

Supplemental Disaster Relief Program (SDRP)

Why are there 2 stages for the Supplemental Disaster Relief Program (SDRP)?

The two-stage process allows the USDA Farm Service Agency (FSA) to continue to evaluate the impacts from the 2023 and 2024 natural disasters on diversified, row crop, and specialty crop operations, while also expediting the delivery of much-needed supplemental disaster relief program benefits.

Stage 1 was implemented to quickly assist producers with crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage by using existing Risk Management Agency (RMA) and FSA claim data. Stage 2 will provide assistance to eligible producers who were not paid under Stage 1, including those whose losses were not large enough to trigger an indemnity under crop insurance or NAP, and to address other gaps or areas impacted by the 2023 and 2024 disasters.

What is SDRP Stage 1?

SDRP Stage 1 uses a streamlined application process with pre-filled forms for producers with indemnified crop, tree, or vine losses for a qualifying disaster event that occurred in the 2023 and 2024 calendar years. Data for these losses is already on file with FSA or RMA because the producer previously received a NAP payment or a crop insurance indemnity under certain policies.

What is SDRP Stage 2?

SDRP Stage 2 will provide assistance to eligible producers for losses of crops, trees, bushes, and vines that were not indemnified for a qualifying disaster event that

occurred in the 2023 and 2024 calendar years. These losses, sometimes called uncovered or shallow losses, include losses without crop insurance or NAP coverage, and losses that were covered with crop insurance or NAP but not large enough to trigger an indemnity.

Am I eligible for Stage 1 and Stage 2 payments?

Producers who apply for payment under SDRP Stage 1 may also apply under SDRP Stage 2; however, payments under SDRP Stage 2 will take into account any amounts received for the crop and unit under SDRP Stage 1. SDRP Stage 2 provisions will be specified in a future announcement.

If I received a letter or application for Stage 1, am I automatically eligible for a disaster payment?

No, the receipt of a letter and the creation of a Stage 1 application doesn't guarantee payment eligibility.

Producers are responsible for confirming and certifying that the losses of eligible crops, trees, and vines shown on the application were caused, in whole or in part, by a qualifying disaster event.

Qualifying disaster events include wildfires, hurricanes (including related excessive wind, storm surges, tornadoes, tropical storms, and tropical depression), floods (including related silt and debris), derechos (including related excessive wind), excessive heat, tornadoes, winter storms (including related blizzard and excessive wind), freeze (including a polar vortex), smoke exposure, excessive moisture, and qualifying drought occurring in calendar years 2023 or 2024. Related conditions must have occurred as a direct result of the indicated disaster event.

"Qualifying drought" includes only those counties in which the drought intensity was rated by the U.S. Drought Monitor as having a D2 (severe drought) for eight consecutive weeks or a D3 (extreme drought) or higher level at any point during the applicable calendar year. A list of counties that are eligible for SDRP due to qualifying drought for 2023 and 2024 is available at <http://fsa.usda.gov/sdrp>.

When will pre-filled SDRP Stage 1 applications be mailed?

Pre-filled applications for SDRP Stage 1 will be mailed in very soon. We will share the exact date here on the Supplemental Disaster Relief webpage once the date is confirmed.

Do I have to submit my SDRP application to an FSA County Office?

Yes. To receive payment under Stage 1, producers must submit their application to an FSA County Office. Applications may be submitted in person or by fax, email, or in person.

Who must sign the SDRP application?

All producers who are certifying a share on the SDRP application must sign it to receive payment.

What if I am the primary crop insurance policy holder and have designated shares to Substantial Beneficial Interests (SBIs) on my application, but I'm unable to collect all required SBI signatures?

The SDRP application will be considered incomplete without all required signatures. In order for an application to be processed for FSA County Committee action, a complete application must be submitted to the producer's recording county office by the deadline announced by FSA.

What should I do if I disagree with the pre-filled information on my application?

For questions about crop insurance data, contact your crop insurance agent. For questions about NAP information, contact your local FSA office.

Do not alter the pre-filled data on the application. Any alterations in the pre-filled data on the application will result in the FSA County Office Committee (COC) disapproving the Stage 1 application.

What eligibility forms must be submitted to the FSA County Office prior to receiving an SDRP payment?

Eligibility forms include the CCC-902 Farm Operating Plan for Payment Eligibility, the CCC-901 Member Information for Legal Entities (if applicable), and the AD-1026 Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification.

Many producers, especially if they have participated in FSA programs recently, will already have these forms on file with FSA. Producers who are unsure of whether a form is on file may contact their local FSA County Office.

