



Noninsured Crop Disaster  
Assistance Program  
(NAP)

# Overview

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NAP provides financial assistance to producers of noninsurable crops to protect against natural disasters that result in lower yields or crop losses, or prevents crop planting.

NAP is subject to Adjusted Gross Income (AGI) provisions. An individual or entities average adjusted gross income cannot exceed \$900,000 to be eligible for NAP payments.

Payment limitation of \$125,000 per producer.

# Eligible Producers

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The definition of a producer is an owner, operator, landowner, tenant or sharecropper who shares in the risk of producing an eligible crop and who is entitled to share in the crop available for marketing from the farm, or would have shared had the crop been produced.

Landowners, landlords, tenants, contract growers, or anyone else **not** having valid ownership share of a crop and who do **not** share in the risk of producing the crop are ineligible for NAP.

# Eligible Causes of Loss

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NAP coverage is available for all eligible natural causes of loss to eligible aquaculture crop types, from damaging weather or adverse natural occurrences including drought.

An eligible cause of loss is:

- Damaging weather, including, but not limited to:
- Drought
- Hail
- Excessive moisture
- Freeze
- Tornado
- Hurricane
- Excessive wind

# Eligible Causes of Loss

A condition related to an eligible cause of loss (in this context, the related condition must result from the damaging weather or adverse natural occurrence; it is not eligible if it occurs on its own) including, but not limited to:

- Excessive heat
- Insect infestation
- Plant disease
- Or any combination thereof
  
- **NOTE: Oxygen Deprivation is not an eligible cause of loss.**

# Coverage Levels

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Both Basic and Buy-up coverage were authorized by the 2014 Farm Bill for crop years 2015-2018.

Currently, Basic 50/55 coverage is only available for 2019 NAP crop year.

For value loss crops, basic coverage covers a loss of value in excess of 50 percent of the total value of eligible inventory at the time of disaster at 55 percent of the average market price.

# Service Fees

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The service fee or request for service fee waiver must accompany the application for coverage in order for it to be considered filed. The service fee is \$250 per crop per administrative county, up to \$750 per producer per administrative county, not to exceed \$1,875 per producer.

The service fee will be waived for producers who meet the definition for Socially Disadvantaged Farmer, Beginning Farmer or Rancher, or Limited Resource Farmer by filing a CCC-860 at time of applying for coverage.

# Value Loss Crops- Eligible Aquacultural Species

Eligible aquacultural species are:

- Any species of aquatic organisms grown as food for human consumption
- Fish raised as feed for fish that are consumed by humans
- Ornamental fish propagated and reared in an aquatic medium

To be eligible for NAP assistance, eligible aquacultural species must be raised:

- By commercial operator on private property
- In water in a controlled environment

Private Property- For a producer to be considered eligible for NAP assistance on aquaculture: the producer must own or lease the property with readily identifiable boundaries

- Owner or lessee: has total control of the waterbed, the ground under the specific type of water and does not have control over only a column of water.



# Value Loss Crops- Aquaculture

NAP assistance for value crops is calculated based on the loss of value at the time of each disaster. It is important that a loss of value of any portion of the inventory be determined only if that portion of the inventory is not marketable now or in the future.

To determine loss, the value of the crop immediately before (FMVA) is compared with the value of the crop immediately after (FMVB) the disaster.

- Example- A value loss crop suffers damage because of a hurricane. To determine whether the unit suffered an eligible loss at the time of disaster, determine the total value of the inventory present for the crop on the unit immediately before (FMVA) and after (FMVB) the disaster.

# Value Loss Crops- Aquaculture

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Crop year for all aquacultural species- October 1 through September 30.

Application closing date- September 1.

Acreage reporting date- September 30.

Producer must furnish their aquaculture certification (AQ card) from the Florida Department of Agriculture and Consumer Services, Division of Aquaculture, along with their most recent inspection report of their aquaculture facility.

