

UNITED STATES DEPARTMENT OF AGRICULTURE

Farm Service Agency
Washington, DC 20250

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

Amendment 6

Approved by: Acting Deputy Administrator, Farm Programs

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Amendment Transmittal

A Reasons for Amendment

Subparagraph 6 A has been amended to add excessive moisture and drought as qualifying disaster events.

Subparagraph 12 B has been amended to include notice of loss absent an application for payment as a non-appealable matter.

Subparagraph 30 B has been amended to include drought and excessive moisture as qualifying disaster events.

Subparagraph 30 E has been amended to clarify Example 1 by specifying that part of a unit's loss is due to a qualifying event, the entire unit loss for all eligible causes of loss is eligible.

Subparagraph 30 I has been added to include eligible States and counties for drought.

Subparagraph 31 A has been amended to clarify the definition of an eligible producer.

Subparagraph 32 A has been amended to include a note clarifying eligible crops.

Subparagraph 32 A has been amended to clarify that if a producer could not purchase crop insurance or NAP for the crop for the year of the loss, then all of the acreage of the crop is ineligible for WHIP+.

Subparagraph 33 A has been amended for clarity.

Subparagraph 60 B has been amended to clarify NCT data requirements including new crop records.

Subparagraph 61 D has been amended to clarify planting periods.

Subparagraphs 90 A and 100 A have been amended to correct maple syrup to maple sap.

Amendment Transmittal (Continued)

A Reasons for Amendment (Continued)

Subparagraphs 91 B and C have been amended to clarify that for the 2019 crop year, insured prevented planted acreage with a final planting date after January 1, 2019, is not eligible for WHIP+.

Subparagraph 92 E has been amended to clarify enterprise units in one physical county but more than one administrative county.

Subparagraph 92 F has been amended to provide additional information on Multi-County enterprise units.

Subparagraph 92 H has been amended to clarify optional units.

Paragraph 94 has been added to provide guidance on Whole Farm Revenue Protection.

Subparagraph 110 C has been amended to clarify production sources.

Subparagraph 110 F and G and 113 D have been amended to correct errors.

Subparagraph 110 I has been amended to clarify examples of reliable production records.

Subparagraph 110 K has been amended to provide an example.

Subparagraph 110 L has been added to provide guidance on prorating production within an RMA unit with no loss records.

Subparagraph 119 F has been amended to clarify that production and **indemnity** must be adjusted for ineligible acreage.

Subparagraph 131 A has been amended providing guidance for NAP producers that received a direct market price.

Subparagraph 192 B has been amended to include participants, for production recording, who did not own acreage for 5 years.

Subparagraph 210 C has been amended to add coverage level information for Margin Protection Plans.

Subparagraph 210 H has been added to clarify the unharvested payment factor for specific RMA crops.

Exhibit 10 has been amended to include information on Margin Protection Plans.

Exhibit 11, the WHIP+ Information Report, has multiple edits to provide clarity.

Amendment Transmittal (Continued)

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6 Eligibility and Payment Limitation

A WHIP+ Assistance

--Payments are 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, drought, excessive moisture, floods, snowstorms, tornadoes, typhoons,-- volcanic activity and wildfires occurring in calendar years 2018 and 2019.

--Payments 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.--*

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
- *--notice of loss determinations that are not accompanied by a decision on an application for payment (See 1 NAP (Rev 2), Exhibit 53.2 for example letter).--*

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.

Part 2 Eligibility

30 WHIP+ Eligibility

A Overview

Assistance is available for crops, trees, bushes and vines that suffered a loss due to a qualifying disaster event.

B Qualifying Disaster Event

Qualifying disaster event is a named hurricane, including Hurricanes Michael and Florence, *--drought, excessive moisture, flooding, snowstorm, tornado, typhoon, volcanic activity, or--* a wildfire that occurred in the 2018 or 2019 calendar years. There may be qualifying events in both 2018 and 2019.

Qualifying disaster events and related conditions include but are not limited to those listed in this table.

Qualifying Disaster Event	Related Conditions
*--drought	<ul style="list-style-type: none"> • heat • excessive wind • hot wind
excessive moisture--*	
flooding	<ul style="list-style-type: none"> • silt/debris
hurricanes	<ul style="list-style-type: none"> • excessive wind • excessive rain • flooding • storm surges • tornado • tropical storm • tropical depression
snowstorm	<ul style="list-style-type: none"> • blizzard
tornado	<ul style="list-style-type: none"> • excessive wind
typhoon	<ul style="list-style-type: none"> • hurricane • excessive wind • excessive rain • flooding • storm surges • tornado • tropical storm • tropical depression
volcanic activity	<ul style="list-style-type: none"> • ash • fire • vog • lava • earthquake
wildfires	<ul style="list-style-type: none"> • heavy smoke

Note: The list of related conditions is not all inclusive, COC can approve additional related conditions if it determines the disaster event was directly caused by the flooding, hurricane, snowstorm, tornado, typhoon, volcanic activity, or wildfire.

30 WHIP+ Eligibility (Continued)

*--C Related Conditions

Related conditions occur as a result of a flooding, hurricane, snowstorm, tornado, typhoon, volcanic activity, or wildfire. Related condition must be something that occurred concurrent to the timing of the disaster.--*

Example 1: A named hurricane makes landfall, becomes a tropical storm, later a tropical depression. The areas affected by the tropical storm and tropical depression would be eligible.

Example 2: A tropical storm intensifies to become a named hurricane. The named hurricane's path later becomes a tropical storm and a tropical depression. Only losses from the named hurricane and the subsequent tropical storm and subsequent tropical depression would be eligible.

*--**Example 3:** A wildfire occurred in September. Subsequent rains caused a mudslide in November which destroyed the crop. The mudslide is not a related condition of the wildfire and therefore the loss is not eligible.

Example 4: Saturated ground, or excessive moisture resulting from the spring melting of a winter snowstorm, is not a related condition and is not therefore eligible.--*

D Qualifying Loss

If the crop suffered a loss due to a qualifying disaster event:

- all acreage in the unit (for all crops within the pay grouping) is eligible
- other eligible causes are included when determining a loss
- determination should be made on a case-by-case basis in the COC minutes.

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 1:** A 100-acre unit is affected by hail 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.

Example 2: A producer has a unit of strawberries consisting of multiple fields across the county. A tornado (qualifying disaster event) damages one side of the county, which destroys the strawberry fields in that area. Because the strawberries had a loss due to a qualifying disaster event (tornado) all acreage of strawberries in the unit are considered for WHIP+. There may be fields not affected by the tornado but affected by another eligible cause of loss, such as excessive moisture, that must be considered when calculating a potential WHIP+ payment for the unit.

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 for Qualifying Disaster Events other than Drought--

WHIP+ is available to eligible producers in:

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

Note: A current listing of Presidential declared and Secretarial designated primary counties can be found on the FSA Disaster Designation site at <https://www.farmers.gov/recover/whip-plus>

- 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.

***--I Eligible States/Counties for Drought**

For losses due to drought, or related conditions WHIP+ is **only** available to eligible producers in:

- counties rated by the U.S. Drought Monitor of having a D3 or higher level of drought intensity occurring in 2018 and 2019
- D3 or higher may occur any time between January 1 through December 31 for the year in which the loss occurred, provided COC determines the loss was a direct result of drought.

Drought Example 1: County A triggered a D4 drought rating by the U.S. Drought Monitor in August 2018 and came out of D4 September 30, 2018. The producer applied for WHIP+ for 2019 soybean losses due to drought. County A did not have a D3 or higher rating by the U.S. Drought Monitor in 2019.

