

# FPAC GovDelivery Article Compilation

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## **RECOMMENDED ARTICLES:**

### **Recommended FPAC Articles**

#### **Conduct Business Online Through the Farmers.gov Portal**

Looking for ways to do business with USDA that saves you time? Look no further than [farmers.gov](https://farmers.gov).

When you create an [account](#) for the farmers.gov authenticated customer portal, you have access to self-service features through a secure login. Managing your business with [USDA's Farm Service Agency \(FSA\)](#) and [Natural Resources Conservation Service \(NRCS\)](#) is faster than ever. From e-signing documents, viewing, printing, and exporting maps and receiving notifications of payment disbursements, a farmers.gov authenticated account makes doing business with USDA easy and secure.

#### **What can you do with your farmers.gov account?**

- View FSA Farm Loan information including interest payments, loan advances, payment history and paid-in-full/restructured loans.
- Make USDA direct farm loan payments using [the Pay My Loan feature](#).
- Access the [Online Loan Application portal](#).
- View, print and export detailed FSA farm records and farm/tract maps.
- Import precision agriculture planting boundaries, create labels containing crop information, and print both on farm tract maps.
- View and print your FSA-156EZ with farm details
- View and print your Producer Farm Data Report
- View NRCS Disbursements and Farm Loans financial activity from the past 180 days.
- View your land, access NRCS data on your conservation plans, contracts, and planning land units through the Conservation Land Area page.
- View, upload, download and e-sign NRCS documents.
- Request NRCS conservation and financial assistance, including submitting a program application.
- View detailed information on all previous and ongoing NRCS contracts, including the amount of cost-share assistance received and anticipated; and even request contract modifications, report practice completion and request practice certification.
- “Switch Profiles” to act on behalf of your entity or another individual when you have active representative authority on file

If you'd like to see the features in action and learn more about how to use them, check out the 3-5 minute [farmers.gov account video tutorials](#).

#### **How do you create a farmers.gov account?**

Visit [farmers.gov/account](https://farmers.gov/account) to access information about farmers.gov accounts and sign in to the site's authenticated portal. You will need a Login.gov account linked to your USDA customer record to access your farmers.gov authenticated site. Customers who are new to USDA should visit [Get Started at Your USDA Service Center](#), then go to [farmers.gov/account](https://farmers.gov/account) to create a farmers.gov account.

To create a farmers.gov account you will need:



- A USDA individual customer record — A customer record contains information you have given to USDA to do business with them, like your name, address, phone number, and any legal representative authority relationships. Contact your local USDA Service Center to make sure you have an individual USDA customer record on file and your information is up to date.
- A Login.gov account — Login.gov is a sign-in service that gives people secure online access to participating government programs. You can create a Login.gov account linked to your customer record by following the directions on [farmers.gov/account](https://farmers.gov/account).
- Identity Verification — You can choose to verify your identity with Login.gov or in-person at a USDA Service Center.

In addition to the self-service features, [farmers.gov](https://farmers.gov) also has information on USDA programs, farm loans, disaster assistance, conservation programs and crop insurance.

## **Recommended FSA Articles**

### **USDA Aligns Deadlines, Streamlining Delivery of Livestock Disaster Assistance Programs Deadlines**

The U.S. Department of Agriculture (USDA) updated three livestock disaster assistance programs to synchronize deadlines and streamline program delivery. The changes take effect for the 2024 program applications for the [Emergency Assistance for Livestock, Honeybees and Farm-raised Fish Program](#) (ELAP), [Livestock Forage Disaster Program](#) (LFP) and [Livestock Indemnity Program](#) (LIP).

USDA's Farm Service Agency (FSA) is now accepting applications for ELAP, LFP and LIP until March 1 following the end of the calendar year in which the disaster circumstances occurred. For 2024 program applications, which are being accepted at FSA offices across the nation right now, the deadline to apply for this assistance is March 3, 2025, because March 1 falls on a Saturday.

#### **ELAP Policy Clarification**

FSA is clarifying the feed transportation provisions of the program. In 2022, ELAP policy was revised to recognize the impact of adverse weather, including drought, on producer expenses associated with the need to transport feed to livestock, or livestock to new forage resources. To be eligible for assistance, producers must have a loss resulting from the cost to transport livestock feed to eligible livestock for mileage above normal or transport livestock to feed resources outside the adversely impacted area.

The policy clarifies what is considered an eligible feed expense under the feed transportation provisions and what is considered eligible documentation for claiming feed transportation expenses. This clarification also provides a program standard for calculating feed transportation costs based on the expected feed needs of eligible animals.

#### **Programs Overview**

ELAP provides financial assistance to producers of livestock, honeybees and farm-raised fish to assist with the impacts of adverse weather and disease that are not covered by other FSA programs. ELAP also helps dairy producers who incur milk production losses due to H5N1 infections in their dairy herds. LFP provides financial assistance to livestock producers who suffer eligible grazing losses on land impacted by qualifying droughts or are restricted from grazing federally managed lands due to wildfire. LIP provides financial assistance to producers who face livestock deaths in excess of normal mortality due to adverse weather or attacks by animals reintroduced into the wild by the federal government.

## More Information

The updates to ELAP, LFP and LIP are detailed in this [Jan. 17, 2025, notice in the Federal Register](#).

Producers who have questions about these program policy changes, including producers who previously submitted ELAP, LFP or LIP applications for 2024, should contact the FSA at their local [USDA Service Center](#) for additional information prior to the March 3, 2025, application deadline.

## **Recommended RMA Articles**

### **Beginners Guide to Crop Insurance**

Don't know much about Federal crop insurance, but you want to learn more?

Crop insurance is a risk management strategy that farmers use to protect their livelihoods. By purchasing a policy through a crop insurance agent, farmers are financially protected if there are losses due to a covered cause of loss. It's not so different from car or homeowners insurance.

Start your journey out right by reading RMA's [Beginners Guide to Crop Insurance](#).

## **NEW/HOT TOPIC ARTICLES (issue AS IS, unless localizable):**

### **FPAC Hot Topic Articles:**

#### **Myth Busters: The Facts About Animal Disease Traceability**

In April 2024, the USDA Animal and Plant Health Inspection Service (APHIS) announced the final rule that amends and strengthens our animal disease traceability regulations for certain cattle and bison. This rule went into effect on Nov. 5, 2024.

Learn more about [seven common myths and misunderstandings](#) about the new regulations.

### **FSA Hot Topic Articles:**

#### **Specialty Crop Growers can Apply for 2025 On-Farm Food Safety Certification Expenses**

The U.S. Department of Agriculture (USDA) reminds specialty crop producers that the application period for the [Food Safety Certification for Specialty Crops \(FSCSC\) program](#) for program year 2025 opened Jan. 1, 2025, and runs through Jan. 31, 2026. The program has been expanded to include medium-sized businesses in addition to small businesses. Eligible specialty crop growers can apply for assistance for expenses related to obtaining or renewing a food safety certification.

### **Program Details**

FSCSC covers a percentage of the specialty crop operation's cost of obtaining or renewing its on-farm food safety certification, as well as a portion of related expenses.

Eligible FSCSC applicants must be a specialty crop operation; meet the definition of a small or medium-size business and have paid eligible expenses related to certification.

- A small business has an average annual monetary value of specialty crops sold by the applicant during the three-year period preceding the program year of no more than \$500,000.
- A medium size business has an average annual monetary value of specialty crops the applicant sold during the three-year period preceding the program year of at least \$500,001 but no more than \$1,000,000.

Specialty crop operations can receive the following cost assistance:

- Developing a food safety plan for first-time food safety certification.
- Maintaining or updating an existing food safety plan.
- Food safety certification.
- Certification upload fees.
- Microbiological testing for products, soil amendments and water.
- Training.

FSCSC payments are calculated separately for each eligible cost category. Details about payment rates and limitations are available at [farmers.gov/food-safety](https://farmers.gov/food-safety).

### **Applying for Assistance**

For program year 2025, the application period began Jan. 1, 2025, and runs through Jan. 31, 2026. FSA will issue 50% of the calculated payment for program year 2025 following application approval, with the remaining amount to be paid after the application deadline. If calculated payments exceed the amount of available funding, payments will be prorated.

Specialty crop producers can apply by completing the [FSA-888-1](#), *Food Safety Certification for Specialty Crops Program (FSCSC) for Program Years 2024 and 2025* application. The application, along with the [AD-2047](#), *Customer Data Worksheet* and [SF-3881](#), *ACH Vendor/Miscellaneous Payment Enrollment Form*, if not already on file with FSA, can be submitted to the FSA county office at any USDA Service Center nationwide by mail, fax, hand delivery or via electronic means. Producers with an eAuthentication account can apply for FSCSC [online](#). Producers interested in creating an eAuthentication account should visit [farmers.gov/sign-in](https://farmers.gov/sign-in).

Visit [farmers.gov/food-safety](https://farmers.gov/food-safety) for additional program details, eligibility information and application forms.

### **More Information**

To learn more about FSA programs, producers can contact their local [USDA Service Center](#).

## **RMA Hot Topic Articles:**

### **USDA Improves Insurance Option for Nursery Growers**

The U.S. Department of Agriculture (USDA) continues to improve crop insurance tailored for nursery producers. The Risk Management Agency's (RMA) Nursery Value Select (NVS) program enables nursery producers to select the dollar amount of coverage that best fits their risk management needs.

Beginning with the 2026 crop year, NVS will offer a new Peak Endorsement Pilot, which allows producers to increase coverage during a designated peak period when the inventory value may be higher than the selected value. This Peak Endorsement Pilot is designed to provide producers with NVS the same coverage that the Nursery Peak Inventory Endorsement offered under the Nursery Field Grown and Container (FG&C) program.

