

Federal Crop Insurance and Disaster Assistance for Vermont Farmers

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testimony

Vermont remains underserved by crop insurance

Vermont farmers
need a safety net



1938: Crop insurance program created



1980: Congress created public-private partnership with insurance companies

1996: The USDA Risk Management Agency, or RMA, was created to oversee and administer crop insurance.

What percentage of U.S. crops are covered by crop insurance?

Farms in the United States	1,900,487 farms
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Acres of U.S. land in farms	880,100,848 acres
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- NCIS reports that crop insurance protects more than 90% of America's planted acres.
- According to RMA, approximately 85% of planted acreage for major crops in the U.S. is covered by crop insurance.

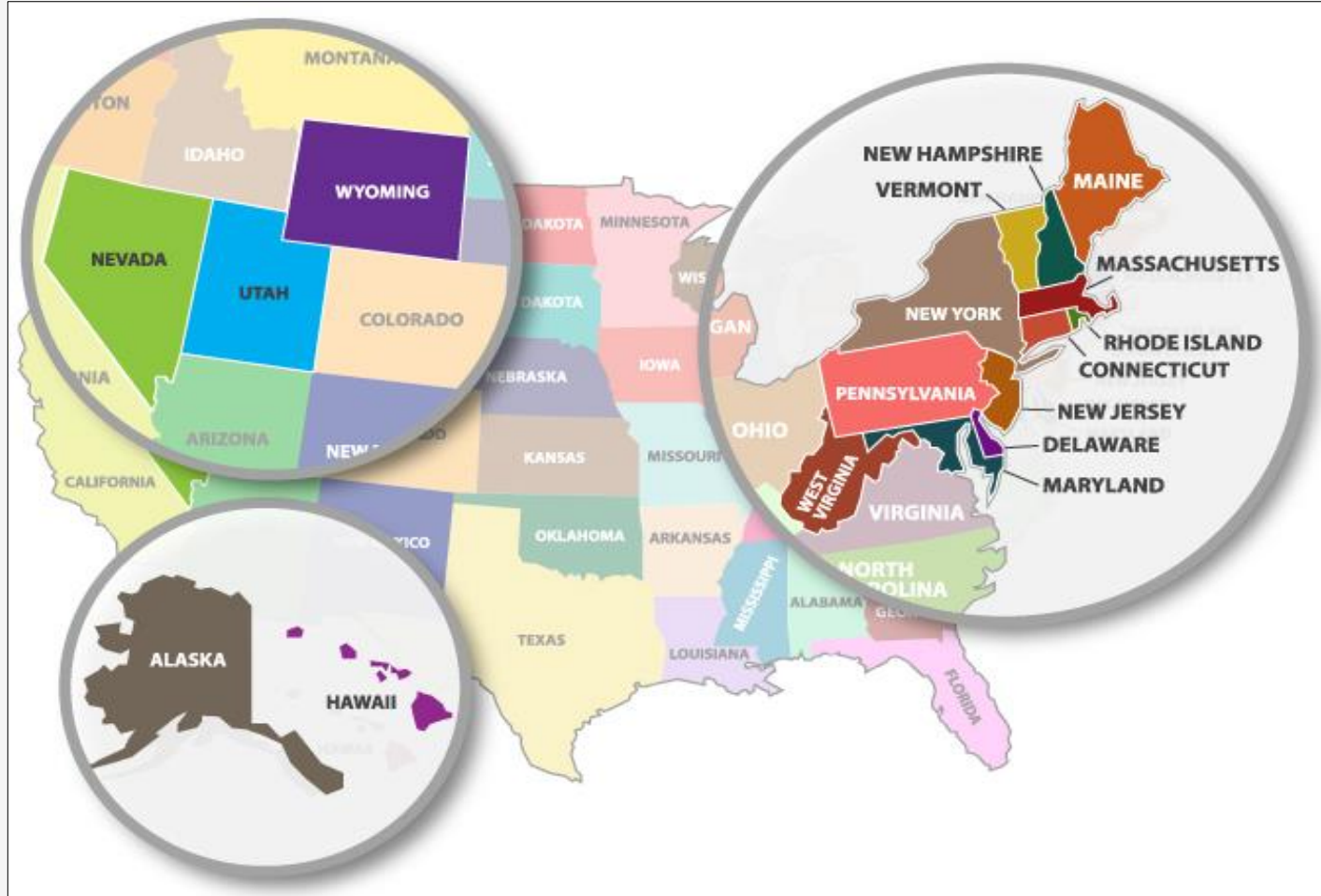
Percentage of Vermont ag acres insured

2022 Census of Agriculture - Vermont land enrolled in crop insurance

Total number of farms in Vermont, 2022	6,537 farms
Land in farms, acres, 2022	1,173,890 acres
Land enrolled in crop insurance programs, farms, 2022	456 farms
Land enrolled in crop insurance programs, acres, 2022	110,084 acres

According to the 2022 Census of Agriculture figures,
7% of Vermont farms and
9.4% of Vermont farmland acres
were covered by crop insurance in 2022.