In addition to the forms listed above, producers and members of legal entities requesting an increased payment limitation must submit the FSA-510, Request for an Exception to the \$125,000 Payment Limitation for Certain Programs, accompanied by a certification from a certified public accountant or attorney as to that person or legal entity's certification, for a legal entity and all members of that entity, for each applicable program year.

Producers may file the FSA-510 until the deadline announced by FSA to receive the increased payment limitation.

How do I know if the indemnity I received was due, in whole or in part, to a qualifying disaster event?

For crop insurance, contact your crop insurance agent to verify the disaster event(s) that affected your crop. For NAP crops, contact your local FSA County Office. For

drought related events, the drought index link may also be used to help determine eligibility:

<https://www.fsa.usda.gov/resources/programs/supplemental-disaster-relief-program>

I had crop insurance and had a loss on a crop, but I didn't receive a letter, or my application didn't include all my affected crops or units. Am I still eligible for Stage 1?

The initial Stage 1 applications were based on RMA claim data available as of June 6, 2025. If your crop or unit wasn't included, updated claim information will be used in late summer of 2025 to generate a second application for any additional eligible crops or units. Producers should contact their crop insurance agent to confirm that all claim data has been submitted and accepted by RMA's policy acceptance and storage system as soon as possible.

Why did my neighbor receive an SDRP application and I didn't?

Only producers who received an indemnity under certain crop insurance policies, or a NAP payment, for eligible crop, tree and vine losses for a qualifying disaster event that occurred in the 2023 or 2024 calendar year received an application for Stage 1.

When will I receive my payment after submitting my complete SDRP application?

SDRP payments will be processed after all required eligibility forms have been submitted and the COC has reviewed and approved the application.

What if I lost my SDRP application?

Your FSA Office can provide a replacement application for you to complete.

How do I request a higher payment limitation?

Producers and members of legal entities requesting an increased payment limitation must submit Form FSA-510, *Request for an Exception to the \$125,000 Payment Limitation for Certain Programs*, by the announced deadline.

What is the SDRP enrollment deadline?

FSA will continue accepting applications until the signup deadline is announced at a future date.

Am I required to purchase crop insurance or NAP in the future if I receive an SDRP payment?

Yes. Any applicant that receives an SDRP payment must agree to purchase crop insurance or NAP, as applicable, at a coverage level equal to or greater than 60 percent for the next two available crop years. Availability will be determined from the date a producer receives an SDRP payment and may vary depending on the timing and availability of crop insurance or NAP for a producer's particular crops.

Do I still need to agree to purchase crop insurance or obtain NAP coverage if I no longer farm?

Yes, all participants must agree to purchase coverage to receive an SDRP payment. However, if a producer or entity that received an SDRP Stage 1 payment quits farming or an entity completely dissolves, there are no future crop insurance or NAP coverage requirements.

Example 1: Producer A received SDRP benefits for 2023 crop losses but retired from farming in 2024. Since Producer A is no longer farming, no future crop insurance or NAP coverage is required.

Example 2: ABC Farms received a Stage 1 payment in September 2025 and purchased insurance for the 2026 crop year. After harvest, the entity dissolved. ABC Farms no longer exists and isn't required to purchase insurance for 2027

If I received an Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish Program (ELAP) payment for aquaculture, will I receive an SDRP Stage 1 payment?

Producers cannot elect to receive an SDRP payment for an aquaculture loss for farm-raised fish losses that were compensated under 2023 or 2024 ELAP.

This does not apply to losses of feeder fish.

Will quality be included under Stage 1?

SDRP Stage 1 only includes quality conditions recognized under the insurance policy. Additional adjustments for quality beyond what's covered under the insurance policy will be addressed under Stage 2.

Can my crop insurance agent tell me if I experienced a qualifying disaster event?

Your crop insurance agent can provide information regarding your crop insurance claim and any related documentation supporting that claim. For many, this documentation may directly relate to a qualifying disaster event under SDRP. However, your crop insurance claim documentation alone doesn't determine SDRP eligibility, as it may not capture all qualifying disaster events that impacted your production. You are responsible for identifying and certifying if a portion of the loss was caused by a qualifying disaster event.

Is there an unharvested factor consideration?

The FSA unharvested factors do not apply to crop insurance policies under Stage 1 as the crop insurance terms are generally followed.

Are grazing losses covered under SDRP?

No, Pasture, Rangeland, Forage (PRF) grazing and Annual Forage (AF) acreage associated with grazing are not eligible under SDRP. Grazing losses are considered feed losses, not crop production losses, and are therefore ineligible for SDRP assistance.

Are PRF and AF haying losses covered under SDRP?