NVS provides similar but improved coverage to the longstanding Nursery FG&C program. RMA administered the Nursery FG&C crop insurance program for nearly 30 years. However, the Nursery FG&C program relies on a partnership between RMA and a private contractor to update and maintain the Eligible Plant List and Plant Price Schedule (EPLPPS) and associated software packages. The private contractor permanently ceased operations shortly after providing all necessary contractual obligations for the 2025 crop year. Without access to the EPLPPS and associated software, **the Nursery FG&C crop insurance program will no longer be available to nursery producers beginning with the 2026 crop year.**

NVS will offer comparable but improved risk management options for those who currently have coverage with the Nursery FG&C program. Like Nursery FG&C, NVS also covers field grown and containerized nursery plants and offers coverage levels between catastrophic and 75%. Unlike Nursery FG&C, NVS has simplified reporting requirements, and an Occurrence Loss Option is available.

The sales closing date for the 2026 crop year is May 1, 2025, or Sept. 1, 2025, depending on location.

NVS was first available in the 2021 crop year, and producers insured more than \$1 billion in liabilities in crop year 2025.

To learn more about NVS and any required transitions, visit the [NVS website](#), watch a [video](#), or read through our [frequently asked questions](#).

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#). Producers can learn more about crop insurance and the modern farm safety net at [rma.usda.gov](http://rma.usda.gov) or by contacting their [RMA Regional Office](#).

## USDA Expands Crop Insurance Program for Producers Using Controlled Environments

The U.S. Department of Agriculture (USDA) announced improvements to the Controlled Environment pilot crop insurance program for the 2026 and succeeding crop years. The Controlled Environment program from USDA's Risk Management Agency (RMA) is specifically for plants grown in fully enclosed controlled environments and provides coverage against plant diseases subject to destruction orders.

Improvements to the program include:

- Expanding the program to an [additional 48 counties in 17 states](#);
- Increasing the upper limit of coverage percentage from 75% to 85%; and
- Providing coverage for quarantines, when certain qualifications are met.

The Controlled Environment program is a dollar plan of insurance, which bases the insured's guarantee on inventory values reported by the producer and provides coverage for unavoidable damage to plants grown in a controlled environment by the unknown introduction of a regulated plant disease or contamination into the controlled environment at no fault of the producer, resulting in a destruction order or a quarantine, when certain qualifications are met.

The Controlled Environment program adds to other federal insurance products available to nursery and innovative agricultural producers by providing benefits that are not available under the other programs, such as:

- Offering crop insurance coverage through a simple application and policy renewal process similar to the Nursery Value Select (NVS) program;
- Offering new crop insurance coverage specific to the disease and contamination risk in controlled environment operations;
- Offering insurance for producer-selected plant categories that are specific to controlled environments; and
- Allowing controlled environment operations to have controlled environment insurance to be purchased as a standalone policy or in conjunction with the NVS program.

The sales closing date for Atlantic Coast states, Gulf Coast states and West Virginia is May 1, 2025. For all other states, the sales closing date is Sept. 1, 2025.

The Controlled Environment program is [available in select counties](#) in Alabama, Arizona, California, Colorado, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, West Virginia and Wisconsin.

To learn more about the Controlled Environment crop insurance program, visit the [Controlled Environment webpage](#), the [Controlled Environment Ask the Expert](#), or read through our [frequently asked questions](#).

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available online at the [RMA Agent Locator](#). Producers can learn more about crop insurance and the modern farm safety net at [rma.usda.gov](http://rma.usda.gov) or by contacting their [RMA Regional Office](#).

## Crop Insurance Deadline Nears for Spring Planted Crops, Whole-Farm Revenue Protection, and Micro Farm Program

The U.S. Department of Agriculture (USDA) reminds agricultural producers that the final date to apply for or make changes to their existing crop insurance coverage is quickly approaching for spring planted crops, Whole-Farm Revenue Protection and Micro Farm. Sales closing dates vary by crop and location, but the next major sales closing dates are Feb. 28, March 15 and April 15.

The USDA's Risk Management Agency lists sales closing dates in the [Actuarial Information Browser](#), under the "Dates" tab.

Producers can also access the [RMA Map Viewer](#) tool to visualize the insurance program date choices for acreage reporting, cancellation, contract change, earliest planting, end of insurance, end of late planting period, final planting, premium billing, production reporting, sales closing, and termination dates, when applicable, per commodity, insurance plan, type and practice. Additionally, producers can access the [RMA Information Reporting System](#) tool to specifically identify applicable dates for their operation, using the "Insurance Offer Reports" application.

Federal crop insurance is critical to the farm safety net. It helps producers and owners manage revenue risks and strengthens the rural economy. Producers may select from several coverage options, including yield coverage, revenue protection and area risk plans of insurance.

Crop insurance options include Whole-Farm Revenue Protection and Micro Farm. Whole-Farm Revenue Protection provides a risk management safety net for all commodities on the farm under one insurance policy and is available in all counties nationwide. Micro Farm, introduced in 2021, aims to help direct market and small-scale producers that may sell locally, and this policy simplifies record keeping and covers post-production costs like washing and value-added products.

Producers can find additional information on the [Actuarial Information Browser](#).

Producers are encouraged to visit their crop insurance agent soon to learn specific details for the 2025 crop year. Crop insurance coverage decisions must be made on or before the sales closing date.

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available online at the [RMA Agent Locator](#). Producers can learn more about crop insurance and the modern farm safety net at [rma.usda.gov](http://rma.usda.gov) or by contacting their [RMA Regional Office](#).



## **FARM PROGRAM ARTICLES:**

### ***Eligibility:***

#### **Highly Erodible Land (HEL) and Wetland Conservation Compliance**

Landowners and operators are reminded that in order to receive payments from USDA, compliance with Highly Erodible Land (HEL) and Wetland Conservation (WC) provisions are required. Farmers with HEL determined soils are reminded of tillage, crop residue, and rotation requirements as specified per their conservation plan. Producers are to notify the USDA Farm Service Agency prior to breaking sod, clearing land (tree removal), and of any drainage projects (tiling, ditching, etc.) to ensure compliance. Failure to update certification of compliance, with [form AD-1026](#), triggering applicable HEL and/or wetland determinations, for any of these situations, can result in the loss of FSA farm program payments, FSA farm loans, NRCS program payments, and premium subsidy to Federal Crop Insurance administered by RMA.

#### **Annual Review of Payment Eligibility for New Crop Year**

FSA and NRCS program applicants for benefits are required to submit a completed CCC-902 Farming Operation Plan and CCC-941 Average Gross Income (AGI) Certification and Consent to Disclosure of Tax Information for FSA to determine the applicant's payment eligibility and establish the maximum payment limitation applicable to the program applicant.

Participants are not required to annually submit new CCC-902s for payment eligibility and payment limitation purposes unless a change in the farming operation occurs that may affect the previous determination of record. A valid CCC-902 filed by the participant is considered to be a continuous certification used for all payment eligibility and payment limitation determinations applicable for the program benefits requested.

Participants are responsible for ensuring that all CCC-902 and CCC-941 and related forms on file in the county office are updated, current, and correct. Participants are required to timely notify the county office of any changes in the farming operation that may affect the previous determination of record by filing a new or updated CCC-902 as applicable.

Changes that may require a new determination include, but are not limited to, a change of:

- Shares of a contract, which may reflect:
  - A land lease from cash rent to share rent
  - A land lease from share rent to cash rent (subject to the cash rent tenant rule)
  - A modification of a variable/fixed bushel-rent arrangement
- The size of the producer's farming operation by the addition or reduction of cropland that may affect the application of a cropland factor
- The structure of the farming operation, including any change to a member's share
- The contribution of farm inputs of capital, land, equipment, active personal labor, and/or active personal management

- Farming interests not previously disclosed on CCC-902 including the farming interests of a spouse or minor child
- Certifications of average AGI are required to be filed annually for participation in an annual USDA program. For multi-year conservation contracts and NRCS easements, a certification of AGI must be filed prior to approval of the contract or easement and is applicable for the duration of the contract period.

Participants are encouraged to file or review these forms within the deadlines established for each applicable program for which program benefits are being requested.

## **Payment Limitation**

Program payments may be limited by direct attribution to individuals or entities. A legal entity is defined as an entity created under Federal or State law that owns land or an agricultural commodity, product or livestock.

Through direct attribution, payment limitation is based on the total payments received by a person or legal entity, both directly and indirectly. Qualifying spouses are eligible for a separate payment limitation.

Payments and benefits under certain FSA programs are subject to some or all of the following:

- payment limitation by direct attribution (including common attribution)
- payment limitation amounts for the applicable programs
- substantive change requirements when a farming operation adds persons, resulting in an increase in persons to which payment limitation applies
- actively engaged in farming requirements
- cash-rent tenant rule
- foreign person rule
- average AGI limitations
- programs subject to AGI limitation

No program benefits subject to payment eligibility and limitation will be provided until all required forms for the specific situation are provided and necessary payment eligibility and payment limitation determinations are made.

Payment eligibility and payment limitation determinations may be initiated by the County Committee or requested by the producer.

Statutory and Regulatory rules require persons and legal entities, provide the names and Tax Identification Numbers (TINs) for all persons and legal entities with an ownership interest in the farming operation to be eligible for payment.

Payment eligibility and payment limitation forms submitted by persons and legal entities are subject to spot check through FSA's end-of-year review process.

Persons or legal entities selected for end-of-year review must provide the County Committee with operating loan documents, income and expense ledgers, canceled checks for all expenditures, lease and purchase agreements, sales contracts, property tax statements, equipment listings, lease agreements, purchase contracts, documentation of who provided actual labor and management, employee time sheets or books, crop sales documents, warehouse ledgers, gin ledgers, corporate or entity papers, etc.

A finding that a person or legal entity is not actively engaged in farming results in the person or legal entity being ineligible for any payment or benefit subject to the actively engaged in farming rules.

Noncompliance with AGI provisions, either by exceeding the applicable limitation or failure to submit a certification and consent for disclosure statement, will result in payment ineligibility for all program benefits subject to AGI provisions. Program payments are reduced in an amount that is commensurate with the direct and indirect interest held by an ineligible person or legal entity in any legal entity, general partnership, or joint operation that receives benefits subject to the average AGI limitations.