The D3 or higher rating by the U.S. Drought Monitor is year specific. Because County A did not have a D3 or higher rating by the U.S. Drought Monitor in 2019 (the year in which the loss occurred) producers in that county are not eligible for 2019 crop losses due to drought.--*

30 WHIP+ Eligibility (Continued)

*--I Eligible States/Counties for Drought (Continued)

Drought Example 2: County B triggers D3 on January 15, 2019 and came out of D3 on February 15, 2019. Cotton was planted on May 15, 2019. The producer applied for WHIP+ for 2019 cotton losses due to drought.

Because County B was rated as a D3 or higher in 2019 (the year in which the loss occurred), the producer can apply for WHIP+ for cotton losses due to drought. However, COC must determine that the loss was caused due to drought.

Note: Irrigated crops may be eligible for losses due to drought provided:

- the producer had water at the beginning of the coverage period and expected water to be available throughout the coverage period,
- the absence of water at some point during coverage was due to drought, and
- COC determines that the cause of loss was due to drought.

OR

- the crop suffered losses due to related conditions of drought.--*

30 WHIP+ Eligibility (Continued)**J 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.

Note: A qualifying loss must have occurred during the coverage period.

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, an individual or legal entity that is entitled to an ownership share and is at risk in the crop, production, and marketing associated with the agricultural production of crops on the farm and who 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 consisting solely of citizens of the US or resident aliens.

Note: 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.

*--A producer determined ineligible for NAP or crop insurance is, also ineligible for WHIP+.

Note: The determination of ineligibility is applicable to the year in which the determination is made.

B Verifying Producer Eligibility

A producer must be able to show, with verifiable evidence, that the producer was entitled to a valid ownership share interest and was at risk in the crop produced and had 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 for review to see if these conditions are met.

Applicants certifying to having a claim to a share of payments are subject to review at any time on demand, before or after payments are made, as well as spot check. If agreements or contracts are discovered that 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:** If a producer could not purchase crop insurance or NAP for the crop for the year of the loss, then all of the acreage of the crop is ineligible for WHIP+.--*

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.

Tobacco grown in a county where insurance is **not** available is not eligible for WHIP+.

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

*--**Note:** Linkage does not apply to trees, bushes, or vines.--*

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 * * *	crop insurance at a level of 60/100 or equivalent, if available.
on a NAP eligible crop * * *	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 producer who was an applicant and was paid quits farming?

A producer applied for WHIP+ and received a payment 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 was issued a payment. WHIP+ policy requires--* ABC Farms, LLC to purchase crop insurance for the next 2 available crops years. The definition of 2 consecutive crop years is 2022 and 2023 for all crops. ABC Farms, LLC obtains insurance coverage for the 2022 crop year. At the end of the harvest season in 2022, 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 2023 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 linkage for 2022 and 2023. The former member A, farming as an individual, is not required to obtain insurance coverage for ABCD Farms, LLC's linkage requirement.

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 sign-up.

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

Exceptions: 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.

--Insurable crops that are not eligible for NAP statewide, do not need to be NAP-approved in NCT to update the ADHOC approval flag. The State Office must request this exception by contacting the National Office.--

- 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 new NAP crop record 120 days before the application date is waived. The waiver does not include modifying an existing NAP record by adding, deleting, or changing existing NAP data elements such as dates, prices, yields, payment factors, or planting periods. Additional planting periods for crops with an existing NAP crop record cannot be established.--*

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 RMA 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 RMA 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”.

***--D Planting Periods**

Crops with multiple planting periods within the same crop year are identified as a separate WHIP pay grouping. Crops with the same planting period will be grouped together, **unless** they have different pay crop and payment type codes.

Example: Lettuce has 3 planting periods during the same crop year. A separate NCT record is entered for **each** planting to ensure that the production from the different plantings will **not** be grouped together.--*

***--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.--*

Part 3 Eligible Acreage

90 WHIP+ Acreage

A Overview

WHIP+ program benefits are determined on an eligible crop(s) according to paragraph 32 and the completion of an accurate report of **total** acreage of that crop(s), including tree count, on FSA-578.

In addition to production-based crops, eligible acreage also includes:

- colonies for honey
- *--taps for maple sap--*
- trees, bushes, and vines (Part 7)
- value loss crops (Part 8).

B Determining Eligible Acreage

Eligible acreage includes planted and prevented planting acreage of the:

- initial crop
- subsequent crop
 - if double cropping conditions are met according to 2-CP
 - multiple planting periods according to 1-NAP.

An FSA-578 is required including a delineated and completed current GIS standard map of disaster affected acres. A late-filed acreage report will be accepted and certified in CARS if it meets the provisions in 2-CP.

Notes: For those FSA-578's that do not meet the late-filed provisions in 2-CP, acreage will be loaded into CARS, signed by the producer, but not certified in CARS. Acreage will be used for WHIP+ program purposes only and should be noted on the top of the FSA-578 "For WHIP+ Purposes Only".

FSA-578 revisions and revisions to "For WHIP+ Purposes Only" FSA-578's must meet provisions in 2-CP.

COC's have the authority to verify accuracy and/or reasonableness.

RMA will provide acreage for insured crops. **In cases where there is a discrepancy in RMA and FSA acreage, use the lesser of RMA or FSA insured acres.**

Note: Uninsurable/uninsured acreage reported to either or both RMA and/or FSA is not eligible if there is insured acreage.

90 WHIP+ Acreage (Continued)**C Eligible Acreage Examples****Example 1:**

A farm contains 80 acres of cotton. This farm is the only acreage in unit 512.

- 60 acres of cotton were not affected by wildfire in 2018
- 20 acres of cotton were affected by wildfire in 2018

Since a portion of unit 512 was adversely affected by a 2018 wildfire, the entire 80 acres in unit 512 are eligible for WHIP+ benefits.

Example 2:

A farm contains 80 acres of cotton. This farm is the only acreage in unit 512.

- 80 acres were affected by wildfire in 2018
- 80 acres were reported to FSA on the FSA-578
- 60 acres were insured by RMA

Since a portion of the unit was insured, only 60 acres are eligible. The additional 20 acres is not insured and **cannot** be considered as uninsured acres on the application. The production from the insured acreage is used in the loss calculation. See Part 6 for Determining Production.

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 insured--*

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, insured prevented planted acreage with a final planting date after January 1, 2019, is not eligible.--*

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

91 Prevented Planting Acreage (Continued)

C Prevented Planted Acreage Not Covered

Acreage ineligible for prevented planted includes, but is not limited to, acreage:

- *--2019 insured prevented planted crops with a final planting date on or after--*
January 1, 2019

- not planted because of a management decision

Note: Failure to plant when other producers in the area were planting will result in the denial of the prevented planting claim.

- required to be left unharvested under the terms of the lease or any other agreement
- where any other person receives a prevented planted payment for any crop for the same crop year, unless double-cropping requirements have been met
- where pasture or another forage crop is in place on the acreage during the time that planting of the crop generally occurs in the area
- used for conservation purposes or intended to be or considered to have been left unplanted under any program administered by USDA, including CRP planting history or conservation plans indicated would remain fallow for crop rotation purposes
- affected by the containment or release of water by any governmental, public, or private dam or reservoir project, if an easement exists on the acreage affected for the containment or release of the water
- where any volunteer or cover crop is hayed, grazed, or otherwise harvested for the acreage for the same crop year
- where there is an inadequate supply of irrigation water beginning before the RMA sales closing date for the previous crop year or the NAP application closing date for the crop according to 1-NAP (Rev. 2) through the final planting date of the current year
- where there is a failure or breakdown of irrigation equipment or facilities

91 Prevented Planting Acreage (Continued)

C Prevented Planted Acreage Not Covered (Continued)

- quarantined by a county, State, or Federal government agency
- affected by chemical and herbicide residue
- where the producer was unable to find a market for the crop
- for value loss crops, including, but not limited to, Christmas trees, aquaculture, or ornamental nursery, for which NAP assistance is provided under value loss procedure
- affected by wildlife damage
- for tree crops and other perennial, unless the producer can prove resources were available to plant, grow, and harvest the crop, as applicable
- where reduction in irrigation water supply is because of participation in an electricity buy-back program, the sale of water under a water buy-back is ineligible for prevented planted credit, or changes in water use because of legislation changes or any other cause which a natural disaster is not
- devoted to noncropland.

