



Farm Service Agency
U.S. DEPARTMENT OF AGRICULTURE



Supplemental Disaster Relief Program (SDRP) Stage 2

December 4, 2025

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



SDRP Overview

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

Same as Stage 1

Block Grant States

- SDRP is not available in Connecticut, Hawaii, Maine, and Massachusetts.
- Block grants administered through State Departments of Ag outside of the four states named – Producers are eligible to apply for SDRP

Linkage

- To meet linkage, producers must purchase coverage at 60/100 or higher.

Stage 2 Application Overview

Stage 2 Overview

- Insured crops
 - Crops w/ shallow loss
 - APH / yield-based plans
 - Area plans
 - Dollar plans and other revenue
 - Value loss
 - Trees and vines
- NAP covered crops with approved application for payment and without
 - Yield-based
 - Value loss

Stage 2 Application Overview

Stage 2 Overview (continued)

- Uninsured
 - Yield based
 - Value loss
 - Tree, bushes and vines

- Puerto Rico
 - Insured
 - Indemnified
 - Non-indemnified
 - Trees, bushes and vines

Stage 2 Application Overview

Stage 2 Overview (continued)

- Quality losses
 - Stage 1 (future release)
 - Stage 2
 - Yield-based crops
 - Insured dollar plans/other revenue

Signup

- Stage 2
 - Sign up began November 24, 2025
 - FSA- 504 Supplemental Disaster Relief Program Stage 1 Application
- Stage 1 and 2 Deadlines
 - Application- April 30, 2026
 - Eligibility – April 30, 2027
 - (including CCC-901, CCC-902, AD-1026, FSA-510, etc.)
 - Records – production / inventory/ quality – at time of application
 - Additional documentation
 - As requested by COC – 60 days from request

Schedule

- November 24, 2025 – All insured, NAP covered and uninsured crops
- Early December– Insured and Uninsured Trees/Bushes/Vines. Approvals turned on and payments may be issued.
- Early 2026 – Stage 1 Quality
- Release 4 (TBD) – Puerto Rico insured crops / trees bushes and vines

Resources

- SDRP Producer Facing Website:
 - <https://www.fsa.usda.gov/resources/programs/supplemental-disaster-relief-program-sdrp>
- Stage 2 Fact Sheet, FAQ's, and At-a-Glance Card (Producer Checklist)

Program Provisions

- Program provisions published in Federal Register at 7 CFR 760 Subpart V
- Handbook
 - 1-SDRP policy
 - Released in draft to County Offices
 - Publicly posted first week of December

Note: Stage 2 provisions were added to 7 CFR 760 Subpart V and 1-SDRP Handbook.



Application Overview

Stage 2 Application Process

The FSA-504 stage 2 application:

- Contains 15 separate parts
- The parts are separated by
 - types of insurance coverage or NAP coverage,
 - status of NAP application for payment, and
 - category of uninsured loss.

- Only the applicable parts are required to be completed by a producer.

Stage 2 Application Process (continued)

IMPORTANT!

- Producers, with assistance by County Offices, will complete all applicable parts of the automated form.
 - **NO MANUAL APPLICATIONS**



Quality Loss

Quality - Stages

- Quality assistance will be administered through Stage 1 and Stage 2
- **Stage 1** will apply to insured APH or yield-based crops and NAP yield-based crops only
- **Stage 2** allows for quality loss adjustments to production for eligible crops with federal crop insurance, NAP coverage, or that were uninsured, using FSA-504

Quality – Eligible Crops

■ Stage 2 Eligible Crops :

- Insured APH/yield-based crops
- Insured dollar crops and other revenue
- NAP yield-based crops
- Uninsured yield-based crops
- Insured crops in Puerto Rico

Quality – Ineligible Crops

■ Stage 2 - Ineligible Crops

- Crops insured under area plans
- Crops where quality has already been compensated under Stage 1 losses
- Crops where production was already reduced for quality under NAP
- Maple sap
- Honey
- Trees, bushes, and vines
- Crops that were destroyed
- Prevented planted crops
- Value loss crops

Quality – Quality Loss Percentage

Quality loss percentage :

- The percentage of loss calculated for a reduction in the total value of the crop due to the reduction in the physical condition of the crop indicated by an applicable grading factor or nutrient factor at the point of sale.
- Quality loss percentage will be calculated separately for:
 - forage crops, and
 - all crops other than forage.

