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Includes perennial forage, grazing and other crops for 2023 coverage

BOZEMAN, Montana, Sept. 15, 2022 – USDA Farm Service Agency (FSA) in Montana reminds producers of approaching application deadlines for purchasing risk coverage for some crops through the Noninsured Crop Disaster Assistance Program (NAP).

NAP covers losses from natural disasters on crops for which no permanent federal crop insurance program is available, including forage and grazing crops, fruits, vegetables, floriculture, ornamental nursery, aquaculture, turf grass, and more. Coverage varies by county and by crop, so interested producers contact their county FSA office for more information.

Upcoming application deadlines for NAP coverage for the 2023 production season in Montana include:

- **Sept. 30:** Annual Fall-Seeded Crops, Perennial Forage and Grazing, Mixed Forage Crops (including spring seeded annual types of mixed forage), Rye, Speltz, Triticale, Wheat and Garlic
- **Dec. 31:** Honey
- **March 15, 2023:** all Spring Crops except Spring-Seeded Canola, Rye, Speltz, Triticale, Wheat and Mixed Forage

“Natural disasters that are considered eligible causes of loss for NAP include floods, drought, freeze, hail, and excessive moisture, among others,” said State Executive Director Maureen Wicks. “Given the variability of weather in Montana, we want to remind producers of the availability of NAP as a potential risk management tool in 2023.”

All producers who receive Emergency Relief Program (ERP) phase one payments are statutorily required to purchase crop insurance, or NAP coverage where crop insurance is not available, for the next two available crop years, as determined by the Secretary.

Coverage requirements will be determined from the date a producer receives an ERP payment and may vary depending on the timing and availability of crop insurance or NAP for a producer's particular crops. The final crop year to purchase crop insurance or NAP coverage to meet the second year of coverage for this requirement is the 2026 crop year.

NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production. Buy-up coverage is available in some cases. NAP can protect against losses associated with lower yields, destroyed crops or prevented planting. The 2018 Farm Bill allows for buy-up levels of NAP coverage from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Buy-up coverage is not available for crops intended for grazing.

For all coverage levels, the NAP service fee is the lesser of \$325 per crop or \$825 per producer per county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties. Premiums apply for buy-up coverage.

Producers qualifying as beginning, underserved, or limited resource farmers or those who can meet eligibility requirements as a military veteran are eligible for the basic level of NAP coverage at no cost and have the potential for reduction in the cost of buy-up premiums.

To learn more about NAP visit fsa.usda.gov/nap or contact your local USDA Service Center. To find your local USDA Service Center, visit farmers.gov.

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