92 Units (Continued)**B Defining Units for NAP Covered Crops**

For NAP covered crops, units will be provided from FSA records. Use the NAP producer's existing unit structure as established according to 1-NAP (Rev. 2).

C Defining Units for Uninsured Crops

Basic units must be established according to 1-NAP (Rev. 2) for uninsured crops. A basic unit is all acreage of the eligible crop in the administrative county.

Units will automatically be created once the report of acreage is loaded into CARS according to 2-CP.

D Crops Having Insured and Noninsurable Practices

When RMA insures only 1 practice and a producer suffers an eligible loss on both practices, the producer may have an insured unit and a separate unit as uninsured. The insured practice will be provided by RMA. County Offices must establish a basic unit for the noninsurable practice and enter the crop as uninsured. Each unit will stand alone in determining crop loss.

Example: Single-cropped (053) soybeans is an insurable crop in the county, but double-cropped (043) soybeans is not insurable.

92 Units (Continued)

E Impact of Enterprise Units

RMA allows producers to choose enterprise units to take advantage of premium savings. However, the yield history is maintained at a lower level than a unit structure used for determining indemnity. The WHIP+ benefits will be based on the unit structure from RMA, and all unit WHIP+ payment calculations will offset. Therefore, it is important that enterprise units are entered correctly on the WHIP+ application.

Following are the 2 types of enterprise units:

- EU – Enterprise unit. EU consist of all insurable acreage of the same insured crop in the county regardless of practice. These units will offset.
- EP – Enterprise unit by practice. EP consist of all insurable acreage of the same insured crop in the county by practice. The insured will have 1 unit for all irrigated practices and another for all non-irrigated practices. They offset each other by practice only.

If a WHIP+ includes multiple EU or EP acreage/loss records for the same crop in the county, the unit numbers must be manually changed to the same unit number so all RMA assigned units will offset each other when calculating a potential WHIP+ payment. Use the following unit numbers when multiple EU and EP records exist.

IF the WHIP+ contains multiple records of...	THEN change the 8 digit unit number to...
EU	*--EU-00010000.
EP	EP-00010000 for irrigated.
	EP-00020000 for non-irrigated.--*

Example: RMA calculates prevented planted acres separately from planted acres when there are enterprise units.

Enterprise Unit Consisting of 200 Acres	
140	Planted acres
60	Prevented planted acres

The 60 prevented planted acres are pulled out separately. The prevented planted acres has no impact on the outcome or potential indemnity payment on the remaining 140 acres.

92 Units (Continued)

E Impact of Enterprise Units (Continued)

Each RMA-established unit should be entered as a separate loss record in the WHIP+ software using the changed unit number, which places the separate entries in the same assigned pay group. Notice the calculated payment \$6,440 will offset the payment. The actual indemnity column remains unchanged.

PAY GROUP 1													
Pay Group Approval Status	Unit	Pay Crop Code	Pay Type Code	Crop Year	Coverage Type	Planting Period							
Pending	EU-00010000	0021	011	2017	Insured	01							
PRODUCTION LOSS CALCULATION:													
Crop	Crop Type	Stage	Intended Use	Practice	Organic Status	Native Sod	Crushing District	Acres	Unit of Measure	Yield	Price	Guarantee Adj Factor	Expected Value
COTTON, UPLAND		H	NA	I	C	No		718.0000	LBS	1,371.00	\$0.7300	100.00%	\$718,595.94
COTTON, UPLAND		H	NA	I	C	No		105.9000	LBS	1,332.00	\$0.7300	100.00%	\$102,972.92
COTTON, UPLAND		H	NA	NI	C	No		31.3000	LBS	1,292.00	\$0.7300	100.00%	\$29,520.91
Continued--- PRODUCTION LOSS CALCULATION:													
Coverage Level	Price Election	WHIP Factor	WHIP Value	Production to Count	Actual Value	Share	Payment Factor	Indemnity or NAP Payment	Secondary Use or Salvage Value	Calculated Payment			
80.00%	100.00%	95.00%	\$682,666.14	774,722.00	\$565,547.06	100.00%	100.00%	\$62,217	\$0	\$54,902			
80.00%	100.00%	95.00%	\$97,824.28	130,257.00	\$95,087.61	100.00%	100.00%	\$9,177	\$0	(\$6,440)			
80.00%	100.00%	95.00%	\$28,044.86	34,305.00	\$25,042.65	100.00%	100.00%	\$2,034	\$0	\$968			
											Pay Group 1 Total : \$49430.00		

Note: The WHIP+ User Guide provides instructions for entering revised enterprise unit data within the system.

*--If a crop is insured under an enterprise unit structure in one physical location county, but has more than one administrative county, the producer must choose which administrative county to apply in. All acres for the crop are loaded on a single application in one administrative county. The county taking the application will notify the other administrative county to prevent duplicate applications.

Example: A producer operates Farm 1234 in Administrative County A and Farm 456 in Administrative County B. All land in both farms is physically located in County B and the crop is insured under a single enterprise unit. The producer chooses to apply for WHIP+ in Administrative County B. All acres of the crop from both Administrative County A and Administrative County B are included on the WHIP+ application.--*

92 Units (Continued)

F Impact of Multi County Enterprise Unit (MCEU)

--A multi county enterprise unit endorsement allows a producer to combine acreage of an-- insured crop, by irrigation practice, if applicable, in 2 contiguous counties in the same State into 1 enterprise unit.

The endorsement is available for * * * crops with a November 30, 2018, and later contract change date. * * *

The following apply to processing MCEU/MCEP.

- The County Office must print the WHIP+ for each county included in the MCEU/EP.
- A crop report must be completed in both counties.
- Losses offset between counties.
- In the administrative county, each RMA-established unit should be entered as a separate loss record in the WHIP+ software using the changed unit number, which places the separate entries in the same assigned pay group.
- **The producer must choose which county in which to apply**

Note: The User Guide provides instructions for entering MCEU data within the system.

92 Units (Continued)

F Impact of Multi County Enterprise Unit (MCEU) (Continued)

The following is an example of the calculation of production guarantee and production to count of a MCEU.

Example: Producer A farms 100 acres of corn in two separate 50-acre fields in county A and 50 acres of corn in a single field in county B. The APH of each field is 145 bushels per acre. County A qualifies for an enterprise unit and county B does not.

County A has a production guarantee set at 14,500 bushels. County B has a production guarantee of 7,250 bushels. The production guarantee for the MCEU is 21,750 bushels.

After the corn was harvested, the producer filed a claim. Separate production worksheets were then completed for county A and county B. The production to count for county A totaled 10,000 bushels. The production to count for county B totaled 5,000 bushels. The total harvested production to count from the MCEU is 15,000 bushels. The production shortfall of the MCEU was 6,750 bushels.

G Impact of Basic Units

Yield history for basic units is maintained at a lower level than a unit structure for determining indemnity. A basic unit consist of all acreage of the same insured crop in the county for the basic unit. Benefits will be based on the basic unit structure from RMA. Therefore, it is important that units are entered correctly in the application.

Basic units are identified on the WHIPIR+ with the letters “BU”. Enter the first 4 numbers as provided and change the last 4 numbers to 0000. For example:

IF the WHIPIR unit number is...	THEN load the number in the application as...
BU-00011234	BU-00010000.
BU-00025678	BU-00020000.

Note: If the last 4 digits are already zero, enter as is.

