



# **Noninsured Crop Disaster Assistance Program (NAP)**



# What is NAP?



The **Noninsured Crop Disaster Assistance Program (NAP)** provides financial assistance to producers of non-insurable crops to protect against natural disasters that:

- result in lower yields or crop losses, or
- prevents the planting of a crop.







# Eligible NAP Producer



An eligible NAP producer is a landowner, tenant, or sharecropper who:

- shares in the risk of producing an eligible crop, and
- is entitled to an ownership share of that crop





# Eligible NAP Producer



An eligible producer's average adjusted gross income (AGI) can't exceed \$900,000 to be eligible for NAP payments.



NAP payments will be limited to the following (per crop year, per individual or entity):

- \$125,000 for basic coverage
- \$300,000 for buy-up coverage





# Eligible NAP Crops



Commercially produced agricultural crops for which crop insurance is not available.



- Crops grown for food
- livestock consumption
- Crops grown for fiber
- Crops grown in a controlled environment
- Industrial crops
- Specialty crops
- Seed crops
- Value loss crops





# Eligible Causes of Loss for NAP



- Damaging weather, such as drought, freeze, hail, excessive moisture, excessive wind, tornado, hurricane;
- Adverse natural occurrences, such as earthquake or flood; and
- Conditions related to damaging weather or adverse natural occurrences.



**Note:** The natural disaster must occur during the coverage period (before or during harvest) and must directly affect the eligible crop.





# NAP Coverage Levels



- Basic, Catastrophic, coverage - (50/55)
- Buy-up coverage - chart below.



Buy-up Coverage	Yield Level	Price Level	Loss Triggers
50/100	50%	100%	50%
55/100	55%	100%	45%
60/100	60%	100%	40%
65/100	65%	100%	35%



**Note:** Crops and grasses intended for grazing are excluded from buy-up coverage due to the availability of LFP.



# Applying for NAP Coverage



Producers can apply for NAP coverage using forms:

- CCC-471, "NAP Application for Coverage with Buy-Up Option"
- CCC-860, "Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification" (SDA/LR/BFR/VFR)



Coverage cannot begin sooner than 1 calendar day after the application for coverage is filed or signed.







# Applying for NAP Coverage CCC-471



- File CCC-471

- Pay the applicable service fee at the FSA office where farm records are maintained.

**NOTE:** Both must be completed by the application closing date for the eligible crop.





# Applying for NAP Coverage CCC-860



CCC-860 will serve as an application for basic (50/55) coverage.



All producers with CCC-860 certifications will receive basic (50/55) coverage:

- For all NAP eligible crops
- In all counties nationwide
- For each program year their certification is applicable.





# NAP Service Fees and Premiums



## Service fees:

\$325 per crop or \$825 per producer per administrative county, not to exceed \$1,950 for multi-county producers.



## Premiums:

billed for producers who elect buy-up coverage (in addition to service fees). Maximum premium is \$15,750 for an individual.



CCC-860 certifications will waive all service fees and provide a 50% premium reduction for buy-up coverage.





# NAP Acreage and Production



## Acreage must be reported annually:

- Crop, type, and variety
- Location and acreage of the crop
- Shares
- Practice (irrigated or non-irrigated)
- Date crop was planted in each field
- Intended use of the commodity



## Producers must provide the following production information annually :

(by practice, type, intended use, planting period)

- Quantity of all harvested production of the crop
- Disposition of the harvested crop
- Acceptable crop production records



# Notice of Loss and Applying for NAP Payment



Producers must:

- Notify FSA within 72 hours of a loss for hand harvested crops.



- Complete Notice of Loss (CCC-576, Part B) 15 calendar days of the earlier of:
  - the disaster occurrence
  - the date the damage or loss of production becomes apparent
  - normal harvest date

Note: for prevented planting claims, within 15 calendar days after the final planting date of the crop.



- Submit Application for Payment (CCC-576, Parts D-H) within 60 calendar days after the coverage period ends.



# NAP Important Dates



Document/Requirement	Due Date
Application for Coverage (CCC-471 or CCC-860)	By the application closing date – may differ by county and crop.
Notification of loss for hand-harvested or perishable crops (to FSA)	Within 72 hours after the disaster occurrence or damage/loss of production becomes apparent.
Acreage Report (FSA-578)	The earlier of: <ul style="list-style-type: none"> <li>• the established Acreage reporting date (ARD) for that crop or commodity</li> <li>• 15 calendar days before the onset of harvest</li> <li>• the established normal harvest date.</li> </ul>
Notice of Loss (CCC-576, Part B)	15 calendar days of the earlier of : <ul style="list-style-type: none"> <li>• the disaster occurrence</li> <li>• the date the damage or loss of production becomes apparent</li> <li>• normal harvest date               <ul style="list-style-type: none"> <li>* for prevented planting claims - within 15 calendar days after the final planting date of the crop.</li> </ul> </li> </ul>
Application for Payment (CCC-576, Part D-H)	Within 60 calendar days after the coverage period ends. <ul style="list-style-type: none"> <li>* Grazed forage – within 180 calendar days after the coverage period ends.</li> </ul>
Certified Production Report (CCC-452)	<ul style="list-style-type: none"> <li>• The application for payment deadline if a notice of loss is filed.</li> <li>• The subsequent year’s ARD if a notice of loss is <u>not</u> filed.</li> </ul>





# NAP Links and Contact Information



Links:

NAP Basic Provisions

[Noninsured Crop Disaster Assistance Program \(NAP\) \(usda.gov\)](https://www.usda.gov/programs/noninsured-crop-disaster-assistance-program)



USDA Service Center Locator

[USDA Service Center Locator](#)



Natalie Prince – USDA FSA Agricultural Program Specialist

[natalie.prince@usda.gov](mailto:natalie.prince@usda.gov)