



White River  
Natural  
Resources  
Conservation  
District

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**Quick View of  
2025 USDA Risk Management Programs  
Available in Vermont**

Program/ Crop	Application/Sale Closing Deadline	Program Description	Crops/Commodities
Multi-Peril Crop Insurance (MPCI)	March 15  Nov. 20 for apples and peaches *	Producers enroll in MPCI policies through a crop insurance agent prior to planting to cover loss of crop yields from all types of natural causes including drought, excessive moisture, freeze, and disease. Newer coverage options combine yield protection and price protection to guard farmers against potential loss in revenue, whether due to low yields or changes in market price. Enroll through a crop insurance agent.	March 15 is the application deadline for most insurable spring-planted crops. In Vermont, individual crop policies are available in select counties for apples, peaches, barley, corn, fresh market sweet corn, soybeans and wheat.  * Apple and peach sale closing date is Nov.20.
Whole Farm Revenue Protection (WFRP)	March 15  (Nov.20 for late tax year filers)	Provides a risk management safety net for all commodities on the farm under one insurance policy. Farms can get WFRP with only one commodity or with multiple commodities. Tailored for any farm with up to \$17 million in insured revenue. Certified organic producers can use organic prices. Enroll through a crop insurance agent.	Conventional crops, specialty or organic commodities (crops and livestock), nursery crops, those who market to local, regional, farm-identity preserved, specialty, or direct markets, wholesale or regional.
Micro Farm Policy	April 15  (Nov.20 for late tax year filers)	This program was new in 2022 as another option in Whole Farm Revenue Protection for producers with up to \$350,000 in approved revenue. Enroll through a crop insurance agent.	Conventional crops, specialty or organic commodities (crops and livestock), nursery crops, those who market to local, regional, farm-identity preserved, specialty, or direct markets, wholesale or regional.
Nursery Value Select (NVS)	May 1*	A new pilot policy that allows nursery producers to select the dollar amount of coverage that best fits their risk management needs. NVS replaces the former nursery policy and simplifies the application process. Enroll through a crop insurance agent.	Nursery crops. * Sales closing is May 1 or after, with a 30-day waiting period.
Pasture, Rangeland, Forage (PRF)	December 1	PRF (Pasture, Rangeland, Forage) program insures pasture, rangeland and forage grown for the intended use of haying or grazing and covers only one peril: lack of precipitation. Sales closing dates are established for each county. Coverage is based on the rainfall index and the experience of the entire grid. Enroll through a crop insurance	Losses of forage produced for grazing or harvested for hay, which result in increased costs for feed, destocking, depopulating, or other actions.
Dairy Revenue Protection (Dairy-RP)	Daily, when prices are posted	Insures against unexpected declines in the quarterly revenue from milk sales relative to a guaranteed coverage level. The expected revenue is based on futures prices for milk and dairy commodities and the amount of covered milk production selected by the dairy producer. Quarterly endorsements. Enrollment through a crop insurance agent.	Milk
Apiculture (API)	December 1	API uses Rainfall Index to determine when low precipitation in your area triggers indemnity payments. Enrollment through a crop insurance agent.	Coverage for honey, pollen collection, wax and breeding stock.