92 Units (Continued)

H Impact of Optional Units

Optional Units insure each farm and crop separately, and the acreage is not insured under a CAT policy. Optional units may be established by:

- non-contiguous land
- FSA FSN
- irrigated or non-irrigated practice
- by type: fresh, processing, varietal group A, varietal group B, or varietal group C
- *--by section; or
- other method by written agreement.--*

Note: Each unit will stand on its own for payment calculation.

--Optional units are identified on the WHIPIR with the letters “OU”, “UD”, or “UA. Enter the unit number exactly as it appears on the WHIPIR. For example:--

IF the WHIPIR+ unit number is...	THEN load the number in the application as...
OU-00011234	OU-00011234
OU-00025678	OU-00025678

93 Native Sod Acreage

A Eligibility

Native sod as defined in 1-NAP (Rev. 2), is acreage that is planted and was not cropped on or before February 7, 2014, is eligible but subject to more restrictive provisions. Insured and NAP-covered crops will have already had the applicable adjustments applied to the eligible acres by RMA and FSA, and that data will be used to calculate benefits. See paragraph 100 for APH/approved yield provisions for uninsured crops on native sod acreage.

--94 Whole Farm Revenue Protection*A Overview**

WFRP is a crop insurance plan that covers all commodities on a farm under a single insurance policy. WFRP is not a yield-based plan and producers applying for benefits under WHIP+ must provide additional documentation to accurately calculate a WHIP+ payment.

B Additional Documentation for Producers Covered by WFRP

Crops covered under WFRP are not listed individually in the WHIPIR RMA Data section. If the crop is not covered by NAP or MPCCI, the producer must provide production data.

Producers applying for WHIP+ need to provide documentation showing the percentage of farm revenue the crop accounts for, which is then used to prorate the indemnity. If the amount of the indemnity applicable to the crop cannot be identified, the entire WFRP indemnity must be used to offset the WHIP+ payment.

C WFRP with Additional Multi-Peril Crop Insurance

If a producer has WFRP and an MPCCI policy for a crop, only the MPCCI policy for the crop is considered for WHIP+. The coverage level and price election of the MPCCI policy will be used to determine the WHIP+ factor.

Price, yield, and production data for the MPCCI policy will be used for the WHIP+ payment calculation. Only the indemnity for the MPCCI policy will be used in the WHIP+ calculation.

Example: A producer has WFRP and a revenue protection plan for wheat. The WFRP policy has a coverage level of 80 percent with a 100 percent price election. The wheat policy has a 75 percent coverage level and 100 percent price election. The producer received an indemnity under WFRP totaling \$100,000 and an additional indemnity from the wheat policy for \$25,000. The producer applies for WHIP+ benefits. The WHIP+ factor is 92.5 percent based on the wheat policy.

D Unit numbers for WFRP Policies

WFRP does not display unit structures or unit numbers on the WHIPIR. Enter “WF-00000000” for the unit number on the application.--*

95-99 (Reserved)

Part 4 Yields

100 Yields

A Overview

Each commodity that has eligible acreage must have a WHIP+ yield established for the location county, crop type and intended use.

Eligible acres included:

- planted or prevented planted
- *--taps for maple sap--*
- colonies for honey.

Value loss crops will not have a yield established. Value loss crops include, but are not limited to:

- aquaculture
- Christmas trees
- nursery
- floriculture.

Trees, bushes, and vines will not have a WHIP+ yield established.

100 Yields (Continued)

B APH/Approved Yield Data for Production Based Crops

Determine the yield for production-based crops according to this table.

IF the yield is for...	THEN the yield is...
insured crops	<ul style="list-style-type: none"> • provided by RMA, if available • the CEY established according to 1-NAP (Rev. 2) if yield is unavailable from RMA because of the type of coverage • an assigned yield if yield is unavailable from RMA because of the type of coverage, see Part 6 on assigning yields.
NAP covered crops	a NAP approved yield established according to 1-NAP (Rev. 2).
uninsured crops	the CEY established according to 1-NAP (Rev. 2).
all Puerto Rico producers	the CEY established according to 1-NAP (Rev. 2).

CEY’s for eligible crops will be established by STC and provided for production-based crops from the NCT. See Part 5 for additional information and establishing CEY’s.

D Native Sod Yield Restrictions for Uninsured Crops

Any eligible crop planted on native sod acreage will be limited to an approved yield of 65 percent of the CEY as applicable to the specific crop year for the administrative county.

E Examples for Insured Crops With No RMA Established Yield

The examples in this paragraph will include assigning yields for crops that are insured, but do not have established yields because of the type of coverage according to paragraph 113.

Part 5 Determining Production

110 Production

A Overview

Production includes all harvested production, unharvested appraised production, and assigned production for the total planted acreage of the crop for the unit.

B Producer Responsibilities

The producer applying for benefits is responsible for providing accurate and complete acreage and production reports. Producers must report all production for **all** eligible crops in the pay group on the unit.

It is **not** COC's responsibility to determine a producer's amount of production. The producer must:

- retain and provide, when required, verifiable or reliable production evidence for all crops in the pay group on the unit

Example: Producer A grows 100 acres of watermelon CRM, 50 acres of watermelon STR and 50 acres of cantaloupes on unit 100. A tornado impacts 50 acres of watermelon CRM. All other crops and acres are unaffected. The producer must report all production from the 100 acres of watermelon CRM and the unaffected 50 acres of watermelon STR because both types are in the same pay group. Production from the unaffected cantaloupes would not need to be reported.

- provide the information in a manner that can be easily understood by COC.

Note: Regardless of the source of the production information or benefit data, the applicant is responsible and liable for any errors in reporting production.

The producer's signature on FSA-894 (Exhibit 4) is the producer's certification that the records provided are correct, accurate, and includes the **total** crop production.

110 Production (Continued)

C Production Sources

The following table provides acceptable production sources.

FOR...	AND if....	THEN...
insured crops	RMA production is available	use RMA data.
	<p>Note: RMA production includes SY production on the WHIPR.</p> <p>* * *</p>	
	RMA production is not available	the producer must provide acceptable production records.
	RMA production is not available, and the producer does not provide acceptable production records	*--use the higher of the producer's certified production or established and approved CDY.--*
NAP-covered crops	NAP production data is available	use NAP production.
	NAP production is not available, or the producer does not provide acceptable production records	*--use the higher of the producer's certified production or established and approved CDY.—*
uninsured crops	the producer does provide verifiable/reliable production evidence	use producer provided data.
	the producer does not provide acceptable production records	*--use the higher of the producer's certified production or established and approved CDY.--*

Note: Subsequent year's production represented in dollar amounts cannot be used. In these cases, the producer must provide acceptable production evidence according to subparagraph F.

110 Production (Continued)

C Production Sources (Continued)

Some RMA policies require production records to be reported for loss and/or APH purposes, and some do not. Producers insured under policies that do not require production records, or if unavailable from RMA, will be required to provide acceptable production records according to subparagraph F. See Exhibit 10 for RMA policies, the plan codes, and guidance on production sources to calculate benefits.

Note: The production provided must account for **all** production for the pay group in the unit.

110 Production (Continued)

D Considerations When Reviewing Production Records

When reviewing production records, special situations to consider include but not limited to:

- skip row crops – see paragraph 180 D
- crops with winter coverage endorsements – see Part 9
- fruit policies – see Part 9
- multiple marketed crops – see Part 9
- ineligible causes of loss – see subparagraph 113 C
- secondary use value received – see paragraph 116
- salvage value received – see paragraph 117.

110 Production (Continued)**E Acceptable Production Records**

It is the producer's responsibility to submit verifiable or reliable production records to substantiate production to COC.

Producers will provide production records for the plans of insurance listed in subparagraph D, multiple-marketed crops that are insured under one IU, and all RMA and NAP covered APH crops that do **not** have loss data or APH data.

