

USDA Risk Management Agency Urban Resources

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About the Risk Management Agency

- RMA strives to provide a safety net for farmers and ranchers through the Federal crop insurance program.
- RMA is working to extend the Federal safety net to new farmers and ranchers.
- RMA has appreciated industry input and encourages additional engagement.

Purpose of Crop Insurance

- Provides farmers various methods to mitigate production and revenue risks
- Strengthens the safety net for agricultural producers
- Helps to maintain a durable rural economy



Specialty Crops Website

Policy & Procedure ▾ RMA Local ▾ Commodities ▾ Tools ▾ Topics ▾

Crop For American

Manage Your Farm Risk
Resources for farmers and ranchers.
[Get Connected >](#)

Insurance Resources
Policies, handbooks, and more.
[Find Resources >](#)

AskUSDA
One central entry point for you to access USDA information.
[Ask.USDA.gov](#) 1-833-ONE-USA
[Ask a question](#)

Crop Insurance and Organic Producers

Highlighted Initiatives

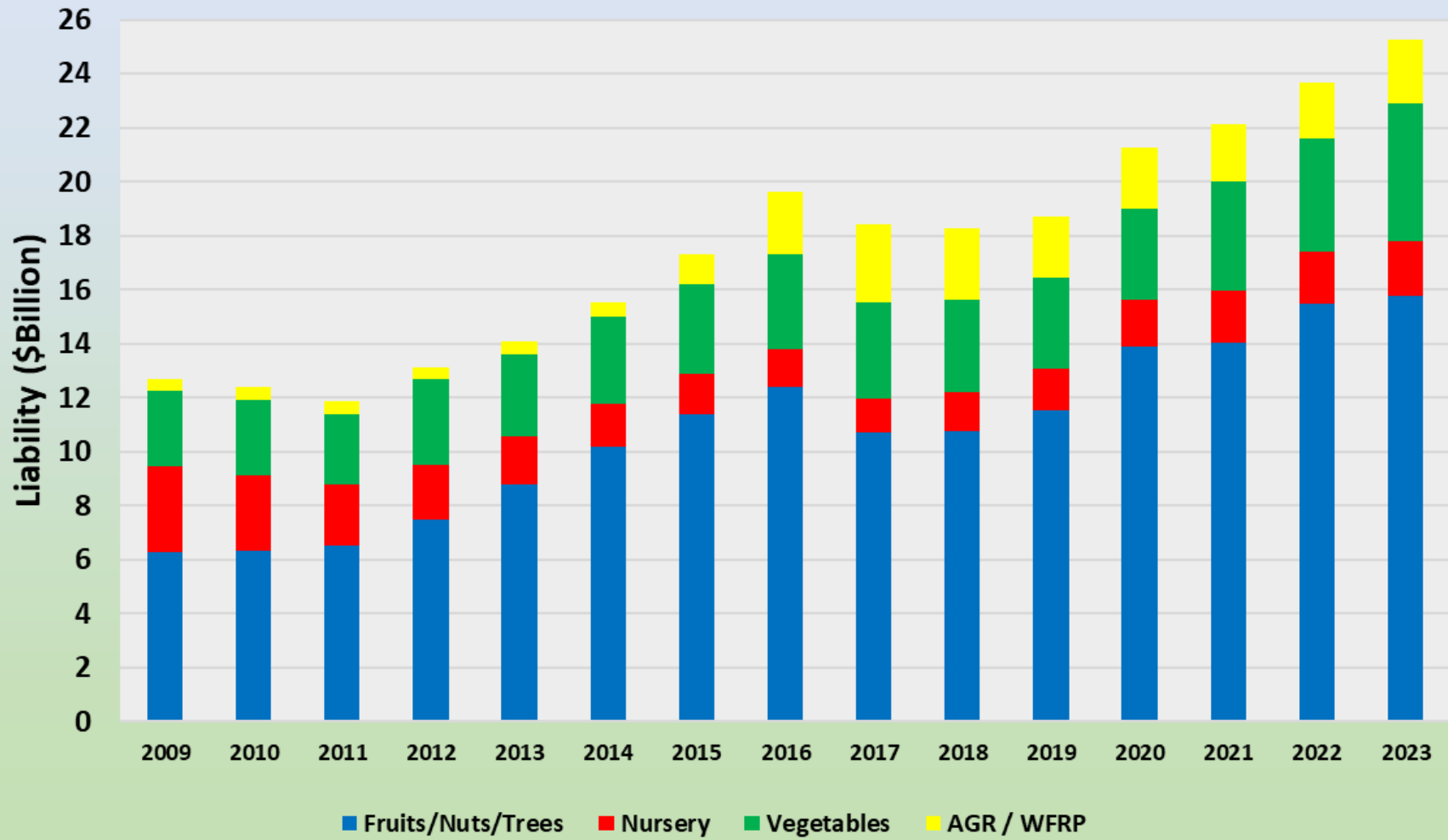
- Cover Crops
- Emergency Disaster
- Specialty Crops

