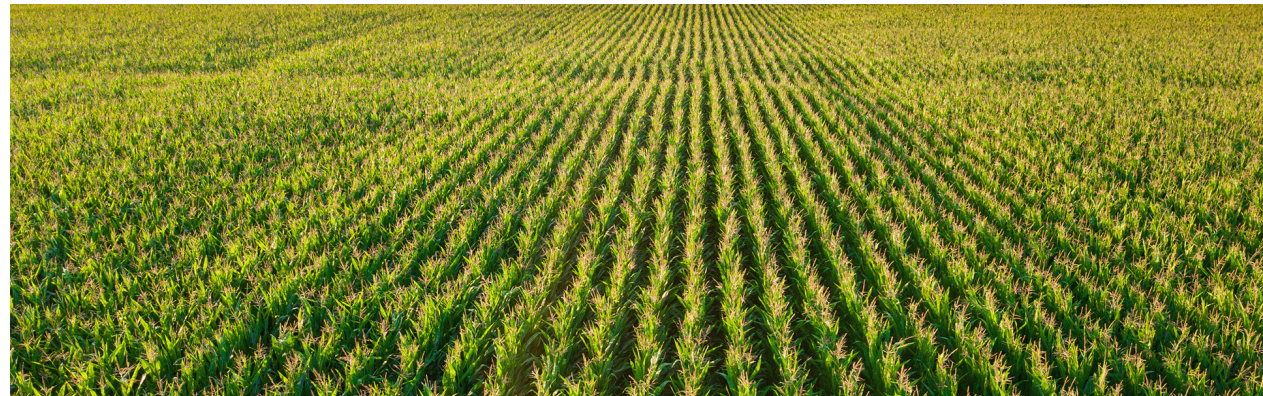




Farm Service Agency
U.S. DEPARTMENT OF AGRICULTURE



Supplemental Disaster Relief Program (SDRP)

Crop Insurance Professional Training - July 16, 2025

FARM PRODUCTION AND CONSERVATION
FSA | NRCS | RMA | Business Center

Statutory Authority

- Authorized under American Relief Act, 2025, signed December 21, 2024
 - Provides \$30.78 billion in funding for disaster assistance, including SDRP
 - Approximately \$16.09 billion allocated to SDRP

Overview

- SDRP provides assistance to eligible producers for losses to crops, trees, bushes, and vines due to wildfires, hurricanes, floods, derechos, excessive heat, tornadoes, winter storms, freeze (including polar vortex), smoke exposure, excessive moisture, qualifying drought, and related conditions occurring in calendar years 2023 or 2024.

SDRP Stages

Assistance will be provided in 2 Stages

- Stage 1

- Uses a streamlined application approach with prefilled and mailed application forms
- Provides payments for eligible crop, tree and vine losses using data already on file with FSA or RMA as a result of the producer previously receiving a NAP payment or an indemnity under certain federal crop insurance policies.

SDRP Stages

Stage 2 – **COMING SOON**

- Provides assistance for eligible losses of crops, trees, bushes, and vines that were not covered by crop insurance or NAP, as well as losses that were insured or covered by NAP but were not severe enough to trigger an indemnity
- Similar to Stage 1, provides payments based on individual crop, tree, bush and vine losses.

Signup

- Stage 1
 - Signup began **7/10/2025**
 - Producers will apply by submitting FSA-526, “Supplemental Disaster Relief Program Stage 1 Application”
- Stage 2
 - Targeted for mid September

No signup-deadline at this time!

Block Grants

- At the request of the respective State Departments of Agriculture, FSA has established block grants with Connecticut, Hawaii, Massachusetts, and Maine to cover 2023 or 2024 crop losses.
- Since crop losses are being compensated under the block grants, SDRP is not available in Connecticut, Hawaii, Maine, and Massachusetts.
 - RMA units associated with a physical location in one of the 4 block grant States have been excluded from Stage 1. Producers will not receive pre-filled Stage 1 applications for these specific units.