Producers with eligible crops that have RMA loss data, APH data, or NAP production do not need to provide additional production records unless requested by COC, provided that these records provide all production for the pay group in the unit.

Producers without acceptable production records may certify their production, but COC established CDY provisions will apply according to paragraph 115.

Another producer's RMA production (for the RMA plan codes that provide production according to subparagraph D) may be used as WHIP production for other participant(s) if FSA-578 information supports the share information.

Example: Producer A and Producer B share 50/50 on a crop. Producer A had RMA coverage on this crop with APH (Plan Code 90). Producer B did **not** have RMA coverage. If FSA 578 information supports the share of the interest in the crop, Producer A's production may be loaded into Producer B's application with a 50 percent share specified. This will apply if production has not been supplied by RMA. Producer B's folder should document where the production came from along with supporting FSA 578 information for proof of share.

Note: The indemnity must be adjusted by the individual's FSA share.

110 Production (Continued)**F Verifiable Records**

Verifiable records of production:

- may be verified by FSA through an independent source
- are used to substantiate the amount of production reported.

Verifiable records must:

- be dated
- show final disposition, including specific quantity and price, for that end use
- be seasonal or crop-specific for commodities produced more than once in a calendar year
- *--be provided, if they exist, to support a producer's certification of production or--* whenever a record of production is otherwise required by FSA.

G Examples of Verifiable Production Records

Verifiable records include the following, if they meet the requirements of subparagraph G:

- sales receipts from buyers
- settlement sheets
- invoices from custom harvesting
- truck or warehouse scale tickets
- actual measurements or appraisals by FSA, RMA or reinsured companies, LA's, other USDA employees, if performed as part of their work duties, feed company representatives, or STC-approved consultants
- similar records that represent actual and specific production data.

Notes: Verifiable records do **not** include certifications, estimates, producer ledgers, or diaries.

--Verifiable production records are subject to COC's determination of acceptability.--

110 Production (Continued)

H Reliable Records

Reliable production records include records provided by the producer to FSA that COC determines is adequate to substantiate the amount of production reported when verifiable records are not available.

I Examples of Reliable Production Records

Reliable production records may include the following provided they meet the requirements of subparagraph I:

- ledgers of commodity sales volume or income
- *--income statements of deposit slips--*
- records to verify production input costs
- producer diaries, ledgers, or receipts
- *--cash register tapes
- invoices from custom harvesting
- u-pick records--*
- other USDA program data (NAP, LDP, FSA loans, etc.).

--Reliable production records are subject to COC determination of acceptability.--

J County Office Responsibility

The County Office will follow this table when receiving and reviewing production records.

Step	Action
1	Date stamp original production records.
2	Place a photo copy in the producer’s file. Return the original date-stamped production evidence to the producer. Note: Once copies of production records have been placed in the producer’s file, they will not be removed or returned to the producer.
3	Ensure that the producer understands that the production records must be: <ul style="list-style-type: none"> • complete and represent the total production • for the correct unit, crop year, and acreage. Note: Refer to 1-NAP (Rev. 2) for acceptable production records
4	Review the producer’s file for previously submitted production evidence. Ensure that records have not been duplicated.

110 Production (Continued)

K COC Responsibilities

Before acting on any FSA-894, COC will determine if the records furnished by a producer are reliable and acceptable. COC may compare the producer’s records of production with neighboring producers of the same crop who have provided acceptable production records, as discussed in this handbook, for reasonableness.

IF...	THEN...
similar levels of production were experienced on a summary of reports received from other producers of the crop in the county	the producer’s certification supported by records may be considered reliable and; therefore, accepted for WHIP+ purposes.
production for the same crop on a summary of reports received from other producers of the crop in the county differ significantly from the applicant’s certification	COC will notify the producer that the certification and records cannot be substantiated by reviewing a summary report of acceptable production certifications from others. The producer’s certification cannot be considered to be supported by acceptable records. Accordingly, the established CDY for the crop will be assigned.
there are no similar crops on other farms in the county	COC may compare loss levels to summary reports of other crops with similar growing characteristics within the county or an adjacent county. However, COC is under no obligation to find evidence to support a producer’s non-verifiable production records. It is a producer’s responsibility to provide evidence in support of the producer’s certifications and FSA-894.

110 Production (Continued)

K COC Responsibilities (Continued)

COC will follow this table when receiving and reviewing production records.

Step	Action	
1	Review all production records provided by the producer and determine whether the records support the producer’s certification of production.	
	IF the records are...	THEN...
	verifiable or reliable	the records are acceptable.
	not verifiable or reliable	producers will receive the higher of their certified production or STC approved CDY for the crop.
2	If no production records are provided	producers will receive the STC approved CDY for the crop.

Note: All reviews of production records and assigned production must be documented in the COC minutes listed by producer.

***--Example:** Crop: NI, Wheat HRW, Grain
 CDY for County A: 20 bushels/acre
 Uninsured Unit Acres: 100
 Certified Production: 0 bushels

Mr. Wheatman reports a total loss on his uninsured NI wheat for grain in County A due to a hurricane. He has no reliable or verifiable records; therefore, the COC will assign the higher of the producer’s certified production or production using the county’s CDY. COC assigned 2,000 bushels of production to the unit based on the county’s CDY of 20 bushels/acre.

110 Production (Continued)

***--L Prorating Production Within an RMA Unit with No Loss Records**

If an RMA unit is split into multiple acreage records and no loss records exist, a separate loss information record will be created for each RMA acreage record. Subsequent year production for the unit will be prorated between the loss information records based on acreage.

Follow the steps in this table to prorate subsequent year production.

Step	Action
1	Determine the yield per acre based on the SY production by dividing the total production for the unit by the unit acres.
2	Multiply the yield calculated in step 1 by the acres identified in the first RMA Acreage record to determine the production for the first loss information record.
3	For each additional RMA acreage record, multiply the yield calculated in step 1 by the acres in the RMA acreage record to determine the production for the loss information record.

Example: A producer planted 100 acres of corn on two different days after the RMA established final planting date. Fifteen acres were assigned a guaranteed adjustment factor of 96 percent, and 95 acres were assigned a guarantee adjustment factor of 97 percent. The producer did not file a notice of loss with RMA and was not paid an indemnity. The Y record on the WHIPIR shows subsequent year production for the unit of 18, 920 bushels on 110 acres.

SY Yield = 18,920 bushels / 110 acres = 172 bu./ac.

Production for Loss Information Record 1 = 15 acres x 172 bu./ac. = 2,580 bushels

Production for Loss Information Record 2 = 95 acres x 172 bu./ac. = 16,340 bushels--*

111 Harvested Production**A Production from Multiple-Harvested Crops**

The harvested production of eligible crop acreage harvested more than once in a crop year will include the total harvested production from all the harvests for the crop year.

Example: Total alfalfa production for a unit is based on all the cuttings of alfalfa on the unit throughout the crop year.

B Farm-Stored Production

For farm-stored production the producer will do either of the following:

- certify to the amount of production stored

Note: Production must be determined reasonable by the COC and recorded in the COC minutes.

- request measurement service and pay fee according to 2-CP and have the amount or production determined by FSA.

The established CDY's are applicable.

C Production Maintained for Seed

For crops used for producer's own use as seed, COC may accept producer's certification that disposition was by planting. Producer must indicate the pounds of seed planted per acre and number of acres planted with this seed. COC will determine if the amount of seed is reasonable considering the acres harvested and planted.

113 Assigned Production (Continued)

D Assigned Production for Late Planting

COC **must** assign production for uninsured and NAP covered crops not planted by the RMA and/or STC established final planting dates. Production to assign will be determined according to the date the crop acreage was planted according to the following table.

