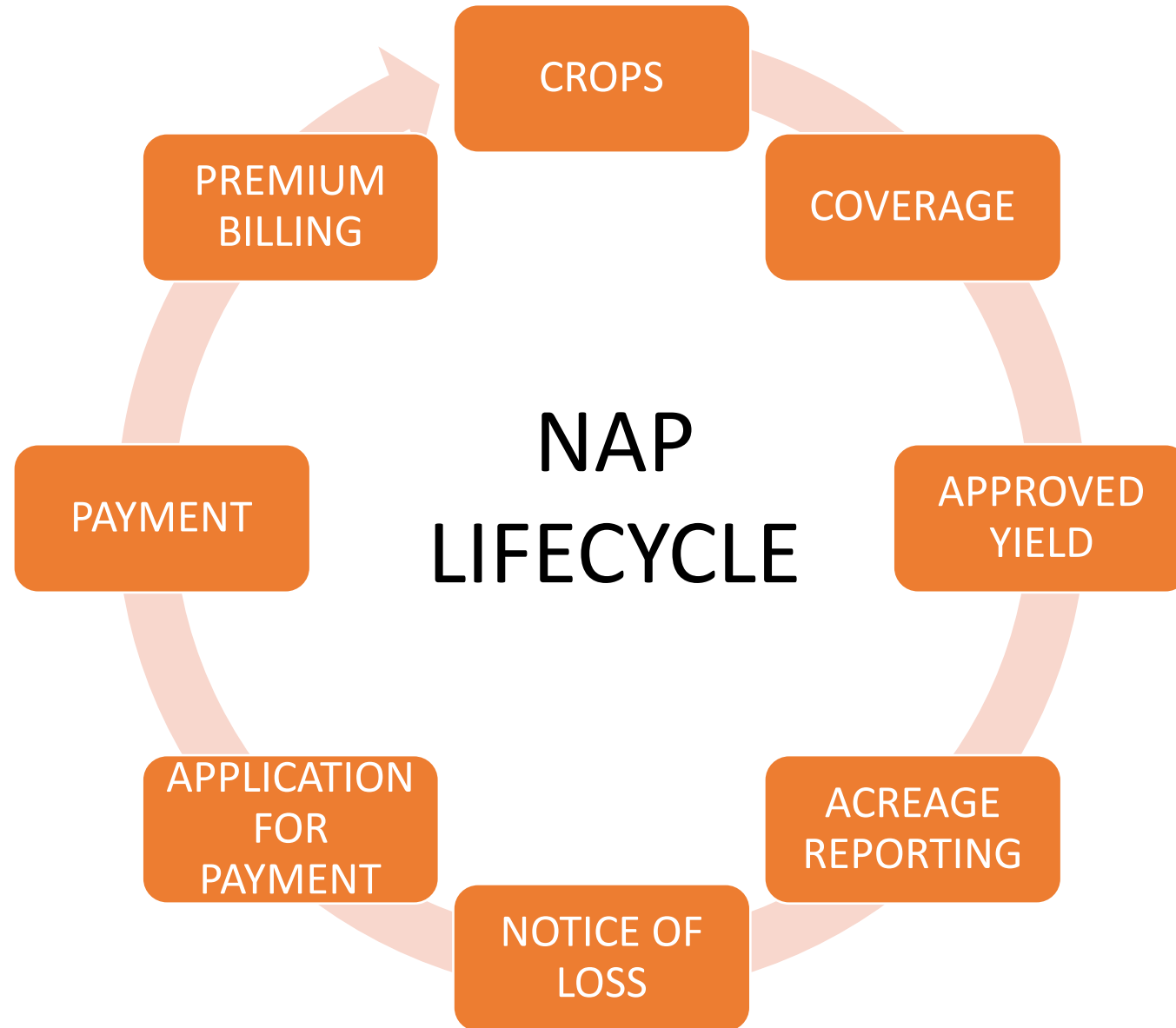


Noninsured Crop Disaster
Assistance Program
(NAP)

The NAP program provides financial assistance to producers of noninsurable crops to protect against natural disasters that result in lower yields or crop losses, or prevents crop planting.