Payment Limitation

- 2 payment limitations apply to SDRP
 - \$125,000 - Specialty and High Value crops
 - \$125,000 - Other Crops
- Separate payment limitations for each program year 2023, 2024, 2025.
- Optional increase in payment limitation (FSA-510)
 - \$900,000 Specialty and High Value Crops
 - \$250,000 Other Crops

Eligible Producer

- Eligible Producer is an individual or legal entity that is entitled to an ownership share and is at risk in the crop available for marketing from the farm, or would have shared in the risk had the crop been produced.
- In addition, eligible producer must be:
 - A citizen of the United States
 - Resident alien, which for the purpose of SDRP means “lawful alien” as defined in 7 CFR part 1400
 - A partnership organized under State law consisting solely of citizens of the United States or resident aliens
 - A corporation, LLC, or other organizational structure organized under State law, consisting solely of US citizens or resident aliens
 - Indian Tribe or Tribal organizations, as defined in Section 4(b) of the Indian Self-Determination and Education Assistance Act (25 U.S.C. 5304)

Qualifying Disaster Events and Related Conditions

Qualifying Disaster Event	Related Condition
Qualifying Drought	
Derecho	Excessive wind
Excessive Heat	
Excessive Moisture	
Flooding	Silt and debris that occurred as a direct or proximate result of flooding
Freeze, including polar vortex	
Hurricanes (must be named)	Excessive wind, storm surges, tornado tropical storm, tropical depression
Smoke exposure	
Tornado	
Wildfire	
Winter Storm	Excessive wind, blizzard

Stage 1 – Payments Based on RMA Data

- Includes producers that received a crop insurance indemnity and have claim records indicating a date of damage in the 2023 or 2024 calendar years.
- Utilizes coverage and claim data reported to RMA by the AIPs to calculate the estimated SDRP payment for each insured unit.
- The payment calculation generally follows the type of crop insurance coverage purchased but replaces the coverage level with an SDRP factor.

Excluded Policies

- Supplemental policies excluded (different from ERP)
- Producer policies under the following plans of insurance or endorsements are not included in SDRP Stage 1:
 - Controlled Environment Crop Provisions
 - Cottonseed Endorsements
 - Dairy Revenue Protection
 - Downed Rice Endorsement
 - Enhanced Coverage Option
 - Forage Seeding Crop Provisions
 - Hurricane Insurance Protection – Wind Index (including Tropical Storm option)
 - Livestock Gross Margin
 - Livestock Risk Protection

Excluded Policies

- Producer policies under the following plans of insurance or endorsements are not included in SDRP Stage 1: (Continued)
 - Margin Protection Plan
 - Rainfall Index Pasture Rangeland Forage Crop Provisions, intended use of grazing
 - Stacked Income Protection Plan purchased with a base policy
 - Supplemental Coverage Option
 - Sugar Cane Crop Replacement Endorsement
 - Weaned Calf Revenue Protection

Excluded Units

- Units physically located in a block grant State (Connecticut, Hawaii, Massachusetts, Maine).
- WFRP Units when the majority of the expected revenue was in a block grant State.
- Rainfall Index Plans for Apiculture or under PRF policies when the county on the insurance application is in a block grant State.

Excluded Units

- To avoid issuing duplicate benefits for 2023 losses compensated under ERP 2022 Track 1, measures were implemented to exclude these crops/units from the FSA-526. However, due to changes in RMA data, some 2023 crops/units that producers received payment under ERP 2022 Track 1, may appear on the FSA-526.
- If a producer requests an SDRP Stage 1 payment on a 2023 crop/unit that was previously paid under ERP 2022 Track 1, policy requires FSA County Committees to disapprove the crop/unit.

Stage 1 Eligible Producers

- Producers who are the primary policyholders of a Federal Crop Insurance Corporation (FCIC) reinsured policy.
- Producers with Substantial Beneficial Interest (SBI) to a primary policy holder.
 - Producers with an SBI to the primary policy holder must meet FSA's definition of an eligible producer.

