



Risk Management Agency
U.S. DEPARTMENT OF AGRICULTURE

Farm Production and Conservation (FPAC)

Equity Action Plan

(July 2023)



WWW.USDA.GOV/EQUITY/ACTION-PLAN

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Message From the Under Secretary



Under Secretary Robert Bonnie

The central aim of USDA’s Farm Production and Conservation (FPAC) mission area is to support **all** American agricultural producers by providing financing, risk management tools, disaster aid, conservation assistance and a range of other services. The doors to every USDA county service center and every office must be open to everyone. The FPAC Business Center, Farm Service Agency, Natural Resources Conservation Service, and Risk Management Agency have all adopted Equity Action Plans that detail key actions and initiatives to improve FPAC for our existing customers while ensuring our agencies are welcoming and accessible to future customers as well. These Agency plans describe specific steps we are taking to eliminate historic barriers to our programs, to improve program implementation, and to help farmers and ranchers grow and improve their agricultural operations.

We recognize that agriculture is composed of a diversity of crops, farm and ranch sizes, production systems, locations, individuals, and families—and that our efforts to support farmers, ranchers, and forest owners must consider and reflect that diversity. Implementation of these Equity Action Plans will guide each FPAC agency as we strive to serve all producers and foster a more prosperous, resilient, and sustainable agricultural economy.

– Robert Bonnie

Under Secretary for Farm Production and Conservation

Message From the Administrator



RMA Administrator Marcia Bunger

The Risk Management Agency (RMA) Equity Action Plan communicates our commitment to creating an equitable, resilient, and transformative farm safety net that benefits all producers. Through targeted outreach, collaborative partnerships, and innovative policies, RMA seeks to make Federal crop insurance available and accessible to as many producers as possible.

The Equity Action Plan addresses what RMA has accomplished within the last year and what we plan to achieve in the years ahead. Our agency’s actions have helped thousands of producers learn more about the value of crop insurance and what resources and opportunities are available. Some highlights include:

- Partnering with organizations such as Historically Black Colleges and Universities, non-profits, and cooperatives to improve services to underserved farmers and ranchers.
- Modifying existing policies and introducing new ones that better meet the needs of diversified operations, enabling more small-scale, urban, specialty, and organic growers to obtain insurance.
- Executing a concerted national outreach plan to better reach producers.
- Exploring the development of policies for producers in U.S. territories.
- Launching a first-of-its-kind pilot project to create a more diverse and inclusive generation of crop insurance professionals.

RMA leadership is proud to uphold Executive Order 13985 “Advancing Racial Equity and Support for Underserved Communities Through the Federal Government” and Executive Order 14091 “Further Advancing Racial Equity and Support for Underserved Communities Through the Federal Government.” These initiatives, and the USDA Equity Commission’s call to action, enable RMA to double down on our commitment to providing risk management tools to every producer who needs them.

This plan outlines a step-by-step process for achieving goals that RMA developed with guidance from USDA leadership and addresses the Equity Commission’s objectives.

*– Marcia Bunger
Risk Management Agency Administrator*

“As a corn and bean farmer in South Dakota my husband has the greatest crop insurance in the world. It is my goal as RMA Administrator to bring world-class risk management strategies to all producers.”

Introduction

The Risk Management Agency secures America’s agricultural future by providing effective risk management products and education programs that strengthen the economic stability of producers and communities nationwide. We ensure that Federal crop insurance functions efficiently, meets customer needs, and is available to as many producers as possible.

Our outreach activities aim to increase program participation, producer knowledge, and ensure that all farmers and ranchers have equal access to RMA’s services. Producers need to know how to access crop insurance and how it works. Therefore, outreach and education are top priorities.

By engaging with producers and stakeholders and funding risk management education programs, we aid program growth and strengthen the national farm safety net.

Accomplishments

The Risk Management Agency engages with communities that have historically lacked access to risk management resources and education, identifying and addressing any obstacles to their participation in crop insurance. There is still much work to be done, but the following accomplishments illustrate our commitment to ensuring equitable access to all producers.

RMA removed burdensome reporting requirements that limited producer participation.

