

Crop Insurance Helps Grape Grower Weather Farming's Tough Years

If weather and other uncertainties mean farming is sometimes a gamble, crop insurance helps to sweeten the odds.

That's the case for Raymond Krupa, owner of Krupa Farms in Silver Creek, NY. The Western New York farmer grows 175 acres of juice and wine grapes on the farm his great-grandfather founded.

"You work for yourself. The better you take care of the crops, the more they give back to you," Krupa said, describing what attracted him to farming. He took over the family farm in 1976, with 10 acres in grapes. Over the years, he bought 100 more acres, and rents crop ground, too.

Krupa markets approximately half of his grapes through the Growers Cooperative, located in Westfield. Krupa Farms also sells grapes to New York wineries.

It was buying land – and holding a mortgage– that first prompted Krupa to look into crop insurance, in the 1980s.

"Once I started buying another farm, and knowing I had to make payments on that farm," he said, "I didn't want to gamble. If you don't get crop insurance, it is a big gamble.

There are good years and there are bad years. Crop insurance helps you get through the bad years."

Crop insurance is available to juice and wine grape growers in some counties of New York State. Grape growers' insurance protects against crop loss or failure due to adverse weather, insect and wildlife damage, plant disease, and other conditions. As with other crop insurance products, premiums are partially government-subsidized. The grape crop insurance enrollment date is November 20, but farmers' premiums are not due until the following August of the insured year.

For Krupa, the unpredictability of the weather, in particular, drives the decision to buy crop insurance.

"A spring frost– a frost after the grapes have budded– is devastating for grape growers," he said.

Krupa has had a few payouts over the years, he said, including a payment in 2015, when freezing temperatures damaged the wine grapes. Temperatures fell to -30 degrees Fahrenheit, and the vines of the wine grapes yielded no fruit that growing season.

The threat of "disaster years" first prompted Krupa to buy crop insurance, but, Krupa said, he now views crop insurance as a regular business expense.

Krupa switched crop insurance companies a few years ago, when the agent he inherited when he bought another farm didn't seem as concerned as he was about a loss situation. Now he is happy with his crop insurance company and his agent. "I will always buy crop insurance," he said. "There's too much at stake."

For more information about risk management and crop insurance, visit the NYS Department of Agriculture and Markets website www.agriculture.ny.gov/AP/CropInsurance.html or the USDA Risk Management Agency website www.rma.usda.gov. To discuss or purchase crop insurance, contact a crop insurance agent. To locate an agent, ask a neighbor for a recommendation, use the agent locator tool at www.rma.usda.gov/tools/agent.html or ask your county Farm Service Agency to print out a current list of crop insurance agents doing business in your county. For more information about NAP, contact FSA at your county Farm Service Agency: www.fsa.usda.

