Whole-Farm Revenue Protection Plan 2023

Whole-Farm Revenue Protection (WFRP) insurance provides coverage against the loss of revenue that you expect to earn or will obtain from commodities you produce or purchase for resale during the insurance period under one insurance policy. WFRP combines the Adjusted Gross Revenue (AGR) and Adjusted Gross Revenue-Lite (AGR-Lite) pilot programs and provides additional enhancements such as:

- A range of coverage levels from 50-85 percent to fit the needs of more farming and ranching operations;
- Replant coverage for annual crops, except Industrial Hemp;
- The ability to consider market readiness costs as part of the insured revenue;
- Provisions to adjust the insurance guarantee to better fit expanding operations;
- An improved timeline for farming operations that operate as fiscal year filers; and
- Streamlined underwriting procedures based on the forms used for WFRP.

What type of farms are best suited for WFRP insurance?

WFRP is designed to meet the needs of highly diverse farms that are growing a wide range of commodities, and for farms selling commodities to wholesale markets. The WFRP policy was specifically developed for farms that tend to sell to direct, local or regional, and farm-identity preserved markets and grow specialty crops and animals and animal products.

What farm revenue is covered?

The amount of farm revenue you can protect with WFRP insurance is the lower of the revenue expected on your current year’s farm plan or your five-year average historic

income adjusted for growth. This represents an insurable revenue amount that can reasonably be expected to be produced on your farm during the insurance period. All commodities produced by the farm are covered under WFRP except timber, forest, and forest products, and animals for sport, show or pets.

It is important to understand that WFRP is covering revenue produced during the insurance period. For example: If a calf weighs 800 pounds at the beginning of the insurance period and will be sold at 1200 pounds during the insurance period, the value of production will be the additional 400 pounds gained. Inventory adjustments are used to remove production produced during previous years and to add revenue for production that hasn’t been harvested or sold yet.

What adjustments are made for farm growth in determining my insured revenue amount?

There are two ways the WFRP policy looks at growing operations. The first is an indexing procedure that looks to see if the allowable income from either of the last two years is higher than the five-year average allowable income and then, if that condition is met, increases the historic income based on how much the farm has grown over the five historic years. The second way the WFRP policy looks at farm growth depends on records provided by the insured to show that physical changes have occurred on the farm that support an expanded operation increase of up to 35 percent over the five-year average allowable income unless the expansion is due solely to certified organic production. Expansion due solely to certified organic production has a limit of the higher of 35 percent or $500,000. Only those operations that meet one of these two conditions will be allowed to have adjustments in the guarantee as an expanding operation. This expansion is subject to Approved Insurance Provider (AIP) approval.

How are commodities counted on my farm?

The WFRP commodity count is a calculation rather than simply a count of commodities produced. It is important to understand that the commodity count used by WFRP is not just what you are growing or producing on the farm but is a measure

of farm diversification that shows the farm has reduced its risk by producing significant amounts of multiple commodities. For example: A farm may have 95 percent of its revenue coming from apples and 5 percent from pears. For WFRP purposes, this farm would be considered to have only 1 commodity. However, if the farm had 80 percent of its revenue coming from apples and 20 percent from pears, the farm would be considered to have 2 commodities. The commodity count calculation must be used to determine the number of commodities that count under the policy.

The calculation determines the minimum proportion of revenue a commodity must contribute to the farm to be considered a countable commodity for WFRP. A farm's revenue would be evenly distributed if an equal percentage of revenue came from each commodity produced, for example, 25 percent from corn, 25 percent from soybeans, 25 percent from spinach and 25 percent from carrots. The minimum proportion to be considered a countable commodity is 1/3rd of that evenly distributed amount. Therefore, in this example, for corn, soybeans, spinach, or carrots, each commodity would have to make up at least 8.3 percent (1/3rd of 25 percent) of the total revenue of the farm to count as a commodity under WFRP. Commodities with revenue below the minimum will be grouped together in order to recognize the diversification of the multiple commodities (this will make the commodity count higher). Section 19 of the WFRP policy shows how the commodity count is determined.

Does diversification on my farm matter?