USDA Risk Management Agency Targeted States Cooperative Agreements for Outreach Education 2000 - 2020



Maine
Vermont
New York
Rhode Island
Delaware
Maryland
West Virginia
Wyoming
Utah
Hawaii

New Hampshire
Massachusetts
Connecticut
New Jersey
Pennsylvania
West Virginia
Nevada
Alaska

What Federal risk management programs are available to Vermont farmers?

RMA Programs available through crop insurance agents

- Whole Farm Revenue Protection
- Micro Farm Insurance
- Pasture, Rangeland, and Forage
- Multi Peril Crop Insurance
- MPCl for Tree Fruits
- Nursery Value Select
- Dairy Revenue Protection
- Apiculture
- Forage Seeding
- Livestock Gross Margin – Dairy
- Livestock Gross Margin – Swine
- Livestock Risk Protection

FSA programs available through local Farm Service Agency offices

- Noninsured Crop Disaster Assistance Program (NAP)
- ELAP Emergency Assistance - Honeybees
- ELAP Emergency Assistance – Livestock
- Livestock Indemnity Program (LIP)
- Dairy Margin Coverage Program
- Tree Assistance Program (TAP)

2023 crop year insurance - commodities



United States
Department of
Agriculture

A Risk Management Agency State Profile

2023 Crop Year

Vermont Crop Insurance

February 2024

Crops	Insured Acres	Total Acres	Percent Insured
Apples	916	2,257 #	41
Barley	83	210	40
Corn	67,933	84,174	81
Forage Seeding	0	2,607	0
Fresh Market Sweet Corn	43	180	24
Peaches	N/A	34 #	N/A
Soybeans	7,128	8,488	84
Wheat	N/A	876	N/A
# 2022 NASS Census			

<https://www.rma.usda.gov/sites/default/files/2024-04/Vermont-2023-State-Profile.pdf>

2023 crop year insurance programs

Crop Pilot Programs		
Program	County Availability	Total Liability
Apiculture (Rainfall Index)	All Counties	\$256,426
Pasture, Rangeland, Forage (Rainfall Index)	All Counties	\$4,345,426
Micro Farm Revenue Protection	All Counties	\$0
Whole-Farm Revenue Protection	All Counties	\$0
Dairy Revenue Protection	All Counties	\$27,440,496
Dollar Liability Program		Total Dollar Liability
Livestock Gross Margin – Cattle		\$0
Livestock Gross Margin – Dairy Cattle		\$0
Livestock Risk Protection – Feeder Cattle		N/A
Nursery		\$0

2023 Vermont Agriculture Flood Loss and Damage



Vermont Agriculture Recovery Task Force
Extreme Weather Impact & Recovery

In 2023, Vermont farms suffered more than \$44.7 million in losses across more than 27,000 acres.

A huge majority of survey respondents – 70% – reported that they had no crop or livestock insurance.

Some of the obstacles to crop insurance participation for VT farmers

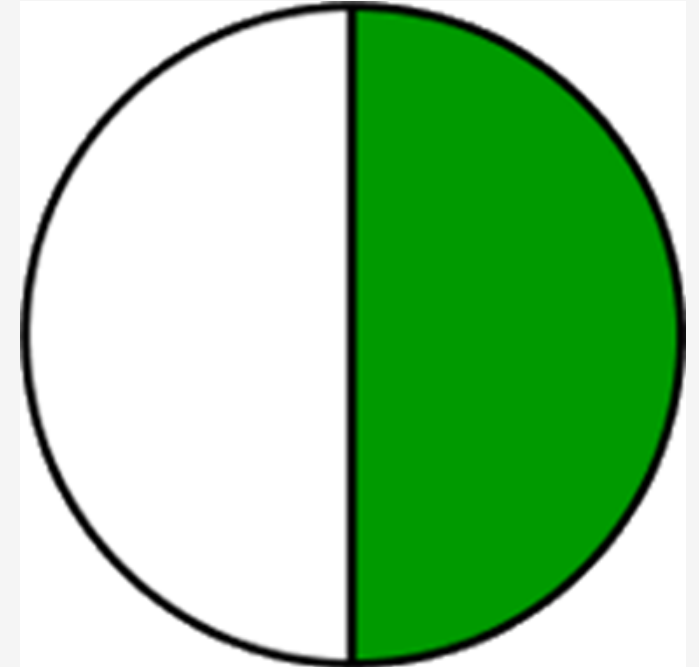


FSA Disaster assistance: NAP

NAP is “triggered” when a farm has a 50% or greater crop loss.

The first 50% that is lost is covered by the farmer (like a ‘deductible’).

Basic NAP coverage provides indemnity coverage for a percentage of the crop loss that exceeds 50 percent.



The need for protection



Vermont farmers need a safety net

