

USDA's Agricultural Disaster Assistance Programs



Program and Agency	Disaster	Coverage and Requirements	Payment Trigger	Timing and Funding
		Insurance		
Crop insurance indemnifies yield or revenue losses – RMA	All	More than 100 crops are eligible; also covered are livestock margins and pasture. Producer must purchase a subsidized policy prior to planting.	Yield or revenue loss greater than the deductible (e.g., 30%) specified in the policy.	Indemnity payment issued after claim is filed, adjusted, and processed; unlimited program funding.
Non-insured Crop Disaster Assistance Program (NAP) payments for reduced yield, crop loss, or prevented planting – FSA	All (fire must be related to an eligible disaster)	Available for crops not currently eligible for crop insurance. Producer pays fee prior to planting.	Crop loss in excess of 50% or prevented planting 35% of intended acres; additional coverage available.	Payment issued after claim is filed and processed; unlimited program funding.
		Payments		
Livestock Indemnity Program (LIP) payments for livestock death losses or livestock sold at reduced sale price – FSA	All except drought (unless associated with anthrax)	Beef and dairy cattle, hogs, chickens, ducks, geese, turkeys, sheep, goats, alpacas, deer, elk, emus, llamas, reindeer, and equine; no fee.	Livestock deaths in excess of normal mortality or sold at reduced sale price caused by adverse weather and disease.	Payment issued after application is processed; unlimited program funding.
Livestock Forage Disaster Program (LFP) payments for grazing losses from drought/fire – FSA	Drought or fire (federal land only)	Drought-affected pastureland and cropland planted for grazing; rangeland managed by a federal agency due to a qualifying fire; no fee.	Drought intensity level for an individual county, as published in the U.S. Drought Monitor.	Payment issued after application is processed; unlimited program funding.
Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish Program (ELAP) payments for losses not covered by LIP/LFP – FSA	All (including disease)	Livestock, honey bees, and farm-raised fish; losses may be caused by disease, adverse weather, feed or water shortages, or wildfires; no fee.	Bee losses in excess of normal mortality; certain losses for livestock, including feed and water costs.	Payment issued after application is processed; unlimited program funding.
Tree Assistance Program (TAP) payments for tree, bush, and fine losses – FSA	All (including disease and infestation)	Trees, bushes, and vines from which an annual crop is produced; no fee.	Tree/bush/vine mortality loss or damage in excess of 15% mortality.	Payment issued after application is processed; unlimited program funding.

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		Loans		
Emergency (EM) disaster loans offer low-interest financing for production or physical losses – FSA	All	Damage to crops, livestock, equipment or farmland when commercial credit not available.	Disaster declaration by President, Secretary, or FSA; 30% crop loss or a physical loss.	Loan application due within eight months of disaster; funding subject to appropriations.
Disaster Set-Aside (DSA) allows for deferred loan payment for direct loans – FSA	All	One full year's loan payment can be moved to end of loan period.	Disaster declaration by President, Secretary, or FSA.	Upon declaration of disaster.
		Cost Share		
Emergency Conservation Program (ECP) percentage of cost to return damaged land to production – FSA	All	Damaged private farmland or emergency water conservation during drought. Federal and state land is ineligible.	Determined by FSA county committee or national FSA office in case of drought.	Payment issued after work is completed; funding subject to appropriations.
Emergency Forest Restoration Program (EFRP) percentage of cost to restore forest health – FSA	All	Damaged nonindustrial private forestland. Federal and state land is ineligible.	Determined by FSA county committee.	Payment issued after work is completed; funding subject to appropriations
Emergency Assistance for Livestock, Honey Bees, and Farm-Raised Fish Program (ELAP) payments for losses not covered by LIP/LFP – FSA	All (including disease)	Livestock, honey bees, and farm-raised fish; losses may be caused by disease, adverse weather, feed or water shortages, or wildfires; no fee.	Bee losses in excess of normal mortality; certain losses for livestock, including feed and water costs.	Payment issued after application is processed; unlimited program funding.
Emergency Watershed Protection (EWP) percentage of cost to relieve imminent hazards to life and property – NRCS	All	Runoff and erosion measures on private, state, tribal, and federal lands (U.S. Forest Service land only). Must have project sponsor (local/state government).	Determined by NRCS state office.	Funding released after signed cooperative agreement with project sponsor; funding subject to appropriations.

Source: Compiled by CRS.

Included in the March 19, 2019, CRS report titled “Federal Disaster Assistance for Agriculture”



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