If any changes occur that could affect an actively engaged in farming, cash-rent tenant, foreign person, or average Adjusted Gross Income (AGI) determination, producers must timely notify the County FSA Office by filing revised farm operating plans and/or supporting documentation, as applicable. Failure to timely notify the County Office may adversely affect payment eligibility.

## Signature Policy

Using the correct signature when doing business with FSA can save time and prevent a delay in program benefits.

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The following are FSA signature guidelines:

- Married individuals must sign their given name.
- Example—Mary Doe and John Doe are married. When signing FSA forms, each must use their given name, and may not sign with the name of their spouse. Mrs. Mary Doe may not sign documents as Mrs. John Doe. For Farm Loan Purposes, spouses may not sign on behalf of the other as an authorized signatory, a signature will be needed for each. For a minor, FSA requires the minor's signature and one from the minor's parent. There are certain exceptions where a minor's signature may be accepted without obtaining the signature of one of the parents. Despite minority status, a youth executing a promissory note for a Youth Loan will incur full personal liability for the debt and will sign individually.

Note: By signing a document with a minor, the parent is liable for actions of the minor and may be liable for refunds, liquidated damages, or other penalties, etc.

When signing on one's behalf the signature must agree with the name typed or printed on the form or be a variation that does not cause the name and signature to be in disagreement. Example - John W. Smith is on the form. The signature may be John W. Smith or J.W. Smith or J. Smith. Or Mary J. Smith may be signed as Mrs. Mary Joe Smith, M.J. Smith, Mary Smith, etc.

FAXED signatures will be accepted for certain forms and other documents provided the acceptable program forms are approved for FAXED signatures. Producers are responsible for the successful transmission and receipt of FAXED information.



Examples of documents not approved for FAXED signatures include:

- Promissory note
- Assignment of payment
- Joint payment authorization
- Acknowledgement of commodity certificate purchase

Spouses may sign documents on behalf of each other for FSA and CCC programs in which either spouse has an interest, unless written notification denying a spouse this authority has been provided to the county office. Spouses cannot sign on behalf of each other as an authorized signatory for partnerships, joint ventures, corporations or other similar entities. Likewise, a spouse cannot sign a document on behalf of the other in order to affirm the eligibility of oneself.

Any member of a general partnership can sign on behalf of the general partnership and bind all members unless the Articles of Partnership are more restrictive. Spouses may sign on behalf of each other's individual interest in a partnership, unless notification denying a spouse that authority is provided to the county office. Acceptable signatures for general partnerships, joint ventures, corporations, estates, and trusts must consist of an indicator "by" or "for" the individual's name, individual's name and capacity, or individual's name, capacity, and name of entity.

## **Filing CCC-941 Adjusted Gross Income Certifications**

If you have experienced delays in receiving Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) payments, Loan Deficiency Payments (LDPs) and Market Gains on Marketing Assistance Loans (MALs), it may be because you have not filed form CCC-941, *Adjusted Gross Income Certification*.

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If you don't have a valid CCC-941 on file for the applicable crop year you will not receive payments. All farm operator/tenants/owners who have not filed a CCC-941 and have pending payments should IMMEDIATELY file the form with their recording county FSA office. Farm operators and tenants are encouraged to ensure that their landowners have filed the form.

FSA can accept the CCC-941 for 2018, 2019, 2020, 2021, 2022, 2023 and 2024. Unlike the past, you must have the CCC-941 certifying your AGI compliance before any payments can be issued.

## **Environmental Review Required Before Project Implementation**

The National Environmental Policy Act (NEPA) requires Federal agencies to consider all potential environmental impacts for federally funded projects before the project is approved.

For all Farm Service Agency (FSA) programs, an environmental review must be completed before actions are approved, such as site preparation or ground disturbance. These programs include, **but are not limited to**, the Emergency Conservation Program (ECP), Farm Storage Facility Loan (FSFL) program and farm loans. If project implementation begins before FSA has completed an environmental review, the request will be denied. Although there are exceptions regarding the Stafford Act and emergencies, it's important to wait until you receive written approval of your project proposal before starting any actions.

Applications cannot be approved until FSA has copies of all permits and plans. Contact your local FSA office early in your planning process to determine what level of environmental review is required for your program application so that it can be completed timely.

### **Actively Engaged Provisions for Non-Family Joint Operations or Entities**

Many Farm Service Agency (FSA) programs require all program participants, either individuals or legal entities, to be “actively engaged in farming.” This means participants provide a significant contribution to the farming operation, whether it is capital, land, equipment, active personal labor and/or management. For entities, each partner, stockholder or member with an ownership interest, must contribute active personal labor and/or management to the operation on a regular basis that is identifiable and documentable as well as separate and distinct from contributions of any other member. Members of joint operations must have a share of the profits or losses from the farming operation commensurate with the member’s contributions to the operation and must make contributions to the farming operation that are at risk for a loss, with the level of risk being commensurate with the member’s claimed share on the farming operation.

Joint operations comprised of non-family members or partners, stockholders or persons with an ownership in the farming operation must meet additional payment eligibility provisions. Joint operations comprised of family members are exempt from these additional requirements. For 2016 and subsequent crop years, non-family joint operations can have one member that may use a significant contribution of active personal management exclusively to meet the requirements to be determined “actively engaged in farming.” The person or member will be defined as the farm manager for the purposes of administering these management provisions.

Non-family joint operations may request to add up to two additional managers for their farming operation based on the size and/or complexity of the operation. If additional farm managers are requested and approved, all members who contribute management are required to complete form CCC-902MR, *Management Activity Record*. The farm manager should use the form to record management activities including capital, labor and agronomics, which includes crop selection, planting decisions, acquisition of inputs, crop management and marketing decisions. One form should be used for each month and the farm manager should enter the number of hours of time spent for each activity under the date of the month the actions were completed. The farm manager must also document if each management activity was completed on the farm or remotely.

The records and supporting business documentation must be maintained and timely made available for review by the appropriate FSA reviewing authority, if requested.

If the farm manager fails to meet these requirements, their contribution of active personal management to the farming operation for payment eligibility purposes will be disregarded and their payment eligibility status will be re-determined for the applicable program year.

In some instances, additional persons or members of a non-family member joint operation who meet the definition of farm manager may also be allowed to use such a contribution of active personal management to meet the eligibility requirements. However, under no circumstances may the number of farm managers in a non-family joint operation exceed a total of three in any given crop and program year.

## Obtaining Payments Due to Deceased Producers

In order to claim a Farm Service Agency (FSA) payment on behalf of a deceased producer, all program conditions for the payment must have been met before the applicable producer's date of death.

If a producer earned an FSA payment prior to his or her death, the following is the order of precedence for the representatives of the producer:

- administrator or executor of the estate
- the surviving spouse
- surviving sons and daughters, including adopted children
- surviving father and mother
- surviving brothers and sisters
- heirs of the deceased person who would be entitled to payment according to the State law

For FSA to release the payment, the legal representative of the deceased producer must file a form FSA-325 to claim the payment for themselves or an estate. The county office will verify that the application, contract, loan agreement, or other similar form requesting payment issuance, was signed by the applicable deadline by the deceased or a person legally authorized to act on their behalf at that time of application.

If the application, contract or loan agreement form was signed by someone other than the deceased participant, FSA will determine whether the person submitting the form has the legal authority to submit the form.

Payments will be issued to the respective representative's name using the deceased program participant's tax identification number. Payments made to representatives are subject to offset regulations for debts owed by the deceased.

FSA is not responsible for advising persons in obtaining legal advice on how to obtain program benefits that may be due to a participant who has died, disappeared or who has been declared incompetent.

## Making Farm Reconstitutions

When changes in farm ownership or operation take place, a farm *reconstitution* is necessary. The reconstitution — or recon — is the process of combining or dividing farms or tracts of land based on the farming operation.

To be effective for the current fiscal year, farm combinations and farm divisions must be requested by **August 1 of the fiscal year** for farms subject to the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) program. A reconstitution is considered to be requested when all of the required signatures are on FSA-155 and all other applicable documentation, such as proof of ownership, is submitted.

Total Conservation Reserve Program (CRP) and non-ARC/PLC farms may be reconstituted at any time.

The following are the different methods used when doing a farm recon:

- **Estate Method** — the division of bases, allotments and quotas for a parent farm among heirs in settling an estate

- **Designation of Landowner Method** — may be used when (1) part of a farm is sold or ownership is transferred; (2) an entire farm is sold to two or more persons; (3) farm ownership is transferred to two or more persons; (4) part of a tract is sold or ownership is transferred; (5) a tract is sold to two or more persons; or (6) tract ownership is transferred to two or more persons. In order to use this method, the land sold must have been owned for at least three years, or a waiver granted, and the buyer and seller must sign a Memorandum of Understanding
- **DCP Cropland Method** — the division of bases in the same proportion that the DCP cropland for each resulting tract relates to the DCP cropland on the parent tract
- **Default Method** — the division of bases for a parent farm with each tract maintaining the bases attributed to the tract level when the reconstitution is initiated in the system.

### **Price Support Programs:**

#### **Applying for Farm Storage Facility Loans**

The Farm Service Agency's (FSA) Farm Storage Facility Loan (FSFL) program provides low-interest financing to help you build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, controlled atmosphere storage, floriculture, hops, malted small grains, maple sap, maple syrup, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

Loans up to \$50,000 can be secured by a promissory note/security agreement, loans between \$50,000 and \$100,000 may require additional security, and loans exceeding \$100,000 require additional security.

You do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

For more information, visit [fsa.usda.gov/pricesupport](https://fsa.usda.gov/pricesupport).

## **Loans Now Available to Agricultural Producers for Controlled Atmosphere Storage to Extend the Shelf Life of Perishable Commodities**

Agricultural producers of perishable commodities including fruits, vegetables and floriculture can now get funding for controlled atmosphere storage through Farm Storage Facility Loans (FSFL) offered by the U.S. Department of Agriculture's (USDA) Farm Service Agency (FSA). Controlled atmosphere storage regulates the concentrations of oxygen, carbon dioxide and nitrogen in a storage room to increase the shelf life of crops.

