

.....  
(Original Signature of Member)

119TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To amend the Federal Agriculture Improvement and Reform Act of 1996 to assist farmers relying on the noninsured crop disaster assistance program by lowering the cost of purchasing coverage, reducing paperwork burdens, and increasing payouts under that program, and to incentivize farmers to transition gradually to a comprehensive insurance policy under the whole farm risk management insurance plan by offering progressive premium discounts on a commitment to purchase a whole farm plan of insurance.

\_\_\_\_\_  
IN THE HOUSE OF REPRESENTATIVES

Mrs. HAYES introduced the following bill; which was referred to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To amend the Federal Agriculture Improvement and Reform Act of 1996 to assist farmers relying on the noninsured crop disaster assistance program by lowering the cost of purchasing coverage, reducing paperwork burdens, and increasing payouts under that program, and to incentivize farmers to transition gradually to a comprehensive insurance policy under the whole farm risk management insurance plan by offering progressive premium discounts on a commitment to purchase a whole farm plan of insurance.

1        *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4        This Act may be cited as the “Save Our Small Farms  
5 Act of 2025”.

6 **SEC. 2. ADMINISTRATION AND OPERATION OF NON-**  
7 **INSURED CROP ASSISTANCE PROGRAM.**

8        Section 196 of the of the Federal Agriculture Im-  
9 provement and Reform Act of 1996 (7 U.S.C. 7333) is  
10 amended—

11            (1) in subsection (a)(1)(C)—

12                    (A) in the matter preceding clause (i), by  
13 inserting “best facilitates” after “assistance  
14 program that”;

15                    (B) in clause (i)—

16                            (i) by striking “best facilitates the use  
17 of that” and inserting “the use of those”;  
18 and

19                            (ii) by striking “and” at the end;

20                    (C) in clause (ii)—

21                            (i) by striking “ensures the avail-  
22 ability of that” and inserting “the public  
23 availability of those”; and

24                            (ii) by striking the period at the end  
25 and inserting a semicolon; and

1 (D) by adding at the end the following:

2 “(iii) the expansion of crops listed on  
3 the national crop table of the Agency with  
4 a local average market price;

5 “(iv) the voluntary graduation of pro-  
6 gram participants to the whole farm risk  
7 management insurance plan developed  
8 under section 522(c)(7) of the Federal  
9 Crop Insurance Act (7 U.S.C. 1522(c)(7));  
10 and

11 “(v) the establishment of pilot  
12 projects for purposes of addressing emerg-  
13 ing needs of producers and collecting data  
14 to support the development of policies or  
15 plans of insurance offered under the Fed-  
16 eral Crop Insurance Act (7 U.S.C. 1501 et  
17 seq.).”;

18 (2) in subsection (b), by striking paragraph (4)  
19 and inserting the following:

20 “(4) STREAMLINED APPLICATION PROCESS.—

21 “(A) DEFINITION OF WHOLE FARM  
22 PLAN.—In this paragraph, the term ‘whole  
23 farm plan’ means the whole farm risk manage-  
24 ment insurance plan developed under section

1           522(c)(7) of the Federal Crop Insurance Act (7  
2           U.S.C. 1522(c)(7)).

3           “(B) ESTABLISHMENT.—

4                   “(i) IN GENERAL.—The Secretary  
5           shall establish a streamlined process for  
6           the submission of records and acreage re-  
7           ports under paragraphs (2) and (3), re-  
8           spectively, for—

9                           “(I) diverse production systems,  
10           such as those typical of urban produc-  
11           tion systems;

12                           “(II) other small-scale production  
13           systems; and

14                           “(III) direct-to-consumer produc-  
15           tion systems.

16                   “(ii) INCLUSIONS.—The streamlined  
17           process established under clause (i) shall  
18           include—

19                           “(I) reduced acreage report re-  
20           quirements; and

21                           “(II) allowing the submission to  
22           the Secretary of 2 reports per year so  
23           as to accommodate later acreage re-  
24           porting.

25           “(C) REVENUE-BASED OPTION.—

1                   “(i)       ESTABLISHMENT.—Notwith-  
2                   standing paragraphs (2) and (3) or sub-  
3                   section (a)(1)(A), the Secretary shall es-  
4                   tablish a streamlined revenue-based cov-  
5                   erage option that is available, on a vol-  
6                   untary basis, to any producer eligible for  
7                   assistance under this section.

