Plan, Yield, Price and Production Reference Guide (Continued)

Plan Code	Insurance Plan Name		Yield	Price	Production
35	Stacked Income Protection Plan - Revenue Protection	Stand-alone policy	Use county expected yield.	Use county price.	Producer must provide production.
		Note: Coverage level of 20%, use CAT WHIP factor even though COVERAGE CAT equals "A".			
	Companion policy	Use RMA yield based on underlying plan; if not present, use county expected yield.	Use RMA price based on underlying plan; if not present, use county price.	Use production based on underlying plan; otherwise producer must provide production.	
<p>Notes:</p> <p>*--Underlying policy will be 1, 2, or 3 and will have the same unit number as the companion policy. Add the Coverage Level (COV LVL) of the underlying policy and Coverage Range (COVERAGE RNG) of the companion policy; use the result as the Coverage Level when determining the WHIP Factor (coverage level * price election).</p> <p>Coverage range is a percentage displayed as a decimal. For example, a Coverage Range of 0.2 represents 20%. For an underlying policy with a coverage level of 70%, adding the Cover Range results in an effective Coverage Level of 90%.</p> <p>Plan 35 (STAX-RP) is an area-based plan that functions differently than individual plans when it comes to losses and loss adjustment. The final area yields/revenues are issued in July of the subsequent year and if the final area yield/revenue is below the trigger level elected by the producer the producer receives an indemnity payment under STAX. The loss date will display as July of the subsequent year and will not correspond to the eligible disaster event date, but the STAX indemnity must be included in the WHIP Loss Information record even though the loss date doesn't match an eligible disaster event date. All STAX indemnities, including negative values, must be added to the indemnity paid on the underlying policy.--*</p>					
36	Stacked Income Protection Plan - Revenue Protection with Harvest Price Exclusion	Stand-alone policy	Use county expected yield.	Use county price.	Producer must provide production.
		Note: Coverage level of 20%, use CAT WHIP factor even though COVERAGE CAT equals "A".			
	Companion policy	Use RMA yield based on underlying plan; if not present, use county expected yield.	Use RMA price based on underlying plan; if not present, use county price.	Use production based on underlying plan; otherwise producer must provide production.	
<p>Notes: Underlying policy will be 1, 2, or 3.</p> <p>Add the Coverage Level (COV LVL) and Coverage Range (COVERAGE RNG); use the result as the Coverage Level when determining the WHIP Factor (coverage level * price election).</p>					

Insurance Plan, Yield, Price and Production Reference Guide (Continued)

Plan Code	Insurance Plan Name	Yield	Price	Production
40	Tree Based Dollar Amount of Insurance	Use county stage data.	Use county price.	Producer must provide the number of damaged and destroyed trees.
41	Pecan Revenue	Use county expected yield.	Use county price.	
43	Aquaculture Dollar	Use FMV A and FMV B .		
47	Actual Revenue History	Use county expected yield.	Use county price.	Producer must provide production.
50	Dollar Amount of Insurance Note: FL citrus must follow separate rules.	Use county expected yield, except for nursery and raisins.	Use county price.	Producer must provide production.
		Nursery - use FMV A and FMV B.		
		Raisins - follow provisions in 1-WHIP.		
51	Fixed Dollar	Use county expected yield.	Use county price.	Producer must provide production.
55	Yield Based Dollar Amount of Insurance	Use county expected yield.	Use county price.	Producer must provide production.
76	Whole Farm Revenue Protection	<p>If crop is:</p> <ul style="list-style-type: none"> covered by NAP, use NAP Approved Yield covered by MPCCI, use RMA Approved Yield not covered by NAP or MPCCI, or MPCCI doesn't have a yield, use county expected yield. 	<p>If crop is:</p> <ul style="list-style-type: none"> covered by NAP, use NAP price covered by MPCCI, use RMA price not covered by NAP or MPCCI, or MPCCI doesn't have a price, use county price. 	<p>If crop is:</p> <ul style="list-style-type: none"> covered by NAP, use NAP production covered by MPCCI, use RMA production not covered by NAP or MPCCI, or MPCCI production is not present, producer must provide production.
90	APH	Use RMA yield; if not present, use county expected yield.	Use RMA price; if not present, use county price.	Use RMA production; if not present, producer must provide production.

WHIP Information Report – RMA Data

This table provides information to be used from WHIPIR that may be used to complete the WHIP+ application.