NAP Covers:

- Crops grown commercially
 - against production losses due to damaging weather, adverse natural occurrences and related conditions
- Which are not insured by Risk Management Agency Insurance programs
 - Except for Pilot & Written Policies
- During the coverage period
 - Varies with crop. Never begins until after the crop is planted
 - Always ends when crop is harvested, destroyed or abandoned

Applying for Coverage

- Applications must be:
 - **Filed** by the NAP application closing deadlines
 - September 1st for Garlic and Value Loss Crops (Mushrooms, Floriculture, Christmas Trees)
 - September 30th for Grasses, Mixed Forages, Clover, Alfalfa and Small Grains
 - November 20th for Fruit Trees, Perennials and Nut Trees
 - December 1st for Honey and Maple Sap
 - February 1st for Beets, Chicory, Burdock, Greens, Herbs, Leeks, Lettuce, Onions, Radishes, Radicchio, Scallions, Shallots, Turnips
 - March 15th for Spring Seeded Crops
 - **Include** decisions on coverage level and pricing options
 - **Be accompanied by** the Service Fee

Coverage Options

- **Catastrophic**
 - Pay a Service Fee (\$250/Crop Max \$750/County)

Yield Level	Price Level
50%	55%

- **Buy Up**
 - Pay a Service Fee & Premium

Yield Level	Price Level
50%	100%
55%	100%
60%	100%
65%	100%

NAP Pricing Options

- **Organic Pricing** (145% of the NCT Average Market Price)
 - Must be Certified Organic and provide certification documents to office
- **Direct Market Pricing** (130% of the NCT Average Market Price)
 - Must provide marketing records for the past 3 years
 - Complete Form 575 to establish direct vs. indirect market percentage
 - Only available with buy-up coverage

Producer premium across all crops is capped at \$6563 based upon a maximum payment limitation of \$125,000 and a 5.25% premium rate.

Calculating Premium

Calculation is a product of:

Multiplying the producer's share

x the number of eligible acres

x producer's approved yield

x coverage level

x NCT market price

x 5.25 percent factor

NAP Guarantee Example 1 – Processing Grapes

Variables	
Crop (Type/IU/Prac/PlntPer)	Grapes (CON/PR/NI/01)
Producer Share	1.000
Acres Certified	15
Acres Determined	15
Approved Yield	4.98 ton
Price	\$290.6667
Coverage Level	65/100
<u>Calculated Guarantee</u>	

Calculation		
	Eligible Acres	15
X	Share	1.000
X	App. Yield	4.98
X	Elect Yld Lvl	0.65
=	Production Guarantee	48.555 Ton
X	Price	290.6667
X	Elect Price Lvl	1.000
<hr/>		
\$14,113.32		

Comparison to Basic CAT Coverage

Production Guarantee = 37.35 Ton NAP Guarantee = \$5,971.02

NAP Premium Example 1 – Processing Grapes

Variables	
Crop (Type/IU/Prac/Plnt Per)	Grapes (CON/PR/NI/01)
Producer Share	1.000
Acres	15
Approved Yield (Tons)	4.98
Price	\$290.6667
Coverage Level	65/100
<u>Calculated Premium</u>	

Calculation

	Share	1.000
X	Acres	15
X	App. Yield	4.98
X	Elect Yld Lvl	0.65
X	Price	290.6667
X	Elect Price Lvl	1.000
X	Premium Rate	5.25%

\$740.94

NAP Guarantee Example 2 – Caneberries

Variables	
Crop (Type/IU/Prac/PlntPer)	Caneberries (BLK/FH/NI/01)
Producer Share	1.000
Acres Certified	5
Acres Determined	5
Approved Yield	3203 lbs.
Price	\$2.9867
Coverage Level	65/100
<u>Calculate Guarantee</u>	

