

USDA PROGRAMS AND RESOURCES TO SUPPORT BEEKEEPERS

The following provides a summary of USDA insurance programs, disaster assistance programs, loan programs, and other resources for beekeepers.



Insurance Programs

Market-based risk management tools to strengthen the economic stability of agricultural producers and rural communities.

Apiculture Rainfall Index

The Apiculture Pilot Insurance Program (RI-API) provides a safety net for beekeepers' primary income sources – honey, pollen collection, wax, and breeding stock. Beekeepers can purchase RI-API through a crop insurance agent that works for an Approved Insurance Provider.

Whole-Farm Revenue Protection

Whole-Farm Revenue Protection provides a risk management safety net for all commodities, including honey, on the farm under one insurance policy. This insurance plan is tailored for any farm with up to \$8.5 million in insured revenue.

Micro Farm Program

A new insurance option for small, diverse farms that sell locally. The policy offers revenue guarantees for beekeepers producing honey, bees, queens, and other products of the hive when facing unavoidable adverse events, such as drought and other weather-related events. It also simplifies recordkeeping and covers post-production costs and value-added products, such as bottled honey, to make crop insurance more useful to smaller beekeepers and agricultural producers.



Disaster Assistance Programs

Offers disaster assistance programs in instances where beekeepers have been hit hard by natural disaster events.

Emergency Livestock Assistance Program

The Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish program provides financial assistance to eligible honey bee producers for eligible adverse weather events and losses. Drought is not an eligible cause of loss for honey bee colony losses.

Noninsured Crop Disaster Assistance Program (NAP)

Eligible beekeepers can qualify for NAP financial assistance when losses incurred by natural disasters are not covered by other disaster assistance programs.



Loan Programs

USDA offers a variety of direct and guaranteed loan programs for eligible beekeepers. See [guide](#) for more information.

Farm Loan Program (FLP)

Beekeepers whose primary business is honey production, qualify as a family farm, and demonstrate security and eligibility can be considered for FLP guaranteed loans, which can assist in building overwintering colony storage facilities.

Farm Storage Facility Loan Program

This program provides low-interest financing so producers can build or upgrade facilities to store commodities, including honey.

Microloan Programs

Operating and ownership loans to better serve the unique financial operating needs of new, niche, and small to mid-sized family operations.

Emergency Loan Program

Emergency loans to help beekeepers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine.

Beginning Farmers and Ranchers Loans

Direct and guaranteed loan programs, ownership loans, operating loans, and microloan programs for beginning farmers and ranchers, including beekeepers.

Nonresource Marketing Assistance Loans – Honey Program

Marketing assistance loans provide interim financing at harvest time to help beekeepers meet cash flow needs without having to sell their commodities when market prices are typically at harvest-time lows.



Grants

Local Agriculture Market Program (LAMP)

Multiple grants and programs are available through LAMP to support development, coordination, and expansion of direct producer-to-consumer marketing; local and regional food markets and enterprises; and value-added agricultural products.

Small Business Innovation Research (SBIR) Program

This program is open to small businesses that support the bee keeping industry in technology development and transfer.

Sustainable Agriculture, Research, and Education (SARE) Program

Producers and professionals in the beekeeping industry may apply for competitive funding available through this program.



Diagnostic Testing

Bee Disease Diagnosis Service

A free USDA beekeeper service to identify diseases, pests, and foulbrood resistance.