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MPCI for Tree Fruits	Nov 20	Multi-peril coverage for tree fruit crops (depending on county). Enrollment through a crop insurance agent. See MPCI details above.	Apples, peaches
Noninsured Crop Disaster Assistance Program (NAP)	Sales closing dates vary by crop - see MPCI deadline dates above	NAP is a disaster assistance program designed to protect expected yields on non-insurable crops. NAP provides financial assistance when eligible crops are affected by natural weather events resulting in lower yield or complete crop loss. Also includes prevented planting provisions. NAP is yield-base protection offering catastrophic (50/55) and Buy-Up level yield and price coverage options. Organic market price elections are also available on some crops. Purchase through local Farm Service Agency (FSA).	Eligible crops must be commercially produced agricultural commodities for which crop insurance is not available. Includes all crops like vegetables, small fruits, some tree fruits, maple sap, honey, hay, grains, and other perennials. Note: Maple sap and honey sales closing date is 12/31.
Emergency Assistance -Honeybees (ELAP)	30 days from date apparent, no later than Jan.30	Covers losses due to an eligible adverse weather or loss condition, including conditions such as Colony Collapse Disorder (CCD), blizzards, disease, water shortages and wildfires, as determined by the Secretary. Application period will end no later than Dec. 31 after the end of the program year in which the honeybee loss occurred. No program fee required. Applications accepted by local Farm Service Agency (FSA).	Eligible honeybees include bees housed in a managed hive and used for commercial honey production, pollination or honeybee breeding.
Emergency Assistance – Livestock (ELAP)	30 days from date apparent, no later than Jan.30	Covers losses due to an eligible adverse weather or loss condition, including blizzards, disease (including cattle tick fever), water shortages and wildfires, as determined by the Secretary. ELAP covers losses not covered under other disaster assistance programs such as LIP or LFP. No program fee required. Available through FSA.	Livestock deaths due to disease, feed and grazing losses, transporting water.
Forage Seeding	Spring seeded: March 15  Fall seeded: July 31	Protects against adverse weather conditions, including natural perils such as hail, frost, freeze, wind, drought, and excess precipitation; Failure of irrigation water supply, if caused by an insured peril during the insurance period; Fire, if caused by an insured peril during the insurance period; Insect damage and plant disease, except for insufficient or improper application of control measures; and Wildlife. Purchased through a crop insurance agent. Check with your crop insurance agent about final planting dates in your location.	Only available in certain designated counties.* Your crop insurance agent can work with you to request coverage if your county is not currently included and can identify acceptable seeding types and rates for your location. *Only available in Addison County.
Dairy Cattle – Livestock Gross Margin	Dairy Cattle-Livestock Gross Margin is sold weekly.	Provides protection against loss of gross margin (market value of milk minus feed costs) on milk produced from dairy cows. This program uses the Chicago Mercantile Exchange Group futures prices for corn, soybean meal, and class III milk to determine the expected gross margin and the actual gross margin. Premium subsidy is available. Enrollment through a crop insurance agent.	Milk You can sign up each week and insure all of the milk production that you expect to market over a rolling 11-month insurance period.



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Swine - Livestock Gross Margin	Swine – Livestock Gross Margin is sold weekly.	Provides protection against the loss of gross margin (market value of livestock minus feed costs) on swine. This program uses futures prices to determine the expected gross margin and the actual gross margin. Premium subsidy is available. Enrollment through a crop insurance agent.	Swine. Operations covered: Farrow-to-Finish Operations; Feeder Pig-Finishing Operations; Segregated Early Weaned (SEW) Operations. You can purchase coverage each week for the swine you expect to market.
Livestock Risk Protection	One-time application, then you may buy specific coverage endorsements.*	Livestock Risk Protection offers endorsements in Fed Cattle, Feeder Cattle, and Swine and is designed to insure against declining market prices. You may choose from a variety of coverage levels and insurance periods that match the time your livestock would normally be marketed. Premium rates, coverage prices, and actual ending values are posted online daily. Enrollment through a crop insurance agent.	Fed Cattle, Feeder Cattle, Swine * Varying coverage levels and insurance periods are available, depending on when your livestock would normally be marketed.
Livestock Indemnity Program (LIP)	When loss occurs	This FSA program is for livestock losses in excess of normal mortality caused by eligible loss conditions. Final dates to file notice of loss is 30 days after death is first apparent and final date to submit application for payment is 60 days after the calendar year in which the eligible loss condition occurred. Available through the Farm Service Agency (FSA).	Livestock: cattle, goats, sheep, swine; poultry
Dairy Margin Coverage Program (DMC)	Registration period for 2025 February 28 – April 29, 2024	DMC is a revenue protection program based on the difference between the price of milk and the cost of feed. The national dairy production margin is the difference between the all-milk price and average feed costs. The program provides catastrophic coverage with an annual \$100 administrative fee (that may be waived in some cases) and there are various levels of buy-up coverage. This program is administered through the Farm Service Agency (FSA).	Milk
Tree Assistance Program (TAP)	When loss occurs	This FSA disaster program provides financial assistance to eligible orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes, and vines lost by natural disasters. Final date to submit application and supporting documentation is the later of 90 calendar days of the disaster event OR the date when the loss is apparent. There are no fees for applications. This program is administered through the Farm Service Agency (FSA).	Trees, bushes, and vines from which an annual crop is produced for commercial purposes. Nursery trees include ornamental, fruit, nut and Christmas trees produced for commercial sale.

For more information on these and other USDA programs and services

USDA Risk Management Agency: <https://www.rma.usda.gov/>  
 USDA Farm Service Agency: <https://www.fsa.usda.gov/>  
 White River NRCD <https://www.whiterivernrcd.org/>



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