



Save Our Small Farms Act of 2024

Summary:

The Save Our Small (SOS) Farms Act addresses the concerns of Connecticut farmers following the flooding last summer, which resulted in crop loss for so many of our farmers. The purpose of this legislation is to help our farmers access the best crop insurance program while simultaneously lowering crop insurance premiums and doubling payout caps. The SOS Farms Act will also:

- Require FSA to deploy a loss appraiser within 72 hours of a reported disaster and enable impacted farmers to submit photos and videos of their fields in place of a physical loss appraisal.
- Allow farmers to register for Non-Insured Disaster Assistance Program (NAP) and Whole Farm Revenue Protection Program (WFRPP) by simply submitting 5 years of Schedule F Forms instead of an individual revenue history.

What this means for you: Congressman Larson is fighting for Connecticut farmers by lowering crop insurance premiums, improving the appraisal process following natural disasters, and easing registration for NAP and WFRPP to ensure access to the best crop insurance programs.

Improving Crop Insurance:

Most Connecticut farmers do not have any form of crop insurance, and those who do, are most likely enrolled in NAP. NAP offers farmers the opportunity to purchase coverage for losses due to natural disasters, but unfortunately, payouts from NAP are often delayed and insufficient, as the program was designed to be an emergency response resource, not crop insurance.

The WFRPP is a proper crop insurance plan, built by USDA for small to medium-sized farms with diverse crop yields, exactly like the ones that dot central Connecticut. WFRPP protects against revenue loss, and offers more comprehensive coverage than the commonly used NAP program. Most farmers are unaware of this program as crop insurance agents are often unfamiliar with the program and hesitant to market it. Additionally, farmers who do not have a history with crop insurance or NAP do not have accurate data to enroll in WFRPP. With these factors in mind, the SOS Farms Act expands access to WFRPP.

How This Bill Helps:

The SOS Act will give extensive subsidies and an increased payout maximum for three years of NAP enrollment and three years of WFRPP enrollment. At the end of six years, USDA will have enough data for farms to enroll in a tailored WFRPP plan with affordable premiums and adequate coverage.

- Farmers who commit with USDA to enroll in the WFRPP are eligible to receive subsidized NAP coverage for three years, after which USDA will automatically enroll them in an affordable version of WFRPP.
 - o Year 1: 25% premium subsidy and a \$600,000 indemnity cap.
 - o Year 2: 50% premium subsidy and a \$600,000 indemnity cap.
 - o Year 3: 50% premium subsidy and a \$600,000 indemnity cap.
- Once enrolled in the WFRPP, farms receive the following subsidies on their coverage;
 - o Year 4: 30% premium subsidy and a \$500,000 indemnity cap.
 - o Year 5: 30% premium subsidy and a \$500,000 indemnity cap.
 - o Year 6: 20% premium subsidy and a \$500,000 indemnity cap.
- Farmers who have a history of NAP coverage can immediately enroll in the WFRPP and receive a \$500,000 indemnity cap and a 35% premium subsidy.