In addition to now supporting controlled atmosphere storage, FSFLs also provide low-interest financing to help producers build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

The low-interest funds can also be used for controlled atmosphere storage monitoring equipment, designed to notify facility owners immediately if potential atmospheric concerns are detected. Producers may renovate existing storage facilities to include controlled atmosphere storage monitoring equipment. Authorized loan terms for FSFL renovations are three and five years only.

To assist with monitoring gases and particle concentrations for controlled atmosphere storage, the following equipment, but not limited to, is eligible for an FSFL:

- Optical oxygen sensor.
- Low power CO2 sensor.
- Air quality sensor.
- Gas detection devices.
- Air temperature and relative humidity sensor.
- Water activity meter.
- Temperature stabilized water activity analyzer.
- Precision and performance humidity and temperature transmitter.

Loans of up to \$50,000 can be secured by a promissory note/security agreement, loans between \$50,000 and \$100,000 may require additional security and loans exceeding \$100,000 require additional security.

FSFL borrowers do not need to demonstrate lack of commercial credit availability to apply. The loans are designed to assist a diverse range of agricultural operations, including small and mid-sized businesses, new farmers and ranchers, operations supplying local food and farmers markets, non-traditional farm products and underserved producers.

For more information, see the [FSFL fact sheet](#) and contact FSA at your local [USDA Service Center](#).



## Marketing Assistance Loans and Loan Deficiency Payments for Wool, Mohair and Unshorn Pelts

Marketing Assistance Loans (MALs) and Loan Deficiency Payments (LDPs) provide financing and marketing assistance for producers of many commodities, including graded and non-graded wool, mohair, and unshorn pelts. MALs and LDPs are available during shearing and provide interim financing to help you meet cash flow needs without having to sell commodities when market prices are low, enabling you to delay selling until more favorable marketing conditions emerge. LDPs are payments made to producers who, although eligible to obtain an MAL, agree to forgo the loan in return for a payment on the eligible commodity.

FSA is now accepting requests for 2025 MALs and LDPs for all eligible wool, mohair and unshorn pelts. These requests should be made on or before the final availability date of Jan. 31, 2026. USDA recently announced [2025 wool and mohair marketing assistance loan rates](#).

### Eligibility

To be eligible for a wool or mohair MAL or LDP, producers must produce and shear eligible mohair and wool in the U.S. during the applicable crop year and must:

- comply with conservation and wetland protection requirements;
- report all cropland acreage on applicable farms where the eligible commodity is produced;
- have and retain beneficial interest in the commodity until the MAL is repaid or the Commodity Credit Corporation (CCC) takes title to the commodity, and;
- meet Adjusted Gross Income (AGI) limitations.

Unshorn pelts are eligible for LDPs only. In addition to the criteria above, producers of unshorn pelts must have sold the unshorn lamb for immediate slaughter or slaughter the lambs for personal use. LDPs and marketing loan gains are not subject to payment limitation, including actively engaged in farming and cash rent tenant provisions.

In addition to producer eligibility, the loan commodity must have been produced and shorn from live animals by an eligible producer, be in storable condition, and meet specific CCC minimum grade and quality standards. Producers are responsible for any loss in quantity or quality of the wool or mohair pledged as loan collateral.

To retain beneficial interest, the producer must have control and title of the wool, mohair, or unshorn pelt. If beneficial interest in the commodity is lost, the commodity loses eligibility for an MAL or LDP and remains ineligible even if the producer later regains beneficial interest. The producer must be able to make all decisions affecting the commodity including movement, sale, and the request for an MAL or LDP.

Producers may repay an MAL any time during the loan period at the lesser of the loan rate plus accrued interest and other charges or an alternative loan repayment rate, the national posted price, which is announced weekly. Visit the Farm Service Agency (FSA) website for [posted loan and LDP rates](#).

### How to Apply

Producers can apply for an MAL by contacting their local FSA county office. To be considered for a LDP, **producers must first have the form CCC-633 EZ, Page 1, on file with FSA** prior to losing beneficial interest in the wool, mohair or unshorn pelt. **It is best to visit the county office and submit the CCC-633 Page 1 right before you shear.** This is completed one time per crop year and indicates your intention to receive LDP benefits. To apply and learn more information, contact your [local USDA Service Center](#) or visit [fsa.usda.gov](https://fsa.usda.gov).

## Ask the Expert: A Q&A on Farm Storage Facility Loans

In this *Ask the Expert*, Toni Williams answers questions about how Farm Storage Facility Loans (FSFLs) provide low-interest financing to help producers build or upgrade commodity storage facilities. Toni is the Agricultural Program Manager for FSFLs at the Farm Service Agency (FSA).

Toni has worked for FSA for more than 32 years and is responsible for providing national policy and guidance for Farm Storage Facility Loans.

### What are Farm Storage Facility Loans?

Farm Storage Facility Loans provide low-interest financing for eligible producers to build or upgrade facilities to store commodities.

The FSFL program was created in May 2000 to address an existing grain shortage. Historically, FSFLs benefitted grain farmers, but a change in the 2008 Farm Bill extended the program to fruit and vegetable producers for cold storage. An additional change extended the program to washing and packing sheds, where fresh produce is washed, sorted, graded, labeled, boxed up, and stored before it heads to market. Since May 2000, FSA has made more than 40,000 loans for on-farm storage.

Eligible facility types include grain bins, hay barns, bulk tanks, and facilities for cold storage. Drying and handling and storage equipment including storage and handling trucks are also eligible. Eligible facilities and equipment may be new or used, permanently affixed or portable.

To read the full blog visit [farmers.gov/blog/ask-the-expert-qa-on-farm-storage-facility-loans-with-toni-williams](https://farmers.gov/blog/ask-the-expert-qa-on-farm-storage-facility-loans-with-toni-williams).

## Malted Grains and Maple Syrup Eligible for Farm Storage Facility Loans

Malted small grains and maple syrup are eligible for Farm Storage Facility Loans (FSFL) through the USDA Farm Service Agency (FSA).

FSFLs provide low-interest financing to help you build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

Eligible malted small grains include barley, oats, rice, rye and wheat. Maple sap is used to produce maple syrup.

The low-interest funds can be used for:

- bottler or filling systems for maple syrup, excluding containers
- equipment to improve, maintain, or monitor the quality of stored FSFL commodities, such as cleaners, moisture testers, heat detectors, along with a proposed storage facility
- handling and drying equipment determined by the County Committee to be needed and essential to the proper functioning of a storage system
- electrical equipment, such as pumps, lighting, motors, and wiring, integral to the proper operation of the storage and handling equipment, excluding installing electric service to the electrical meter.

FSFLs are not available for the actual processing of the small grain into the malted commodity or maple sap into maple syrup. Additionally, purchased commodities are not eligible for FSFLs.

The following storage and handling equipment is ineligible for FSFLs:

- boiling equipment
- feed handling and processing equipment
- production and feed facilities
- structures of a temporary nature not having a useful life of the term of the loan
- maple sap tubing and pumping systems.

Loans up to \$50,000 can be secured by a promissory note/security agreement, loans between \$50,000 and \$100,000 may require additional security, and loans exceeding \$100,000 require additional security.

You do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

For more information, visit [fsa.usda.gov/pricesupport](https://fsa.usda.gov/pricesupport).

## ***Program Compliance:***

### **Certified Mediation Program**

The Certified Mediation Program (CMP), administered by the Farm Service Agency (FSA), offers mediation services to agricultural producers, creditors, and other parties involved in disputes. Mediation is a voluntary process where a neutral mediator assists the parties in negotiating a mutually acceptable resolution.

CMP aims to improve communication, foster understanding, and resolve conflicts without the need for litigation. This program covers a range of issues, including farm loans, adverse decisions by USDA agencies, rural housing loans, and other agricultural disputes.

Eligible applicants include agricultural producers, creditors, and other stakeholders involved in disputes related to farm loans, USDA program decisions, rural housing loans, and other agricultural issues. Mediation is available to any party seeking to resolve conflicts through a neutral and confidential process. Producers and stakeholders are encouraged to check with their local FSA office or certified state mediation program for specific requirements, application procedures, and additional program details.

Learn more on our Certified Mediation Program [webpage](#).

## Double-Cropping

Each year, state committees review and approve or disapprove county committee recommended changes or additions to specific combinations of crops.

Double-cropping is approved when two specific crops have the capability to be planted and carried to maturity for the intended use, as reported by the producer, on the same acreage within a crop year under normal growing conditions. The specific combination of crops recommended by the county committee must be approved by the state committee.

A crop following a cover crop terminated according to termination guidelines is approved double cropping and these combinations do not have to be approved by the state committee.

## Know your Final Planting Dates

All producers are encouraged to contact their local FSA office for more information on the final planting date for specific crops. The final planting dates vary by crop, planting period and county so please contact your local FSA office for a list of county-specific planting deadlines. The timely planting of a crop, by the final planting date, may prevent loss of program benefits.

## Reporting Organic Crops

If you want to use the Noninsured Crop Disaster Assistance Program (NAP) organic price and you select the "organic" option on your NAP application, you must report your crops as organic.

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When certifying organic acres, the buffer zone acreage must be included in the organic acreage. You must also provide a current organic plan, organic certificate or documentation from a certifying agent indicating an organic plan is in effect. Documentation must include:

- name of certified individuals
- address
- telephone number
- effective date of certification
- certificate number
- list of commodities certified
- name and address of certifying agent
- a map showing the specific location of each field of certified organic, including the buffer zone acreage

Certification exemptions are available for producers whose annual gross agricultural income from organic sales totals \$5,000 or less. Although exempt growers are not required to provide a written certificate, they are still required to provide a map showing the specific location of each field of certified organic, transitional, and buffer zone acreage.

## File a Notice of Loss for Failed and Prevented Planted Acres

USDA Farm Service Agency (FSA) reminds you to report prevented planted and failed acres in order to establish or retain FSA program eligibility for some programs.