- Beginning or Veteran Farmers and Ranchers
- Civil Rights
- Compliance Information
- Conservation
- Cover Crops
- Expanded Opportunities for Soybeans and Sorghum
- Farm Bill
- Frequently Asked Questions
- Hemp
- Hurricane Insurance Protection - Wind Index
- Insurance Cycle
- Insurance Resources
- Livestock Insurance Plans
- Manage Your Farm Risk
- National Fact Sheets
- Nursery
- Organic Crops
- Outreach and Education
- Prevented Planting
- Producer Obligations and Expectations
- Publications
- Reinsurance Agreements
- Specialty Crops

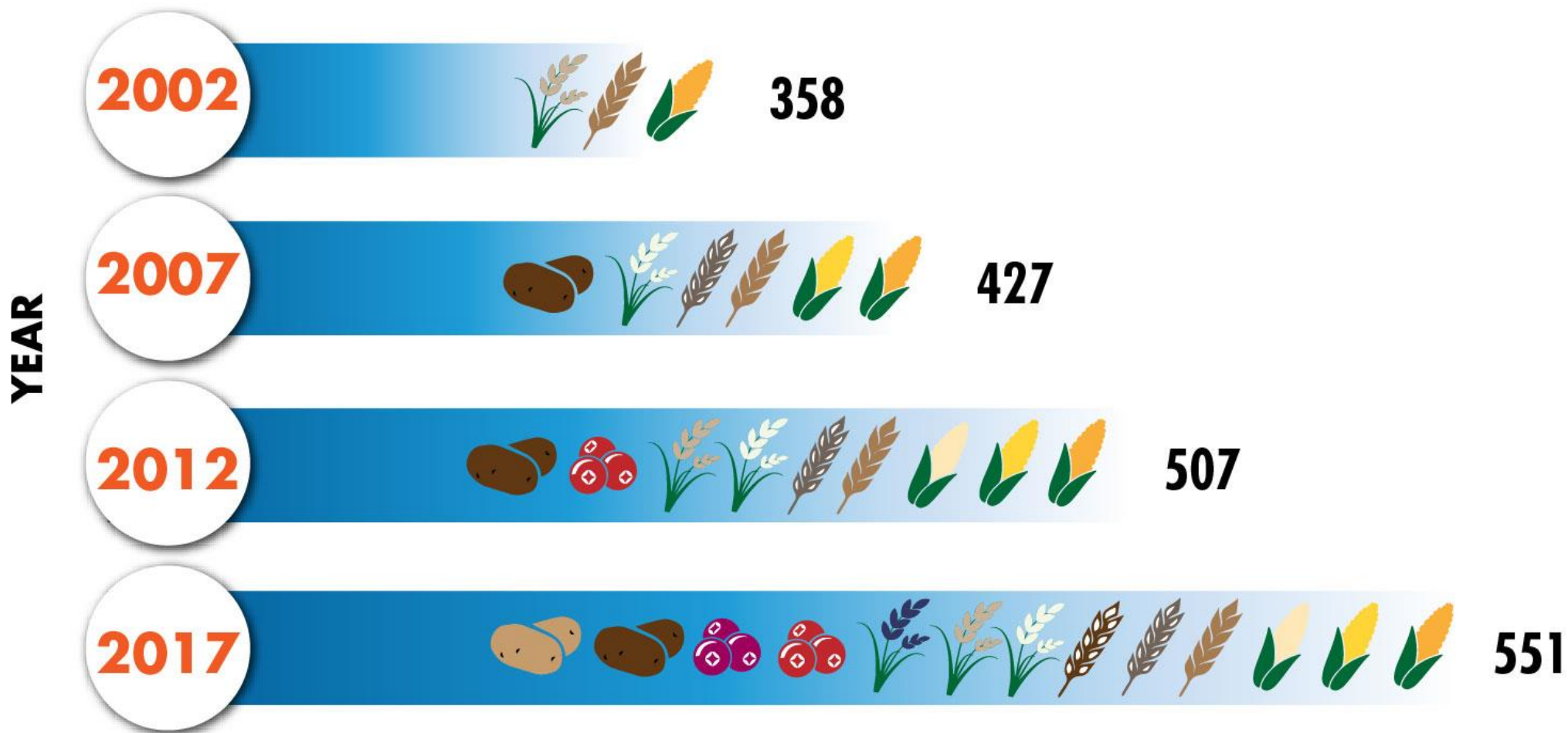
Almonds	Grapes	Pears
Apples	Grapevine	Peas (Dry, Green)
Apple Trees	Hemp	Pecans
Apricots (Fresh, Processing)	Hybrid Popcorn Seed	Pecan Trees
Avocados	Hybrid Sweet Corn Seed	Peppers
Avocado Trees	Hybrid Vegetable Seed	Pistachios
Bananas	Kiwifruit	Plums
Banana Trees	Lemon Trees	Pomegranates
Beans (Dry, Fresh Market, Processing)	Lemons	Potatoes
Blueberries	Macadamia Nuts	Prunes
Cabbage	Macadamia Trees	Pumpkins
Caneberries	Mandarins/Tangerines	Raisins
Carambola Trees	Mango Trees	Strawberries
Cherries	Mint	Sweet Corn (Fresh, Processing)
Chile Peppers	Nectarines (Fresh)	Sweet Potatoes
Citrus (Grapefruit, Limes, Oranges)	Nursery (Field Grown & Container)	Table Grapes
Citrus Trees (Grapefruit, Lime, Mandarin, Orange, Tangelo)	Nursery Value Select	Tangelos
Clary Sage	Olives	Tangerine Trees
Coffee	Onions	Tangors
Coffee Trees	Papaya	Tomatoes (Fresh, Processing)
Cranberries	Papaya Trees	Walnuts
Cucumbers	Peaches (Cling Processing, Freestone Fresh, Freestone Processing)	
Figs		