# Inventory Records

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All producers with value loss crops are required to maintain a monthly inventory. These maintained monthly inventory records shall be used for spot checks and in the event of a disaster occurrence. Records are to be kept up to date and available to the county office within 15 days upon request.

Failure to provide accurate monthly inventories will result in ineligibly for NAP payments.

The inventory after the disaster **must** be verified by Loss Adjuster.

## Inventory Records (cont.)

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\*\*\*Inventory shall include all sizes or stages of a type or variety of an aquacultural species and will be summarized as 1 crop for unit loss purposes. Each stage of growth has a separate value. All stages are used to determine the crop value and the crop loss. \*\*\*

# Inventory (cont.)

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County Offices shall request these maintained monthly inventory records before the onset of every known imminent disaster.

**Example:** A Hurricane or Tropical storm is approaching and may cause damage to the crop, thus the County Office shall request the maintained monthly inventory records. Please note hurricanes and tropical storms are just examples and shall not be used as the only known weather events in which to request monthly inventory records.

**Note:** The State Office, on behalf of the STC, reserves the right to spot checks these records at any time.

# Notice of Loss

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## 72 Hour Loss Notification

For hand-harvested crops and other crops as determined by DAFP, at least 1 producer having a share in the unit **must** notify FSA of damage or loss through the administrative County Office for the unit within 72 hours of the date damage or loss first becomes apparent.

Notification may be provided by the participant, or participant's representative, by the following methods:

filing CCC-576, Part B

e-mail

FAX

Phone.

# Notice of Loss (cont.)

**Note:** A notice of loss must still be provided within 15 calendar days after the disaster occurrence or date damage to the specific crop acreage is apparent to the producer. This form is completed in the county office. Failure to report losses within 15 days will nullify any assistance available on the lost or damaged crop.

**Notes:** A separate CCC-576, Part B **must** be filed for each weather-related event or adverse natural occurrence that causes damage to or loss of a specific crop or commodity.

Although producers may notify FSA of losses to hand-harvested crops within 72 hours, this does not remove the requirement to complete CCC-576, Part B.

# Notice of Loss (cont.)

In the event a CCC-576, Notice of Loss, is filed, the producer must provide records, as required by COC, to determine whether the aquacultural species are produced in an eligible facility or environment. Required records include, but are not limited to:

- report of crop acreage or area where facility resides
- feeding and fertilization
- hatchery operation
- leases
- onsite specialized equipment
- predator control

- production site preparation
- production, inventory, or both
- proof of stocking levels
- reproduction
- water quality.





## Notice of Loss (cont.)

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In order to prove stocking levels County Committees may require producers to provide copies of all clam or oyster seed receipts. These receipts must be in the name of the insured producer.

# Natural Mortality Rates

Natural Mortality Rates must be calculated and subtracted from the inventory before disaster before establishing FMVA (field market value immediately before disaster).

Florida State Committee has established the following Natural Mortality Rates:

- Clams
  - Grow-out- 30%
  - Nursery- 25%
  - Raceway- 30%
- Shrimp
  - All- 23%
- Oysters
  - Planted at 8mm size which are suspended mid-water in plastic mesh containers- 5%

# Natural Mortality Rates (cont.)

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Example to calculate normal mortality:

Beginning Inventory 1000 X Normal Mortality Rate 30% = Ineligible Inventory 300

# Clams

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Bag-culture and bottom-seeded clams, grown in the grow-out stage, is an approved practice in the following counties:

- Franklin, Manatee, Volusia, Brevard, Charlotte and Lee

All other clam producing counties are only approved for bag-culture.

Sunray Venus variety of clam are covered, bottom seeded only, in the following counties:

- Charlotte, Franklin, Lee and Manatee

# Oysters

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Oysters planted at 8mm size which are suspended mid-water in plastic mesh containers are currently eligible in the following counties:

- Brevard, Dixie, Escambia, Franklin, Levy, Santa Rosa and Wakulla



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**QUESTIONS!!!**

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