Calculation		
	Eligible Acres	5
X	Share	1.000
X	App. Yield	3203
X	Elect Yld Lvl	0.65
=	Production Guarantee	10,409.75 lbs
X	Price	2.9867
X	Elect Price Lvl	1.000
<hr/>		
\$31,090.80		

Comparison to Basic CAT Coverage:

Production Guarantee = 8,007.5 lbs NAP Guarantee = \$13,153.80

NAP Premium Example 2 – Caneberries

Variables	
Crop (Type/IU/Prac/Plant Period)	Cane (BLK/PR/NI/01)
Producer Share	1.000
Acres	5
Approved Yield	3203 lbs.
Price	\$2.9867
Coverage Level	65/100
<u>Calculate Premium</u>	

Calculation

	Share	1.000
X	Acres	5
X	App. Yield	3203 lbs.
X	Elect Yld Lvl	0.65
X	Price	2.9867
X	Elect Price Lvl	1.000
X	Premium rate	5.25%

\$1,632.26

Reporting Acreage

Reports Must Be:

- **Timely**
 - Within 15 days of when the crop is planted
 - No later than
 - Apples, Grapes & Peaches: January 15th of the coverage year
 - Onions: May 15th of the coverage year
 - Cabbage and Beans: August 15th of the coverage year
 - All Others: July 15th of the coverage year
- **Accurate**
 - Within 5% of the actual acreage as determined by a loss adjuster
 - Include Tree/ Vine Count & Planting Pattern
- **Complete**
 - Include all acres within the Unit

Filing a Notice of Loss

Notices of Loss Must Be:

- **Timely**
 - Must call the office within **72 hours** of the date damage or loss first becomes apparent.
 - Must file a paper CCC-576 (Part B) within 15 days of the date damage or loss first becomes apparent.
- **Sufficient**
 - Contain enough information to determine the loss was due to an eligible cause.
- **Specific**
 - Must be filed for each weather related event and crop

Working with a Loss Adjuster

- **Schedule**
 - a time for the Loss Adjuster to make an Initial Inspection
 - a time for the Loss Adjuster to make a Final Inspection
- **Review**
 - the Loss Adjuster's acreage determination and sign the CCC 576-1 if you concur
 - the Loss Adjuster's crop appraisal and sign the CCC-576-1 if you concur

Requesting Payment

Requests for Payment must be:

- **Timely**
 - Within 60 days of the final Harvest Date
 - January 19th for Grapes
 - November 30th for Caneberries
 - November 30th for Tomatoes (HYB), Squash (WTR)
- **Proper**
 - Filed on Form CCC-576 Parts D- H
 - Submitted with Production Records (Pick Records/
Sales Receipts etc.)

Reporting Production

- In a loss year, production records need to be submitted within 60 days of the end of harvest.
 - Production calendar (picking records)
 - Sales slips for production sold
- All NAP crop production must be reported to FSA for each year the crop has NAP coverage. Production reports must be filed the **later of**, the crop's acreage reporting date of the following crop year **or** 60 calendar days after the normal harvest date.