Yes. PRF haying losses and AF losses not associated with grazing are eligible. However, producers should not certify that they are eligible if their AF payment was entirely for grazing. If part of their loss was for non-grazing uses, that portion may be eligible.

I received an application, but my insurance claim was not for one of the qualifying disaster events. Do I need to have the claim corrected to receive my SDRP payment?

No. If your crop insurance payment was associated with one of the qualifying disaster events, you may still be eligible for payment. You are eligible for payment on any crop or unit that suffered a loss, in whole or in part, due to a qualifying disaster event.

Are all counties eligible for payment even if they are not listed on the eligible drought list?

Yes. However, for producers certifying drought as their qualifying disaster event, their county must have been rated by the U.S. Drought Monitor as having a D2

(severe drought) for eight consecutive weeks or a D3 (extreme drought) or higher level at any point during the applicable calendar year. For all other qualifying disaster events, all counties are eligible.

If my county did not qualify for drought based on the U.S. Drought Monitor am I automatically ineligible for SDRP?

Not necessarily. Producers should review all eligible disaster events, such as excessive heat or related conditions. Those certifying a qualifying disaster event caused the loss should be prepared to provide documentation to support their self-certification if selected for a spot check.

How are replanting payments handled?

Replanting payments are not eligible for SDRP. Payments received for replanting are not included SDRP payment calculations.

If a prevented planting claim in 2023 is tied back to 2022 floods, should it come through in Stage 1.

Qualifying disaster events must have occurred in Calendar Years 2023 or 2024. If the date of the loss is not in an eligible calendar year, the crop is not included in Stage 1. Producers may apply under Stage 2 if they believe they had a qualifying disaster event in one of the eligible calendar years.

I had a loss in 2023 and/or 2024, but it was not enough to trigger a crop insurance indemnity. Will I be covered in Stage 2?

Stage 2 will compensate eligible producers not paid under Stage 1 for their eligible losses, including those that may have had crop insurance or NAP, but the loss was not large enough to trigger an indemnity or NAP payment.

My application lists an SBI that doesn't have an interest or share in the crop. Does this SBI have to sign to complete the application?

No. The primary policyholder should not designate any shares of the crop/unit to any SBI on the application that doesn't individually share in the risk of producing the crop and ownership of the crop.

How are joint ventures (JV), general partnerships, and other entities handled? What should I enter in the "share" column (box 16)?

Primary policyholders with matching records at FSA are listed as the applicant on the Form FSA-526, and the SDRP payment is calculated based on the RMA share. If the shares match between RMA and FSA for the entity, the entity should enter 100% in Box 16. If the shares do not match, such as in the case of a husband/wife JV listed as 100% with RMA but split 50/50 with FSA, Box 16 should match FSA-reported shares.

Does USDA reduce production if the harvest price is less than the projected price?

SDRP values production to count at the harvest price for Revenue Protection and Revenue Protection with the Harvest Price Exclusion.

Will my estimated SDRP payment in item 14 (insured crop) or 28 (NAP crop) of the FSA-526 form be the amount I receive?

Not necessarily. Items 14 and 28 on the FSA-526 are subject to determination of program eligibility and show the calculated SDRP benefit before any reductions or adjustments. Reductions due to payment limitations and the payment factors are not included in the estimated SDRP payment on the FSA-526.

If there is an error in my application, what is the process for correction? If the error is corrected, will I still receive a Stage 1 payment?

It depends on the nature of the “error.” Some 2023 and 2024 crops were excluded from applications because indemnities under certain plans of insurance such as the Margin Protection Plan, Supplemental Coverage Option, Stacked Income Protection Plan with a base policy, and PRF with an intended use of grazing will not be covered in Stage 1.

However, If a producer believes that any information that has been pre-filled on the FSA-526 is incorrect, the producer should contact their crop insurance agent for insured crops or their FSA county office for NAP-covered crops. If the crop insurance agent or FSA determine that the producer’s information on file is erroneous, they will correct the producer’s data on file with RMA and FSA. Once the corrections have been made, an updated Stage 1 application may be generated for the producer.

What should I do if I received a crop insurance indemnity in 2023 and 2024 but did not receive an application?

Please visit your FSA office, and they will print a new application if the original was lost or undelivered.

When completing the FSA-526, what should I put in Box 16 if I am certifying to 100% of the payment? Should I enter 100% or leave it blank?

Share is assumed to be 100% to the primary policyholder unless otherwise designated; however, the primary policyholder may enter 100%, when applicable.

What happens if an application is sent to a deceased producer?

For FSA to process an application for a deceased producer, it must first be signed by an authorized signatory. The payment can be issued using the Tax ID Number of the deceased individual or the individual's estate, as applicable. An alternate payee may utilize an FSA-325 where the payment will be issued using the Tax ID Number of the deceased and a 1099 will be issued in the same manner.