You should report crop acreage you intended to plant, but due to natural disaster, were prevented from planting. Prevented planting acreage must be reported on form *CCC-576, Notice of Loss*, no later than 15 calendar days after the final planting date as established by FSA and the Risk Management Agency (RMA).

Additionally, if you have failed acres, you should also use form *CCC-576, Notice of Loss*, to report failed acres.

For hand-harvested crops and certain perishables, you must notify FSA of damage or loss through the administrative county office within 72 hours of the date of damage or loss first becomes apparent. This notification can be provided by filing a *CCC-576*, email, fax or phone. If you notify the County Office by any method other than by filing the *CCC-576*, you are still required to file a *CCC-576, Notice of Loss*, within the required 15 calendar days.

For losses on crops covered by the Noninsured Crop Disaster Assistance Program (NAP), you must file a *Notice of Loss* within 15 days of the occurrence of the disaster or when losses become apparent. You must timely file a *Notice of Loss* for failed acres on all crops including grasses.

## **Conservation:**

### **Myth Busters: Learn the Facts about the Emergency Forest Restoration Program**

The Emergency Forest Restoration Program (EFRP) provides technical and financial assistance to owners of nonindustrial private forestland whose forestland was damaged by a qualifying natural disaster event.

EFRP can provide crucial assistance to producers after a natural disaster, but there are a few “myths” about the program that we want to dispel.

#### **Myth: EFRP assists landowners with removal of a dead or damaged tree in their yard.**

**Fact:** EFRP helps with the removal of dead or damaged trees as part of a reforestation project and must be on land that meets the definition of nonindustrial private forestland, is at least 120 feet wide, **one** acre in size, and at least 10% covered by live trees of any size. If the landowner’s yard does not meet these criteria, then the land is not eligible for EFRP. EFRP requires a landowner to incur at least \$1,000 in forest restoration costs to be eligible for assistance. (*Minimum restoration costs may be set at a higher level by the FSA State Committee*). Finally, eligible forestland must have damage to natural resources caused by the natural disaster event that, if not treated, would impair natural resources on the land and materially affect the future use of the land. For example, damage to natural resources on nonindustrial private forestland could include trees that have died or were damaged by the natural disaster event and where it’s determined that removal and restoration is needed to restore forest health and future use of the land.

To read the full blog visit [farmers.gov/blog/myth-busters-learn-facts-about-emergency-forest-restoration-program](https://farmers.gov/blog/myth-busters-learn-facts-about-emergency-forest-restoration-program).

## Transitioning Expiring CRP Land to Beginning, Veteran or Socially Disadvantaged Farmers and Ranchers

Conservation Reserve Program (CRP) contract holders are encouraged to transition their CRP acres to beginning, veteran or socially disadvantaged farmers or ranchers through the Transition Incentives Program (TIP). TIP provides annual rental payments to the landowner or operator for up to two additional years after the CRP contract expires.

CRP contract holders no longer need to be a retired or retiring owner or operator to transition their land. TIP participants must agree to sell, have a contract to sell, or agree to lease long term (at least five years) land enrolled in an expiring CRP contract to a beginning, veteran, or socially disadvantaged farmer or rancher who is not a family member.

Beginning, veteran or social disadvantaged farmers and ranchers and CRP participants may enroll in TIP beginning two years before the expiration date of the CRP contract. The TIP application must be submitted prior to completing the lease or sale of the affected lands. New landowners or renters that return the land to production must use sustainable grazing or farming methods.

### **Safety Net Programs:**

#### **Is the Noninsured Crop Disaster Assistance Program Right for You?**

Farmers and ranchers rely on crop insurance to protect themselves from disasters and unforeseen events, but not all crops are insurable through the USDA's Risk Management Agency. The Farm Service Agency's (FSA) Noninsured Crop Disaster Assistance Program (NAP) provides producers another option to obtain coverage against disaster for these crops. NAP provides financial assistance to producers of non-insurable crops impacted by natural disasters that result in lower yields, crop losses, or prevents crop planting.

Commercially produced crops and agricultural commodities for which crop insurance is not available are generally eligible for NAP. Eligible crops include those grown specifically for food, fiber, livestock consumption, biofuel or biobased products, or value loss crops such as aquaculture, Christmas trees, ornamental nursery, and others. Contact your local FSA office to see which crops are eligible in your state and county.

Eligible causes of loss include drought, freeze, hail, excessive moisture, excessive wind or hurricanes, earthquake and flood. These events must occur during the NAP policy coverage period, before or during harvest, and the disaster must directly affect the eligible crop. For guidance on causes of loss not listed, contact your local FSA county office.

Interested producers apply for NAP coverage and pay the applicable service fee at the FSA office where their farm records are maintained. These must be filed by the application closing date, which varies by crop. Contact your local FSA office to verify application closing dates and ensure coverage for eligible NAP crops.

At the time of application, each producer acknowledges they have received the [NAP Basic Provisions](#), which describes NAP requirements for coverage. NAP participants must report crop acreage shortly after planting and provide verifiable or reliable crop production records when required by FSA.

Producers are required to pay service fees which vary depending on the number of crops and number of counties your operation is located in. The NAP service fee is the lesser of \$325 per crop or \$825 per producer per administrative county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties. Premiums also apply when producers elect higher levels of coverage with a maximum premium of \$15,750 per person or legal entity.

A producer's certification on Form CCC-860 *Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification* may serve as an application for basic NAP coverage for all eligible crops beginning with crop year 2022. These producers will have all NAP-related service fees for basic coverage waived, in addition to a 50 percent premium reduction if higher levels of coverage are elected.

For more detailed information on NAP, download the [NAP Fact Sheet](#). To get started with NAP, we recommend you contact your [local USDA service center](#).

## Maintaining ARC/PLC Acreage

If you're enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs, you must protect all cropland and noncropland acres on the farm from wind and water erosion and noxious weeds. By signing ARC county or individual contracts and PLC contracts, you agree to effectively control noxious weeds on the farm according to sound agricultural practices. If you fail to take necessary actions to correct a maintenance problem on your farm that is enrolled in ARC or PLC, the County Committee may elect to terminate your contract for the program year.

## **DISASTER ASSISTANCE PROGRAM ENROLLMENT:**

### USDA and FarmRaise Launch Online Disaster Assistance Decision Tools

[FarmRaise](#), in partnership with USDA's Farm Service Agency (FSA), launched their online, [educational hub](#) – the FarmRaise | FSA Educational Hub – comprised of videos, tools and interactive resources that enable USDA cooperators and agricultural producers to learn about and access major FSA programs.

#### ELAP Decision Tool

The Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish (ELAP) Decision Tool helps eligible producers impacted by qualifying natural disasters and other eligible causes of loss better understand program eligibility and application requirements, learn about record-keeping and supporting loss documentation requirements and track the steps needed before applying for program benefits. The document generated by the ELAP Decision Tool can be used to support the ELAP application process, but it is not a program application. Producers will need to complete and submit the ELAP Application to their local FSA county office. Upon request, applicants may be asked to provide additional supporting documentation per the program requirements.

Through use of the ELAP Decision Tool, producers can segment by loss type (honey bee, farm-raised fish and livestock). This enables easier navigation, as guided by the tool, to assistance available to meet specific disaster recovery needs. After entering the type of loss, identifying the loss condition and entering their inventory and loss information, producers are guided through a worksheet that helps identify required loss documentation — documentation (i.e., pictures, receipts, truck logs, etc.) that can be uploaded through the ELAP tool and sent directly to the producer's local FSA county office, or producers can provide a copy of the tool-generated worksheet summary document when they visit their local FSA county office to complete and submit the required ELAP application.

### **LIP Decision Tool**

The Livestock Indemnity Program (LIP) Decision Tool, also available through the FarmRaise | FSA Educational Hub, assists livestock producers who suffered losses from eligible adverse weather events and other causes of loss as well as cooperators who are helping disaster-impacted livestock producers navigate available federal disaster assistance programs. The LIP Decision Tool gives producers guidance on what is needed to gather and submit required loss documentation, reducing the amount of time needed to complete applications and enabling FSA county office staff to deliver much-needed assistance faster. Using the LIP Decision Tool is not an application for benefits or a determination of eligibility.

### **Additional FarmRaise Resources**

In addition to the new ELAP Decision Tool and the LIP Decision Tool, the FarmRaise | FSA Educational Hub offers several, easily navigated farm loan programs how-to videos designed to introduce producers to FSA's many farm loan programs options and guide them through the application process.

More FSA program resources and tools will continue to be added to the FarmRaise | FSA Educational Hub. Cooperators and agricultural producers are encouraged to visit the FarmRaise | FSA Educational Hub often to access all available educational resources.

## **Reminder: Insurance Linkage Requirements for Payments Received Through the Emergency Relief Program**

Producers who received an Emergency Relief Program (ERP) payment need to meet ERP insurance linkage requirements by purchasing crop insurance, or Noninsured Crop Disaster Assistance Program (NAP) coverage where crop insurance is not available.

Purchase coverage must be at the 60/100 coverage level or higher for insured crops or at the catastrophic coverage level or higher for NAP crops for the next two available crop years, which will be determined from the date you received an ERP payment and may vary depending on the timing and availability of coverage. The insurance coverage requirement applies to the physical location of the county where the crop was located and for which an ERP payment was issued.

Contact your crop insurance agent or local FSA county office as soon as possible to ask about coverage options. Producers who do not obtain the applicable coverage by the sales/application closing date will be required to refund the ERP benefits received on the applicable crop, plus interest. To determine which crops are eligible for federal crop insurance or NAP, visit the [RMA website](#).

For more information, contact your local [USDA Service Center](#) or visit [fsa.usda.gov](https://fsa.usda.gov).



## **FARM LOAN PROGRAM ARTICLES:**

### **USDA Farm Loan Program Changes Now in Effect**

The U.S. Department of Agriculture's (USDA) updates to the Farm Service Agency's (FSA) Farm Loan Programs are officially in effect. These changes, part of the [Enhancing Program Access and Delivery for Farm Loans rule](#), are designed to increase financial flexibility for agricultural producers, allowing them to grow their operations, boost profitability, and build long-term savings.

