

Disaster Assistance for Tree Fruit Producers

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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>) (link is external)

The USDA - Risk Management Agency is considering revisions to the apple policy but any revisions will not go into effect until the **2024 crop year**. Existing insureds should check with their agents about any actual revisions. Potential insureds should check the links below.

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/Fact-Sheets/National-Fact-Sheets/Whole-Farm-Revenue-Protection-2020>
(link is external)

Sales closing deadlines for WFRP vary depending on your tax year and is explained in the WFRP factsheet.

Another option available to tree fruit producers is the **Micro Farm Policy**. The **Micro Farm Policy** became available for the 2022 crop year and is very similar to the WFRP policy in that it is a revenue based policy. The advantage of the Micro Farm Policy is that it significantly reduces record keeping requirements. However, the **Micro Farm Policy** is only available to producers who have an operation that earns an average **allowable revenue of \$100,000 or less**, or for **carryover insureds, an average of \$125,000 or less**. For more information on the Micro Farm Policy click: <https://www.rma.usda.gov/Fact-Sheets/National-Fact-Sheets/Micro-Farm-Program>

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 on 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>)
(link is external)

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/usdfiles/FactSheets/tree_assistance_program-tap-fact_sheet.pdf): https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/tree_assistance_program-tap-fact_sheet.pdf
(link is external)

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>

(link is external)

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

(link is external)

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

(link is external)

*****New Hampshire:** <https://www.rma.usda.gov>

Rhode Island: <https://web.uri.edu/coopext/vegetable-production/>

(link is external)

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

(link is external)

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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 or contact UMass Risk Management Specialists Paul Russell at pmrussell@umass.edu (link sends e-mail) or Tom Smiarowski at tsmiarowski@umass.edu (link sends e-mail) "This Institution is an Equal Opportunity Provider"