Yes! Farm level diversification is important in WFRP. In general, diversification is measured by the number of commodities on the farm. Farm diversification reduces revenue risk on the farm. The following are key items in WFRP that are affected by diversification on the farm (Note: The number of commodities is determined by the amount of farm diversification measured by a commodity count calculation in the policy, as described in the answer to the previous question.):

- Qualification for the 80 and 85 percent coverage levels requires a minimum of three (3) commodities;
- A minimum of two (2) commodities is required for potato farms to qualify for WFRP insurance;

- Farms that have a commodity that is insurable under Revenue Protection, Revenue Protection with the Harvest Price Exclusion, or the Actual Revenue History plan of insurance must have a minimum of 2 commodities on the farm in order to qualify for WFRP insurance;
- Farms with two (2) or more commodities will receive a premium rate discount based on the amount of diversification (This discount is a reflection of the lower risk of revenue loss because of the farms diversification); and
- Farms with two (2) or more commodities will also receive a whole-farm subsidy resulting in less premium cost to the producer.

Are there limits to what farms can be insured under WFRP?

Yes, if any of the following limits are exceeded, the farm will not qualify for WFRP:

- The farm’s total coverage must be $17 million or less at the sales closing date (this is approved revenue multiplied by the selected coverage level);
- The coverage of expected revenue from animals and animal products, not including aquaculture commodities, on the farm is limited to $2 million; having over $2 million in expected revenue from animals and animal products does not make the farm ineligible for WFRP;
- The coverage expected revenue from nursery and greenhouse products, not including aquaculture commodities, on the farm is limited to $2 million; having over $2 million in expected revenue from nursery and greenhouse products does not make the farm ineligible for WFRP;
- The farm must have a commodity count of two or more commodities if the farm has potatoes in order to qualify for WFRP insurance; or
- Farms that have a commodity that is insurable under Revenue Protection, Revenue Protection with the Harvest Price Exclusion, or the Actual Revenue History plan of insurance must meet the diversification requirements of at least two commodities on the farm in order to qualify for WFRP insurance.

What type of subsidy is available for WFRP?

Whole-farm subsidy is available for WFRP if you qualify through diversification on your farm. The availability of whole-farm subsidy for WFRP for farms meeting the

diversification requirements for two commodities means that WFRP insurance provides the same higher whole-farm subsidy levels available on the Revenue Protection products.

Your WFRP subsidy amount will be based on the commodity count calculation indicating the amount of farm level diversification of revenue that you have. If you have two (2) or more commodities that significantly contribute to your operation, you will receive a whole-farm subsidy. If not, you will receive the basic subsidy. The following subsidy amounts will apply for WFRP.

WFRP Subsidy: Percentage of Total Premium Paid by Government

Coverage Level	50%	55%	60%	65%	70%	75%	80%	85%
Basic Subsidy-Qualifying Commodity Count: 1	67%	64%	64%	59%	59%	55%	N/A	N/A
Whole-Farm Subsidy-Qualifying Commodity Count: 2	80%	80%	80%	80%	80%	80%	N/A	N/A
Whole-Farm Subsidy-Qualifying Commodity Count: 3 or more	80%	80%	80%	80%	80%	80%	71%	56%

Where is WFRP Available?

WFRP is available in all 50 states and all counties within each state. WFRP is the only crop insurance product with nationwide availability.

How and where do I purchase WFRP insurance?

WFRP is available for purchase from your local crop insurance agent. You can find a crop insurance agent at the following link on the Risk Management Agency (RMA) website: www.rma.usda.gov/Information-Tools/Agent-Locator-Page.

These agents work for AIPs that have reinsurance agreements with the RMA.

What is the last date to purchase (sales closing date) WFRP?

For calendar year filers and fiscal year filers with a fiscal year beginning August 1 or earlier, sales closing dates are the same as other spring crop sales closing dates applicable for your county and will be January 31, February 28, or March 15. For fiscal year filers with a fiscal year beginning September 1 or later the sales closing date is November 20.

Farm tax records are used to determine the amount of insurance under WFRP. Some producers file their taxes on a Calendar basis and some file their taxes on a Fiscal Year basis. WFRP needs to be purchased at the same time regardless of how taxes are filed, as shown in the following examples:

Example 1: A Calendar Year tax filer's tax year for 2023 begins January 1, 2023. WFRP must be purchased on or before the county SCD in 2023 (i.e., January 31, February 28, or March 15, 2023.)

Example 2: Early Fiscal Year tax filers, must purchase their WFRP policy by the SCD in the year that corresponds to the year **in which the tax year begins**. In this example the Fiscal tax year is July 1, 2023, to June 30, 2024. WFRP must be purchased on or before the county SCD in 2023 (i.e., January 31, February 28, or March 15, 2023.)