These program updates reflect USDA's ongoing commitment to supporting the financial success and resilience of farmers and ranchers nationwide, offering critical tools to help borrowers manage their finances more effectively.

What the new rules mean for you:

- **Low-interest installment set-aside program:** Financially distressed borrowers can now defer up to one annual loan payment at a reduced interest rate. This simplified option helps ease financial pressure while keeping farming operations running smoothly.
- **Flexible repayment terms:** New repayment options give borrowers the ability to increase their cash flow and build working capital reserves, allowing for long-term financial planning that includes saving for retirement, education, and other future needs.
- **Reduced collateral requirements:** FSA has lowered the amount of additional loan security needed for direct farm loans, making it easier for borrowers to leverage their existing equity without putting their personal residence at risk.

These new rules provide more financial freedom to borrowers. By giving farmers and ranchers better tools to manage their operations, we're helping them build long-term financial stability. It's all about making sure they can keep their land, grow their business, and invest in the future.

If you're an FSA borrower or considering applying for a loan, now is the time to take advantage of these new policies. We encourage you to reach out to your local FSA farm loan staff to ensure you fully understand the wide range of loan making and servicing options available to assist with starting, expanding, or maintaining your agricultural operation.

To conduct business with FSA, please contact your [local USDA Service Center](#).

## USDA Launches Online Debt Consolidation Tool to Increase Farmer and Rancher Financial Viability

The U.S. Department of Agriculture (USDA) is announcing the launch of the Debt Consolidation Tool, an innovative online tool available through [farmers.gov](https://farmers.gov) that allows agricultural producers to enter their farm operating debt and evaluate the potential savings that might be provided by obtaining a debt consolidation loan with USDA's Farm Service Agency (FSA) or a local lender.

A debt consolidation loan is a new loan used to pay off other existing operating loans or lines of credit that might have unreasonable rates and terms. By combining multiple eligible debts into a single, larger loan, borrowers may obtain more favorable payment terms such as a lower interest rate or lower payments. Consolidating debt may also provide farmers and ranchers additional cash flow flexibilities.

The Debt Consolidation Tool is a significant addition to FSA's suite of improvements designed to modernize its Farm Loan Programs. The tool enhances customer service and increases opportunities for farmers and ranchers to achieve financial viability by helping them identify potential savings that could be reinvested in their farming and ranching operation, retirement accounts, or college savings accounts.

Producers can access the Debt Consolidation Tool by visiting [farmers.gov/debt-consolidation-tool](https://farmers.gov/debt-consolidation-tool). The tool is built to run on modern browsers including Chrome, Edge, Firefox, or the Safari browser. Producers do not need to create a farmers.gov account or access the authenticated customer portal to use the tool.

USDA encourages producers to reach out to their local FSA farm loan staff to ensure they fully understand the wide range of loan and servicing options available to assist with starting, expanding, or maintaining their agricultural operation. To conduct business with FSA, please contact your local [USDA Service Center](#).

### Ask the Expert: A Q&A on Youth Loans with Tina Mellinger

In this *Ask the Expert*, Tina Mellinger answers questions about Farm Service Agency (FSA) Youth Loans. Tina is a Farm Loan Manager in Ohio and has worked for FSA for 37 years. Her FSA farm loan team makes an average of around 50 loans each year, with around five of those being Youth Loans. Her entire career has been centered around loan-making. At the beginning of her career, she worked for Rural Development making home loans.

Tina grew up on a 50-cow dairy farm in southeastern Ohio. She earned an animal science and ag education degree from the Ohio State University.

To read the full blog, visit [farmers.gov/blog/ask-expert-qa-on-youth-loans-with-tina-mellinger](https://farmers.gov/blog/ask-expert-qa-on-youth-loans-with-tina-mellinger).

### Ask the Expert: A Farm Operating Loan Q&A with Jack Carlile

In this Ask the Expert, Jack Carlile, Farm Loan Manager for the USDA Farm Service Agency (FSA), answers questions about farm operating loans and when producers should apply in order to secure funds for the current crop year.

As the Farm Loan Manager for the Cherokee County Service Center, Jack is responsible for managing the loan making and loan servicing activities for five counties in northeast Oklahoma. His office provides services for over 650 farm loan customers. Jack was raised on a cross bred cow/calf operation that his grandparents started. Over the years, each generation has added to the operation by purchasing additional pasture. The operation also grows and bales their own hay. Jack's agriculture background and degree in agriculture economics from Oklahoma State University help him better understand the financing needs of his producers.

### **Who can apply for FSA Farm Loans?**

Anyone can apply for FSA's loan programs. Applications will be considered on basic eligibility requirements. To apply for a loan, you must meet the following general eligibility requirements including:

- Be a U.S. citizen or qualified alien.
- Operator of a family farm or ranch.
- Have a satisfactory credit history.
- Unable to obtain credit elsewhere at reasonable rates and terms to meet actual needs.
- Not be delinquent on any federal debts.

To read the full blog visit [farmers.gov/blog/ask-the-expert-farm-operating-loan-qa-with-jack-carlile](https://farmers.gov/blog/ask-the-expert-farm-operating-loan-qa-with-jack-carlile).

### **Reminders for FSA Direct and Guaranteed Borrowers with Real Estate Security**

Farm loan borrowers who have pledged real estate as security for their Farm Service Agency (FSA) direct or guaranteed loans are responsible for maintaining loan collateral. Borrowers must obtain prior consent or approval from FSA or the guaranteed lender for any transaction that affects real estate security. These transactions include, but are not limited to:

- Leases of any kind
- Easements of any kind
- Subordinations
- Partial releases
- Sales

Failure to meet or follow the requirements in the loan agreement, promissory note, and other security instruments could lead to nonmonetary default which could jeopardize your current and future loans.

It is critical that borrowers keep an open line of communication with their FSA loan staff or guaranteed lender when it comes to changes in their operation. For more information on borrower responsibilities, read [Your FSA Farm Loan Compass](#).

### **Maintaining Good Credit History**

Farm Service Agency (FSA) loans require applicants to have a satisfactory credit history. A credit report is requested for all FSA direct farm loan applicants. These reports are reviewed to verify outstanding debts, see if bills are paid timely and to determine the impact on cash flow.

Information on your credit report is strictly confidential and is used only as an aid in conducting FSA business.

Our farm loan staff will discuss options with you if you have an unfavorable credit report and will provide a copy of your report. If you dispute the accuracy of the information on the credit report, it is up to you to contact the issuing credit report company to resolve any errors or inaccuracies.

There are multiple ways to remedy an unfavorable credit score:

- Make sure to pay bills on time
  - Setting up automatic payments or automated reminders can be an effective way to remember payment due dates.
- Pay down existing debt
- Keep your credit card balances low
- Avoid suddenly opening or closing existing credit accounts

FSA's farm loan staff will guide you through the process, which may require you to reapply for a loan after improving or correcting your credit report.

## **Progression Lending from FSA**

Farm Service Agency (FSA) farm loans are considered progression lending. Unlike loans from a commercial lender, FSA loans are intended to be temporary in nature. Our goal is to help you graduate to commercial credit, and our farm loan staff is available to help borrowers through training and credit counseling.

The FSA team will help borrowers identify their goals to ensure financial success. FSA staff will advise borrowers on developing strategies and a plan to meet your goals and graduate to commercial credit. FSA borrowers are responsible for the success of their farming operation, but FSA staff will help in an advisory role, providing the tools necessary to help you achieve your operational goals and manage your finances.

## **Communication Is Key in Lending**

Farm Service Agency (FSA) is committed to providing our farm loan borrowers the tools necessary to be successful. FSA staff will provide guidance and counsel from the loan application process through the borrower's graduation to commercial credit. While it is FSA's commitment to advise borrowers as they identify goals and evaluate progress, it is crucial for borrowers to communicate with their farm loan staff when changes occur. It is the borrower's responsibility to alert FSA to any of the following:

- Any proposed or significant changes in the farming operation
- Any significant changes to family income or expenses
- The development of problem situations
- Any losses or proposed significant changes in security

If a farm loan borrower can't make payments to suppliers, other creditors, or FSA on time, contact your farm loan staff immediately to discuss loan servicing options.

## **Preauthorized Debit Available for Farm Loan Borrowers**

USDA's Farm Service Agency (FSA) has implemented pre-authorized debit (PAD) for Farm Loan Program (FLP) borrowers. PAD is a voluntary and alternative method for making weekly, bi-weekly, monthly, quarterly, semi-annual or annual payments on loans.

PAD payments are pre-authorized transactions that allow the National Financial and Accounting Operations Center (NFAOC) to electronically collect loan payments from a customer's account at a financial institution.

PAD may be useful if you use nonfarm income from regular wages or salary to make payments on loans or adjustment offers or for payments from seasonal produce stands. PAD can only be established for future payments.

To request PAD, customers, along with their financial institution, must fill out form RD 3550-28. This form has no expiration date, but a separate form RD 3550-28 must be completed for each loan to which payments are to be applied. A fillable form can be accessed on the USDA Rural Development (RD) website at [rd.usda.gov/publications/regulations-guidelines](http://rd.usda.gov/publications/regulations-guidelines). Click forms and search for "Form 3550-28."

If you have a "filter" on the account at your financial institution, you will need to provide the financial institution with the following information: Origination ID: 1220040804, Agency Name: USDA RD DCFO.

PAD is offered by FSA at no cost. Check with your financial institution to discuss any potential cost. Preauthorized debit has no expiration date, but you can cancel at any time by submitting a written request to your local FSA office. If a preauthorized debit agreement receives three payment rejections within a three-month period, the preauthorized debit agreement will be cancelled by FSA. The payment amount and due date of your loan is not affected by a cancellation of preauthorized debit. You are responsible to ensure your full payment is made by the due date.

## **FSA Offers Loan Servicing Options**

There are options for Farm Service Agency (FSA) loan customers during financial stress. If you are a borrower who is unable to make payments on a loan, contact your local FSA Farm Loan Manager to learn about your options.