In June 2022, RMA's Federal Crop Insurance Corporation (FCIC) changed reporting requirements for specialty crop producers. These modifications make it easier for producers who sell through direct marketing or vertically integrated channels to obtain insurance, report production, and file claims.

Changes include:

- Allowing producers to self-identify that they do not have disinterested third-party records, and then to use their own supporting documents. This benefits direct marketers and vertically integrated growers who often do not have third-party records.
- Allowing producers to use their own production records, thereby limiting the need for Approved Insurance Providers (AIP) preharvest appraisals.
- Development of a streamlined process called a "blanket offer," which helps specialty producers when a significant change in cropping patterns or levee systems occurs after insurance documents are finalized, giving flexibility to RMA and peace of mind to growers.

RMA reinstated its cooperative agreements program, which allows organizations to apply for funding to deliver education to farmers and ranchers.

RMA funds grants, known as cooperative agreements, with nonprofits and Minority Serving Institutions, among others, to deliver risk management education nationwide. The training equips producers to manage business risks with topics ranging from wildfire preparedness to record-keeping. Most funding recipients specialize in assisting historically underserved producers, as well as specialty and organic operations. In the past two years, RMA invested nearly \$6.5 million in Risk Management Education cooperative agreements and partnerships.

RMA develops, promotes, and continually improves insurance policies tailored to the needs of small-scale, urban, organic, and specialty growers.

Whole-Farm Revenue Protection (WFRP) and the new Micro Farm programs allow all commodities on the farm to be covered under one policy. The policies are available in all 50 states and are ideal for small-scale farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets.

The FCIC recently doubled the maximum level of insurable revenue under WFRP up to \$17.5 million and tripled Micro Farm policies to up to \$350,000. Both programs minimize underwriting and recordkeeping requirements and allow producers to include post-production costs activities as revenue, further reducing barriers to USDA programs. Since October 2022, RMA has hosted many live and virtual

presentations to inform farmers and ranchers interested in new and improved coverage options for Whole Farm Revenue Protection and Micro Farm policies. More than 1,750 farmers and insurance agents have attended these ongoing events.

RMA initiated a first-of-its-kind pilot project to uplift the next generation of crop insurance professionals.



RMA Administrator Marcia Bunger speaks at the Intertribal Agriculture Council annual conference in Las Vegas, Nevada - December 2022.

Through a collaborative partnership with the Intertribal Agricultural Council, Annie’s Project, Alcorn State University, and Rural Coalition, RMA is piloting strategic engagement with minority-serving institutions and underserved stakeholder groups that will train, credential, and establish a pipeline of crop insurance agents and adjusters within underserved agricultural communities. The \$1.9 million initiative’s goal is to increase the representation of underserved insurance agents and loss adjusters providing service to underserved communities.

“I commend USDA’s Risk Management Agency. Joining forces with our partners enhances delivery efforts in all sectors of historically underserved communities. It also ensures a lasting effect across the crop insurance sector to deliver risk management options.”

- Kari Jo Lawrence, Executive Director of the Intertribal Agriculture Council

RMA developed a new program to ensure underserved producers are fully informed and participate in Federal crop insurance.

RMA partnered with the Southern Risk Management Education Center at the University of Arkansas to improve outreach to underserved farmers. A new \$1.4 million dollar partnership strengthens outreach and technical assistance to underserved farmers and ranchers through the development of risk

management program navigators. These navigators will be program specialists trained to provide strategic outreach and engage underserved agricultural populations about federal crop insurance.

RMA developed its first national outreach plan to better reach producers.

RMA devised and executed a comprehensive national and regional outreach strategy and increased engagements with underserved producers to understand the barriers they face. These coordinated interactions take a holistic approach and span the country's 10 agricultural regions. Outreach plans are in effect now; following them, RMA continues to expand outreach for underserved crops, communities, and farm types. This national dialogue with producers helps direct USDA resources to those who need them the most.

RMA connects with producers and grower groups at national conferences, local town halls, meetings, and listening sessions. Regional offices met with more than 60,000 stakeholders, covering various crop insurance topics at more than 560 events in 2022. This dialogue helps address barriers that may hinder some producers from participating in Federal crop insurance. RMA analyzes data and feedback from these interactions to improve services and insurance products. Direct USDA programs to those who need them the most.