Quality Loss

- **Quality Loss Methods**
- Quality reductions for all crops, except forage, will be calculated using a decrease in value based on discounts provided at the point of sale due to the physical condition of the crop indicated by an applicable grading factor. Based on QLA policy.
 - The difference between QLA and SDRP for this method will be that the loss in value will be applied as a percentage of loss to the production to count in the payment calculation.

Stage 2 Example		
1 - Total Discounts / Price	Net Bu x 5%	Net Bu - (Net Bu x 5%)
5%	226.15	4,296.85

- The producer would certify to a 5% Quality Loss percentage.

Quality Loss

- **Quality Loss Methods**
- Quality reduction for forage crops will be based on nutritional value (Similar to NAP). QLA required a baseline year to determine quality and then established a percentage loss from there. The NAP approach provides a range of specified values and calculates a percentage. This would eliminate the need for the producer to establish a good year as the base.

Quality Loss

- Application Process

- Stage 2 – initial deployment as part of the Stage 2 application process, where a producer will certify to an SDRP Quality Loss %, (weighted based on affected vs total production).
- Stage 1 – Separate enrollment anticipated to be deployed in early 2026
 - To prevent duplicate benefits, quality losses previously paid through crop insurance indemnities must be reduced from the potential SDRP quality payment.
 - RMA will provide the production to count before quality adjustment and the RMA Quality Loss % calculated by determining the % of the reduced production due to quality, which will be compared to the producer certified SDRP Quality Loss %. If the SDRP Quality Loss % is greater than the RMA Quality Loss %, a quality payment will be issued.

Quality Loss

- Exceptions to quality grading criteria, or documentation requirements.
 - Upland cotton
 - Small grains sold as feed
 - Pulse crops sold as feed
 - Sugarcane
 - Peanuts

Quality – Quality Loss Percentage (continued)

- To assist producers with the calculation of the quality loss percentage, calculators have been created and can be accessed here:

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



Insured Crops

Eligible Crop Insurance Plans

IF the RMA plan is...	THEN the applicable form section is...
Yield Based	Part C – Insured Crops – APH/Yield Based Plans
Area Based	Part D – Insured Crops – Area Based Plans
Dollar & Other Revenue	Part E – Insured Crops – Dollar Plans and Other Revenue
Value Loss	Part F – Insured Crops – Value Loss Plans
Trees and Vines	Part G – Insured – Tree and Vine Plans



Insured APH Yield Based Plans

Insured APH Yield Based - Eligible Plan Codes

Plan Code	Plan Name
01	Yield Protection
02	Revenue Protection
03	Revenue Protection – Harvest Price Exclusion
21	Production and Revenue History Yield Protection
22	Production and Revenue History Plus
23	Production and Revenue History Revenue
90	Actual Production History
91	Actual Production History – Price Component

FSA-504 Part C – Insured APH/Yield Based Plans

PART C: INSURED CROPS – APH / YIELD BASED PLANS								
11. Physical State and County Code	12. Crop	13. Unit	14. Primary Policy Holder and SBI(s)		15. Share %	16. Agree to Purchase Crop Insurance or NAP	17. Disaster Event	18. COC Determination
Pre-filled					<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/> Approved <input type="checkbox"/> Disapproved
					<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Approved <input type="checkbox"/> Disapproved
19. RMA Type	20. RMA Practice	21. Unit of Measure	22. SDRP Liability	23. RMA Producer Certified Production	24. SDRP Producer Certified Production	25. Producer Certified Quality Loss %	26. COC Adjusted Production	27. COC Adjusted Quality Loss %
Pre-filled					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Payment Calculation