8                   “(ii)   SUBMISSION OF HISTORICAL  
9                   REVENUE.—The Secretary shall accept the  
10                  Internal Revenue Service Tax Form Sched-  
11                  ule F, or successor forms, as sufficient for  
12                  the establishment of historical adjusted  
13                  revenue, subject to the condition that ap-  
14                  proved insurance providers may request  
15                  additional verifiable records in cases where  
16                  there is documented evidence, made clear  
17                  to the applicant, that farm tax records are  
18                  incomplete.

19               “(D) ON-RAMP TO WHOLE FARM PLAN.—

20               “(i) IN GENERAL.—In the case of a  
21               producer using diverse production systems  
22               described in subparagraph (B)(i) that may  
23               be eligible for the whole farm plan, the  
24               Secretary, acting through the Adminis-  
25               trator of the Agency, shall establish a

1           streamlined revenue-based option under  
2           the noninsured crop disaster assistance  
3           program under this section to assist the  
4           producer to transition, on a voluntary  
5           basis, from the noninsured crop disaster  
6           assistance program under this section to  
7           the whole farm plan. The Secretary may  
8           provide for such other options as may be  
9           necessary to assist producers with such a  
10          transition who are unable to purchase a  
11          whole farm plan.

12                   “(ii) REQUIREMENTS.—The stream-  
13                   lined revenue-based option established  
14                   under clause (i) shall offer a premium dis-  
15                   count of—

16                           “(I) 25 percent for the first crop  
17                           year for which a producer—

18                                   “(aa) certifies that the pro-  
19                                   ducer will transition from the  
20                                   noninsured crop disaster assist-  
21                                   ance program under this section  
22                                   to the whole farm plan not later  
23                                   than 3 years after the date of the  
24                                   certification; and

1                   “(bb) provides revenue his-  
2                   tory with respect to that crop  
3                   year;

4                   “(II) 50 percent for the crop  
5                   year following the crop year described  
6                   in subclause (I) if the producer—

7                   “(aa) certifies that the pro-  
8                   ducer will transition from the  
9                   noninsured crop disaster assist-  
10                  ance program under this section  
11                  to the whole farm plan not later  
12                  than 2 years after the date of the  
13                  certification; and

14                  “(bb) provides revenue his-  
15                  tory with respect to that crop  
16                  year; and

17                  “(III) 50 percent for the crop  
18                  year following the crop year described  
19                  in subclause (II) if the producer—

20                  “(aa) purchases insurance  
21                  under the whole farm plan not  
22                  later than 1 year after the date  
23                  of the certification; and

1                   “(bb) provides revenue his-  
2                   tory with respect to that crop  
3                   year.

4                   “(iii) TAX FORM SCHEDULE F.—The  
5                   Secretary shall accept the Internal Rev-  
6                   enue Service Tax Form Schedule F (or a  
7                   successor form) with respect to a producer  
8                   for purposes of establishing revenue history  
9                   under clause (ii).

10                  “(iv) REVENUE HISTORY SHARING.—  
11                  The Secretary shall submit to the Federal  
12                  Crop Insurance Corporation the revenue  
13                  history submitted to the Secretary pursu-  
14                  ant to clause (ii).

15                  “(E) RULEMAKING.—Not later than 90  
16                  days after the date of the enactment of the  
17                  Save Our Small Farms Act of 2025, the Sec-  
18                  retary shall issue regulations to ensure that  
19                  premium discounts under this paragraph are  
20                  only available to producers who transition to a  
21                  whole farm plan, as described in subparagraph  
22                  (D)(i).”;

23                  (3) in subsection (c), by adding at the end the  
24                  following:



1           “(5) NOTICE OF CERTAIN LOSSES.—Notwith-  
2           standing any other provision of law (including regu-  
3           lations), a producer of a hand-harvested or rapidly  
4           deteriorating crop may submit to the Secretary noti-  
5           fication of a loss of that crop 120 hours or more  
6           after the loss in order to be eligible for assistance  
7           under this section.

