



## Farm Service Agency

# Wildfire and Hurricane Indemnity Program-Plus (WHIP+)

**FACT SHEET**  
October 2019

## Overview

The Additional Supplemental Appropriations for Disaster Relief Act of 2019 authorized the Wildfire and Hurricane Indemnity Program Plus (WHIP+) to help agricultural producers affected by natural disasters in 2018 and 2019. This includes hurricanes Michael, Florence, and Dorian as well as other natural disasters, such as floods, snowstorms, tornadoes, typhoons, volcanic activity and wildfires, and related conditions.

## Programs at a Glance

WHIP+ provides assistance to eligible producers who suffered losses to crops, trees, bushes and vines. Payments are based on several factors, including the expected value of the crop, the crop that was actually harvested, and crop insurance coverage and payments, among others. Learn more on the reverse side of this fact sheet.

Eligible crops must be planted or prevented from being planted and include crops for which federal crop insurance or Noninsured Crop Disaster Assistance Program (NAP) coverage are available. Perennial trees, bushes, and vines grown for the commercial production of an annual crop and coverable under the Tree Assistance Program (TAP) are also eligible for WHIP+

assistance. WHIP+ also includes coverage for maple tap and honey bees, and other value loss and special provisions apply.

Sign-up opened September 11, 2019 and continues into 2020.

## Who Is Eligible?

An individual or legal entity that assumes ownership share and risk of the crop, production and market risk associated with the agricultural production of the eligible crops, trees, bushes or vines on the farm.

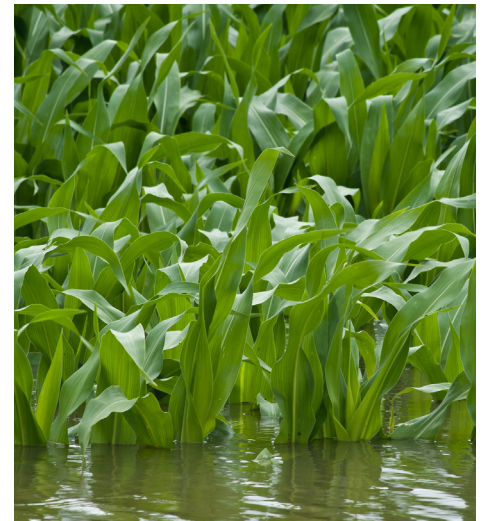
Producers must be able to show, with verifiable evidence, that the producer had a valid ownership share and risk in the crop as well as control of the crop acreage on which the commodity was grown at the time of the disaster. A copy of the contract or agreement is required for contract growers.

## How to Apply

To apply, producers must file a:

- WHIP+ application (form FSA-894)
- Notice of loss on all crops, trees, bushes and vines
- Acreage report (form FSA-578).

The acreage report should cover total acreage, including tree count and prevented planted acres. FSA County Committees will review prevented planting acres for program benefits.



Average adjusted gross income provisions do not apply to WHIP+ payments, however conservation compliance provisions do.

## Payment Limitation

The payment limitation is \$125,000 per person or legal entity for all three crop years: 2018, 2019 and 2020.

However, if 75 percent of income is derived from farming, ranching or forestry the per person or legal entity per crop year limitation is \$250,000 for each of the crop years: 2018, 2019 and 2020; with an overall payment limitation of \$500,000 for all three crop years.

## Payments

2018 crop year losses will be paid at 100% of the calculated payment. For the 2019 and 2020 crop years,



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an initial 50% of the calculated payment will be issued. After January 1, 2020, if appropriated funds remain, an additional payment up to the remaining 50% calculated payment will be paid.

Payments for WHIP+ payment are based upon the expected value of the crop, the value of the crop harvested, the level of insurance coverage (as reflected in the WHIP factor), a payment factor and insurance payments received.

### The WHIP payment formula is:

**WHIP+ payment = the expected value of the crop x the WHIP factor - the actual value of the crop harvested x the payment factor - the NAP payment or crop insurance indemnity received by the producer.**

The WHIP factor ranges from 70 to 95 percent. The WHIP factor is 70 percent for producers who did not obtain crop insurance or NAP coverage. The WHIP factor is between 75 and 95 percent for producers who did obtain crop insurance or NAP coverage. Producers who elected the highest coverage level will receive 95 percent.

The payment factor varies by state and commodity and is set to reflect the decreased costs incurred by producers when the crop is not harvested or is prevented from being planted.

Coverage Level	WHIP+ Factor
Uninsured	70%
CAT/NAP Basic 50/55	75%
50% - <55%	77.5%
55% - <60%	80%
60% - <65%	82.5%
65% - <70%	85%
70% - <75%	87.5%
75% - <80%	92.5%
> = 80%	95%

## Linkage Requirement

As a condition of payment eligibility, producers must obtain crop insurance or NAP, as applicable, on the crop paid under WHIP+. Crop insurance or NAP must be obtained for the first two available consecutive crop years after the enrollment period ends, but no later than 2022 and 2023. Crop insurance or NAP policy coverage level must be at a level of 60/100 or equivalent.

Linkage does not apply to trees insured under an RMA tree policy.

## More Information

For more information, visit [fsa.usda.gov/farmloans](https://fsa.usda.gov/farmloans) or [farmers.gov](https://farmers.gov). Find your local USDA Service Center at [farmers.gov](https://farmers.gov).

*This fact sheet is for informational purposes only; other eligibility requirements or restrictions may apply.*