Insured APH or yield-based plan

▪ **Calculated loss** =

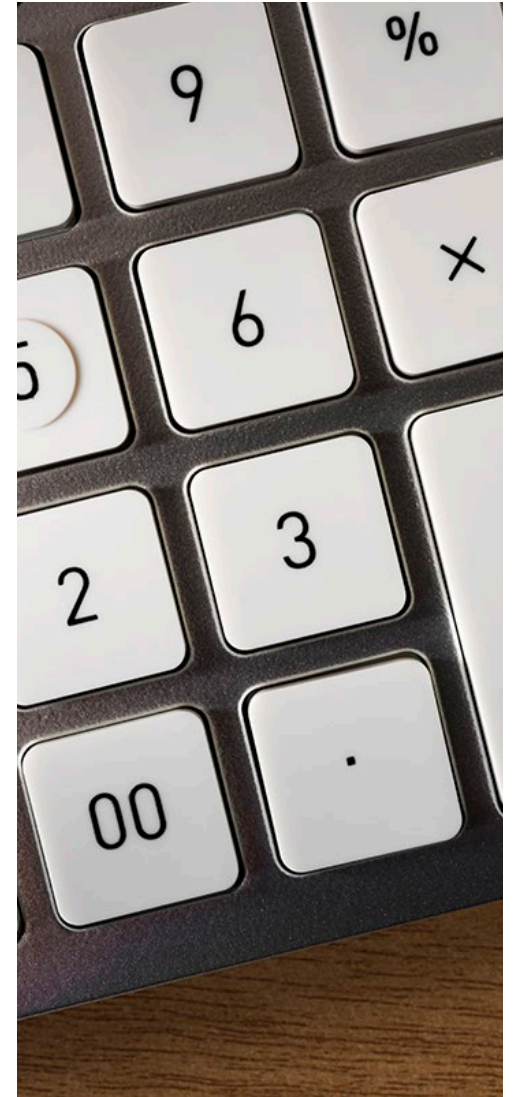
SDRP liability – (production x (1 – quality loss percentage) x price used by RMA to calculate the liability)

▪ **Potential insured indemnity** =

(SDRP liability/SDRP factor) x coverage level – (production x price used by RMA to calculate the liability x price election)

▪ **SDRP Stage 2 payment** =

(Calculated loss – potential insured indemnity (if greater than zero) + premium + administrative fee) x 35 percent payment factor.





Area-Based Plans

Area Based Plans - Part D on FSA-504

- Eligible plan codes

Plan Code	Plan Name
04	Area Yield Protection
05	Area Revenue Protection
06	Area Revenue Protection with Harvest Price Exclusion
13	Rainfall Index (Includes Annual Forage)
35	Stacked Income Protection Plan (STAX)
36	Stacked Income Protection Plan (STAX) - Harvest Price Exclusion

FSA-504 Part D – Insured Area Based Plans

PART D: INSURED CROPS – AREA BASED PLANS							
28. Physical State and County Code	29. Crop	30. Unit	31. Primary Policy Holder and SBI(s)	32. Share %	33. Agree to Purchase Crop Insurance or NAP	34. Disaster Event	35. COC Determination
Pre-filled				<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/>	<input type="checkbox"/> Approved <input type="checkbox"/> Disapproved
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Approved <input type="checkbox"/> Disapproved
36. RMA Insured Acres		37. Producer Certified Percent of Eligible Acres		38. Estimated SDRP Payment		39. COC Adjusted Producer Certified Percent of Eligible Acres	
Pre-filled		<input type="checkbox"/>		Pre-filled		<input type="checkbox"/>	
<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	
<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	