8           “(6) APPRAISAL OF LOSS.—

9           “(A) IN GENERAL.—In any case in which  
10           an appraisal of crop acreage is requested by a  
11           producer or determined to be necessary by the  
12           Secretary for a year in which a notice of loss  
13           is filed under this subsection, particularly in  
14           any case in which a loss adjuster is not avail-  
15           able within 72 hours of the notice, the Sec-  
16           retary shall permit the following alternatives to  
17           an in-person appraisal by a loss adjuster:

18                   “(i) Remote appraisal, including time-  
19                   stamped photographs, drone footage, and  
20                   other technology applications.

21                   “(ii) Appraisal by field office staff of  
22                   the Agency with requisite training, in con-  
23                   junction with a remote appraisal under  
24                   clause (i).

1           “(B) TRAINING.—The Secretary shall re-  
2           quire field office staff to attend noninsured crop  
3           disaster assistance appraisal training for pur-  
4           poses of subparagraph (A)(ii).”;

5           (4) in subsection (e)(3), by striking “65 per-  
6           cent” and inserting “100 percent”;

7           (5) in subsection (i)(2)—

8           (A) in subparagraph (A), by striking  
9           “and” at the end;

10          (B) in subparagraph (B), by striking the  
11          period at the end and inserting “; and”; and

12          (C) by adding at the end the following:

13          “(C) notwithstanding subparagraphs (A)  
14          and (B), in the case of a limited resource, be-  
15          ginning, or socially disadvantaged farmer, as  
16          determined by the Secretary, a veteran farmer  
17          or rancher (as defined in section 2501(a) of the  
18          Food, Agriculture, Conservation, and Trade Act  
19          of 1990 (7 U.S.C. 2279(a))), or a producer par-  
20          ticipating in the streamlined revenue-based op-  
21          tion pursuant to subsection (b)(4)(C),  
22          \$600,000.”;

23          (6) in subsection (k)(2)—

1 (A) by striking “defined by the Secretary,  
2 or a veteran” and inserting “determined by the  
3 Secretary, a veteran”; and

4 (B) by inserting “, or a producer partici-  
5 pating in the streamlined revenue-based option  
6 pursuant to subsection (b)(4)(C)” before the  
7 period at the end;

8 (7) in subsection (1), by striking paragraph (3)  
9 and inserting the following:

10 “(3) PREMIUM DISCOUNT.—The coverage made  
11 available under this subsection shall be available to  
12 limited resource, beginning, or socially disadvan-  
13 taged farmers, as determined by the Secretary, vet-  
14 eran farmers or ranchers (as defined in section  
15 2501(a) of the Food, Agriculture, Conservation, and  
16 Trade Act of 1990 (7 U.S.C. 2279(a))), and pro-  
17 ducers participating in the streamlined revenue-  
18 based option pursuant to subsection (b)(4)(C), in ex-  
19 change for a premium that is 25 percent of the pre-  
20 mium determined under paragraph (2).”; and

21 (8) by adding at the end the following:

22 “(m) DELIVERY.—The Secretary shall collaborate  
23 with outreach and technical assistance providers, exten-  
24 sion offices, and State departments of agriculture to ad-  
25 vertise the noninsured crop disaster assistance program

1 under this section, particularly to limited resource, begin-  
2 ning, or socially disadvantaged farmers, as determined by  
3 the Secretary, veteran farmers or ranchers (as defined in  
4 section 2501(a) of the Food, Agriculture, Conservation,  
5 and Trade Act of 1990 (7 U.S.C. 2279(a))), and pro-  
6 ducers eligible to participate in the streamlined revenue-  
7 based option pursuant to subsection (b)(4)(C).”.

8 **SEC. 3. WHOLE FARM REVENUE PROTECTION.**

9 Section 522(c) of the Federal Crop Insurance Act (7  
10 U.S.C. 1522(c)) is amended—

11 (1) in paragraph (1)—

12 (A) in subparagraph (B), by striking  
13 “and” at the end;

14 (B) in subparagraph (C), by striking the  
15 period at the end and inserting “; and”; and

16 (C) by adding at the end the following:

17 “(D) increase participation by producers—

18 “(i) marketing direct-to-consumers;

19 “(ii) marketing through intermediated  
20 sales in local and regional markets;

21 “(iii) using farm identity-preserved  
22 marketing; or

23 “(iv) undertaking producer education  
24 on how to use direct market prices.”;

25 (2) in paragraph (7)—

1 (A) in subparagraph (A), by striking “,  
2 with a liability limitation of \$1,500,000,”;

3 (B) in subparagraph (B), by inserting “or  
4 in combination with” after “in lieu of”;