***--Note:** This table applies to NAP covered crops, uninsured crops, and crops under a WFRP policy not covered under MPCl.--*

IF the crop's days to maturity are...	AND IF the crop is planted after the final planting date by...	THEN assigned production is equal to...
60 calendar days or less	1 to 5 calendar days	5 percent of the (eligible acres x WHIP+ yield) of the applicable crop for each day after the final planting date.
	6 or more calendar days	the (eligible acres x WHIP+ yield x coverage level). For uninsured crops: use 50 percent coverage level.
61 to 120 calendar days	1 to 5 calendar days	5 percent of (eligible acres x WHIP+ yield) of the applicable crop regardless of the day planted.
	6 to 20 calendar days	1 percent of (eligible acres x WHIP+ yield) of the applicable crop for each day after the final planting date.
	21 or more calendar days	the (eligible acres x WHIP+ yield x coverage level). For uninsured crops: use 50 percent coverage level.
121 calendar days and up	1 to 5 calendar days	5 percent of (eligible acres x WHIP+ yield) of the applicable crop regardless of the day planted.
	6 to 25 calendar days	1 percent of (eligible acres x WHIP+ yield) of the applicable crop for each day after the final planting date
	26 or more calendar days	the (eligible acres x WHIP+ yield x coverage level). For uninsured crops: use 50 percent coverage level

The “Late Planting Assigned Production” workbook on the DAFP NAP website, <https://inside.fsa.usda.gov/program-areas/dafp/dap/nap/index> is a tool available to use to calculate late planting assigned production.

See 1-NAP, paragraph 377 for the definition of planted, for determining late planting.

113 Assigned Production (Continued)

D Assigned Production for Late Planting (Continued)

Planted acreage, for determining late planting, means land in which seeds or plants have been placed, appropriately for the crop and planting period, at the correct depth, into a seedbed that has been properly prepared for the planting method and production practice.

Late planting provisions do not apply to the following:

- crops with multiple planting periods except:
 - for the last planting period for the crop
 - to multiple planting periods with a defined gap of 60 days or more between the harvest date of the previous planting period and the beginning of the immediately following planting period

* * *

- value loss crops.

* * *

COC will:

- require a producer to provide any needed information to substantiate the loss, late planting, and crop's maturity days
- assign production to be determined according to the date the crop acreage was planted and the factors in the table above
- record the assigned production on FSA-894
- document in COC minutes:
 - the basis for the assignment
 - the quantity of production assigned
 - how assigned production was calculated or determined
- notify the producer of assigned production determinations according to paragraph 114.

119 Adjusting RMA Download Data (Continued)

E Harvested and Unharvested Acreage Discrepancies (Continued)

Example 2: RMA indicates that apples are unharvested and provides appraised production through the RMA data. However, this was a fresh only policy. Most of the apples did not meet quality for a fresh market due to the hurricane. The appraisal provided by RMA was based on fresh apples only. However, the crop was harvested for processed. RMA appraised production will not be used, actual production will be zero. The stage code will reflect “H” for harvested acres. Follow subparagraph 110 F for acceptable production evidence. The secondary use value received by the producer from the processed apples and the RMA indemnity will be deducted from the payment calculation.

Notes: Multiple market crops are an exception to the production being reported by crop/type/IU. Production will be entered as crop/type/final use.

If the crop was harvested for salvage purposes only (did not go to a market of fresh, processed, or juice) the production remains unharvested and any appraised production provided by RMA may be used (see paragraph 116). Proceeds received by the producer from salvage value will be deducted from the payment.

F Acre Changes Because of Subsequent Crop Determinations

Subsequent crop acres are only eligible for benefits when planted in an approved double cropping area or multiple cropping area. Subsequent acres in an unapproved double cropping or multiple cropping situation are not eligible; therefore, any production associated to an ineligible crop will not be included in the calculations for a potential payment.

Example: 100 acres of insured soybeans are reported to RMA. FSA determined that 75 of the acres were initial and 25 acres were determined a subsequent crop. The 25 acres of soybeans determined subsequent are not eligible for and production associated with these acres will not be included in the calculation. FSA must adjust the RMA data to reflect only the 75 acres of initial crop, including
--production and indemnity.--

All changes must be supported by documentation and kept in the producer’s file.

120-130 (Reserved)

Part 6 Price

131 Determining Price

A Which Price to Use

The price used to calculate an RMA indemnity or NAP payment will be used to calculate benefits. For production-based crops, determine the price according to this table.

IF the price is for...	THEN use the price...
insured crops	<ul style="list-style-type: none"> • provided by RMA, if available • if not available, use the price from NCT.
NAP covered crops	from NCT.
uninsured crops	
all Puerto Rico producers	

Notes: If the FSA-578 has a crop reported as organic but the STC has not approved an organic price for that crop, the average market price will be used.

--For NAP producers that received a direct market price, the average market price from the NCT will be use. Direct market percentages do not apply for WHIP.--

Examples: Producer J grew cotton which was insured with a RMA policy. The price to be used is the price RMA used in the policy for the insured cotton.

Producer M grew pecans which had NAP coverage. The price to be used is the price in the NCT for pecans.

Producer T grew watermelon which was not covered by a RMA policy or NAP. The price to use for WHIP is the average market price in the NCT for watermelons.

Producer D is a Puerto Rico producer who grew tomatoes which were insured. The price to be used is the average market price in the NCT for tomatoes.

For trees, bushes, and vines, use the price according to Part 8.

For value loss crops, use the price according to Part 9.

132-139 (Reserved)

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.

--If a participant did not own the acreage for the entire 5 years, COC has the authority to allow participants to provide production records from previous year’s owners up to the 5 years allowed. COC will review documents provided for proof of production and acres grown of previous owners.--

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 Margin Protection Plans (Plans 16 and 17) and Supplemental Coverage Option 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.

210 Payment Calculations (Continued)**D WHIP+ Factor (Continued)**

Example 2: An insured producer elects a coverage level of 75/100. To determine the WHIP+ factor, multiply $.75 \times 100 = 75$. The overall coverage level is 75 percent.

A 75 percent coverage level receives a WHIP+ factor of 92.5 percent.

Example 3: An insured producer elects a coverage level of 75/90. To determine the WHIP+ factor multiply $.75 \times .90 = 67.5$. The overall coverage level is 67.5 percent.

A 67.5 percent coverage level receives a WHIP+ factor of 85 percent.

E Actual Value

Actual value is the revenue received for the crop unit's production for the intended use and coverage period.

F Payments Received

Payments received for the crop, by type, intended use, and planting period are subtracted after expected value is multiplied by the WHIP+ factor. Examples of payments received are RMA indemnities, NAP payments, secondary use and salvage value payments.

Note: Use RMA indemnity amounts and the **gross** NAP payment on the WHIP+.

G Payment Factors

Payment factors will be applied to payments when significant and variable harvesting expenses are not incurred because the crop acreage was either prevented from being planted or planted but not harvested. Adjustments to the acreage will be made by applying the unharvested or prevented planting payment factor established by the STC or RMA, as applicable. Guarantee adjustment factors such as late planting and multiple cropping reduction also apply.

Note: For insured crops use UH and PP factors as displayed on the WHIP+ **unless** the value displayed is 100%. If the value is 100% use the UH and/or PP factor from NCT.

210 Payment Calculations (Continued)

*--H UH Payment Factor

RMA’s insured price for certain crops does not include harvest costs. In States and counties where crop insurance is available for these crops, FSA uses the insured price in the NCT and for WHIP. Because the price of these crops does not include harvesting costs, a UH payment factor of 1.00 should apply.

The following table provides a list of crops under an APH plan where the insurance price does not include harvesting costs and an UH payment factor of 1.00 should apply.