Example 3: Late Fiscal Year tax filers, must purchase their WFRP policy by the late SCD in the year that corresponds to the year **in which the tax year begins**. In this example the Fiscal tax year is October 1, 2022, to September 30, 2023. WFRP must be purchased on or before November 20, 2022.

Consult a crop insurance agent or check the Actuarial Information Browser on the RMA website to find the sales closing date for your county. The Actuarial Information Browser can be found on RMA's website at: aibpf-rma.fpac.usda.gov/apps/ActuarialInformationBrowser/ (AIB Landing Page (usda.gov).

What coverage levels are available for WFRP?

WFRP provides whole-farm revenue protection coverage levels from 50 to 85 percent of insured revenue. These coverage levels are available in 5 percent increments and your farm must meet the diversification requirement of a commodity count of at least three (3) commodities, in order to qualify for the 80 and 85 percent

coverage levels.

When does my coverage begin?

For first year insureds under WFRP, coverage begins the later of the first day of the insurance period or ten days after the application is accepted by your AIP.

What is the insurance period for WFRP?

The insurance period under WFRP is based on your tax year. If you are a calendar year filer, the insurance period is January 1, 2023, through December 31, 2023. If you are a fiscal year filer your insurance period will be the same as your fiscal tax year (e.g., October 1, 2022, to September 30, 2023).

How do I determine the prices to use for the commodities on my farm plan?

Prices must be reasonable for your local market and will be determined using the expected value section in the policy. These guidelines are generally based on third party values, but for some farms that grow commodities where little or no price information is available there are times when historic averages will be used. Organic prices may be used for certified organic acreage, and organic prices may also be used for small farms that do not have to have an official organic certification, as long as an organic plan in accordance with the National Organic Program is being followed.

How do I determine the yields to use for commodities on my farm plan?

Yields must be realistic, reasonable, and consistent with available local agronomic information. Your yields will be established using the expected yield section of the policy. These guidelines are mostly based on your actual production history. If you do not have production history for a commodity, the yield may be established using third-party information listed in the policy.

Can I use organic prices?

Yes! If your farm is certified organic by the date the Revised Farm Operation Report is due (July 15), or for farms with $5,000 in revenue or less, if your farm follows an organic farm plan, then you may use your organic expected values. Prices used under the WFRP insurance should always reflect the actual markets the farm sells into.

Is replant coverage part of WFRP?

Replant coverage is part of WFRP for annual crops (except Industrial Hemp) only and is also only for crops on your farm operation that are not insured under another Federal Crop Insurance Corporation (FCIC)-reinsured policy. For annual crops insured under WFRP and also insured under another FCIC-reinsured policy that provides for a replant payment, a qualifying replant payment will only be paid under the other FCIC policy. Damage to the commodity must be due to an insured cause of loss. The AIP must agree that it is practical to replant and give their consent to replant. The maximum amount of a replant payment will be the lower of: (1) 20 percent of the expected revenue times the coverage level per acre for the commodity; or (2) the actual cost of replanting per acre. You must submit verifiable records showing your actual cost of replanting.

Is there prevented planting coverage under WFRP?

While prevented planting coverage under WFRP is not the same as prevented planting coverage under the Common Crop Insurance Policy Basic Provisions, if a commodity shown on the Intended Farm Operation Report cannot be planted due to an insured cause of loss during the insurance period, and there is a revenue shortfall on the entire farm for the policy year, a loss would be paid. At the time the Intended Farm Operation Report is completed, the producer must have a reasonable expectation that each commodity listed can be produced. Losses for WFRP occur at the end of the year when the approved “revenue to count” for the policy year falls below the insured revenue and must be due to an insured cause of loss. There is not a separate payment for prevented planting under WFRP.

Can I purchase individual FCIC reinsured crop insurance policies for my commodities in addition to WFRP?

Yes. You may purchase other FCIC reinsured crop insurance coverage for any of your commodities as long as the other policy provides coverage at a “buy-up” coverage level and not at the “catastrophic” (CAT) coverage level. When you purchase other FCIC reinsured crop insurance policies in conjunction with WFRP, the total liability from those policies covering WFRP covered commodities, up to 50 percent of your WFRP policy liability, will be used to adjust the WFRP liability amount for premium calculation purposes. The liability adjustment will be used only for premium calculation and will result in a reduced amount of WFRP premium. The other FCIC reinsured crop insurance will become your primary policy and any indemnity paid on those policies will be considered to be revenue for the policy year under the WFRP policy to assure duplicate payments for the same crop loss are not made.

