

NONINSURED DISASTER ASSISTANCE PROGRAM (NAP)

Provides financial assistance to producers of noninsurable crops when low yields, loss of inventory or prevented planting occur due to a natural disaster.

Available to producers who take a risk in growing the crop or commodity

ELIGIBLE CROPS

Eligible crops must be commercially produced agricultural commodity crops for which the catastrophic risk protection level of crop insurance is not available

ELIGIBLE CROPS (CONTINUED)

- Fruits, vegetables and grains grown for food or livestock consumption
- Controlled environment crops such as mushroom and floriculture
- Specialty crops such as honey and maple sap
- Value loss crops such as aquaculture, Christmas tree, ginseng, ornamental nursery and turfgrass sod

ELIGIBLE NATURAL DISASTERS

- Damaging weather, such as drought, freeze, hail, excessive moisture, and excessive wind;
- An adverse natural occurrence, such as flood;
- A condition related to damaging weather or an adverse natural occurrence, such as excessive heat, plant disease, insect infestation or;
- Any combination of these conditions.

TYPES OF COVERAGE

Catastrophic: (currently available)

- covers amount of loss greater than 50% of expected production based on approved yield and reported acres
- Paid on 55% of average market price set by FSA

Buy-Up Policies:

Will cover up to 65% of production, in 5% increments, at 100% of the average market price.

COST OF COVERAGE

Basic Service Fee:

- \$250 per crop, not to exceed \$750 per county with a limit of \$1,875 per county

Buy-Up Policies: In addition to the Basic Service Fee, producers who select additional coverage must pay a premium based on the level of coverage. However, it can't exceed 5.25% of expected gross revenue of the crop with a cap at \$6,562.50

WAIVER OF FEES & PREMIUMS

The following producers can request a waiver to pay the \$250 service fee per crop and 1/2 of the total premium on buy-up policies:

- Limited Resource
- Socially Disadvantaged
- Beginning Farmer

WAIVER OF FEES & PREMIUMS (CONTINUED)

Limited Resource

- Gross farm income below approx. \$100,000 and household income at below the national poverty level. www.lrftool.sc.egov.usda.gov - USDA Limited Resource Farm Online Self Determination Tool.

Socially Disadvantaged

- Women and Minorities

WAIVER OF FEES & PREMIUMS (CONTINUED)

Beginning Farmer

- Has not operated a farm or ranch for more than 10 years
- Does not own a farm or ranch greater than 30 percent of the average size farm in the county as determined by the most current Census for Agriculture
- Meets the loan eligibility requirements of the program to which he/she is applying
- Substantially participates in the operation

APPLYING FOR COVERAGE

- Apply at local FSA office before closing date for the applicable crop(s)
- Pay the service Fee and/or buy up premium
- Request waiver of service fee and 1/2 of premium for buy-up if Limited Resource, Socially Disadvantaged, or Beginning Farmer

REPORTING REQUIREMENTS

- At application, report past production and acreage planted to develop actual production history if possible
- Annually report acreage planted after planting but before set deadlines
- Annually report harvested production and disposition of the crops after harvest but before set deadlines
- Main records according to industry standards, including daily crop inventories

APPLYING FOR NAP ASSISTANCE AFTER NATURAL DISASTER

Contact the local FSA office within 15 days of whichever occurs earlier:

- Adverse weather that damaged crop
- Final planting date if prevented planting
- Date the damage or loss became apparent
- Normal harvest date

MORE INFORMATION

- Read through the NAP Fact Sheet
- Contact the local FSA office at www.fsa.usda.gov/wi and click on “Contact Us”
- FSA website at www.fsa.usda.gov/nap

FSA FACT SHEETS

- A link for all FSA Program Fact Sheets is located on the National FSA website at www.fsa.usda.gov .
- Click on “Fact Sheets” under “Popular Topics”

FSA Fact Sheets (cont.)

- Farm Loan Overview
- Farm Loan Information Chart
- Microloans
- Youth Loans
- Noninsured Crop Disaster Assistance (NAP)

Other Agency Fact Sheets

Rural Development (RD)

- Value-Added Producer Grant
- Rural Energy for America Program

Natural Resources Conservation Service (NRCS)

- Conservation Stewardship Program (CSP)
- Environmental Quality Incentives Program (EQIP)