5 (C) in subparagraph (C)—

6 (i) in the matter preceding clause (i),  
7 by striking “may” and inserting “shall”;

8 (ii) in clause (i), by striking “or” at  
9 the end;

10 (iii) by redesignating clause (ii) as  
11 clause (iii); and

12 (iv) by inserting after clause (i) the  
13 following:

14 “(ii) utilize a resource-conserving crop  
15 rotation (as defined in section 1240L(d)(1)  
16 of the Food Security Act of 1985 (16  
17 U.S.C. 3839aa–24(d)(1))); or”;

18 (D) in subparagraph (D), by striking  
19 “may” and inserting “shall”;

20 (E) in subparagraph (E)—

21 (i) in clause (i), in the matter pre-  
22 ceding subclause (I), by striking “18  
23 months after the date of enactment of the  
24 Agriculture Improvement Act of 2018”  
25 and inserting “1 year after the date of the

1 enactment of the Save Our Small Farms  
2 Act of 2025”;

3 (ii) in clause (ii), in the matter pre-  
4 ceding subclause (I), by striking “sub-  
5 clause” and inserting “clause”; and

6 (iii) by adding at the end the fol-  
7 lowing:

8 “(iii) ADDITIONAL REVIEW.—Not  
9 later than 1 year after the date of the en-  
10 actment of the Save Our Small Farms Act  
11 of 2025, and annually thereafter, the Cor-  
12 poration shall—

13 “(I) review any limitations on in-  
14 surable revenue (including the overall  
15 limitation and limitations specific to  
16 animals, animal products, greenhouse  
17 and nursery, and aquaculture) to en-  
18 sure the limitations are adequate to  
19 cover the financial risks associated  
20 with the production of high-value agri-  
21 cultural products; and

22 “(II) submit to the Committee on  
23 Agriculture of the House of Rep-  
24 resentatives and the Committee on  
25 Agriculture, Nutrition, and Forestry

1 of the Senate a report that includes a  
2 summary of the most recent review  
3 conducted under subclause (I) and  
4 any expected changes to the policy for  
5 the following reinsurance year.

6 “(iv) PUBLIC REPORT.—Not later  
7 than 18 months after the date of the en-  
8 actment of the Save Our Small Farms Act  
9 of 2025, the Board shall make publicly  
10 available a report describing the decisions  
11 made by the Board with respect to each  
12 factor described in clause (ii).”;

13 (F) by redesignating subparagraph (F) as  
14 subparagraph (G); and

15 (G) by inserting after subparagraph (E)  
16 the following:

17 “(F) MODIFICATIONS TO IMPROVE EFFEC-  
18 TIVENESS FOR SPECIALTY CROPS AND DIVERSI-  
19 FIED FARMS.—

20 “(i) IN GENERAL.—Not later than 18  
21 months after the date of the enactment of  
22 the Save Our Small Farms Act of 2025,  
23 the Corporation shall implement the fol-  
24 lowing modifications to the plan developed  
25 under subparagraph (A):

1                   “(I) Establish that appropriate  
2 income reported on Internal Revenue  
3 Service Tax Form Schedule F (or a  
4 successor form), shall be sufficient for  
5 the establishment of historical ad-  
6 justed revenue, subject to the condi-  
7 tion that approved insurance providers  
8 may request additional verifiable  
9 records in cases where there is docu-  
10 mented evidence, made clear to the  
11 applicant, that farm tax records are  
12 incomplete.

13                   “(II) Presume that declines in  
14 total market price are due to unavail-  
15 able natural causes, unless the Cor-  
16 poration demonstrate the extent to  
17 which the decline in lower market  
18 price is the direct result of an unin-  
19 sured manmade event.

20                   “(III) Require that any adjust-  
21 ment of the revenue guarantee by an  
22 approved insurance provider, after the  
23 approved insurance provider accepts a  
24 revised farm operation report from  
25 the insured, is contingent on approval



1 from the Risk Management Agency,  
2 and allow the insured an opportunity  
3 to appeal any denial by the Risk Man-  
4 agement Agency of that revenue guar-  
5 antee adjustment to the National Ap-  
6 peals Division.

7 “(IV) With respect to whole farm  
8 revenue protection policies, raise the  
9 limit on growth expansion for all pro-  
10 ducers to the lower of—

11 “(aa) 100 percent of historic  
12 revenue; and

13 “(bb) \$500,000.