If you purchase other FCIC reinsured crop insurance coverage at the CAT level of coverage, you will not be eligible for WFRP for that policy year. You are not required to purchase another FCIC reinsured crop insurance policy.

What if I have a CAT policy for another crop but don't plant any acreage of that crop?

You must cancel the CAT policy, even if you do not plan to plant any acreage of the crop, in order to be eligible for the WFRP policy. The reason for this is the availability of that CAT policy means that you could plant the crop and would automatically have insurance coverage for that crop under the CAT policy, which would void your WFRP policy.

Are there any post-production expenses that can be included in my income?

Yes. Market readiness provisions are included in the policy to allow certain expenses, such as washing, packing, and packaging, to be left in the insured

revenue instead of being adjusted out of the revenue. To qualify as market readiness operations, the costs must be the minimum required to remove the commodity from the field and make it market ready and must be performed in the field or in close proximity to the field.

Market readiness does not include costs incurred when altering the form of the commodity (such as slicing the apples), adding value to the commodity (such as gift baskets or wine), storage or any activity that occurs off-farm.

Post production costs for activities that occur on or off the farm after producing and harvesting a commodity such as packing and packaging, as well as any added value operations such as making wine from grapes or putting together gift baskets for the farmer’s market must be removed from the expected revenue and allowable revenue. These costs can vary widely and are not revenue that is at risk. For example, if the apple crop is lost, the boxes can either not be purchased or can be used the following year. The Federal Crop Insurance Act does not allow Federal crop insurance coverage for post-production operations unless they qualify as market readiness costs.

How is the commodity list for my county developed and what if a commodity I grow is not on the list?

The commodity list for your county can be found in the actuarial documents on the RMA website at: AIB Landing Page (usda.gov). This list has been compiled using information available for your state and consultation with agricultural experts from your state. Each commodity on the list represents a separate risk for the farming operation. You should select the commodity code that most closely represents each commodity you will produce. If a commodity that you produce is not on the list you can utilize the “other” commodity code for that commodity, such as: “other fruits,” ”other vegetables,” “other crops,” or “other livestock.”

If a commodity I grow isn't on the WFRP commodity list, how can I get it on the list?

To make the WFRP policy work best, the commodity list should be as complete as possible. If you have commodities that you grow that are not on the list, first of all, for the current year you can utilize the “other” commodity code for that commodity, such as: “other fruits,” “other vegetables,” “other crops,” or “other livestock.” But don’t stop there! Be sure that you or your agent notifies the RMA Regional Office about those commodities so they can be considered for the commodity list for the following year. Commodities must be added to the list prior (generally in mid-July) for the Contract Change Date which is the end of August the year before you buy WFRP.

Is Industrial Hemp coverage available under WFRP?

Yes, beginning with the 2020 policy year, Industrial Hemp is an insurable commodity provided it meets the requirements for insurability within the 2022 WFRP policy, such as, but not limited to:

- Must comply with applicable State, Federal, or Tribal plan.
- Must have a production contract with a processor.
- THC levels exceeding 0.3 percent is considered an uninsurable cause of loss.

Why aren't my crop insurance payments from historic years included in my historic revenue? And why are they included as revenue for the insured year?

Historic insurance payments and other government agricultural payments are not included as revenue because they are not earned as part of the farming operation and cannot be expected to be paid year-to-year. The insurance guarantee must be based on what can be expected to be produced based on what has actually been produced historically. However, these payments are included as revenue-to-count for the insured year because they are earned during the insurance period as a result of the farm operation and are, therefore, part of farm revenue.

Are other government program payments, such as Market Facilitation Payments or state disaster payments, from

historical years included in my historic revenue and revenue for the insured year?

Historic government agriculture program payments are not included as revenue because they are not earned as part of the farming operation and cannot be expected to be paid year-to-year. The insurance guarantee must be based on what can be expected to be produced based on what has been produced historically. For the 2022 policy year and subsequent years, government program payments will not be included as revenue for the insured year.

Does WFRP offer any options to help me moderate losses in my historic years?