RMA invests annually in the Agricultural Management Assistance Program, helping underserved producers implement farm conservation practices.

In states where participation in Federal crop insurance has been historically low, RMA provides funding through an agreement with Natural Resources Conservation Service (NRCS) to help growers manage financial risk through natural resource conservation practices, such as high tunnel systems.

The [Agricultural Management Assistance](#) program, or AMA, is authorized for and available in 16 states, including Hawaii, Nevada, Utah, Wyoming, West Virginia, Maryland, Delaware, New Jersey, Pennsylvania, New York, Connecticut, Rhode Island, Massachusetts, Vermont, New Hampshire, and Maine. Producers in these states can enroll in AMA through their local [USDA Service Center](#). For more information email rma.risk-ed@usda.gov.

“The University of Arkansas’ Southern Risk Management Education Center is excited to leverage its risk management expertise and grass-roots relationships developed across the region to enhance understanding of RMA products and services.”

- Dr. Ronald Rainey, Professor and Assistant Vice-President at the University of Arkansas System Division of Agriculture



Representatives from RMA, Foreign Agricultural Service (FAS), USDA's Office of the Secretary, Footprint Farms, and the Rural Coalition, held a panel on Equity & Inclusion at USDA's Agricultural Outlook Forum in Arlington, Virginia – March 2023.

RMA centers equity in its high-profile national events, including keynote addresses and equity-focused panel discussions.

RMA led the Equity and Inclusion session at the USDA's annual marquee event – the Agricultural Outlook Forum. Titled “Increasing Access to USDA Programs for Underserved Producers,” the session explored recent USDA efforts to reach underserved producers and improve equity in programming. Panelists examined program transparency and accountability, shared agency accomplishments, and showcased the insights of those working to build relationships between USDA and producers.

RMA developed an innovative new service to assist underserved organizations with completing applications for funding opportunities.

This service assists organizations with formulating proposals for grant applications and provides project management to ensure they meet all obligations. Assistance is available to ag-related non-profits and Minority Serving Institutions such as Tribal colleges and universities, 1890 Land Grant Universities, Historically Black Colleges and Universities, and Hispanic-Serving Agricultural Colleges and Universities. RMA encourages interested parties to email rma.risk-ed@usda.gov for more details.

RMA substantially increased the amount of insurance products available to specialty crop and livestock producers nationwide.

RMA and the Federal Crop Insurance Corporation (FCIC) have increased available coverage levels to 85 percent for 36 specialty crops including almonds, blueberries, peaches, tomatoes, and more. Plus, new coverage for specialty crop producers including Hybrid Sweet Corn, Florida Citrus APH, PRH Strawberries, Grapevine Insurance, and Pomegranate. Modifications to livestock policies have led to improved coverage options for beef, dairy, and swine producers, drastically increasing participation for traditionally underserved livestock producers.

RMA enacted programs to support growers transitioning to organic operations.

Since 2013, American producers have enrolled in more than 86,000 Federal crop insurance policies, covering more than 70 kinds of organically produced commodities on approximately 13 million acres of U.S. farmland. In 2023, as part of USDA's broader Organic Transition Initiative, RMA provided a premium benefit to organic and transitioning producers through the new [Transitional and Organic Grower Assistance](#) (TOGA) Program. TOGA reduces producers' overall crop insurance premium bills and helps them continue to use organic agricultural systems.

Equity Actions

1. RMA, working with stakeholders and partners, will recruit crop insurance agents and loss adjusters from underserved communities.

Throughout 2023, RMA will continue the efforts of the Building Resiliency Program, a \$1.9 million cooperative agreement with the Intertribal Agriculture Council, Annie's Project, Rural Coalition, and Alcorn State University, to recruit, train, and mentor a cohort of crop insurance agents and loss adjusters from underserved communities. We are currently on target to begin training agents and adjusters in early 2024.