Stage 1 Applications

- Pre-filled Stage 1 Applications, FSA-526, were mailed to primary policyholders along with a letter providing general requirements.
 - Crop insurance data used to calculate the estimated SDRP payment and pre-filled application is based on data electronically transmitted to RMA by 8:00pm central on June 6, 2025.

- Different applications for each crop year (2023, 2024, 2025).

Stage 1 Applications

- Applications will include the SBIs associated with the primary policy holder as reported to RMA by the AIPs.
- Primary policyholders are responsible for designating their share of the crop and, if applicable, any SBI share.

Stage 1 Applications

- Primary policyholders and any SBI with a designated share are also responsible for:
 - Identifying the qualifying disaster event that caused the loss to the crop/unit
 - Agreeing to purchase crop insurance/NAP as applicable for the crop for the next 2 crop years after receiving payment
 - For WFRP units, certify to the percentage of revenue from Specialty/High Value Crops

Stage 1 Applications

FSA-526 (07-07-25)		U.S. DEPARTMENT OF AGRICULTURE Farm Service Agency		OMB Expiration Date: 10/31/2027	
SUPPLEMENTAL DISASTER RELIEF PROGRAM (SDRP) STAGE 1 APPLICATION				FOR COUNTY OFFICE USE ONLY	
		1. Recording State <i>Name</i> <i>Code</i>	2. Recording County <i>Name</i> <i>Code</i>		
		3. Crop Year	4. Application Number		
5A. Recording County FSA Office Name and Address					
5B. Recording County FSA Office Telephone Number					
INSTRUCTIONS: Return this completed form to your Recording County FSA Office.					
PART A – PRODUCER INFORMATION					
6. Producer's Name <i>(Person or Legal Entity)</i>			7. Information Line		
8A. Address Line 1			9A. Primary Phone Number <input type="checkbox"/> Home <input type="checkbox"/> Cell		
8B. Address Line 2			9B. Alternate Phone Number <input type="checkbox"/> Home <input type="checkbox"/> Cell		
8C. City	8D. State	8E. Zip	10. Email Address		
PART B – PRODUCER AGREEMENT					
<p>The Farm Service Agency (FSA) will make payments under SDRP Stage 1 to eligible producers who meet the program requirements, subject to the availability of funds. FSA's creation and mailing of a pre-filled application does not indicate that the person or legal entity listed on the application is eligible for an SDRP Stage 1 payment. Any pre-filled payment amount is an estimate and subject to a determination of eligibility.</p> <p>The following information is required in order for FSA to determine that the producer is eligible to receive SDRP Stage 1 assistance. By submitting this application, the producer agrees:</p> <p>To comply with the regulatory requirements in 7 CFR part 760, Subpart V. A copy of these regulations may be found at: https://www.fsa.usda.gov/resources/programs/supplemental-disaster-relief-program.</p> <p>To provide any additional information requested by FSA within 30 calendar days to verify the accuracy of the information submitted on this form, or the application will be disapproved. The producer must retain all supporting documentation for three years from the date of application approval. All information submitted to FSA for program eligibility and payment calculation purposes, including certification of an eligible loss due to a qualifying disaster event, is subject to spot check.</p>					
					DATE STAMP

Stage 1 Applications

FSA-526 (07-07-25)

Page 2 of 4

PART B – PRODUCER AGREEMENT (continued)

To comply with payment attribution and payment eligibility provisions by ensuring the following forms are submitted for the applicable program year by the announced deadline, if not already on file with FSA:

- CCC-902, Farm Operating Plan for Payment Eligibility
- CCC-901, Member Information for Legal Entities (if applicable)
- AD-1026, Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification (for the producer and affiliated persons)
- FSA-510, Request for an Exception to the \$125,000 Payment Limitation for Certain Programs (optional; for the producer and members of legal entities, if applicable).

The application will not be considered complete until all producers that have a share of the SDRP Stage 1 payment have completed all required items and signed in Item 32. Failure to timely submit all required information may result in no payment or a reduced payment.

That any funds issued to a producer under this program will first be applied by FSA to any judgment lien against the producer's property for debts to the United States, to the extent such a lien exists.