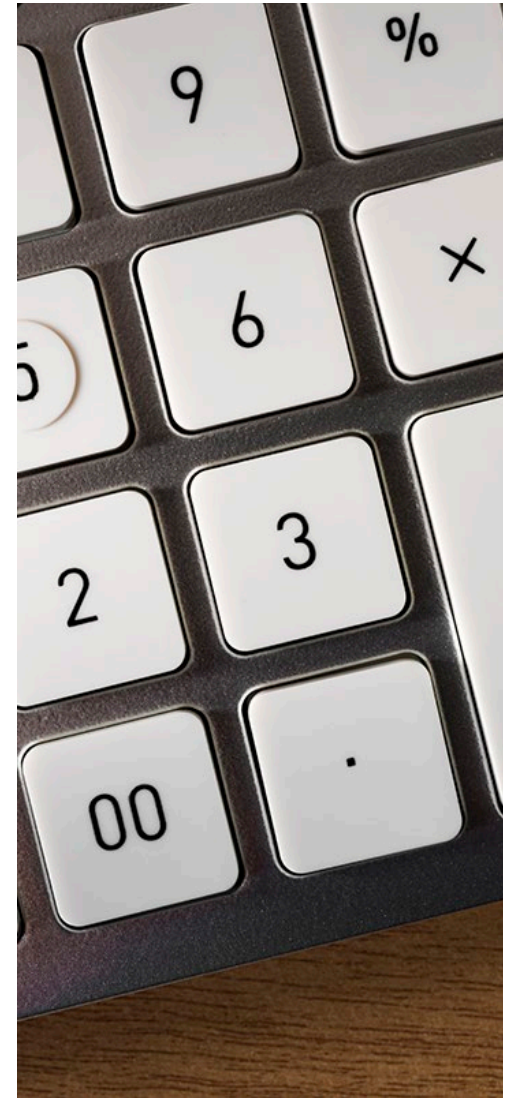
Payment Calculation

Insured Area Based plan

- **SDRP Stage 2 payment =**

Estimated SDRP payment x Producer Certified
Percent of Eligible Acres x 35% payment factor

- The producer's premiums and fees are included in the estimated SDRP payment calculated by RMA



Area Based Plans - Part D on FSA-504

- Bifurcation of Payments

IF...	THEN...
Eligible acres on the FSA-578 is equal to or greater than the RMA insured acres	The producer can certify that 100% of the acreage is eligible
Eligible acres on the FSA-578 is less than the RMA insured acres	The producer will determine the percent difference between eligible insured acreage on the FSA-578 compared to the RMA insured acreage on the application

Area Based Plans - Part D on FSA-504

Example: The producer has an annual forage policy that was denied under Stage 1 because the producer had grazing acres on the FSA-578. The FSA-578 has 100 acres certified to forage, 50 acres certified to grazing, and 50 acres certified to grain. RMA insured acres in item number 36 shows 100 acres. The 50 acres of grazing are ineligible. The producer would add 100 acres of forage and 50 acres of grain together to get 150 acres. Since the 150 acres on the FSA-578 is greater than the 100 RMA insured acres, the producer can certify 100% eligible acres in item number 37 on the FSA-504.



Insured Dollar Plans and Other Revenue Plans

Insured Dollar Plan and Other Revenue Eligible Plan Codes

Plan Code	Plan Name
41	Pecan Revenue
47	Actual Revenue History
50	Dollar Amount of Insurance
51	Fixed Dollar Amount of Insurance
55	Yield Based Dollar Amount of Insurance