CCC-452 (04-14-15)		U.S. DEPARTMENT OF AGRICULTURE Commodity Credit Corporation NAP ACTUAL PRODUCTION HISTORY AND APPROVED YIELD RECORD			1A. COUNTY FSA OFFICE NAME AND ADDRESS <i>(Including Zip code)</i> COLUMBIA COUNTY FARM SERVICE AGENCY 1024 STATE ROUTE 66 GHENT, NY 12075-3200 TELEPHONE NO. <i>(Area code)</i> (518)828-4385			
2. CROP YEAR 2017		3. UNIT NO.		1B. STATE & COUNTY CODE 38 039				
4. Producer(s) Name (1)								
5. Crop Name BEANS	6. Crop Type GRN	7. Planting Period 01	8. Practice N	9. Intended Use FH	10. Organic Status Conventional	11. Native Sod NO	12. Unit of Measure CTN	
13. Do Yield Limitation Rules Apply? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		14. County Yield/T-Yield 212	15. Prior Appr Yield 145	16. If Applicable, COC Adjusted T-Yield and Reason Code 16A. Adjusted T-Yield			16B. Reason Code:	16C. Date of COC Minutes
17. APH Crop Year	18. Eligible Disaster?	19. Acres Planted	20. Actual Production	21. Record Type	22. Yield Type	23. Yield		
2016	N	4.0000	825	1	A	206		
2015	N	3.0000	694	1	A	231		
2014	N	2.9500	693	2	A	235		
2013	N	3.5000	689	2	A	197		
2012	N	7.0000	756	2	A	108		
2011	Y	3.4000	142	4	R	138		
2010	N	8.2500	545	2	A	66		
2009	N	5.2000	364	2	A	70		
2008	N	5.3000	408	2	A	77		
2007	N	2.1000	402	2	A	191		
RECORD TYPES: 1 - Production sold/commercial storage 2 - On farm storage, measurement 3 - Livestock feeding records 4 - Appraisal 5 - Other (See Remarks)					22. Total	1519		
Remarks								

I hereby certify that the information included on this form includes a complete and accurate record of actual record of actual production history. The actual production history is accurately identified to the unit, crop and crop years shown. I understand that the information on this form may be spot checked and failure to certify accurately may result in a loss of program benefits. Additionally, I direct the purchaser, warehouse operator, ginner, or any person who otherwise stores or purchases crop production identified on this form to disclose those storage or purchase records of the identified crop to USDA representatives for the purpose of verification of production. I understand that the payment yield may be different than the approved yield if the unit acreage increases or plant density changes.

Payment Calculation

Yield based crop losses for a harvested crop are determined as follows:

Eligible Acres x Share x Approved Yield x Coverage Level (50%, 55%, 60%, 65%)
= Disaster Level