14 “(V) In the case of a rejection of  
15 an application from a producer for a  
16 whole farm insurance plan, the ap-  
17 proved insurance provider involved  
18 shall notify the producer of such re-  
19 jection, and include in such notifica-  
20 tion a written rationale with sufficient  
21 detail for the producer to understand  
22 any deficiencies in the application and  
23 how to cure those deficiencies.

24 “(VI) Expand the maximum  
25 commodity count eligible for the diver-

1           sification-based premium discount  
2           under subparagraph (C) to apply to  
3           10 commodities produced. The Sec-  
4           retary may raise that maximum com-  
5           modity count eligible for the diver-  
6           sification-based premium discount to  
7           include more than 10 commodities if  
8           determined necessary.

9                     “(VII) Moderate the impact of  
10            disaster years, as determined by the  
11            Secretary, on historic revenue by—

12                             “(aa) counting indemnities  
13                             as historic revenue for loss years,  
14                             including payments made under  
15                             the noninsured crop disaster as-  
16                             sistance program established by  
17                             section 196 of the Federal Agri-  
18                             culture Improvement and Reform  
19                             Act of 1996 (7 U.S.C. 7333); or

20                             “(bb) using an assigned  
21                             yield floor similar to the limita-  
22                             tion described in section  
23                             508(g)(6)(A)(i), as determined by  
24                             the Secretary.

1           “(VIII) Allow prices and yields  
2 used to establish coverage in other  
3 Federal crop insurance policies to be  
4 used as prices and yields for whole  
5 farm revenue protection policies.

6           “(IX) Establish a process for  
7 records and acreage reports submitted  
8 by producers for the noninsured crop  
9 disaster assistance program estab-  
10 lished by section 196 of the Federal  
11 Agriculture Improvement and Reform  
12 Act of 1996 (7 U.S.C. 7333) to be ac-  
13 cepted as documentation for the req-  
14 uisite actual production history for  
15 whole farm revenue protection poli-  
16 cies.

17           “(X) Increase agent incentives to  
18 market whole farm revenue protection  
19 by—

20           “(aa) providing annual addi-  
21 tional administrative and oper-  
22 ating subsidies, at a rate deter-  
23 mined by the Secretary, to ap-  
24 proved insurance providers for

1 any new whole farm revenue poli-  
2 cies written in a given year; and  
3 “(bb) with respect to a  
4 whole farm revenue protection  
5 policy, requiring approved insur-  
6 ance providers to pay to the  
7 agent who sold that policy an  
8 amount equal to the total admin-  
9 istrative and operating subsidy  
10 earned on that policy.

11 “(XI) Require approved insur-  
12 ance providers to accept or reject ap-  
13 plications, by written decision, within  
14 75 days of receipt of the application,  
15 with failure resulting in a reduction  
16 by 15 percent of the amount of the  
17 administrative and operating subsidy  
18 that the approved insurance provider  
19 receives from the Corporation for that  
20 policy.

21 “(ii) ADMINISTRATIVE IMPROVE-  
22 MENTS.—Not later than 18 months after  
23 the date of the enactment of the Save Our  
24 Small Farms Act of 2025, for purposes of  
25 improving the plan developed under sub-

1 paragraph (A), the Corporation shall carry  
2 out the following activities:

3 “(I) Create and maintain a web-  
4 accessible tool for producers to locate  
5 agents experienced in selling a whole  
6 farm revenue protection policy.

7 “(II) Provide additional edu-  
8 cational and training opportunities to  
9 approved insurance providers and in-  
10 surance agents, which may include en-  
11 tering into agreements with 1 or more  
12 entities—

13 “(aa) to provide technical  
14 assistance to interested pro-  
15 ducers;

16 “(bb) to conduct education  
17 and outreach to agents and in-  
18 surance providers; and

19 “(cc) to develop best prac-  
20 tices for underwriting.

