

## Fall Deadlines for Minnesota Farmers to Sign Up for NAP Program

One way farmers can protect themselves against losing all of their income due to bad weather is with the NAP program. The full name of NAP is the Non-insured Crop Disaster Assistance Program. NAP is run by the Farm Service Agency (also called FSA), part of the U. S. Department of Agriculture. NAP does not cover all of your financial losses due to natural disaster, but it will replace some of the lost income.

### Deadlines for Farms in Minnesota

The deadline to apply for NAP coverage depends upon where you farm and which crop you plan to grow. In Minnesota, the deadline for flowers, ginseng, turfgrass sod, Christmas trees, aquaculture, rye, and mushrooms is **September 1, 2010**. The deadline for strawberries, asparagus, rhubarb, wild rice, and grass/legume seed is **September 30, 2010**. The deadline for apples, blueberries, cranberries, sage, and caneberries (such as raspberries) is **November 20, 2010**. There are deadlines for honey (**December 1, 2010**) and maple sap (**February 1, 2011**). For most other crops, the application deadline is **March 15, 2011**. The deadline for ornamental nursery crops is **May 1, 2011**.

### If This Will Be the First Time You Participate in NAP

If you have not participated in NAP or other government farm programs before, you will need to find your local FSA office and schedule an appointment. At the appointment, your farm will be assigned a farm number. You may want to bring a list of the crops that are covered by the fall application deadlines that you intend to grow for 2011.

### If You Have Already Participated in NAP

If you have participated in NAP in a previous year, and if you are farming the same land as in the previous year, you may use the same farm number. If you are farming new land, a new farm number is required. If you want to continue coverage on the same crops on the same land, you must simply submit the fee (or request a waiver) by the deadline. However, if you plan to farm new land, add new crops, subtract crops, or change the crop share arrangement, then a new application form is required.

### Fees for NAP

In order to apply for NAP coverage, **most farmers must also pay a fee**. The fee is \$250 per crop, per county, with a maximum of \$750 per county. Thus, if you want to obtain NAP coverage for 3 or more crops in Dakota County, it would cost \$750. It would cost more to obtain coverage of crops in more than one county.

**Farmers may request a waiver of the fee if they are "limited resource" farmers.** Whether a person is a limited resource farmer depends upon gross agricultural sales in the previous two years, and upon total household income. For example, farmers who live in Ramsey County must have had gross agricultural sales below \$142,000 per year for the past two years and a total household income below \$26,407.46 for 2007 and 2008 to be considered limited resource farmers. These numbers may change after September 30, 2010. Farmers must certify that they are limited resource farmers each year in order to qualify for the waiver. Farmers may be asked for evidence that they are limited resource farmers.

### NAP Reporting Requirements

Farmers participating in NAP must submit acreage reports that list the acres or row-feet of each crop planted (or prevented from being planted). Farmers must also submit production reports that list the amount of each crop produced. In order to receive the highest level of benefits, it is very important to submit these reports each year, whether or not you had losses.