USDA Farm Service Agency
U.S. DEPARTMENT OF AGRICULTURE

Tree Assistance Program (TAP)

Fact Sheet

Overview

The Tree Assistance Program (TAP) provides financial assistance to eligible orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes, and vines lost by natural disasters. TAP is administered by the Farm Service Agency (FSA) of the U.S. Department of Agriculture (USDA). The Working Families Tax Cuts Act made several policy updates to TAP including removing the 15% mortality rate and increasing certain reimbursement rates.

Removing the 15% mortality rate reduces the loss threshold that producers must meet, meaning producers will also receive payments on a higher portion of their loss.

What Is Eligible?
Eligible Tree Types

Eligible trees, bushes, and vines are those from which an annual crop is produced for commercial purposes. Nursery trees include ornamental, fruit, nut and Christmas trees produced for commercial sale. Trees used for pulp or timber are not eligible for TAP assistance.

Eligible Losses

To be considered an eligible loss:

- A requisite death loss must first be sustained; a stand of eligible trees, bushes, or vines must have suffered a loss in excess of normal mortality due to a natural disaster;
- Mortality loss on a stand of eligible trees, bushes, or vines is based on:
  - Each eligible disaster event, except for losses due to plant disease; and
  - For plant disease, the time period as determined by the FSA for which the stand is infected.
- The loss must not have been preventable through reasonable and available measures;
- The loss must be visible and obvious to the FSA representative; if the loss is no longer visible, FSA may accept other loss evidence and determine whether that other evidence substantiates that an eligible loss due to natural disaster occurred; and
- FSA may require information from a qualified expert to determine extent of loss in the case of plant disease or insect infestation.

For More Information

This fact sheet is for informational purposes only; other restrictions may apply. For more information about FSA disaster programs, visit disaster.fsa.usda.gov.

Find your local USDA Service Center

To locate your local FSA office, visit farmers.gov/service-locator.

Eligible Orchardists and Nursery Tree Growers

To qualify for TAP, eligible orchardists and nursery tree growers must:

- Have suffered a qualifying tree, bush or vine loss in excess of normal mortality due to an eligible natural disaster;
- Have owned the eligible trees, bushes and vines when the natural disaster occurred, but eligible growers are not required to own the land on which owned eligible trees, bushes and vines are planted; and
- Replace eligible trees, bushes and vines within 24 months from the date the TAP application is approved.

How It Works Acreage Limitation?

The cumulative total quantity of acres planted to trees, bushes, or vines for which an eligible orchardist or nursery tree grower can receive TAP payments cannot exceed 1,000 acres annually.

Payment Limitation and Average Adjusted Gross Income (AGI)

In applying the limitation on average adjusted gross income (AGI), a person or legal entity is ineligible for payment under TAP if the AGI of the person or legal entity for the relevant tax years exceeds $900,000.

Producers are exempt from the $900,000 average AGI cap for TAP if at least 75% of their average gross income is from farming, ranching, or silviculture, including agri-tourism, direct-to-consumer sales, and certain equipment sales. Producers must complete the CCC-943, 75% of Average Gross Income from Farming, Ranching or Forestry Certification, to be eligible for the AGI exception.

Under direct attribution, AGI provisions apply to the person or legal entity applying for payment as well as to those persons or legal entities with an interest in the legal entity or in a sub-entity.

Payment Calculator

For tree, bush, or vine replacement, replanting and/or rehabilitation, the payment calculation is the lesser of the following:

- 65 percent of the actual cost of replanting, in excess of normal mortality, and, where applicable, 65 percent of the actual cost of rehabilitation, in excess of normal tree damage and normal mortality; or
- The maximum eligible amount established for the practice by FSA.

The 2018 Farm Bill increased the reimbursement amount for applicants who meet the definition of a beginning or veteran farmer or rancher. The payment calculation is the lesser of the following:

- 75 percent of the actual cost of replanting, in excess of normal mortality, and, where applicable, 75 percent of the actual cost of rehabilitation, in excess of normal tree damage and mortality; or
- The maximum eligible amount established for the practice by FSA.

Applications

The following table provides the final dates to submit a TAP application and supporting documentation:

Date of Loss	Final Date to Submit an Application and Supporting Documentation
Application for Payment	Must be submitted within 90 calendar days of the disaster event or when the loss is apparent.
Exception for 2026	Oct. 7, 2026, for losses that now qualify due to removing the 15% loss requirement and updating AGI provisions.

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