21 “(III) Conduct a pilot program  
22 to create a pricing library for agents  
23 and insurance providers, also acces-  
24 sible to the public and entities that

1 provide technical assistance to farm-  
2 ers using data from—

3 “(aa) the Agricultural Mar-  
4 keting Service;

5 “(bb) the noninsured crop  
6 disaster assistance program es-  
7 tablished by section 196 of the  
8 Federal Agriculture Improvement  
9 and Reform Act of 1996 (7  
10 U.S.C. 7333);

11 “(cc) approved policies of  
12 the Board;

13 “(dd) land-grant colleges or  
14 universities and other institutions  
15 of higher education;

16 “(ee) grower boards or com-  
17 missions; and

18 “(ff) other relevant sources,  
19 as determined by the Secretary.

20 “(iii) AVAILABILITY OF PRICING LI-  
21 BRARY.—The Risk Management Agency  
22 may, as determined by the Secretary, offer  
23 the pricing library described in item (aa)  
24 to agents and insurance providers in con-

1                   nection with policies other than policies de-  
2                   veloped under subparagraph (A).

3                   “(iv) PUBLIC REPORT.—Not later  
4                   than 18 months after the date of the en-  
5                   actment of the Save Our Small Farms Act  
6                   of 2025, the Board shall make publicly  
7                   available a report describing the decisions  
8                   made by the Board with respect to each  
9                   modification described in clauses (i) and  
10                  (ii).”; and

11                  (3) in paragraph (18), by adding at the end the  
12                  following:

13                  “(D) CONTINUATION OF PLAN.—The Ad-  
14                  ministrator of the Risk Management Agency  
15                  shall continue to offer the micro farm insurance  
16                  plan offered pursuant to subparagraph (A)(ii)  
17                  in all States and counties of the United States.

18                  “(E) MODIFICATIONS TO IMPROVE EFFEC-  
19                  TIVENESS FOR MICRO FARMS.—Not later than  
20                  180 days after the date of the enactment of the  
21                  Save Our Small Farms Act of 2025, the Cor-  
22                  poration shall implement the following modifica-  
23                  tions to the micro farm insurance plan offered  
24                  pursuant to subparagraph (A)(ii):

1           “(i) Allow vertically integrated oper-  
2           ations to access coverage under a micro  
3           farm policy.

4           “(ii) Allow producers with a micro  
5           farm policy to also purchase crop-specific  
6           Federal crop insurance policies for crops  
7           insured under the micro farm policy.

8           “(iii) Expand the maximum approved  
9           revenue to establish eligibility for a micro  
10          farm plan of insurance to \$1,000,000 or  
11          more, as determined by the Secretary.”.

12 **SEC. 4. SINGLE INDEX INSURANCE POLICY.**

13          (a) IN GENERAL.—Section 522(c) of the Federal  
14          Crop Insurance Act (7 U.S.C. 1522(c)), as amended by  
15          section 3, is further amended by adding at the end the  
16          following:

17                 “(20) SINGLE INDEX INSURANCE POLICY.—

18                         “(A) DEFINITIONS.—In this paragraph:

19                                 “(i) COVERED CROP OR COM-  
20                                 MODITY.—The term ‘covered crop or com-  
21                                 modity’ means any crop or commodity (in-  
22                                 cluding a specialty crop) on a farm except  
23                                 timber, forest products, animals for sport  
24                                 or show, and pets.



1                   “(ii) COVERED POLICY.—The term  
2                   ‘covered policy’ means the single index in-  
3                   surance policy described in subparagraph  
4                   (B)(i).

5                   “(iii) COVERED WEATHER CONDI-  
6                   TION.—

7                   “(I) IN GENERAL.—The term  
8                   ‘covered weather condition’ means any  
9                   of the following weather conditions  
10                  that are found to be closely correlated  
11                  with agricultural income losses:

12                               “(aa) High winds.

13                               “(bb) Excessive moisture  
14                               and flooding.

15                               “(cc) Extreme heat.

16                               “(dd) Abnormal freeze con-  
17                               ditions.

18                               “(ee) Wildfire.

19                               “(ff) Hail.

20                               “(gg) Drought.

21                               “(hh) Any other severe  
22                               weather or growing conditions  
23                               applicable to small-scale farmers,  
24                               as determined by the Secretary.

1                   “(II) DATA.—The existence of a  
2                   weather condition described in sub-  
3                   clause (I) shall be determined by indi-  
4                   ces that prioritize using data from the  
5                   National Oceanic and Atmospheric  
6                   Administration, as available, but may  
7                   use other federally or State certified  
8                   weather data sources, public and pri-  
9                   vate satellite data, and weather and  
10                  climate data and models, if necessary,  
11                  as determined by the Secretary.