RMA Specialty Crop Liaisons	
Billings, MT – Marni Walter	Spokane, WA – Nick Gans
Davis, CA – Thalia Barajas	Springfield, IL – Adrienne Steinacher
Jackson, MS – Courtney Holmes	St. Paul, MN – Michael Greene
Oklahoma City, OK – Devin Lolles	Topeka, KS – Amanda Whitehurst
Raleigh, NC – William Barnes	Valdosta, GA – Matthew Wilkin

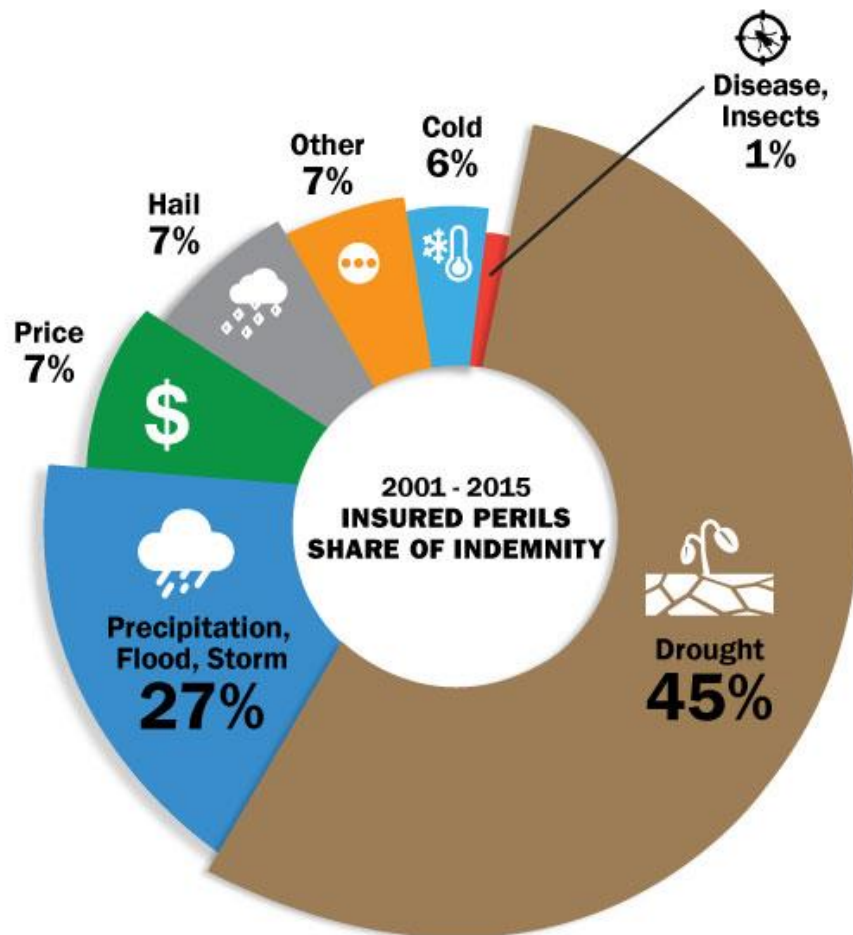
FCIC Program Growth for Specialty Crops



NUMBER OF CROPS AND TYPES INSURED*



* Includes all crops and livestock. Excludes Whole-Farm Revenue Protection





Recent Products/Improvements

- Micro Farm Policy
 - Available beginning with the 2022 Crop Year
 - Targeted to small scale farms who sell locally
- Grapevine
 - Available beginning with 2024 Crop Year
 - Provides coverage for loss of grafted vines caused by natural perils such as freeze or fire
- Nursery Value Select (NVS) nationwide expansion
 - NVS is now available in every state and county.
- Controlled Environment
 - Available beginning with the 2024 Crop Year
 - Dollar plan that provides coverage against plant disease and contamination
- Machine Harvested Cucumbers
 - Expanded to Branch County, MI for 2025 Crop Year



Thank You!

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The uncertainties inherent in weather, yields, prices, Government policies, global markets, and human capital are important considerations to consider.

- *Production risk*
- *Price or market risk*
- *Financial risk*
- *Institutional risk*
- *Human or personal risk*



How Does Crop Insurance Work?

- Administered by the Risk Management Agency (RMA)
- Sold and serviced through Private Insurance Companies.
- Premiums are set by RMA, so agents compete on service
- Most premiums receive a subsidy of 38% - 80%.
- A crop insurance agent can be found on the RMA website at <https://www.rma.usda.gov/en/Information-Tools/Agent-Locator>



What Crop Insurance Covers

Crop insurance is a tool that can be used to protect against natural causes of loss that you may not have control over such as:

- Adverse weather
- Fire
- Insects
- Plant disease
- Wildlife
- Price decline



- Coverage for all commodities under one insurance policy.
