



WHOLE FARM REVENUE PROTECTION (WFRP) IMPROVEMENT ACT

Providing a strong safety net for small, mid-sized, and diversified farmers.

Background

In a survey conducted by Land Stewardship Project, Midwest Farmers of Color Collective, and the National Young Farmers Coalition, only 21% of the 700+ farming respondents have ever had a crop insurance plan. Why? Crop insurance isn't accessible or worthwhile for most small, mid-sized, and diversified farms. A single extreme weather event, like a hail storm, can put an uninsured farmer out of business, especially if they're a beginning farmer without years of operating to build financial resiliency. As the impacts of climate change continue to accelerate, our farmers, who are on the front lines of climate change, are at extreme risk – this is especially true for farmers growing food crops. This means the security and future of our farm and food system is at risk.



S. 2598

The Whole Farm Revenue Protection (WFRP) Improvement Act would realize the potential of the WFRP program to provide financial resiliency and stability for producers historically left out of federal crop insurance programs.

Specifically, the bill would:

- Authorize the Federal Crop Insurance Corporation (FCIC) to carry out research and development to increase crop insurance participation by farmers marketing to local and regional markets.
- Clarify that producers are permitted to enroll in a WFRP plan in addition to other insurance plans.
- Authorize the FCIC to consider expanding the diversification premium discount to farmers that utilize a resource-conserving crop rotation.
- Direct the FCIC to implement several targeted modifications to WFRP design and delivery to improve effectiveness for specialty crops and diversified farms.
 - Reduce paperwork burdens by clarifying that Schedule F tax forms are sufficient to establish historic revenue and that agents only may request additional paperwork if tax records are incomplete.
 - Prohibit the adjustment of price and production expectations at the time of submission of a loss claim.
 - Apply the streamlined application process introduced in the Micro Farm pilot to producers with at least \$1 million in gross revenue, to include all small and mid-sized farms as defined by USDA.
 - Raise the annual 35% limit to historic gross revenue expansion to the lower of 100% or \$500,000, to allow beginning and scaling farmers to be insured at a level that keeps pace with rapid operational growth.
 - Expand the diversification premium discount to apply to producers with at least 10 commodities, encouraging more diverse farmers to enroll in the program.
 - Moderate the impact of disaster years by including Noninsured Crop Disaster Assistance Program payouts as historic gross revenue or establishing a floor to how much historic gross revenue may fall annually.
- Compensate crop insurance agents appropriately for Whole-Farm Revenue Protection sales in a manner determined by the Secretary of the USDA, overcoming a key barrier for agents who are reluctant or refuse to sell WFRP policies.
- Provide additional educational and training opportunities regarding Whole-Farm Revenue Protection to insurance companies and agents.



This initiative is championed by Senators Sherrod Brown (OH), Tina Smith (MN), John Fetterman (PA), Cory Booker (NJ), and Raphael Warnock (GA) and the National Sustainable Agriculture Coalition. Contact: policy@landstewardshipproject.org