12                  “(B) POLICY.—

13                         “(i) IN GENERAL.—The Corporation  
14                         shall carry out research and development,  
15                         or offer to enter into 1 or more contracts  
16                         with 1 or more qualified persons to carry  
17                         out research and development, to develop a  
18                         single index policy to insure against agri-  
19                         cultural income losses due to 1 or more  
20                         covered weather conditions.

21                         “(ii) COVERAGE.—Research and de-  
22                         velopment on the covered policy under  
23                         clause (i) shall require that coverage is  
24                         available in all 50 States (including Indian  
25                         Tribes), the District of Columbia, Amer-

1           ican Samoa, Guam, the Commonwealth of  
2           the Northern Mariana Islands, the Com-  
3           monwealth of Puerto Rico, and the Virgin  
4           Islands of the United States.

5           “(iii) OPTION TO BUY-UP OR BUY-  
6           DOWN.—

7                       “(I) IN GENERAL.—Research and  
8           development on the covered policy  
9           under clause (i) shall consider permit-  
10          ting a holder of the covered policy to  
11          elect to buy-up to 150 percent, subject  
12          to subclause (II), or buy-down to 5  
13          percent, of the median county-level  
14          adjusted gross income for farms, in 5-  
15          percent increments, to reflect the in-  
16          come of the individual farm business  
17          of the holder insured under the cov-  
18          ered policy.

19                      “(II) LIMITATION.—A holder of  
20          a covered policy may buy-up under  
21          subclause (I) only if the farms of the  
22          holder insured under the covered pol-  
23          icy have at least 3 covered crops or  
24          commodities.

1                   “(iv) PRIORITY FEATURES OF POL-  
2                   ICY.—In carrying out research and devel-  
3                   opment on the covered policy under clause  
4                   (i), the following features may be given  
5                   priority:

6                   “(I) Agricultural income losses  
7                   under the covered policy include—

8                   “(aa) losses for all covered  
9                   crops or commodities; and

10                   “(bb) losses to the value of  
11                   packing, packaging, or any other  
12                   similar on-farm activity that the  
13                   Corporation determines necessary  
14                   to remove a covered crop or com-  
15                   modity from the field.

16                   “(II) Payments are made under  
17                   the covered policy not later than 30  
18                   days after the occurrence of a covered  
19                   weather condition in the county in  
20                   which the applicable farm of the farm-  
21                   er is located or an adjacent county.

22                   “(III) Provision of seasonal cov-  
23                   erage periods.

1                   “(IV) Provision of special consid-  
2                   eration to concerns facing individual  
3                   farm businesses—

4                               “(aa) that have less than  
5                               \$350,000 in adjusted gross in-  
6                               come; and

7                               “(bb) with respect to which  
8                               a farmer is an underserved pro-  
9                               ducer (as defined in section  
10                              508(a)(7)(A)).

11                   “(V) Paperwork requirements are  
12                   reduced for farmers seeking to obtain  
13                   a covered policy.

14                   “(v) CONSULTATION.—In carrying out  
15                   research and development on the covered  
16                   policy under clause (i), the Corporation—

17                               “(I) shall hold stakeholder meet-  
18                               ings to solicit producer and agent  
19                               feedback; and

20                               “(II) may consult with licensed  
21                               actuaries with experience developing  
22                               index policies insuring agricultural  
23                               production.

24                   “(C) REPORT.—Not later than 1 year  
25                   after the date of the enactment of this para-

1 graph, the Corporation shall make publicly  
2 available a report that describes—

3 “(i) the results of the research and  
4 development carried out under this para-  
5 graph; and

6 “(ii) recommendations to Congress  
7 with respect to those results, including—

8 “(I) any challenges to developing  
9 the covered policy; and

10 “(II) options to address those  
11 challenges.”.

12 (b) TECHNICAL AMENDMENT.—Section 531(a)(18)  
13 of the Federal Crop Insurance Act (7 U.S.C. 1531(a)(18))  
14 is amended by striking “section 2501(e) of the Food, Agri-  
15 culture, Conservation, and Trade Act of 1990 (7 U.S.C.  
16 2279(e))” and inserting “section 2501(a) of the Food, Ag-  
17 riculture, Conservation, and Trade Act of 1990 (7 U.S.C.  
18 2279(a)).”.