- Production to Count

= Net Production for Payment

x Applicable Price

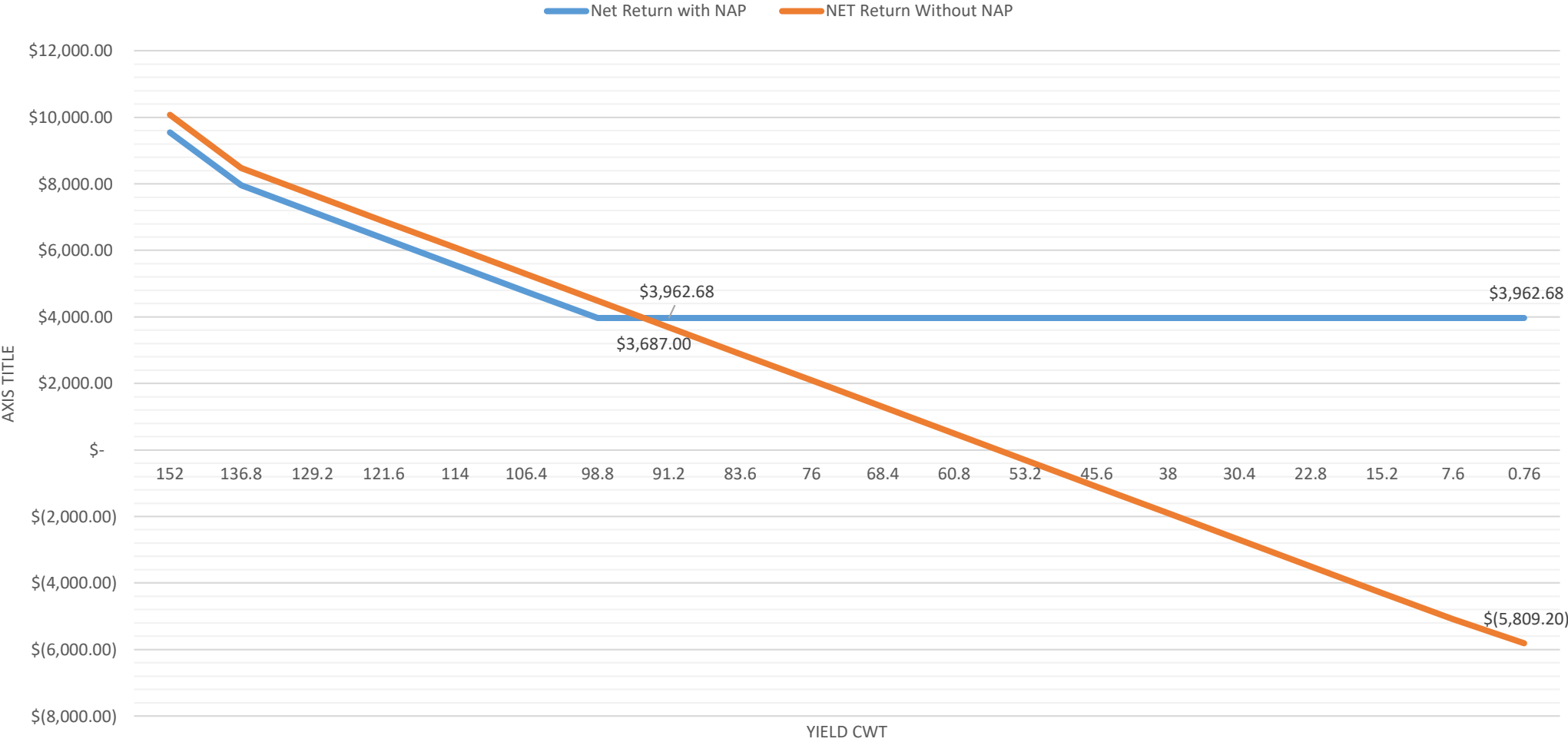
x Coverage Level Percentage (55% or 100%)

x Payment Factor (Harvested or Unharvested)

