

# Landowners and Producers

Markets are tightening for rural producers as insurers retreat, premiums rise, and public backstops swell, right as drought, erosion, wildfire, floods, and groundwater decline drive real operating losses. Water ranching and regenerative practices (slow–spread–sink water, living soils, tree-crop/silvopasture, adaptive grazing, and keyline design) convert those liabilities into assets by reducing claims and downtime, stabilizing yields, and strengthening the triple bottom line: people, planet, and profit.

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## Market & Environmental Stress Points

1. **New Mexico non-renewals:** From Jan 1, 2021 to Jul 1, 2024, top insurers issued **10,000+ homeowner non-renewals** (many affecting rural producers).  
Source: <https://www.osi.state.nm.us/en/news/pr-2025-07-14/>
2. **California FAIR Plan for farm structures:** Beginning **Feb 1, 2022**, the FAIR Plan added **commercial coverage for farm structure risks** (wineries, ranchers, outdoor ag).  
Source: <https://www.insurance.ca.gov/0400-news/0100-press-releases/2022/release005-2022.cfm>
3. **Florida retrenchment (major carrier): Farmers Insurance** ceased offering its branded personal lines in Florida, impacting **~100,000 policies**.  
Source: <https://www.cbsnews.com/news/farmers-insurance-pulling-out-of-florida-affecting-10000-people/>
4. **Texas coastal pricing signal: TWIA** reports an **average residential premium ≈ \$2,480 (as of 6/30/2025)**—a proxy for coastal wind risk costs.  
Source: <https://www.twia.org/rates/>
5. **Florida market stress & depopulation: Citizens** policy count **peaked at 1.41M (Oct 2023)** and fell to **777,592 (Jun 20, 2025)** as private market returned.  
Source: <https://www.citizensfla.com/-/20250625-citizens-ceo-the-florida-insurance-market-is-struggling>
6. **Colorado affordability squeeze: Homeowners' premiums up nearly 60% in five years;** non-renewals rising in fire-exposed areas.

Source:

<https://coloradosun.com/2025/01/19/colorado-home-insurance-nonrenewals-crisis/>

7. **Soil erosion drains productivity: U.S. cropland erosion averages ~4.63 tons/acre/year** (2017 NRI: 2.67 t/ac water + 1.96 t/ac wind).  
Source: [2017 National Resources Inventory Summary Report September 2020](#)
8. **Groundwater declines: 30% of the world's regional aquifers show accelerating groundwater-level declines** over the past four decades—especially in dry, cropland regions.  
Source: <https://www.nature.com/articles/s41586-023-06879-8>
9. **Drought losses: 2022 Western/Central U.S. drought/heat wave = \$22.1B**, with major impacts to crops and rangeland.  
Source: [2022 U.S. billion-dollar weather and climate disasters in historical context](#)
10. **Wildfire & rangeland: 2020 fires burned ~10.27 million acres** nationwide (one of the largest totals on record), affecting extensive rangelands/pasture.  
Source: <https://www.ncei.noaa.gov/access/monitoring/monthly-report/fire/202013>
11. **(Bonus agriculture-specific shock) Prevented planting: 2019 set a record 19.4 million prevented-plant acres** across the U.S., concentrated in the Midwest.  
Source:  
<https://www.fsa.usda.gov/news-events/news/08-12-2019/report-farmers-prevented-planting-crops-19-million-acres>

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## Regenerative Water Ranching: Turning Liabilities into Assets for Land Owners

**Operate like nature, profit like a business.** Water Ranching fuses field-proven regenerative tools into a coherent risk-reduction system that cuts losses and boosts resilience.

- **“Mimic nature, don’t fight it.”** (Gabe Brown) Build soil organic matter so fields act like sponges, capturing peak rain, holding moisture through dry spells, and stabilizing yields.
- **Perennial tree rows & silvopasture.** (Mark Shepard) Alley-cropped nuts/fruit and shade trees create living windbreaks and infiltration corridors that slow, spread, and sink water, while adding diversified revenue.

- **Adaptive multi-paddock grazing.** (Joel Salatin) High-density, short-duration rotations keep armor on the soil, cycle nutrients, boost forage, and increase infiltration, cutting feed, fertilizer, and vet costs.
- **Keyline design & subsoil renewal.** (Richard Perkins / Darren Doherty) Pattern plowing and subsoiling along contours move water from valleys to ridges—charging entire slopes, reducing gullies, and extending the green season.
- **Stacked enterprises with circularity.** (Will Harris) Multi-species herds and on-farm nutrient loops turn waste into fertility, building water-holding soils and risk-buffered revenue.
- **Roads, tanks, and berms that “slow water down.”** (Brad Lancaster) Low-tech berm-and-basin systems, curb cuts, and properly crowned ranch roads keep water working on the landscape, preventing washouts and stock-water gaps.
- **Cut claims at the source.** Managing water at the top of the watershed reduces the very losses (erosion, debris flows, flooded pads, failed culverts) that trigger non-renewals and higher deductibles.
- **Triple-bottom-line math.** Lower input costs, steadier yields, healthier ecosystems, and fewer emergency repairs translate into better margins, and stronger insurability, year after year.
- **Compounding resilience.** Unlike concrete drains that depreciate, regenerative systems appreciate: trees mature, soils deepen, aquifers recharge, forage strengthens, your balance sheet and landscape get better with time.