

BARNYARDS & BACKYARDS

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Crop disaster assistance buy-up coverage available to Wyoming producers

Losses on crops not normally insured by other federal crop insurance programs can be covered through the Non-Insured Crop Disaster Assistance Program (NAP) administered by the USDA Farm Service Agency (FSA). NAP coverage was reauthorized under the 2014 Agricultural Act (Farm Bill).

New farm bill legislation clarifies some past issues regarding NAP coverage and forage insurance for grazing land and adds

the option to “buy-up” additional coverage, similar to other crop insurance programs.

NAP Coverage and NAP Buy-up

NAP provides catastrophic insurance coverage against adverse weather and other natural disasters for producers of crops for food, feed, fuel, and other specialty crops that would normally not be eligible for protection under other crop insurance programs.

Producers that share in the risk of the crop and who sign up for NAP can insure their crops at 50 percent coverage levels and 55 percent of the established price. Normal FSA income eligibility requirements apply for NAP participation.

Crops planted or maintained for grazing purposes can be insured under NAP catastrophic coverage but are not eligible for buy-up coverage (Vegetation Index-Pasture, Rangeland Forage insurance is available). Forage insurance at catastrophic and buy-up coverage levels is available for crops grown with the intention of mechanical harvest. Administrative fees are capped at \$250 per crop and \$750

per producer operating in the same administrative county at the catastrophic level of coverage.

The new buy-up option under NAP allows producers to increase coverage levels. Producers can purchase coverage of 50-65 percent in 5 percentage increments for eligible crops at 100 percent of the established price (determined by FSA).

Buy-up premiums are calculated at 5.25 percent of the total coverage liability (total value of the crop times the coverage level times 5.25 percent). The administrative fee would be added to this premium to estimate the total cost of protection.

This buy-up option can add significant coverage for operators by essentially doubling the insured price and adding up to 15 percent more yield coverage.

In addition, NAP coverage has been expanded to include crops grown expressly for biofuels and electricity, aquaculture, floriculture, ornamentals, Christmas trees, turf grass sod, sea oats/grass, and seed crops produced for sale as seed stock for other eligible NAP commodities.

NAP payments for all crops

Figure 1. Decision tool for NAP coverage

are capped at \$125,000 per producer. NAP enrollment for the 2016 crop year must be completed prior to April 1 for all crops except honey (December 1).

Online Decision Tool Available

An online decision tool available to producers at usda.fsa.gov and developed by professionals from the University of Illinois and others can help producers determine if a crop is eligible for NAP

coverage and the level of coverage available.

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For more information

Visit www.fsa.usda.gov and click on the disaster programs link to learn more about Non-Insured Crop Disaster Assistance Program (NAP) coverage and if it would be a fit in your risk management plan.

The NAP online decision tool is available at www.usapas.com/NAP to help first determine if your crop is eligible and if it is available for buy-up coverage.

For more information on NAP and other risk management options, visit RightRisk.org\WY\FarmBill.

Homeowners, cities use rain gardens to reduce runoff, filter pollutants

Rain gardens are depressions that hold water for a short period of time.

These are increasingly popular with homeowners and municipalities and are mandatory for many commercial businesses. They catch storm water runoff from sidewalks, parking lots, roads, and roofs and typically have some kind of vegetation planted in them. Not only do rain gardens slow water and allow time to soak into the ground and be used by plants, they also filter out sediment and chemical pollutants.

Communities are being more aggressive in using rain gardens to catch runoff before it enters streams. This technique has been used in agriculture for many years to help reduce soil, fertilizer, and chemical runoff from entering water systems.

Vegetation slows the water down so sediment settles out and allows water to infiltrate the soil. Once in the soil, the water can be used by plants or help recharge aquifers that can eventually provide late summer stream flow in some cases – which benefits the whole riparian area plants and animals.

This can be as simple as directing water into these rain garden



By James Steakley (Own work) [CC BY-SA 4.0 (<http://creativecommons.org/licenses/by-sa/4.0/>)], via Wikimedia Commons

areas instead of down the rain gutters to the streets, or sidewalks sloped toward grass areas. Parking lots can direct the water toward planted areas – the water can benefit the plants, and excess water can soak into the ground.

Directing water from the roof to a series of depressions and planting, for example, fruit trees in these depressions would result in less household water being used for watering, and the extra water would benefit the fruit trees.

Take several factors into account when constructing rain gardens.

- The soil needs to be permeable,

so soil with a high percentage of clay needs amended or replaced to allow better permeability.

- Make sure rain gardens are not too close to the house and soil slopes away from structures.
- Products like permeable concrete sidewalks and permeable asphalt help water penetrate the ground instead of running off a hard surface area. These specialty products are quite interesting and sometimes need additional engineering to stand up to heavy traffic.
- Pavers can be used for sidewalks or parking areas.
- A plastic grate system can be

placed down and filled with either recycled glass or gravel (the grate system keeps material from moving around and offers some structural support) or it can be filled with sod. Sod areas offer temporary parking for vehicles to drive over when wet, and these grate systems give enough structure so vehicles do not leave tracks. These sod areas can be managed just like a lawn but offer more uses.

Specific plant materials for these rain garden areas will depend on location, climate, and personal aesthetics. The process does get more complicated as far as plant selection, and design concerns come in as to how much potential water will the area receive and how long will potential water stand in the area.

These questions will determine the plant selections and design of the rain garden area. Most home rain gardens are only 6 inches deep and a third the size of a roof or less.

Research is looking at adding material to the soil that will absorb or hold chemicals, such as activated charcoal, and some new products such as biochar (a product developed from organic matter such as poultry waste – it

is better at absorbing chemicals than charcoal). Most who have had aquariums know using activated charcoal removes unwanted chemicals from water.

If interested in cleaning up our surface waters and adding water back to our dry soils, then consider installing rain gardens or directing rainwater to vegetative areas first before it enters the storm drains.

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RAIN GARDEN RESOURCES:

Rain Gardens
A how-to manual for homeowners
University of Wisconsin–Extension
<http://bit.ly/lessrunoff>

Rain Gardens
Iowa rain garden design and installation manual
<http://bit.ly/iowaraingardens>