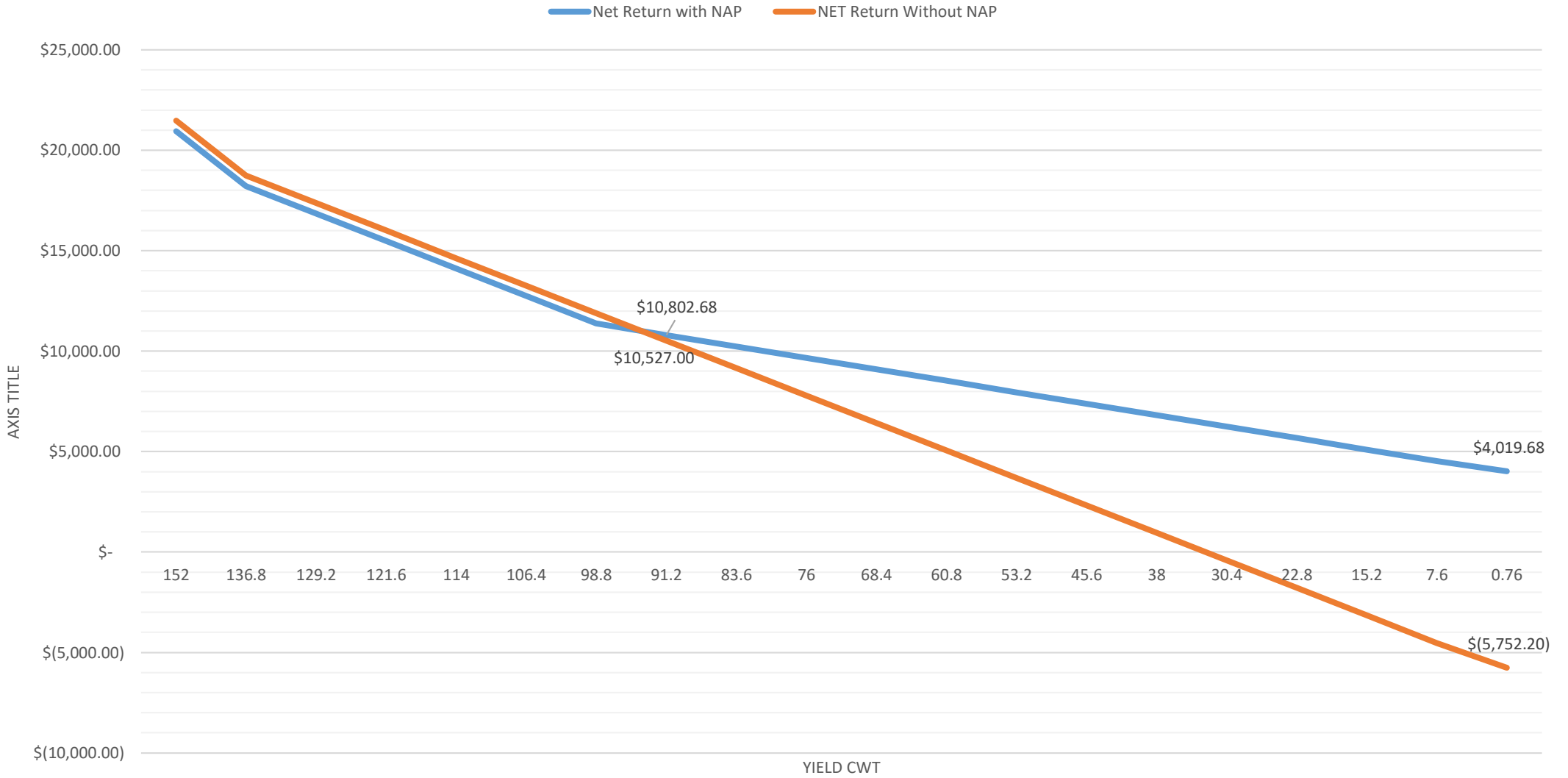
- Salvage Value (\$ amount)

= **Calculated NAP Payment**

Tomato Revenue with 65/100 When NAP Price = Actual Price



Tomato Revenue with 65/100 NAP when NAP Price < Actual Price



Calculate Estimated Premium

Producer: NACK, STEVEN B

State-County: Year:

Limited Resource, Socially Disadvantaged, and/or a
Beginning Farmer/Rancher?

Yes No



Add Crop

Crop:

Crop Type:

Intended Use:

Practice:

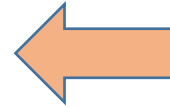
Planting Period:

Market Option:

Producer Share: %

Acres: x

APH/CEY:



Add Crop

Reset

State: New York
County: Columbia
Year: 2018

United States Department of Agriculture
Farm Service Agency
NAP Estimated Premium Report