- The insurance plan is tailored for any farm with up to \$350,000 in approved revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets.
- Coverage is available from 50-85%, in 5% increments.
- Post-production, value-added, and market readiness operations may be included in expected prices and allowable revenue.
- Premium Subsidy – the government picks up 80% of the premium; Beginning Farmers and Ranchers will receive an additional 10% premium subsidy for the first 10 years farming

Micro Farm Program Overview

- Requires at least three years consecutive years of Schedule F or other farm tax forms. Tax-exempt entities such as tribal entities may use acceptable third-party records to complete a substitute Schedule F.

- **Sales Closing Date**
 - Calendar Year and Early Fiscal Year Filers
 - February 28, March 15, or April 15
 - Late Fiscal Year Filers - November 20



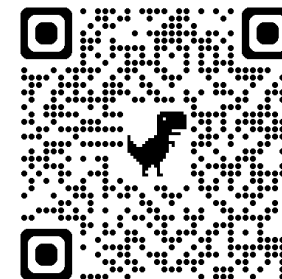
Beginning Farmer and Rancher (BFR) status lasts 5 years, except for WFRP and the Micro Farm Policy which is 10 years and provides the following

- Exemption from admin fee for catastrophic and additional coverage policies
- Additional 10 percentage points of premium subsidy for additional coverage policies that have premium subsidy
- Use of the production history from farming operation(s) if you were previously involved in the decision making or physical activities
- An increase in the substitute Yield Adjustment, which Allows you to replace a low yield due to an insured cause of loss, from 60 to 80 percent of the applicable transitional yield (T-Yield)



Important Resources

- <https://www.rma.usda.gov/>
 - Info on managing risk, insurance resources, outreach, beginning farmer benefits, premium calculator, crop insurance policies and more



- <https://www.rma.usda.gov/Policy-and-Procedure/Insurance-Plans/Whole-Farm-Revenue-Protection>
 - Policies, recordkeeping aids, Whole Farm/Micro Farm agents, fact sheets, frequently asked questions and handbooks



- <https://www.farmers.gov/your-business/beginning-farmers>
 - Info on plan your farm, visit a USDA Service Center, fund your farm, build your business, sell your products and maintaining your farm