Payment Calculation

Insured Dollar Plan or Other Revenue

▪ **Calculated Loss =**

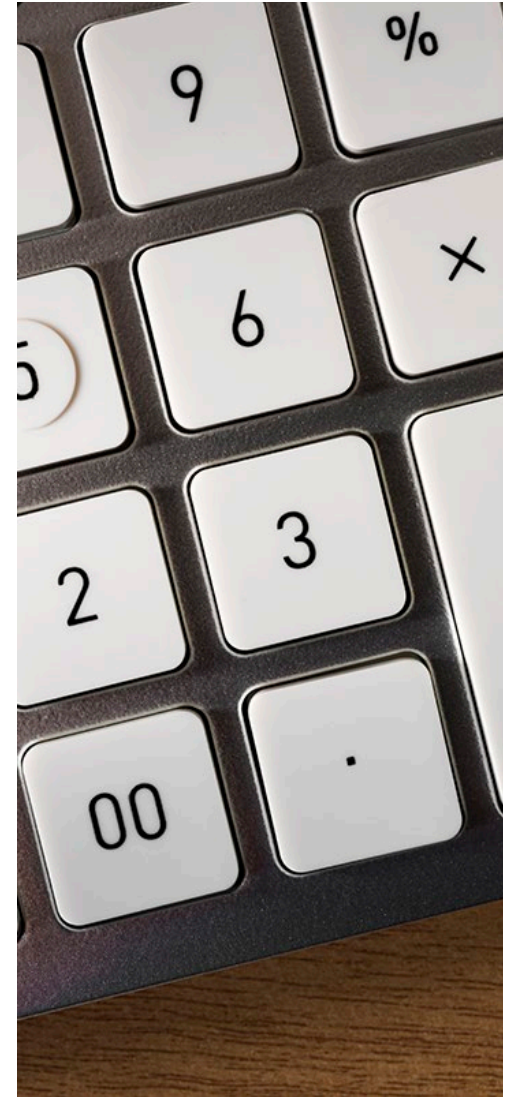
SDRP Liability - (production x (1- quality loss percentage) x the average market price of the crop x stage factor x FSA share

▪ **Potential insured indemnity =**

(RMA liability - (production x NCT price) x RMA price election x stage factor x FSA share

▪ **SDRP Stage 2 payment =**

(Calculated loss - potential insured indemnity (if greater than zero) + premium + administrative fee) x 35 percent payment factor



FSA-504 Part E – Insured Dollar Plans & Other Revenue

PART E: INSURED CROPS – DOLLAR PLANS AND OTHER REVENUE																
40. Physical State and County Code		41. Crop		42. Unit		43. Primary Policy Holder and SBI(s)				44. Share %	45. Agree to Purchase Crop Insurance or NAP		46. Disaster Event		47. COC Determination	
Pre-filled										<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/>	<input type="checkbox"/> Approved <input type="checkbox"/> Disapproved		
Pre-filled										<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/>			
48. RMA Type	49. RMA Practice	50. FSA Type	51. Intended Use	52. Practice	53. Organic Status	54. Stage	55. Planting Period	56. SDRP Acres	57. SDRP Producer Certified Production	58. Producer Certified Quality Loss %	59. Unit of Measure	60. Percent Share of Crop	61. Producer Certified Percent Share of Crop	62. COC Adjusted Production	63. COC Adjusted Quality Loss %	
Pre-filled						<input type="checkbox"/>	Pre-filled		<input type="checkbox"/>	<input type="checkbox"/>	Pre-filled		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	



Insured Value Loss Plans – Nursery and Clams

FSA-504 Part F – Insured Value Loss Plans

Plan Code	Plan Name	Crop Year Definition
43	Aquaculture Dollar Plan	December 1 through November 30
50	Dollar Amount of Insurance	June 1 through May 31

FSA-504 Part F – Insured Value Loss Plans

PART F: INSURED CROPS – VALUE LOSS PLANS

64. Physical State and County Code		65. Crop		66. Unit		67. Crop Disaster Event Number		68. Primary Policy Holder and SBI(s)		69. Share %	70. Agree to Purchase Crop Insurance or NAP		71. Disaster Event		72. COC Determination
Pre-filled										<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/>		<input type="checkbox"/> Approved <input type="checkbox"/> Disapproved
										<input type="checkbox"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No				
73. RMA Type	74. RMA Practice	75. FSA Type		76. Stage	77. Dollar Value Before Disaster	78. Dollar Value After Disaster	79. Salvage Value	80. Percent Share of Crop	81. Producer Certified Percent Share of Crop		82. COC Adjusted Dollar Value Before Disaster		83. COC Adjusted Dollar Value After Disaster		
Pre-filled				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>		