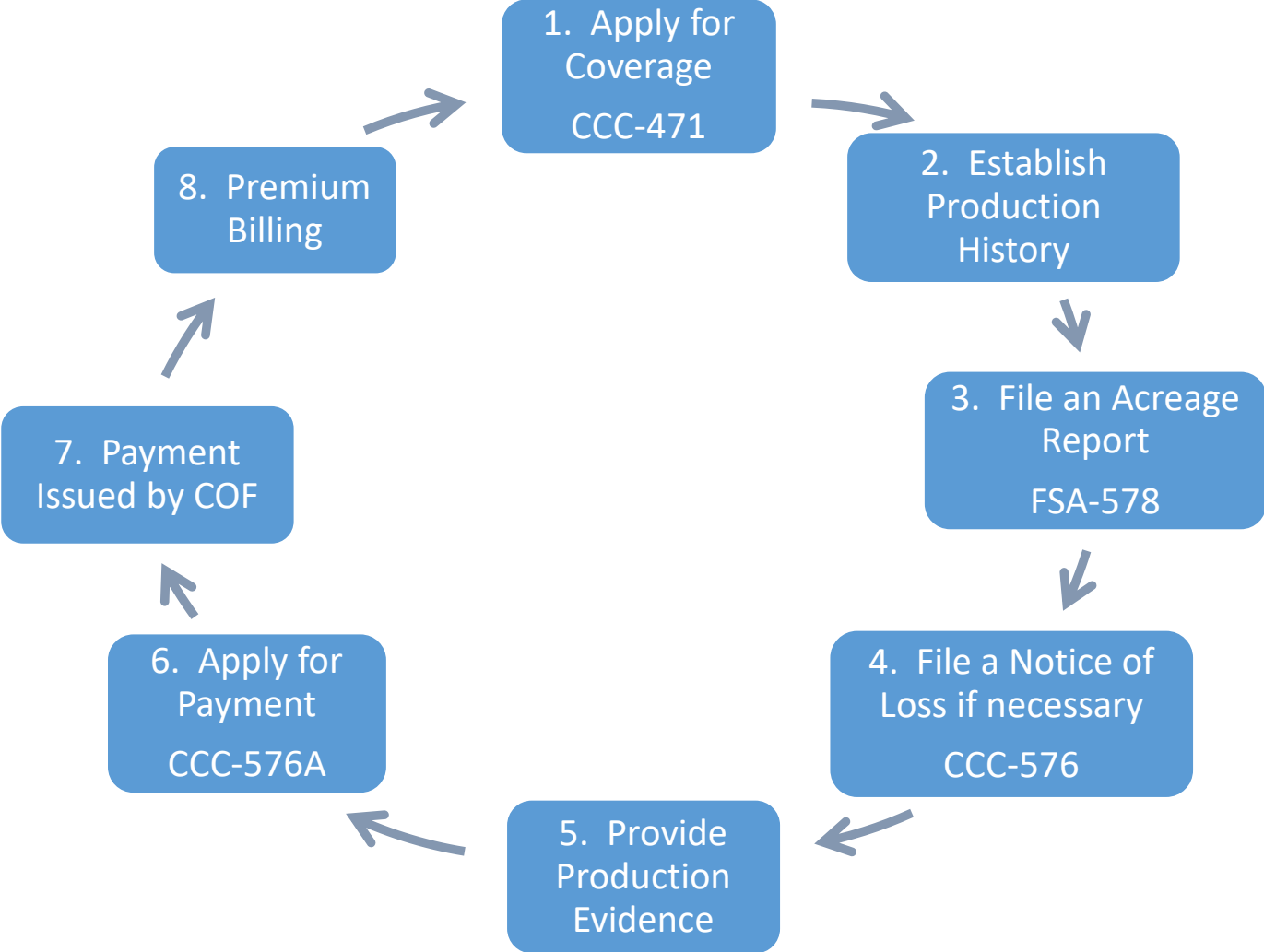
Date: 10/11/2017
Time: 10:37:49
Page: 1

Producer: NACK, STEVEN B

Yield Based Crop	APH/CEY	Market Price	Coverage Level	Premium Factor	Cost/Acre	Share	Acres	Premium Amount
TOMATOES, HYBRID, Fresh, Non-Irrig, 01, Conventional	151.67	\$82.6667	65/100	5.25%	\$427.8612	100.00%	1.00	\$214.00
			60/100	5.25%	\$394.9488			\$197.00
			55/100	5.25%	\$362.0364			\$181.00
			50/100	5.25%	\$329.1240			\$165.00

Disclaimer: This is an estimated calculation of premium(s); visit your FSA County Office to apply.

NAP Life Cycle



Questions?

Contact: Matthew Forrest, CED

(518) 828-4385 X2

matthew.forrest@ny.usda.gov