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	RAB HBS LWB	FH PR
Cabbage	0072	0116	HYB	FH
Fresh Apricots	0218	0326		FH
Fresh Freestone Peaches	0223	0034	FSE FSM FSL	FH
Fresh Market Tomatoes	0086	0087	CHR GRP PLM HYB	FH
Fresh Nectarines	0220	0250	NEE NEM NEL	FH
Grapefruit	0201	0030	SRJ RRJ SDY WHT	FH PR
Lemons	0202	0035		FH PR
Mandarins/Tangerines	0309	0048	MUR COM	FH
Onions	0013	0142	RED WHT YHY SWE SWL FWY	FH PR
Oranges	0227	0023	ERL ETM LAT NAV SWT VLN	FH PR
Peaches	0034	0034	FRE FSE FSM FSL CLI SCE SCP SCX SCL	FH PR
			NEW for 2019: FSE FSM FSL	FH
Pears	0089	0144	ANJ ASN BLT COM BOS CMC SPC	FH PR
Plums	0092	0254	ERL MID LAT EUR ORL	FH PR
Processing Apricots	0219	0326		PR

--*

210 Payment Calculations (Continued)

*--H UH Payment Factor (Continued)

Crop	RMA Crop Code	FSA Crop Code	FSA Types	Intended Uses
Processing Beans	0046	0047	ROM GRN WAX GAR BBL LGL GBF	PR
Processing Cling Peaches	0221	0034	SCP SCE SCL 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

For the crops identified in the table, if the crop insurance price from an APH Plan was established by the STC and the crop was unharvested, the UH payment factor of 1.00 will be used for WHIP purposes.

This procedure is applicable for insured, NAP covered, and uninsured crops in all locations where the established price is based on the RMA price for crops in the table.

For crops **not** identified in the table that are unharvested, the UH payment factor must be established at less than 1.00. The UH payment factor is derived from the WHIPIR or NCT.

Note: For insured crops not identified in the table, County Offices will enter the UH payment factor on the WHIPIR, unless the factor is 100 percent. If the stage factor is 100 percent on the WHIPIR and the crop is unharvested, use the UH payment factor on the NCT. For NAP covered and uninsured crops, counties will use the UH payment factor in the NCT.--*

211 Production Loss Calculation

A Overview

The payment calculation for crops with a production loss is:

$$\begin{array}{l}
 \text{Expected value} \\
 \times \text{WHIP+ factor} \\
 - \text{Actual value} \\
 - \text{Salvage value} \\
 \times \text{Share} \\
 \times \text{Payment Factor} \\
 - \text{Indemnity} \\
 \hline
 = \text{WHIP+ payment}
 \end{array}$$

B Expected Value for a Production Loss

The first step in calculating a production loss is to establish the crop’s expected value which is determined by multiplying acres x price x yield x any guarantee adjustment factors such as late planting or multiple cropping reduction.

IF the crop is...	THEN generally, use the following data elements...
insured (crop insurance)	acres, price, yield, guarantee adjustment factor, if available.
NAP covered	acres
	NCT price
	producer’s yield.
no coverage (uninsured)	acres
	NCT price
	* * *

--Note: For select crops, identified in paragraph 192, instead of using CEY, yields will be calculated using the simple average of the previous 5-year’s production and acreage history on FSA-897.--

Once expected value is calculated, multiply the result by the WHIP+ factor to establish a WHIP+ value.

Example:

$$\begin{array}{l}
 7.05 \dots \text{Acres} \\
 \times \$ 2.57 \dots \text{Price} \\
 \times 13,699 \dots \text{Yield} \\
 \hline
 \$ 248,205 \dots \text{Expected Value} \\
 \\
 \times .75 \dots \text{WHIP+ Factor (for CAT / NAP basic coverage)} \\
 \hline
 \$ 186,154 \dots \text{WHIP+ Value}
 \end{array}$$

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, 211

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
MPCI	multi-peril crop insurance	94
PRF	pasture, rangeland, and forage	180, 184
SY	subsequent year	110
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

Abandoned

Abandoned means discontinued caring for a crop, provided care so insignificant as to provide no benefit to the crop, or failed to harvest in a timely manner.

Actual production

Actual production is the total amount of harvested and appraised production by unit. RMA uses the term production to count and it may be adjusted as applicable, net production.

Acreage Reporting Date

Acreage reporting date is the latest date the FSA Administrator will allow the farm operator, farm owner, or their agent to submit a crop acreage report for the report to be considered timely.

APH

APH means the actual production history of the crop for the unit used to determine the approved yield for NAP purposes according to 1-NAP (Rev. 2) paragraph 402.

Appraised production

Appraised production is production determined by FSA, or an insurance provider approved by FCIC, that was unharvested, but was determined to reflect the crop's yield potential at the time of appraisal.

Application Closing Date

The application closing date is the final date to purchase NAP coverage and must be **before** the final planting date.

Definitions of Terms Used in This Handbook (Continued)**Assigned production**

Assigned production is the amount of production assigned by COC that must be attributed to the unit as follows:

- when a producer certifies that an acceptable record of harvested production is not available from any other source, an assigned yield based on CDY provision applies, see subparagraph 113 B
- because of ineligible cause of loss, see subparagraph 113 C
- if unharvested acreage was destroyed without consent and no appraisal exists, an assigned yield based on CDY provision applies, see subparagraph 113 D
- because of late planting, see subparagraph 113 E
- because of a guaranteed contract, payment, or similar arrangement, see subparagraph 113 F.

Average Market Price

Average market price is the price or dollar equivalent per bu., ton, etc., for an eligible commodity, established by STC.

Buckhorning

Buckhorning is a more severe pruning method used to stimulate strong tree growth by taking all the limbs back to the major healthy portions, generally leaving a bare frame of a tree.

***--Bush**

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.--*

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.

***--Tree**

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 sap, papaya tree, or orchard tree.--*

Topwork

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

Definitions of Terms Used in This Handbook (Continued)**Tree/bush/vine Damage Factor**

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

Tree/Bush/Vine Price

Tree/bush/vine price is a value assigned to the crop State-wide for each growth stage at the crop and type level.

Tree stage

Tree stage is a classification system used to differentiate prices and partial damage factors based on the age and production capacity of a tree, bush, or vine.

Unmarketable Production

Unmarketable production includes unharvested or harvested production that cannot be marketed through normal channels because of eligible disaster conditions.

Value Loss Crop

Value loss crop means ornamental nursery, Christmas trees, aquaculture, or other crops determined by DAFP that because of their unique nature do not lend themselves to yield calculations or expected yield loss situations. Eligibility for a crop categorized or value loss is determined based on a loss of value at the time of the disaster, as determined by DAFP.

***--Vine**

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.--*

WHIP+ Production

WHIP+ production is the total amount of harvested, appraised, and assigned production on the unit.

Yield

Yield means the total amount of harvested and appraised production on a per acre or other basis, as applicable.

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
*--16	Margin Protection Plan 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
17	Margin Protection Plan with Harvest Price Option 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--*
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

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

Plan Code	Insurance Plan Name	Yield	Price	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
35	Stacked Income Protection Plan - Revenue Protection	Stand-alone policy	Use county expected yield. Note: Coverage level of 20%, use CAT WHIP factor even though COVERAGE CAT equals "A".	Use county price. Producer must provide production.
		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>		

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

Plan Code	Insurance Plan Name		Yield	Price	Production
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.
			Notes: Underlying policy will be 1, 2, or 3. 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).		
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.