## **USDA Announces Streamlined Guaranteed Loans and Additional Lender Category for Small-Scale Operators**

*Options Help More Beginning, Small and Urban Producers Gain Access to Credit*

Producers can apply for a streamlined version of USDA guaranteed loans, which are tailored for smaller scale farms and urban producers. EZ Guarantee Loans use a simplified application process to help beginning, small, underserved, and family farmers and ranchers apply for loans of up to \$100,000 from USDA-approved lenders to purchase farmland or finance agricultural operations.

A new category of lenders will join traditional lenders, such as banks and credit unions, in offering USDA EZ Guarantee Loans. Microlenders, which include Community Development Financial Institutions and Rural Rehabilitation Corporations, will be able to offer their customers up to \$50,000 of EZ Guaranteed Loans, helping to reach urban areas and underserved producers. Banks, credit unions and other traditional USDA-approved lenders, can offer customers up to \$100,000 to help with agricultural operation costs.

EZ Guarantee Loans offer low interest rates and terms up to seven years for financing operating expenses and 40 years for financing the purchase of farm real estate. USDA-approved lenders can issue these loans with the Farm Service Agency (FSA) guaranteeing the loan up to 95 percent.

## **Disaster Set-Aside Program for Farm Loan Borrowers**

Farm Service Agency (FSA) borrowers with farms located in designated primary or contiguous disaster areas who are unable to make their scheduled FSA loan payments should consider the Disaster Set-Aside (DSA) program.

DSA is available to producers who suffered losses as a result of a natural disaster and relieves immediate and temporary financial stress. FSA is authorized to consider setting aside the portion of a payment/s needed for the operation to continue on a viable scale.

Borrowers must have at least two years left on the term of their loan in order to qualify.

Borrowers have eight months from the date of the disaster designation to submit a complete application. The application must include a written request for DSA signed by all parties liable for the debt along with production records and financial history for the operating year in which the disaster occurred. FSA may request additional information from the borrower in order to determine eligibility.

All farm loans must be current or less than 90 days past due at the time the DSA application is complete. Borrowers may not set aside more than one installment on each loan.

The amount set-aside, including interest accrued on the principal portion of the set-aside, is due on or before the final due date of the loan.

## **USDA Packages Disaster Protection with Loans to Benefit Specialty Crop and Diversified Producers**

*Free basic coverage available for new and underserved loan applicants*

Producers who apply for Farm Service Agency (FSA) farm loans will be offered the opportunity to enroll in the Noninsured Crop Disaster Assistance Program (NAP). NAP is available to producers who grow non-insurable crops and is especially important to fruit, vegetable, and other specialty crop growers.

New, underserved and limited income specialty growers who apply for farm loans could qualify for basic loss coverage at no cost.

The basic disaster coverage protects at 55 percent of the market price for crop losses that exceed 50 percent of production. Covered “specialty” crops include vegetables, fruits, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, hay, forage, grazing and energy crops. FSA allows beginning, underserved or limited income producers to obtain NAP coverage up to 90 days after the normal application closing date when they also apply for FSA credit.

Producers can also protect value-added production, such as organic or direct market crops, at their fair market value in those markets. Targeted underserved groups eligible for free or discounted coverage include American

Indians or Alaskan Natives, Asians, Blacks or African Americans, Native Hawaiians or other Pacific Islanders, Hispanics, and women.

FSA offers a variety of loan products, including farm ownership loans, operating loans and microloans that have a streamlined application process.

NAP coverage is not limited to FSA borrowers, beginning, limited resource, or underserved farmers. Any producer who grows eligible NAP crops can purchase coverage. To learn more, or visit [fsa.usda.gov/nap](https://fsa.usda.gov/nap) or [fsa.usda.gov/farmloans](https://fsa.usda.gov/farmloans).

## Applying for FSA Direct Loans

FSA offers direct farm ownership and direct farm operating loans to producers who want to establish, maintain, or strengthen their farm or ranch. Direct loans are processed, approved and serviced by FSA loan officers.

Direct farm operating loans can be used to purchase livestock and feed, farm equipment, fuel, farm chemicals, insurance, and other costs including family living expenses. Operating loans can also be used to finance minor improvements or repairs to buildings and to refinance some farm-related debts, excluding real estate.

Direct farm ownership loans can be used to purchase farmland, enlarge an existing farm, construct and repair buildings, and to make farm improvements.

The maximum loan amount for direct farm ownership loans is \$600,000 and the maximum loan amount for direct operating loans is \$400,000 and a down payment is not required. Repayment terms vary depending on the type of loan, collateral and the producer's ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.

Please contact your local FSA office for more information or to apply for a direct farm ownership or operating loan.

## Applying for FSA Guaranteed Loans

FSA guaranteed loans allow lenders to provide agricultural credit to farmers who do not meet the lender's normal underwriting criteria. Farmers and ranchers apply for a guaranteed loan through a lender, and the lender arranges for the guarantee. FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. Guaranteed loans can be used for both farm ownership and operating purposes.

Guaranteed farm ownership loans can be used to purchase farmland, construct or repair buildings, develop farmland to promote soil and water conservation or to refinance debt.

Guaranteed operating loans can be used to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance and other operating expenses.

FSA can guarantee farm ownership and operating loans up to \$2,251,000. Repayment terms vary depending on the type of loan, collateral and the producer's ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.

## Applying for Youth Loans

The Farm Service Agency (FSA) makes loans to youth to establish and operate agricultural income-producing projects in connection with 4-H clubs, FFA and other agricultural groups. Projects must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. The maximum loan amount is \$10,000.

**Youth Loan Eligibility Requirements:**

- Be a citizen of the United States (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands) or a legal resident alien
- Be 10 years to 20 years of age
- Comply with FSA’s general eligibility requirements
- Conduct a modest income-producing project in a supervised program of work as outlined above
- Demonstrate capability of planning, managing and operating the project under guidance and assistance from a project advisor. The project supervisor must recommend the youth loan applicant, along with providing adequate supervision.

**Applying for Beginning Farmer Loans**

The Farm Service Agency (FSA) assists beginning farmers to finance agricultural enterprises. Under these designated farm loan programs, FSA can provide financing to eligible applicants through either direct or guaranteed loans. FSA defines a beginning farmer as a person who:

- Has operated a farm for not more than 10 years
- Will materially and substantially participate in the operation of the farm
- Agrees to participate in a loan assessment, borrower training and financial management program sponsored by FSA
- Does not own a farm in excess of 30 percent of the county’s average size farm.

**STATE OFFICE ARTICLES:**

**USDA Encourages You to Consider NAP Risk Protection Coverage Before Crop Sales Deadlines**

The Farm Service Agency encourages you to examine available USDA crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the applicable crop sales deadline.

Federal crop insurance covers crop losses from natural adversities such as drought, hail and excessive moisture. NAP covers losses from natural disasters on crops for which no permanent federal crop insurance program is available. You can determine if crops are eligible for federal crop insurance or NAP by [visiting the RMA website](#).

NAP offers higher levels of coverage, from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Producers of organics and crops marketed directly to consumers also may exercise the “buy-up” option to obtain NAP coverage of 100 percent of the average market price at the coverage levels of between 50 and 65 percent of expected production. Buy-up levels of NAP coverage are available if the producer can show at least one year of previously successfully growing the crop for which coverage is being requested. NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production.



For all coverage levels, the NAP service fee is the lesser of \$325 per crop or \$825 per producer per county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties.

Beginning, underserved, veterans and limited resource farmers are now eligible for free catastrophic level coverage.

Federal crop insurance coverage is sold and delivered solely through private insurance agents. Agent lists are available at all USDA Service Centers or at [USDA's online Agent Locator](#). You can use the [USDA Cost Estimator](#) to predict insurance premium costs.

## **MISCELLANEOUS:**

### **Save Time – Make an Appointment with FSA**

Producers are encouraged to call their local FSA office to schedule an appointment to ensure maximum use of their time and to make sure FSA staff is available to tend to their important business needs. Please call your local FSA office ahead to set an appointment and to discuss any records or documentation that might be needed during your appointment. To find your local FSA office, visit [farmers.gov/working-with-us/service-center-locator](https://farmers.gov/working-with-us/service-center-locator).

### **Ask USDA Available to Answer Questions About FSA Programs**

Ask USDA is now available as a tool for FSA customers to ask questions about FSA programs and services.

Ask USDA, available at [ask.usda.gov](https://ask.usda.gov) provides information for all USDA programs. Ask USDA allows USDA customers to search for and read answers about FSA programs and services in the same location as they read about other USDA programs and services.

Customers are able to submit questions through email, chat, and phone if they need more information. This improved customer service approach provides a one-stop shopping experience that covers all of USDA's many programs.

### **Every Season is Scam Season**

Remember to discuss your USDA Farm Service Agency (FSA) account information only with people you recognize and trust.

### **The Importance of Responding to NASS Surveys**

USDA's National Agricultural Statistics Service (NASS) conducts hundreds of surveys every year and prepares reports covering virtually every aspect of U.S. agriculture.

If you receive a survey questionnaire, please respond quickly and online if possible.

The results of the surveys help determine the structure of USDA farm programs, such as soil rental rates for the Conservation Reserve Program and prices and yields used for the Agriculture Risk Coverage and Price Loss Coverage programs. This county-level data is critical for USDA farm payment determinations. Survey responses also help associations, businesses and policymakers advocate for their industry and help educate others on the importance of agriculture.

NASS safeguards the privacy of all respondents and publishes only aggregate data, ensuring that no individual operation or producer can be identified.

NASS data is available online at [nass.usda.gov/Publications](https://nass.usda.gov/Publications) and through the searchable [Quick Stats database](#). Watch a video on how NASS data is used at [youtube.com/watch?v=m-4zjnh26io&feature=youtu.be](https://youtube.com/watch?v=m-4zjnh26io&feature=youtu.be).

## Report Banking Changes to FSA

Farm Service Agency (FSA) program payments are issued electronically into your bank account. In order to receive timely payments, you need to notify your FSA servicing office if you close your account or if your bank information is changed for any reason (such as your financial institution merging or being purchased). Payments can be delayed if FSA is not notified of changes to account and bank routing numbers.