Payment Calculation

- **Calculated Loss =**

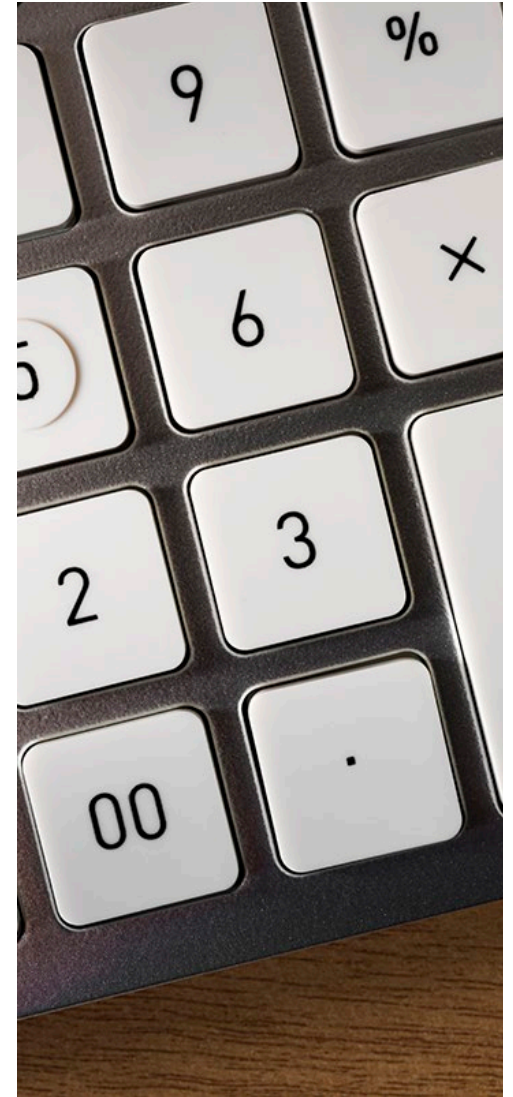
(Dollar Value Before Disaster x SDRP Factor) – Dollar Value After Disaster x UH factor – salvage value x FSA share

- **Potential insured indemnity =**

(Dollar Value Before Disaster x Coverage Level) – Dollar Value After Disaster x UH factor – salvage value x FSA share

- **SDRP Stage 2 payment =**

(Calculated loss – potential insured indemnity (if greater than zero) + premium + administrative fee) x 35 percent payment factor.





Insured Trees and Vines

FSA-504 – Part G: Insured Tree & Vine Plans

PART G: INSURED – TREE AND VINE PLANS									
84. Physical State and County Code	85. Crop	86. Crop Type	87. Unit	88. Primary Policy Holder and SBI(s)		89. Share %	90. Agree to Purchase Crop Insurance or NAP	91. Disaster Event	92. COC Determination
Pre-filled							<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
93. Tree Stage	94. Total Number of Trees	95. Number of Trees Destroyed	96. Number of Trees Damaged	97. Salvage Value	98. Percent Share of Crop	99. COC Adjusted Number of Trees Destroyed		100. COC Adjusted Number of Trees Damaged	
I	Pre-filled				Pre-filled				
II									
III									

Trees, Bushes and Vines

- The WHIP approach will be utilized.
 - Three growth stages, which have corresponding replacement values.
 - Damage factors will be applied to trees that are partially damaged but not destroyed.
 - Producers will certify to the number of damaged trees and the number of destroyed trees.
- Calculation
 - $\text{Number Destroyed} + \text{Number Damaged} \times \text{Reference Price} = \text{Expected Value}$
 - $(\text{Number Destroyed} \times \text{Reference Price}) + (\text{Number Damaged} \times \text{Partial Damage Factor} \times \text{Reference Price}) = \text{Damaged/Destroyed Value}$
 - $\text{Expected Value} - \text{Damaged/Destroyed Value} = \text{Actual Value}$
 - $(\text{Expected Value} \times \text{SDRP Factor}) = \text{SDRP liability} - \text{Actual Value} - \text{Salvage Value} \times \text{Share} = \text{Calculated Loss}$