Yes. For the 2022 policy year and subsequent years, WFRP has three insurance options to help moderate your losses in your historic years; exclusion of the lowest revenue year, a revenue plug equal to 60 percent of your average historical revenue for historical years that fall below that amount, and if you are a carryover insured, an option to cup your approved revenue to 90 percent of your previous year's WFRP approved revenue. These three-options work similar to the available option under the approved production history plan of insurance.

Why are some Commodity Credit Corporation (CCC) loans included in my revenue and some are not?

For some commodities, such as peanuts and sometimes cotton, when you sell them to a private buyer, the buyer pays back the CCC instead of you. In this case you keep the CCC loan money and don't directly pay it back to the CCC. Instead the buyer pays the loan back and pays you only the difference. In these cases, the result is that you actually are receiving the amount of the CCC loan plus the difference so the total amount will be included in your revenue. Example: The producer receives 50 cents as a CCC loan. The cotton is sold to a ginner at a price of 62 cents in the form of 12 cents paid to the producer and 50 cents paid directly to the CCC to repay the loan for the producer. The producer keeps the 50 cents originally obtained from

the CCC and the 12 cents from the ginner. The revenue result is the same for a producer who pays back a CCC loan to the CCC and receives the full payment from the buyer for the commodity. Example: The CCC loan was $3.53 and was provided to the producer. The producer sells to the local elevator for 3.67. The elevator pays the producer $3.67 and the producer pays back the CCC $3.53.

What information does a producer need to provide for WFRP?

You will need certain information for the AIP to underwrite WFRP insurance. This includes:

- Five years of historic Schedule F farm tax records, except in the following situations:
  - If you qualify as a Beginning or Veteran Farmer or Rancher (BFR/VFR) or qualified as a BFR/VFR in the previous year, as you may qualify with fewer years;
  - If you were physically unable to farm for one of the 5 required historic years but were farming the past year, you will need the four years of tax records that you have and completed tax forms for last year (the year previous to the insurance year) or the information necessary to complete a Substitute Schedule F for last year; or
  - If you are a tax-exempt entity (such as a Tribal entity), you will need acceptable third-party records that can be used to complete Substitute Schedule F tax forms for the five-year history.
    If you don’t file Schedule F you will need the farm tax forms you file plus supporting information so a Substitute Schedule F can be completed.
  - Your farm plan for the year to show what commodities you plan to produce and how much of each will be produced. Some of your historic records may be needed to assist with determining expected prices. If you raise organic commodities, you will need your organic certificate by the date the Revised Farm Operation Report is due, unless your farm produces $5,000 or less. The AIP may also need to consult your organic plan.
  - Farm marketing records are acceptable records for direct marketed commodities.
  - Summaries of coverage for any individual insurance policies you have purchased.

- Inventory information for commodities, and accounts receivable or accounts payable if you have them.

Do I have to submit three separate Farm Operation Reports, an Intended, Revised and Final?

The Farm Operation Report has three sections, Intended, Revised, and Final. During the course of the year, you will work to complete the whole form. The Intended section tells what you expect to produce for the year and is used to quote your initial premium. If you follow your Intended plan, you will not have to revise your Farm Operation Report (referred as your Revised Farm Operation Report), just sign the report as complete. However, if you make changes to your intended plan, you will report these changes when you complete your Revised Farm Operation Report and your amount of insurance and premium will be recomputed based on what you actually ended up growing for the year. The Revised Farm Operation Report is similar to the Acreage Report used for other types of Federal crop insurance. At the end of the insurance period and prior to your next year's sales closing date, you will complete the Farm Operation Report by filling out the Final section. If you do not complete the Final section, you will be limited to the 65 percent coverage level the following year.

How are my Federal farm income tax returns used for WFRP?

Specific items on the Federal farm income tax returns are entered onto worksheets for WFRP. These worksheets have room for adjustments to remove items that are not allowed to be insured, such as post-production operation costs. Once these numbers are sorted through and items that can't be insured are adjusted out, the totals left on these worksheets are "allowable revenue" for the specific tax year that will be entered on the Whole-Farm History Report. The Federal farm income tax forms are your "revenue history" for the historic years on your farm, similar to an Actual Production History (APH) used for other Federal crop insurance.

What if I don't fill out a Schedule F tax form but use some other farm tax form instead?

If you didn’t use a Schedule F tax form, you may use the farm tax form you did complete along with records from your farming operation and complete a Substitute Schedule F form. This will be used, along with your farm plan for the year, to determine your insured amount of revenue. You must be able to show the AIP the records used to complete the Substitute Schedule F and they must approve these for the farm to be eligible.