I understand that an eligible loss is a loss in crop production, revenue, or quality, or a loss of trees or vines, caused in whole or in part, by a qualifying disaster event. A "Qualifying disaster event" means: wildfires, hurricanes (including excessive wind, storm surges, tropical storms, and tropical depressions that occurred as a direct result of a hurricane), floods (including silt and debris that occurred as a direct and proximate result of flooding), derechos (including excessive wind that occurred as a direct result of a derecho), excessive heat, tornadoes, winter storms (including excessive wind and blizzards that occurred as a direct result of a winter storm), freeze (including a polar vortex), smoke exposure, excessive moisture, qualifying drought, and related conditions occurring in calendar year 2023 and 2024. "Related conditions" mean damaging weather and adverse natural occurrences that occurred concurrently with and as a direct result of a specified qualifying disaster event. "Qualifying drought" means an area within the county in which the loss occurred was rated by the U.S. Drought Monitor as having a drought intensity of D2 (severe drought) for eight consecutive weeks or D3 (extreme drought) or higher for any period of time during the 2023 or 2024 calendar year. A list of counties that experienced a qualifying drought in calendar year 2023 and 2024 is available through local FSA service centers and at: <https://www.fsa.usda.gov/resources/programs/supplemental-disaster-relief-program>.

The American Relief Act, 2025, requires producers to obtain Federal crop insurance or NAP coverage for the next two available crop years to be eligible for an SDRP payment. By signing this form, the producer agrees to have read and to comply with the crop insurance and NAP coverage requirement as stated below for each crop for which "YES" is checked in Items 17 and 29. This agreement does not supersede or modify any previous requirements to purchase crop insurance or NAP coverage under any other law or program.

I understand that I have applied for a payment under SDRP on at least one insurable crop and/or NAP eligible crop. In return for receiving a payment under SDRP, I agree to purchase crop insurance or NAP coverage, as may be applicable for the crop, 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 I receive an SDRP payment and may vary depending on the timing and availability of crop insurance or NAP coverage for particular crops. I understand that I am also required to pay any service fees, administrative fees, and premiums associated with such coverage. I acknowledge that I must refund my SDRP payment if I fail to meet this requirement.

If I am required to meet this requirement for a crop for which an individual crop insurance policy is not available and I am ineligible for a NAP payment for the applicable year(s) because I exceed the average Adjusted Gross Income (AGI) limitation, then I must meet this requirement by either:

- obtaining NAP coverage and paying the applicable NAP service fee and premium as required above, regardless of my ineligibility for NAP payment; or
- purchasing Whole-Farm Revenue Protection (WFRP), if eligible.

If I receive a Stage 1 payment that was calculated based on an indemnity under a Pasture, Rangeland, and Forage, Annual Forage or WFRP policy, I understand that I must purchase the same type of policy or a combination of individual policies for the crops that had covered losses under SDRP to meet this requirement.

Stage 1 Applications

FSA-526 (07-07-25)

Page 3 of 4

PART C – INSURED CROP INFORMATION								
11. Physical State/County Code	12. Crop	13. Unit	14. Estimated SDRP Payment	15. Primary Policyholder and SBI(s)	16. Share %	17. Agree to Purchase Crop Insurance or NAP	18. Disaster Event	19. COC Determination
						<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Approved <input type="checkbox"/> Disapproved
						<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Approved <input type="checkbox"/> Disapproved
WHOLE-FARM REVENUE PROTECTION OR MICRO FARM POLICYHOLDERS MUST CERTIFY THE FOLLOWING:								
20. Physical State/County Code		21. Crop (WFRP or Micro Farm)		22. % of Expected Revenue from Specialty and High Value Crops			23. COC Adjustment of % of Expected Revenue from Specialty and High Value Crops	
PART D – NAP CROP INFORMATION								
24. Admin State/County Code	25. Pay Group	26. Pay Crop	27. Unit	28. Estimated SDRP Payment (Prior to adjustments)	29. Agree to Purchase Crop Insurance or NAP	30. Disaster Event	31. COC Determination	
					<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Approved <input type="checkbox"/> Disapproved	
					<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Approved <input type="checkbox"/> Disapproved	
PART E – PRODUCER CERTIFICATION								
<i>I hereby sign and certify under penalty of perjury in accordance with 28 U.S.C. 1746 and 18 U.S.C. 1621 that all information on this application, whether entered by me or by someone else on my behalf, is true and correct. I understand that if any information is determined to be in error, the application may be denied, and such errors may result in a determination of ineligibility in whole or in part.</i>								
32A. Producer's Signature			32B. Title/Relationship of Representative			32C. Date (MM/DD/YYYY)		
32D. SBI Signature			32E. Title/Relationship of Representative			32F. Date (MM/DD/YYYY)		

