

Disaster Assistance for Tree Fruit Producers

New England tree fruit producers have a number of options to protect their crops and income from losses caused by natural disasters.

Federal Crop Insurance

Federal Crop Insurance is available in many New England Counties on **apples** and **peaches**. Apple and peach insurance is **not** available in all counties (peach insurance is not available in any county in Maine). Producers should check with their applicable states (below) to determine which counties provide coverage for apples and peaches.

Producers have the option to insure 50-75% of their historical established yield. The sales closing deadline is **November 20th** for the succeeding year. Federal Crop Insurance is sold by private crop insurance agents. Click on this link to find a **Federal Crop Insurance agent** (<https://www.rma.usda.gov/tools/agent.html>)

Tree fruit producers also have the option of purchasing a revenue based policy. **Whole Farm Revenue Protection (WFRP)** is a whole-farm revenue protection plan of insurance which protects against low revenue due to unavoidable natural disasters and/or market fluctuations. For more information on Whole Farm Revenue Protection, click **here:** (<https://www.rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/Whole-Farm-Revenue-Protection-2019>). Sales closing deadlines for WFRP vary depending on your tax year and is explained in the WFRP factsheet.

If you grow a crop that is **not covered** by Federal Crop Insurance in your county you have the option to attempt to obtain coverage on that crop under a "**Written Agreement**". A "Written Agreement" is a process completed by an authorized crop insurance sales agent that applies for coverage using actuarial data and prices for crops already covered in other counties. Anyone interested in this option is encouraged to contact a crop insurance agent as soon as possible.

The 2018 Farm Bill directed the USDA - Risk Management Agency (RMA), the agency responsible for Federal Crop Insurance, to seek out opportunities to expand coverage of individual crops along with developing new types of policies to assist producers in managing weather related risks. If you have an idea, please contact the appropriate state listed below.

Non-Insured Crop Disaster Assistance Program (NAP)

Growers of tree fruit crops not covered by Federal Crop Insurance can obtain coverage on their noninsured crops through the USDA - Farm Service Agency (FSA) NAP provides catastrophic coverage at 50% of the potential production based non the individual producer's historical yield and 55% of the established price. The 2014 Farm Bill provided for "buy-up" coverage under NAP up to September 30, 2018. The 2018 Farm Bill removed the September 30, 2018 expiration date thus making "buy-up" coverage under NAP permanent. Individual crops can now be covered up to 65% of the producer's historical yield and up to 100% of the established price for the crop. For more information and applicable deadlines, visit your local **FSA Office** (<https://www.fsa.usda.gov/state-offices/index>)

Tree Assistance Program (TAP)

The purpose of TAP is to provide financial assistance to eligible orchardists to replant or rehabilitate eligible fruit trees lost by natural disasters. TAP is administered by the USDA - Farm Service Agency (FSA) and interested producers should contact the Office that serves their farming operation. For more information click **here**: (https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdafiles/FactSheets/2018/tap_fact_sheet_may_2018.pdf)

For More Information

Additional information on Federal Crop Insurance and the USDA - FSA programs is available by clicking on the following links for your state:

Connecticut: <http://ctfarmrisk.uconn.edu>

Maine: <https://extension.umaine.edu/agriculture/crop-insurance/>

Massachusetts: <https://ag.umass.edu/risk-management>

New Hampshire: <https://extension.unh.edu/tags/usdarma>

Rhode Island: <https://web.uri.edu/pse/steven-alm/>

Vermont: <https://www.uvm.edu/extension/agriculture/ag-risk-management>

UMass Extension works in partnership with the USDA Risk Management Agency (RMA) to educate Massachusetts producers about Federal Crop Insurance and Risk Management Programs. For more information, please visit www.rma.usda.gov or contact UMass Extension Educators Paul Russell at pmrussell@umass.edu or Tom Smiarowski at tsmiarowski@umass.edu

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