If a Transfer of Coverage took place, who receives the SDRP application?

Due to how Transfer of Coverage data is stored, FSA treats transferees like an SBI on the FSA-526. While the SDRP application will be mailed to the original primary policyholder, the transferee will be listed as an SBI on the application. The original primary policyholder can designate 100% of the SDRP payment to the transferee and only the transferee is required to sign the FSA-526.

My cause of loss was for hail. Can I still get an SDRP payment?

Yes, if hail was directly related to a qualifying disaster event. Qualifying disaster events include wildfires, hurricanes (including related excessive wind, storm surges, tornadoes, tropical storms, and tropical depression), floods (including related silt and debris), derechos (including related excessive wind), excessive heat, tornadoes, winter storms (including related blizzard and excessive wind), freeze (including polar vortex), smoke exposure, excessive moisture, and qualifying drought occurring in calendar years 2023 and 2024.

For example, if a producer's crop insurance claim was for hail damage but the damage was directly related to a tornado, then this would qualify for an SDRP payment since tornado is a qualifying disaster event.

I understand that my cause of loss indicated for crop insurance does not have to match the qualifying disaster event exactly and that I will need to certify that I did in fact have a loss due to a qualifying disaster event and will need to be able substantiate

that if I am spot checked. What kind of documentation will I need in such a review?

Participants are required to retain documentation in support of their SDRP application for 3 years after the date of approval. All information provided to FSA for program eligibility and payment calculation purposes, including certification that a producer suffered a loss due to a qualifying disaster event is subject to spot check. The COC will facilitate spot-checks and consider local farming practices, weather conditions, and disaster events. As part of this process, the COC may request additional weather data or documentation to support the claimed losses.

If SDRP Stage 1 was paid on one type of grapes, is the producer required to purchase 60% on all their grapes?

The producer is only required to purchase 60% or higher on the grape type(s) in which the SDRP benefit was received.

If I received an application for my 2024 crop year wheat losses, am I automatically eligible for a disaster payment?

No, before an SDRP payment can be made producers are responsible for certifying that the indemnities shown on the application are a result of a qualifying disaster event. Qualifying disaster events include wildfires, hurricanes (including related excessive wind, storm surges, tornadoes, tropical storms, and tropical depression), floods (including related silt and debris), derechos (including related excessive wind), excessive heat, tornadoes, winter storms (including related blizzard and excessive wind), freeze (including a polar vortex), smoke exposure, excessive moisture, and qualifying drought occurring in calendar years 2023 and 2024. Related conditions must have occurred as a direct result of the indicated disaster event. "Qualifying drought" includes only those counties in which the drought intensity was rated by the U.S. Drought Monitor as having a D2 (severe drought) for eight consecutive weeks or a D3 (extreme drought) or higher level at any point during the calendar years 2023 and 2024.

Can the payment limitation rules be clarified?

Producers or legal entities may receive up to \$125,000 in total SDRP payments per program year for specialty and high value crops and \$125,000 for all other crops. These payment limitations apply to the combined total of Stage 1 and Stage 2 payments. However, if at least 75 percent of the producer's or legal entity's average adjusted gross income (AGI) is derived from farming, ranching, or forestry operations, higher payment limitations may apply: up to \$900,000 for specialty and high value crops and up to \$250,000 for all other crops for each program year.

Is honey an eligible crop?

Yes

Will producer resources be provided in other languages?

Yes, once the rule is published resources will be provided in multiple languages. There may be a slight delay.

Does linkage apply for non-insurable and crops that are not eligible for NAP?

Yes. Producers are required to file an acreage report in the linkage years and must obtain Whole Farm Revenue Protection or a Micro Farm policy to meet linkage for crops that are NOT insurable or eligible for NAP.

For drought to be a “qualifying drought” did the County need to be D2 for 8 consecutive weeks, D3 or greater?

Yes, this is a Statutory requirement.

Does Hail qualify as a Disaster Event?

Hail by itself is not a qualifying disaster event.

Is a producer required to purchase NAP for the next 2 years even if they do not plant that crop in the future years?

Linkage is not required if the producer does not plant the crop in the linkage years.

What year do eligibility forms (CCC-901, CCC-902, AD-1026) need to be completed - 2023 or 2024?

Eligibility forms must be completed for each crop year that the producer is requesting payment (2023, 2024, or 2025). For example, if a producer is requesting benefits for crop year 2023, they must meet 2023 eligibility requirements. For crop year 2024, 2024 eligibility forms are required.