Stage 1 Applications

FSA-526 (07-07-25)

Page 4 of 4

PART F – COC DETERMINATION	
33A. COC or Designee Signature	33B. Date (MM/DD/YYYY)

Privacy Act Statement: The following statement is made in accordance with the Privacy Act of 1974 (5 USC 552a – as amended). The authority for requesting the information identified on this form is the American Relief Act, 2025 (Pub. L. 118-158). The information will be used to determine eligibility for program benefits. The information collected on this form may be disclosed to other Federal, State, Local government agencies, Tribal agencies, and nongovernmental entities that have been authorized access to the information by statute or regulation and/or as described in applicable Routine Uses identified in the System of Records Notice for USDA/FSA-2, Farm Records File (Automated). Providing the requested information is voluntary. However, failure to furnish the requested information will result in a determination of ineligibility for program benefits

Public Burden Statement (Paperwork Reduction Act): According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0503-0028. The time required to complete this information collection is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden by emailing to: askusda@usda.gov (OMB No. 0503-0028).

Non-Discrimination Statement: In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotope, American Sign Language, etc.) should contact the State or local Agency that administers the program or contact USDA through the Telecommunications Relay Service at 711 (voice and TTY). Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at <https://www.usda.gov/oascr/how-to-file-a-program-discrimination-complaint> and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Mail Stop 9410, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.

USDA is an equal opportunity provider, employer, and lender.

Stage 1 Applications

PART C – INSURED CROP INFORMATION								
11. Physical State/County Code	12. Crop	13. Unit	14. Estimated SDRP Payment	15. Primary Policyholder and SBI(s)	16. Share %	17. Agree to Purchase Crop Insurance or NAP	18. Disaster Event	19. COC Determination
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/> Approved <input type="checkbox"/> Disapproved
Pre-filled					Producer Input			
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/> Approved <input type="checkbox"/> Disapproved
WHOLE-FARM REVENUE PROTECTION OR MICRO FARM POLICYHOLDERS MUST CERTIFY THE FOLLOWING:								
20. Physical State/County Code		21. Crop (WFRP or Micro Farm)			22. % of Expected Revenue from Specialty and High Value Crops		23. COC Adjustment of % of Expected Revenue from Specialty and High Value Crops	
<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>		<input type="checkbox"/>	
Pre-filled					Producer Input			

Stage 1 Applications

- Unit numbers reported on the application are modified to support aggregation of records for the unit type insured

Unit Type	SDRP application "Unit"
Enterprise	EU-00001000
Enterprise by Irrigation Practice	EP-00001 + irrigation practice code (e.g., EP-00010002)
Enterprise by Cropping Practice	EC-00001 + cropping practice code (e.g., EC-00010019)
Enterprise by Type	ET-00001 + type code (e.g., ET-00010012)
Basic Unit	BU-basic unit number + 0000 (e.g., BU-00020000)
Optional Unit	OU-basic unit number + optional unit number (e.g., OU-00010004)

Stage 1 Applications

- Unit numbers reported on the application are modified to support aggregation of records for the unit type insured (continued)

Unit Type	SDRP application "Unit"
Unit Division Option	UD-basic unit number + optional unit number (e.g., UD-00010003)
Written Unit Agreement	UA-basic unit number + optional unit number (e.g., UA-00010007)
Whole Farm Unit	WU-00000000
Whole Farm Revenue Protection Micro Farm	-00000000