2. RMA will build upon our ongoing efforts to increase the adoption of risk management tools in underserved communities.

- RMA will continue the efforts of the Navigator program, RMA's Cooperative Agreement with the University of Arkansas Pine Bluff, which is targeted towards expanding access and knowledge about RMA programs to underserved producers in the southeast.
- Our agency will finalize and publish national and regional plans to grow outreach and education efforts nationwide. Regional offices will hire additional outreach staff to help RMA best engage with underserved and limited-resource producers.
- RMA will continue to fund cooperative agreements with nonprofits, universities, industry groups and others to deliver risk management education across the country. With the innovative Assistance with Cooperative Agreement Applications program, RMA will assist underserved organizations with formulating proposals for grant applications. It also provides for project management assistance.
- In 2023, RMA's new Island Working Group will meet with stakeholders, conduct research, and develop policies to better serve producer needs in US territories and island communities.
- Building on the success of the Whole Farm / Micro Farm Roadshow, RMA will develop a Livestock Roadshow to better inform ranchers about the diverse livestock policies offered by RMA.

3. RMA leadership will identify program gaps by continuously evaluating existing programs.

Regional Office staff will thoroughly analyze and identify actionable feedback from stakeholder listening sessions, including the Whole Farm Revenue Protection / Micro Farm Roadshow, the Apple Listening Sessions, the Island Expansion Working Group, and other iterative stakeholder engagement sessions. Regional Offices will also continue to attend local and regional stakeholder events to ensure that underserved communities are included in the planning, financing, and development of policies.

Additionally, the agency conducts regular studies to determine what types of producers our programs are not currently serving. Our Program Performance Assessment (PPA) program involves meeting with producers, agents, academia, and industry representatives to discuss new and innovative farming, including planting and irrigation methods.



RMA employees conduct a Program Performance Assessment in Oklahoma - September 2022.

“Based on performance assessment conversations, we determine the benefits of new practices, including water savings, decreased input cost, and reduced nitrogen, while maintaining or increasing value.”

- RMA Oklahoma City Regional Office Director Jim Bellmon

4. By increasing adoption of the Whole Farm Revenue Protection and Micro Farm policies, RMA will expand the use of risk management practices by underserved producers.

RMA will continue promoting the new Micro Farm program to improve access to crop insurance for operations that are diversified, organic, and/or selling in local, regional, and specialty markets. To better reach small-scale producers, RMA hosted a Micro Farm tour with leading agents in Grand Rapids,

Michigan.

5. RMA will leverage the agency’s unique public-private partnership with Approved Insurance Providers to encourage diversification of the industry.

RMA has been collecting and analyzing voluntarily provided demographic data of private insurance agents and loss adjusters for Federal crop insurance for the last two years. Additionally, RMA will request insurance providers to send Whole Farm Revenue Protection and Micro Farm plans to RMA to ensure that small-scale and diversified producers have access to knowledgeable local agents to serve their needs. Finally, RMA will work with Approved Insurance Provider partners to improve management-level diversity in the farm insurance industry.

6. RMA will increase the adoption of risk management strategies in Tribal Nations through stakeholder meetings, targeted program development, and in-person engagement from RMA leadership.

RMA will continue to uplift the expertise of Tribal Nations by naming the Intertribal Agriculture Coalition as the lead partner of the Building Resiliency program. Leveraging the well-established Tribal networks of NRCS, our sister agency, we will foster closer relationships with Tribal growers. These networks have already helped us tailor programs informed by indigenous knowledge, such as a new wild rice policy in Minnesota and current efforts to incorporate traditional record-keeping methods into the WFRP and Micro Farm policies.



*RMA Administrator Marcia Bunger visits
a Puerto Rican plantain producer - January 2023.*

7. RMA will continue to strengthen existing programs and expand the availability of Federal crop insurance available in U.S. territories.

Earlier this year, RMA leadership visited Puerto Rico to assess the effectiveness of crop insurance on the island, resulting in important modifications, including the expansion of pineapple coverage, and allowing for sales of the commodity throughout the year. In addition, RMA also visited with officials and subject matter experts in the U.S. Virgin Islands and Guam to ascertain the risk management considerations for producers in these territories, currently without access to Federal crop insurance. This information-gathering will inform the creation of insurance policies to meet the needs of these farmers and ranchers.