RMA Label	RMA Label Description	Application Label	Description	Action Required
REC TYP	Record Type Code		<p>These codes indicate the source record type:</p> <ul style="list-style-type: none"> • “A”, Acreage • “L”, Loss • “Y”, Subsequent Year Production • “S”, Substantial Beneficial Interest. <p>There will be multiple record types included for the same unit. The record type indicator will key the user as to which record type and corresponding entry will be used for data entry into the WHIP+ Application. Each RMA label and Application label contained in this table will explain which record type to use when multiple record types may include the same information.</p>	No action required.
LOC ST/CTY	Location State/County	Physical State Name/Code	Listed in “A” (Acreage) Record for the physical location of the acreage.	Enter the physical state and county information.
		Physical County Name/Code		
CROP	Crop Code	Crop	RMA crop name.	Compare RMA crop/type/practice to FSA crop/type/IU/practice from WHIPIR, FSA-578 Data. See 2-CP, Exhibit 10 if necessary. FSA crop/type/IU/practice shall be entered in the WHIP+ Application. Note: See 2-WHIP, Part 3, if the crop is not on FSA-578.
TYPE	Crop Type	Crop Type	RMA type name.	
PRAC	Practice Code	Practice	RMA practice name.	
PLAN	Insurance Plan Identifier		The plan code of the insurance that the producer purchased.	Plan data on the “Y” record refers to the subsequent year and is not used for For informational purposes only.
SHR	Insured Share	Share	<p>RMA producer’s share is displayed with up to 2 decimal places.</p> <p>Producer’s share is only entered from the RMA “A” record type. Share data on the “Y” record refers to the subsequent year and is not used for the WHIP+ application.</p>	<p>Enter producer’s share as a number. Use the FSA share, unless RMA data is available.</p> <p>If RMA and FSA shares differ (that is, 1.000 versus 0.5000), see 2-WHIP, subparagraph 119 C.</p> <p>If RMA and FSA shares are technically the same but differ because of the decimal place (that is, 33.3 versus 33.34), enter the RMA share.</p>

WHIP Information Report – RMA Data (Continued)

RMA Label	RMA Label Description	Application Label	Description	Action Required
UNIT	Unit Number	Unit	RMA Unit Number	<p>Data displayed will include the unit structure code. Enter the 8-digit unit number as displayed except for Enterprise Units (EU and EP) and Basic Units (BU).</p> <p>The 2-character structure code will be one of the following:</p> <ul style="list-style-type: none"> • BU – Basic unit • EU – Enterprise unit • EP – Enterprise unit by practice • OU – Optional unit • UA – Written unit agreement • UD – Unit division. <p>A separate loss information record must be created for each RMA loss record. Follow instructions in 2-WHIP, paragraph 92 to enter the correct unit number to ensure all information is loaded in a single pay group.</p> <p>*--Note: SCO and STAY companion policies will not have separate loss information records created. Indemnities for these policies will be added to the loss information record for the underlying plan.--*</p>
COVERAGE CAT	Coverage Category	Coverage Type Code	<ul style="list-style-type: none"> • “C”, CAT • “A”, Buy-Up. 	Select the coverage category as displayed.

WHIP Information Report – RMA Data (Continued)

RMA Label	RMA Label Description	Application Label	Description	Action Required
COVERAGE LVL	Coverage Level Percent	Coverage Level	The coverage percentage selected by the producer when purchasing the insurance policy.	Enter coverage level as displayed.
PRICE ELC PCT	Price Election Percent	Price Election	The price percentage selected by the producer when purchasing the insurance policy.	Enter price election percentage as displayed.
COVERAGE RANGE	Coverage Range		Applicable to cotton only with Plan code 35 and 36.	<p>Add the Coverage Range value to the Coverage Level value. Enter this value in the “Coverage Level” field to determine the WHIP+ Factor.</p> <p>*--Coverage range is a percentage displayed as a decimal. For example, a Coverage Range of 0.2 represents 20%. For stand alone SCO and STAY policies, add the Coverage Range value as a percent to the Coverage Level value. Enter this value in the “Coverage Level” field to determine the WHIP+ factor.</p> <p>For companion policies, add the Coverage Range value as a percent to the Coverage Level of the underlying policy.--*</p>
ACRES	Reported Acreage	Acres	Acres from the “A” (Acreage) Record are reported acres.	If there is a discrepancy between RMA and FSA acreage, use the lesser of RMA or FSA acres.
	Determined Acreage		Acres from the “L” (Loss) Record are determined acres.	

WHIP Information Report – RMA Data (Continued)

RMA Label	RMA Label Description	Application Label	Description	Action Required
ZERO ACRES	Non Premium Acreage Code		<p>Listed in “A” (Acreage Record), as follows:</p> <ul style="list-style-type: none"> • “B”, Uninsurable new breaking first year no written agreement • “C”, Nationwide total insurable colonies for apiculture • “D”, Uninsurable – Native sod • “E”; Practice with zero coverage range, for STAX only • “H”; High risk land excluded from policy, uninsured • “I”, Total insurable acres of Pasture, Rangeland, Forage (PRF) or total insurable colonies for apiculture • “J”, Ineligible for Supplemental Coverage Option • “N”, No history acres • “P”, Unreported portion of insurable acres • “R”, Unreported insurable unit, entire unit not reported • “S”, Uninsurable acres • “T”, Uninsurable due to new breaking, no proof previously in production • “U”, Uninsured acres • “W”, Uninsurable - insurance waived due to 2nd crop provision • “X”, Acreage not planted on entire unit • “Z”, Acreage not planted in the county • “-”, or BLANK, regular acreage report. 	<p>If the Non Premium Acreage Code is “P” or “R”, producer must provide production for the WHIP+ eligible acres.</p> <p>If the Non Premium Acreage Code is “-” or BLANK, then load acres into WHIP+ Application as provided, if applicable.</p> <p>If the Non Premium Acreage Code is any other than above, then no action is required. For informational purposes only.</p> <p>Note: If the Non Premium Acreage Code is ‘I’, the “Acres” of the record refers to the total insurable acres, not the total insured acres. Reported acres are identified by using the acres indicated on “A” (Acreage Record) with a null value.</p>