Stage 1 Applications

- Unit numbers reported on the application are modified to support aggregation of records for the unit type insured (continued)

Unit Type	SDRP application "Unit"
Area-based plans excluding Annual Forage	- + basic unit number + optional unit number (e.g., -00010009)
Annual Forage	When crop year is 2023 and practice code is 660, 661, 678, or 679: - + basic unit number + optional unit number (e.g., -00010009) Otherwise: '- 00000 + practice code (e.g., -00000705)

Insured Crop Stage 1 Payment Calculation

In general, RMA will calculate each producer's loss consistent with the loss procedures for the type of coverage purchased, replacing the "guarantee" calculation based on the producer's elected coverage levels with the **SDRP factor**.

- The Insured Crop's Stage 1 payment will take into consideration the difference between the expected value of the crop and the actual value of the crop as a result of qualifying disaster events.
- The expected value is the pre-loss dollar value of the crop and unit at the time of loss, consistent with the type of coverage purchased.

Insured Crop SDRP Factor

For producers with crop insurance the following SDRP factors are applicable:

Crop Insurance Coverage Levels	SDRP Factor (percent)
Catastrophic coverage	75.0
More than catastrophic coverage but less than 55 percent	80.0
At least 55 percent but less than 60 percent	82.5
At least 60 percent but less than 65 percent	85.0
At least 65 percent but less than 70 percent	87.5
At least 70 percent but less than 75 percent	90.0
At least 75 percent but less than 80 percent	92.5
At least 80 percent	95.0

Payment Calculation

- Each type of crop insurance policy has a specific method to get to the gross payment calculation, but most follow this general outline:
 - Expected Value, multiplied by
 - SDRP Factor, minus
 - Actual Value, minus
 - Indemnity, plus
 - Fee, plus
 - Premium, equals
 - Gross SDRP Payment

Example of General Payment Calculation

Revenue Protection

Coverage Level	75%
SDRP Factor	92.5%

Approved Yield	237
Projected Price	\$4.66

Actual Yield	175
Harvest Price	\$4.16

Expected Value	\$1,104	(Approved Yield x MAX(Projected Price , Harvest Price))
Crop Insurance Guarantee	\$828	(Expected Value x Coverage Level)
Producer Premium	\$20	
Actual Value	\$728	(Actual Yield x Harvest Price)
Indemnity	\$100	(Crop Insurance Guarantee - Actual Value)
SDRP Guarantee	\$1,022	(Expected Value x SDRP Factor)
Gross SDRP Payment	\$214	(SDRP Guarantee - Actual Value - Indemnity + Premium)

Insured Crop Stage 1 Payment Calculation

The SDRP Stage 1 payment will be:

- Estimated SDRP Payment, multiplied by
- Share (reported by producer on SDRP application)

Note: This amount will originally be factored by 35% due to funding limitations

Confirming Crop Insurance Data for SDRP

- Producers questioning the crop insurance data used to calculate their estimated SDRP payment should contact their crop insurance agent to ensure their insurance data was properly recorded and reported.
- Crop insurance agents may find it beneficial to verify with the AIP that the correct data was transmitted and accepted by RMA.
- Any errors or discrepancies that are allowed or required by the crop insurance policy to be corrected should be corrected.

Change Record Process

- FSA will request additional data updates to account for corrections/changes and to include additional records for claims that were not settled or reported in time for the initial file.
- The timing of future data refreshes is yet to be determined.

Linkage Requirement

- As a condition of payment eligibility, producers must obtain crop insurance or NAP coverage as applicable and if available, for the crop, tree, and vine for the next 2 crop years.
- Producers must obtain coverage at a level of 60/100 or higher.
- Coverage is required in the physical location county for the crop.
- To meet linkage on WFRP, Annual Forage, or PRF, producers can obtain the same type of policy, or a combination of individual policies provided coverage level is 60/100 or higher.

Resources

- Additional information on SDRP for Crop Insurance can be found at: <https://www.rma.usda.gov/about-crop-insurance/highlighted-initiatives-plans/emergency-natural-disaster-relief>