What if I don't have five years of historic tax forms available?

You generally will not qualify to purchase WFRP. However, there are a few special situations that allow you to qualify for WFRP even if you don’t have 5 years of farm tax records:

- If you take over at least 90 percent of another operation (see the policy for details), and the person who previously farmed the operation will allow you to use their historic tax forms and necessary supporting records, you may be eligible for WFRP insurance with AIP approval.
- If you qualify as a BFR/VFR or qualified as a BFR/VFR in the previous year under our procedures, you may qualify with fewer years of historic tax forms.
- If you were physically unable to farm for one of the 5 required historic years but were farming the past year, you may qualify.
- If you are a tax-exempt entity (such as a Tribal entity) and have acceptable third-party records available that can be used to complete Substitute Schedule F tax forms for the five-year history.

Is WFRP available to Beginning and Veteran Farmers and Rancher?

WFRP has limited availability to BFRs/VFRs because five years of farm tax records are important in the underwriting process due to the lack of available data for many commodities. However, some BFRs/VFRs or those that qualified as a BFR/VFR in the previous year may be insurable under WFRP:

- If they have taken over at least 90 percent of a previous operator’s operation and can use the farm tax records from that previous operator.
- If they have at least three consecutive years (four years if qualified as a BFR/VFR in the previous year) of Schedule F or other farm tax forms and have farmed during the past year. Either the farm tax forms from the past year or records to complete a Substitute Schedule F form or the past year will be used to complete farm tax history will be used to complete the five years of history. For example: For the 2022 policy year, tax forms from 2018-2020 (2017-2020 if you qualified as a BFR/VFR in the previous year) are required and they also must have farmed during 2021.

What are the WFRP records requirements for policyholders who direct market their produce (or animal products), such as at farmer's markets or roadside stands?

The WFRP policy requirements better reflect the type of records direct marketers keep as sales records. Sales and marketing records can be farm records that are kept during the sales year. For commodities that have no underlying coverage, the producer must be able to provide three years of production/sales records for expected yield determinations when requested.

What type of records should a producer who direct markets keep for WFRP?

RMA has released some recordkeeping aids on its website for direct marketers to use as guides for information that should be kept when you keep your farm records. These aids are available to simply print and use as paper copy or to use with your computer. These aids are not required but offer a method for policyholders to record farm marketing information during the year and are also useful to producers in identifying profitability of individual commodities. Use of one of these aids help policyholders to keep contemporaneous farm records adequate for WFRP insurance needs. The aids can be found at www.rma.usda.gov/Policy-and-Procedure/Insurance-Plans/Whole-Farm-Revenue-Protection.

How and when is a loss paid for WFRP?

At the end of the insurance period and after you have filed your farm income taxes for the policy year, a loss adjuster will complete an Allowable Revenue Worksheet for the policy year using your farm tax forms. The allowable revenue will be adjusted for inventory adjustments, unharvested or unsold production, and production you lost for uncovered causes of loss to determine the revenue-to-count for the year. A loss is paid when the total revenue-to-count for the policy year falls below the insured amount of revenue, multiplied by the expense reduction factor, if applicable.

Can an insured participate in the Non-Insured Assistance Program (NAP) as well as WFRP?

Yes. Producers may participate in both programs. Beginning with the 2020 policy year, producers may receive both NAP payments and a WFRP indemnity. If the NAP payment exceeds the WFRP deductible, the amount over the deductible will be considered revenue-to-count for WFRP indemnity determinations.

Are losses due to limited irrigation covered by WFRP?

The WFRP policy provides protection for the expected revenue that will be produced on the farm during the insured tax year. The insured amount of revenue is based on the expected farm plan for the policy year and the historical revenue produced in the previous five (5) years as shown on the Schedule F farm tax records. If an input, such as irrigation water, used to produce a commodity is not available, then the expected revenue of the commodities that will be impacted by the lack of the input, such as reduced available water, must be decreased to reflect what can be produced that year. For example, under WFRP insurance, farms experiencing a reduction or lack of irrigation water, that is known or apparent prior to when the Intended Farm Operation Report is submitted, must reduce the amount of acreage to be grown under the irrigated practice or, if irrigation water is no longer available, it will be necessary to record the commodities as a non-irrigated practice with appropriately reduced yields on the Intended Farm Operation Report.