



NAP (NONINSURED CROP DISASTER ASSISTANCE PROGRAM)

WHAT IS NAP?

The Noninsured Crop Disaster Assistance Program (NAP) administered by the U.S. Department of Agriculture (USDA) Farm Service Agency (FSA), provides financial assistance to producers of non-insurable* crops to protect against natural disasters that result in lower yields or crop losses, or prevents crop planting. NAP coverage kicks in when a covered crop has at least a 50% expected production loss due to an eligible cause (e.g. hurricane, excessive heat, flood).

*What Is An Insurable Crop?

Generally a field crop covered by traditional federal crop insurance programs (e.g. corn, soybeans, wheat)

NAP covers crops that are not covered by traditional Federal Crop insurance.

An individual or entity applying must have a Adjusted Gross Income (AGI) below \$900,000

ELIGIBILITY



Eligible farmers are landowners, tenants, or sharecroppers who grow eligible crops. Farmers' gross adjusted income cannot exceed \$900,000.

Eligible crops must be commercially produced agricultural commodities for which crop insurance is not available and be any of the following:

- Crops grown for food, livestock consumption, renewable biofuel, or fiber.
- Specialty crops, aquaculture, and floriculture.

WHAT KINDS OF LOSS FROM NATURAL DISASTERS ARE ELIGIBLE UNDER NAP?



Damaging weather, such as drought, freeze, hail, excessive moisture, excessive wind or hurricanes



Adverse natural occurrences, such as earthquake or flood



Conditions related to damaging weather or adverse natural occurrences, such as excessive heat, plant disease, volcanic smog (VOG) or insect infestation.

The damaging weather or adverse natural occurrence must occur during the coverage period, before or during harvest, and must directly affect the eligible crop.

TYPES OF COVERAGE

Basic Coverage:

This level of coverage is best for new producers, because it ensures that if they experience loss, they will get some money back. This level covers 50% of your crop, at 55% of the market price.

Example: If a sweet corn farmer has an average yield of 50 bushels per acre (70 lbs/bushel), at \$1/pound and experiences a 50% production loss on the five reported acres due to excessive winds, NAP Basic Coverage would cover 50% of the crop (25 bushels/acre), at 55% of the price (\$0.55/lb). So the payment would be \$4,812.50 (5 acres x 25 bushels/acre x 70 lbs/bushel x \$0.55/lb).

NAP payments cannot exceed \$125,000 per crop, per farmer for basic coverage.

Because socially disadvantaged farmers (SDA) are eligible to have service fees waived for NAP applications, basic coverage is basically FREE for SDA farmers.

FSA CONTACT INFORMATION

Visit: <https://offices.sc.egov.usda.gov/locator/app> to locate your nearest FSA office. If you have trouble locating, getting in touch, or receiving adequate service from your agent, please let us know.

Buy-Up Coverage

This level of coverage is best for farmers with many years of experience in growing a particular crop. Because these costs and coverages are based on past crop yields, new farmers without years of crop yield data may end up paying extra for a premium they cannot cash in on. Farmers are eligible for buy-up coverage after one year, but it is recommended that they wait five years to purchase buy-up coverage.

SDA farmers are eligible to have their premiums cut in half for any level of buy-up coverage.

WHAT TO DO BEFORE A LOSS



MAKE SURE YOU HAVE A FARM NUMBER



APPLY FOR COVERAGE

Farmers must apply for coverage before a loss. NAP application closing dates vary by crop and are established by the FSA State Committee. Contact your local FSA office to verify application closing dates.

Make sure your NAP covered crops are planted and acreage reported to FSA. This must be done no later than the final planting date as determined by FSA.

WHAT TO DO AFTER A LOSS



DOCUMENT LOSS

Document crop loss through photos and any other evidence you can.



CONTACT LOCAL FSA OFFICE

Go to the FSA office as soon as possible to report a loss. For certain crops, you only have 72 hours after the loss to report.



MEET THE ADJUSTER

Meet the adjuster when they come to inspect your farm. This is not required, but it is helpful for farmers to be there to observe and answer questions.



WAIT FOR INSTRUCTIONS FROM CROP ADJUSTER

Don't do anything to the crop (e.g. destroy or harvest) until the adjuster advises you. If they ask you to harvest the remaining crop, keep records of your harvest and submit it to your FSA office.



DEADLINES

Each state has its own deadline for each crop. Please contact your FSA office to get specifics for your state. If you need assistance please contact us at RAFI-USA using the information below

TIPS FOR FARMERS

- Get a farm number.
- Ensure that your local county office has a copy of your farm map, which certifies what you are growing and where you are growing it. This makes it easier for adjusters to find the crop in the case of a disaster.
- Keep good records of your crop yields year by year, so you can apply for the proper coverage and document loss.
- Farmers new to NAP are recommended to get basic coverage until they have a few years of production in order to get an annual production average.
- **Beginning, limited-resource, socially disadvantaged, and veteran farmers are eligible for a service fee waiver and 50% discount on NAP premiums (for buy-up coverage).**
- *Beginning: farming less than 10 years.*
- *Limited-Resource: earning less than \$177,300 per year and having a total household income below the poverty line or below 50 percent of county median income.*
- *Socially Disadvantaged: women, African American, Native American, Asian, and Hispanic producers.*
- *Veteran: served in the Armed Forces and who has operated a farm for less than 10 years, or first obtained veteran status during the most recent 10-year period*

To learn more and inquire about particular FSA disaster assistance programs, email resourcesforresilientfarms@rafiusa.org or call 877.207.6373

About the Farmers of Color Network at RAFI-USA

FOCN develops relationships with farmers of color in order to support and honor multi-generational organizing, sustainable agricultural practices, and ancestral traditions and knowledge. FOCN provides farmer-led technical assistance, offers funding opportunities, and hosts networking events and gatherings to expand market access.