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

Plan Code	Insurance Plan Name	Yield	Price	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 MPCI, use RMA Approved Yield not covered by NAP or MPCI, or MPCI 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 MPCI, use RMA price not covered by NAP or MPCI, or MPCI 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 MPCI, use RMA production not covered by NAP or MPCI, or MPCI 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 Physical County Name/Code	Listed in “A” (Acreage) Record for the physical location of the acreage.	Enter the physical state and county information.
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 WHIP+.--* 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 •*--WU – Whole Farm Unit.--* <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 STAX 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 STAX--* 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>

WHIP Information Report – RMA Data (Continued)

RMA Label	RMA Label Description	Application Label	Description	Action Required
PRICE	Price	Price	Listed in “A” (Acreage) Record, RMA price that was used to calculate an indemnity.	Enter the price as displayed, according to 2-WHIP, Part 6.
UOM	Unit of Measure	Unit of Measure	Listed in “A” (Acreage) and “L” (Loss) Record, RMA unit of measure.	Enter the “L” (Loss) unit of measure as displayed.
YIELD	Yield	Yield	Listed in “A” (Acreage) Record, APH before any adjustments.	Enter the yield for yield based plans of insurance, according to 2-WHIP, Part 4.
GUAR ADJ CD	Guarantee Adjustment Type Code		Listed in “A” (Acreage) Record, as follows: <ul style="list-style-type: none"> • “L”, Late Planting • “M”, Maximum Late Planted Reduction • “P”, Prevented Planting • “E”, Eligible PP acres from another unit and/or crop 	If the Guarantee Adjustment Type Code is “P” or “E”, select the “PP” code in the “Stage” field.
GUAR ADJ FCTR	Guarantee Adjustment Factor	Guarantee Adj Factor	Listed in “A” (Acreage) Record, Reduction factor provided by RMA based on Guarantee Adjustment Type Code flag.	Enter the Guarantee Adjustment Factor as displayed in the Guarantee Adj Factor field, unless the Guarantee Adjustment Type Code is “P” or “E”. If the Guarantee Adjustment Type Code is “P” or “E”, enter the Guarantee Adjustment Factor in the “Payment Factor” field. Note: Do not enter the Guarantee Adjustment Factor in the “Guarantee Adj Factor” field if Guarantee Adjustment Type Code is “P” or “E”.

WHIP Information Report – RMA Data (Continued)

RMA Label	RMA Label Description	Application Label	Description	Action Required
GRID ID	Grid ID		Listed in “A” (Acreage) Record, PRF information to show the location of insured grids or areas of land covered by the policy.	For informational purposes only.
OPTION CD	Option Code		Listed in “A” (Acreage) Record, 2 or more characters that designate a producer’s elected options.	For option code “CH” and “CL”, see 2-WHIP, paragraph 194 For option code “MC”, a corresponding WHIPR for the adjacent county must be downloaded to identify all acres, production and indemnity for the *--producer’s policies. See subparagraph 92 F.--*
PLANT DATE	Date Planted		Listed in “A” (Acreage) Record, date the crop was planted, as provided by RMA.	For informational purposes only. Note: This is not the date that FSA uses to determine the late planting factor. The late planting factor is determined by comparing the FSA-578 planting date to the final planting date established by RMA or STC.
RNG CLASS	Range Class Code	Tree Stage (1/2/3)	Listed in “A” (Acreage) Record, tree stage.	Used for tree losses only. Use the Range Class Code to determine the Tree Stage. Refer to 2-WHIP, paragraph 142.
TREE CT	Reported Tree Count	Number in Tree Stage 1/2/3	Listed in “A” (Acreage) Record, reported tree count.	For informational purposes only. Reported tree count can be used to validate the number of damaged or destroyed trees reported by the producer.
FSN	FSA Farm Number		Listed in “A” (Acreage) Record, FSA FSN provided by RMA; may not be current or correct.	For informational purposes only. FSN, Tract and Field information can be used to assist in associating RMA records with 578 data.
TRACT	FSA Tract Number		Listed in “A” (Acreage) Record, FSA tract number provided by RMA; may not be current or correct.	
FIELD	FSA Field Number		Listed in “A” (Acreage) Record, FSA field number provided by RMA; may not be current or correct.	
CR DIST	Crush District	Crushing District	Applicable to California grapes with IU of “Processing” only.	Enter as displayed.
DIV CODE	Unit Division Code		Listed in “A” (Acreage) Record, applicable to nursery only.	No action required. For informational purposes only. “S” indicates unit is by share, “T” indicates unit is by type
UPDATE DATE	Update Date		Listed in “A” (Acreage) Record, date of RMA data refresh.	No action required. For informational purposes only for reference of current status of data.

WHIP Information Report – RMA Data (Continued)

RMA Label	RMA Label Description	Application Label	Description	Action Required
STAGE FCTR	Stage Percent Factor	Payment Factor	Listed in “L” (Loss) Record, Reduction factor provided by RMA based on Stage Code	Enter the Stage Percent Factor as displayed on the WHIPIR unless it is 100 percent, then use the PP or UH factor from NCT.--*
INDEMNITY	Indemnity	Indemnity	Listed in “L” (Loss) record	Enter the amount in the WHIP+ Application, “Indemnity” field. Note: For producers that meet the RMA exceptions according to 2-WHIP, paragraph 31, and are listed as an SBI on the crop insurance policy/WHIPIR, the indemnity must be adjusted by the individual’s FSA share.
TREE CT	Determined Tree Count		Listed in “L” (Loss) Record, determined tree count.	For information purposes only. Producer must provide damaged and destroyed count.
PROD TO COUNT	Production to Count	Production to Count	Listed in “L” (Loss) Record, sum of net harvested and net appraised production, adjusted for moisture and quality. Production is provided from RMA on a unit basis if a loss has been filed.	Enter the production to count, according to 2-WHIP, Part 5.
FMV A	Field Market Value A	Dollar Value Before Disaster	Listed in “L” (Loss) Record, for value-loss crops, (nursery and aquaculture) FMV-A represents the value of the crop immediately before the disaster.	Enter FMV-A as displayed.
FMV B	Field Market Value B	Dollar Value After Disaster	Listed in “L” (Loss) Record, for value-loss crops, (nursery and aquaculture) FMV-B represents the value of the crop immediately after the disaster.	Enter FMV-B as displayed.

WHIP Information Report – RMA Data (Continued)

RMA Label	RMA Label Description	Application Label	Description	Action Required
MULTI CROP CODE	Multiple Cropping Code	Guarantee Adjustment Code	Listed in “L” (Loss) Record	
<p>These codes are applicable to the first insured crop for which an indemnity was earned and a loss record is present.</p> <p>If the first insured crop has an “L” (Loss) Record and the multiple crop code is “DC” (Double-Cropping) it indicates that a subsequent insured crop planted on the same acres did meet RMA double-cropping provisions. Any code other than “DC” (Double-Cropping) on the first insured crop, for which an indemnity was earned and a loss record is present, indicates that a subsequent insured crop planted on the same acres did not meet RMA double-cropping provisions.</p> <p>Note: The first insured crop for which an “L” (Loss) Record is present, may not be first crop planted.</p> <p>Example: If insured soybeans follow insured wheat and an indemnity is not earned on the wheat, but an indemnity is earned on the soybeans, these codes would be applicable to the soybeans.</p>			<ul style="list-style-type: none"> • “DC”, meets *--RMA--* double-cropping requirements • “FC”, 100 percent indemnity (second crop planted and no other code applies) • “IR”, 65 percent indemnity reduction *--on first insured crop planted acreage--* • “NS”, reported no insured second crop • *--“RP”, 65 percent--* reduction to prevented planting payment on first crop • “RI”, restore *--indemnity of first insured crop to 100 percent--* • “WI”, waive insurance on second crop. 	See 2-WHIP, Part 3, to determine acreage eligibility.
<p>These codes are only applicable to the second insured crop for which an indemnity was earned. “SW” also indicates that a crop loss record was filed on the first insured crop planted on the same acreage in the same year.</p>			<ul style="list-style-type: none"> • “SC”, 100 percent indemnity on second crop. • “SW” waived indemnity on second crop acreage. 	