8. RMA will continue to ensure we reach underserved producers needing Limited English Proficiency (LEP) services.

Since LEP services have been offered through the Farm Production and Conservation Business Center (FPAC-BC), RMA has ensured translation of more than 32 Federal crop insurance documents into five languages, including Chinese, Hmong, Punjabi, Spanish, and Tagalog. With the assistance of our Regional Offices, RMA identifies documents that are of most importance to the demographics we need to reach.

For more information on equity at RMA, and all of USDA, see [usda.gov/equity](https://www.usda.gov/equity).

Selected Equity Resources and Information

USDA Equity-Related Summary Reports and Guidance

Programmatic Equity at USDA

- [Equity Website](#)
- [Equity Accomplishments](#)
- Equity Action Plan: [Full Plan | Summary](#) (February 2022)
- [USDA Environmental Justice Scorecard](#)
- [USDA Advisory Committees](#)
- [Get Started! A Guide to USDA Resources for Historically Underserved Farmers and Ranchers](#) (July 2022)

Equity Commission

- [Equity Commission Website](#)
- [2023 Interim Report | USDA Response \(English\)](#) (February 2023)
- [Informe Interino 2023 | Respuesta al Informe Interino de la Comisión de Equidad del USDA | \(En Español\)](#) (Febrero 2023)

Resources from the Risk Management Agency

- [Outreach and Education | RMA \(usda.gov\)](#)
- [Beginning or Veteran Farmers and Ranchers | RMA \(usda.gov\)](#)
- [Micro Farm Program \(usda.gov\)](#)

Selected Equity-Related Executive Orders and White House Resources

- [White House Equity Page](#)
- [Executive Order 13985, Advancing Racial Equity and Support for Underserved Communities Through the Federal Government](#)
- [Executive Order 14091, Further Advancing Racial Equity and Support for Underserved Communities Through the Federal Government](#)
- [Executive Order 14096, Revitalizing our Nation's Commitment to Environmental Justice for All](#)
- [Executive Order 13175, Consultation and Coordination with Indian Tribal Governments](#)
- [Presidential Memorandum on Tribal Consultation and Strengthening Nation-to-Nation Relationships](#)
- [The Path to Achieving Justice40](#)

USDA Mission Statement

“To serve all Americans by providing effective, innovative, science-based public policy leadership in agriculture, food and nutrition, natural resource protection and management, rural development, and related issues with a commitment to deliverable equitable and climate-smart opportunities that inspire and help America thrive.”

Department Equity Action Plan Goals

1. Reducing Barriers to USDA Programs

USDA is reducing barriers to programs and improving support to underserved farmers, ranchers, landowners, businesses, and communities, including by providing ways for stakeholders to share their experiences, insights, and needs and by incorporating that input into policy development and implementation improvement.

2. Partnering with Trusted Technical Assistance Providers

USDA is partnering with trusted technical assistance providers to ensure that underserved producers and communities have the support they need to access USDA programs.

3. Directing USDA Programs to Those Who Need Them the Most

USDA programs are targeting those who need them the most, including by increasing infrastructure investments that benefit underserved communities.

4. Expanding Equitable Access to USDA Nutrition Assistance Programs

USDA is expanding equitable access to USDA nutrition assistance programs to ensure that those who qualify participate, those who participate get benefits that are meaningful, and those who receive those benefits can use them conveniently and in ways that promote improvements in their health and well-being.

5. Advancing Equity in Federal Procurement

USDA is advancing equity in Federal procurement by providing underserved and disadvantaged businesses tools and resources to increase access to funding opportunities and expand their network to develop critical local, State, regional, and National relationships.

6. Upholding Federal Trust and Treaty Responsibilities to Indian Tribes

USDA is upholding general Federal trust and treaty responsibilities to Indian Tribes, removing barriers to access USDA programs, embracing Tribal self-determination principles, and incorporating indigenous values and perspectives in program design and delivery.

7. Committing Unwaveringly to Civil Rights

USDA has committed unwaveringly to civil rights, working to equip its civil rights offices with the tools, skills, capacity, and processes essential to effectively and efficiently enforce and uphold civil rights.

8. Operating with Transparency and Accountability

USDA is operating transparently and accountably, providing information on Department programs that Congress, stakeholders, and the general public need to hold us to account on our equity agenda, and working systematically to collect and take account of public feedback.



USDA is an equal opportunity provider, employer, and lender.