Connecticut’s NEW FARMER BUCKET LIST

Find key resources for prospective, new and beginning farmers, including:

✓ Finding farmland
✓ Registration and taxes
✓ Selling your products
✓ Financing
✓ Connecting with new farmers
✓ Service provider e-news

Developed in collaboration with UConn Extension, CT Dept. of Agriculture, CT Farm Bureau Association, CT NOFA, New CT Farmer Alliance, USDA/FSA, USDA/NRCS

Available at:  www.ctfarmrisk.uconn.edu

Information

This publication is a cooperative effort of the University of Connecticut Cooperative Extension System, the Connecticut Department of Agriculture, and the USDA Risk Management Agency. For more information please contact:

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FINANCIAL ASSURANCE FOR NEW & DIRECT MARKETING FARMERS

USING USDA RISK MANAGEMENT PROGRAMS
Farm Bill Updates for 2015

This institution is an equal opportunity provider.
Why Insure?

Farming is Risky Business

Crops can fail for a variety of reasons. This chart shows causes of crop failure in CT between 2004 and 2013. As climate change increases the likelihood of extreme weather events, it is more important than ever to have a plan in place to protect your crops and income each growing season.

Buying Financial Disaster Protection Can:

- Help to prevent a major business financial interruption by assuring that you get your input costs back;
- Generate funds to buy replacement production to maintain your customer base;
- Pay off your operating loan and help you to farm again next year.

Is Enrolling Worth It?

Good for Your Future

Taking responsibility for developing a risk management plan is a critical step for any serious farmer. In the event of a natural disaster, your best protection might be enrollment in NAP, WFRP, or MPCI. Hoping for compensation for losses through a federal declaration of emergency or disaster is very unlikely.

Good for Your Business

Keeping records of your production history is good business practice. Having these records on hand is also essential for future years as you begin to explore federal and state programs for agriculture such as loans, grants, and insurance. A basic crop record is one component of a complete business plan. Find more info here: ctfarmrisk.uconn.edu

Good for Future Farmers

Participating with FSA programs help shape agricultural policies and programs. You are helping to ensure that farmers like you are taken into account, and services for beginning and diversified growers are improved.
Multi-peril Crop Insurance (MPCI)

MPCI is a USDA insurance product offered through private insurers. This program covers specific commodities. In Connecticut this plan is available for:

**Apples, Peaches, Potatoes, Sweet Corn, & Tobacco**

When MPCI is available NAP is not available for the crop. This crop insurance policy generally provides more coverage choices than NAP. Protection from 50 to 75 percent of the expected crop yield (revenue for some crops) and up to 100 percent of the projected price for the crop is typical. **Organic and contract prices are available for some crops.**

The enrollment deadline for most spring planted crops is March 15 before the crop is planted.

**For more information:**
Fact sheets are available at: [www.ctfarmrisk.uconn.edu/insurance.php](http://www.ctfarmrisk.uconn.edu/insurance.php)

Contact your local FSA office, or find insurance carriers at: [www3.rma.usda.gov/apps/agents](http://www3.rma.usda.gov/apps/agents)

### Find Your County FSA Office

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<tr>
<td>Litchfield/</td>
<td>Rebecca Palmer</td>
<td>(860) 626-8852</td>
<td><a href="mailto:rebecca.palmer@ct.usda.gov">rebecca.palmer@ct.usda.gov</a></td>
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<td>Dawn Pindell</td>
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<td>Ann Marie McCard</td>
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<td>Debra Castle</td>
<td>(203) 269-6665</td>
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Noninsured Crop Disaster Assistance Program (NAP)

NAP is offered through the USDA Farm Service Agency (FSA) and provides financial protection for crops affected by natural disaster that do not already have an individual MPCI crop insurance policy available (see page 5, MPCI). Protection can be based on your production and price history or default yield/prices can be used if you do not have such records. Most crops new farmers grow are eligible. Application deadline is March 15th (for most spring planted crops).

Items Covered:
Fiber, Food, Animal Feed, Honey, Maple Sap, Seed Stock, Ornamental, & Nursery crops

Eligible Events:
Natural disasters including, but not limited to damaging weather events, flood, earthquake, uncontrollable pests, and plant disease.

Coverage Levels:
Up to 65% of your individual yield history. You select 55% to 100% of established price protection.

Cost:
Service fee is the lesser of $250 per crop or $750 per producer. Waived for beginning (first 10 years), limited resource, and socially disadvantaged* farmers.

To Note:
At crop losses of 50% yield due to an eligible event, coverage at 55% of established price is free. Enrollment must be done with your county FSA office (see page 5).

More Info:
Find: USDA FSA Fact Sheet on NAP at www.fsa.usda.gov
Find: FSA Office Locator at offices.sc.egov.usda.gov

*Socially Disadvantaged Farmers include: Women, American Indians, Alaskan Natives, Asians, African Americans, Hispanics, Pacific Islanders.

Whole Farm Revenue Protection (WFRP)

WFRP is a new USDA insurance product offered through private insurers. Diversified growers can insure expected revenue from products sold from the farm based on the producer’s revenue history. Organic pricing for revenue estimates is allowed for certified and non-certified. Five consecutive years of filed income tax forms are required to be eligible for this program. Application deadline is March 15.

Items Covered:
Expected revenue earned from market ready crops (includes washing, trimming, packing). Livestock, and animal products produced and/or purchased for resale. Annuals lost early enough for replanting.

Eligible Events:
A natural cause of loss and decline in market price.

Coverage Levels:
50% to 85% of expected revenue (35% expected revenue cap for livestock). In order to qualify for 80%-85% coverage, three or more commodities must be produced. Government paid subsidy of up to 80% available. $8.5 million liability limit.

Cost:
Please contact a private crop insurance carrier for pricing.

To Note:
Special premium discounts and other benefits are available for beginning farmers. If you are interested in WFRP but do not have 5 years of tax records for your farm, consider protecting your crops individually, with crop specific policies (see page 5, MPCI) or NAP (from FSA). Each of these protection programs has been significantly improved by the farm bill and now offer buy-up protection.

More Info:
Find: RMA Insurance Agent Locator at www3.rma.usda.gov/apps/agents