For some programs, payments are not made until the following year. For example, payments for crop year 2019 through the Agriculture Risk Coverage and Price Loss Coverage program aren't paid until 2020. If the bank account was closed due to the death of an individual or dissolution of an entity or partnership before the payment was issued, please notify your local FSA office as soon as possible to claim your payment.

## Receipt for Service - Improving Customer Service

Did you know that, as a customer in any USDA service center, employees are required, per federal law and USDA regulations, to provide you with a computer-generated receipt at the end of your visit? This [Receipt for Service](#) details the type of service you requested, the service and response provided by the staff, and the date and time of your visit.

The 2014 Farm Bill designated that FSA, Natural Resources Conservation Service (NRCS) and Rural Development (RD) employees are statutorily required to provide producers a receipt when a current or prospective producer or landowner interacts or engages with the Agency regarding a USDA benefit or service.

On behalf of our customers, FSA employees are required to enter receipts timely and create only one receipt per customer per visit, regardless of the number of employee interactions a customer may encounter in a single visit. A single receipt will be generated that provides a summary of the customer's visit on behalf of the other employees who also met with the customer on the same day. Employees must also ensure that all services rendered are properly reflected in that receipt.

Issuing a receipt is required by our offices. If you do not receive a receipt, please be sure to request one. For more information, FSA's [Receipt for Service handbook](#) is now available online.

Don't leave the office without your receipt!

## Farm Safety

Flowing grain in a storage bin or gravity-flow wagon is like quicksand — it can kill quickly. It takes less than five seconds for a person caught in flowing grain to be trapped.

The mechanical operation of grain handling equipment also presents a real danger. Augers, power take offs, and other moving parts can grab people or clothing.

These hazards, along with pinch points and missing shields, are dangerous enough for adults; not to mention children. It is always advisable to keep children at a safe distance from operating farm equipment. Always use extra caution when backing or maneuvering farm machinery. Ensure everyone is visibly clear and accounted for before machinery is engaged.

FSA wants all farmers to have a productive crop year and that begins with putting safety first.

## **NRCS ARTICLES:**

### **USDA's Working Lands for Wildlife Initiative Unveils the Latest Sagebrush Science**

USDA's Working Lands for Wildlife initiative recently unveiled the latest sagebrush science through a special issue of the 2024 Journal of Rangeland Ecology & Management. A group of experts from across the sagebrush biome, came together to publish the Sagebrush Conservation Design. The design is a roadmap that identifies the last, best, ecologically intact sagebrush areas to safeguard and also analyzes the largest threats degrading the biome today. Learn more about how the Sagebrush Conservation Design is providing a roadmap for diverse stakeholders to proactively conserve the sagebrush biome in the American West at <https://sagebrushconservation.org/>.

### **NRCS delivers resources to inform science-based, data-driven conservation.**

As the U.S. Department of Agriculture's primary private lands conservation agency, NRCS delivers the data, technology, and standards that enable landowners and our many conservation partners to make decisions informed by objective, reliable science.

The [Conservation Effects Assessment Project \(CEAP\)](#) is an effort led by NRCS to evaluate and inform voluntary conservation across the nation's working lands. From a [decadal report on the outcomes of voluntary conservation in the sagebrush biome](#) to new data-driven tools for individual landowners, CEAP helps provide the science backing we need to:

- Identify how and where to invest conservation resources most strategically.
- Evaluate the outcomes of on-the-ground conservation actions.
- Leverage lessons learned from these findings to strengthen future conservation delivery.

Recent CEAP deliverables that support voluntary wildlife conservation include:

- [Conservation Outcomes Webinars](#) on [targeting conservation in sagebrush country](#), [rare turtle conservation in the Northeast](#), [reducing woody encroachment to conserve rangeland production](#), and [managing working lands for lesser prairie-chickens](#).
- [New research](#) quantifying the important role wetland easements play in wintering waterfowl conservation.
- The [Rangeland Brush Estimation Tool](#), which ranchers and other land managers may use to quickly estimate woody plant canopy cover and assess woody encroachment on western rangelands.

Visit the [CEAP Wildlife Assessments webpage](#) to access more than 130 publications and other reports, webinar recordings, and interactive, data-based tools to support voluntary wildlife conservation.

## Ask the Expert: A Q&A on Resources to Support Grazing Land Conservation with Carrie-Ann Houdeshell

Carrie-Ann Houdeshell is a Grazing Land Co-Lead for the [Conservation Effects Assessment Project \(CEAP\)](#), an effort led by USDA's Natural Resources Conservation Service (NRCS) to evaluate and inform voluntary conservation across the nation's working lands. In this Ask the Expert, Carrie-Ann answers questions about recent findings on three key grazing land conservation practices, new resources to assist data-driven conservation decision making across the nation's non-federal grazing land and federal rangeland, and NRCS programs and services to support ranchers and other land managers in pursuing voluntary conservation.

### Let's start with the basics: When we talk about "grazing land," what is included?

Grazing land is a collective term that includes rangeland, pastureland, grazed forests, native and naturalized pasture, hayland, and grazed cropland. All 50 states have grazing land, and the national grazing land footprint is incredible – approximately 40 percent of all land across the United States. That includes [more than 580 million acres of private land](#) and more than 390 million acres of land managed by federal agencies.

Ranchers and other land managers use grazing land to feed and raise livestock, providing food and fiber for the United States and beyond. Through their stewardship, grazing land also delivers a suite of ecosystem services – like water conservation, wildlife habitat, and carbon sequestration – that benefit us all.

[Read more about grazing lands.](#)

### Every Successful Farm Starts with a Plan

The Natural Resources Conservation Service (NRCS) works to help farmers, ranchers and forest landowners invest in their operations and local communities to keep working lands working, boost rural economies, increase the competitiveness of American agriculture and improve the quality of our air, water, soil and wildlife habitat.

Simply put – NRCS helps America's farmers, ranchers and forestland owners make conservation work for them.

Our Conservation Technical Assistance (CTA) program enables every acre of voluntary conservation applied through every program NRCS administers. It is the foundation of our financial and technical assistance delivery system.

Every farm and acre is unique and requires tailored management; and every decision maker has different management concerns and needs. Our technical assistance is one-on-one, personalized advice and support to help producers make the best decisions for their lands – and is offered free of charge.

This personalized assistance provides producers with the science-based data and tools to make informed decisions about where to target efforts to get the greatest return on their investment and ensure the long-term sustainability of American agriculture.

A comprehensive conservation plan is the first step to managing all the natural resources on a farm. NRCS walks the farm with the producer and develops options to address that producer's needs. Our toolbox includes aerial photos, soil surveys, engineering solutions and individual science-based analysis customized for the producer's property. The plan we develop with the producer combines existing production methods with recommended conservation practices to best manage that farm's unique natural resources, while allowing the producer to grow sustainably and productively. Supported by our expert analysis and recommendations, the producer chooses

which option best meets their needs. These decisions become the producer's conservation plan, a step-by-step guide to reach their objectives.

This planning process also makes it easier to identify how and when the farmer, rancher or forest landowner could qualify for Farm Bill financial assistance to help them install conservation systems or receive incentives for trying new ones. We have the expertise to see our customers through this process. Because identifying when, where and how to implement practices is not plug and play.

The final plan provides a roadmap for the producer to meet their natural resource conservation goals. It includes helpful information on each of the producer's practices, such as how they benefit the farm, how to maintain them, and how they help the soil, water and wildlife.

By developing a conservation plan and adding conservation to the land, farmers, ranchers and forest landowners can protect the land's ability to provide for their family and future generations.

With offices in communities nationwide, NRCS staff provide the information, tools and delivery systems necessary for producers – in every state and territory – to conserve, maintain and improve their natural resources.

Contact your local [USDA service center](#) to find out more.

## **Conservation Practices Can Protect Livestock from Harmful Algal Blooms This Summer**

Summer is the season for freshwater harmful algal blooms, which can produce toxins that are harmful to humans, livestock, working animals, and pets. The U.S. Department of Agriculture's (USDA) Natural Resources Conservation Service (NRCS) has several conservation practices that may help farmers and ranchers protect animals and people by restricting access to contaminated water or providing alternate water sources.

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### **The ABCs of HABs**

Freshwater harmful algal blooms (HABs) are usually caused by rapid of blue-green algae (known as cyanobacteria) in water bodies such as lakes, ponds, and streams. These organisms can produce toxins (known as cyanotoxins) that are harmful to humans, livestock, working animals, and pets. Contacting or ingesting contaminated water (including water spray or mist) can result in irritation, illness, or even death.

Cyanobacteria are naturally found in water bodies, so they cannot be eradicated. Instead, it's important to understand how and why blooms occur. Cyanobacterial blooms and their potential toxicity often are a result of excess nutrients, such as phosphorus and nitrogen, in water bodies. Excess nutrients can come from adjacent agricultural lands, livestock waste, and leaky septic systems, among other sources. HABs typically form in summer, when warm, nutrient-rich, stagnant waters and more frequent sunlight increase the opportunity for their growth.

Treatment of current HABs involves chemical, biological, or mechanical treatment targeted directly at the contaminated waters. Prevention of future HABs involves changing the conditions that favor cyanobacteria, including nutrient management of the surrounding land and trapping or treating nutrient losses to waterbodies.

### **Risks HABs pose to livestock, working animals, and pets**

Symptoms\* of cyanotoxin exposure in animals include:

- vomiting
- excessive salivation
- fatigue
- staggered walking

- difficulty breathing
- weakness
- convulsions
- liver failure

In severe cases, HAB poisoning can lead to death. Therefore, any potential intoxication needs to be immediately addressed by qualified professionals.

NRCS is not the authority on HAB symptoms in animals and humans. Please refer to the [Centers for Disease Control \(CDC\) website](#) for further information on HAB symptoms or contact your state or county health department.

**Steps you can take if a potential exposure to cyanotoxins has occurred:**

1. Eliminate animal access to the suspected contaminated water source.
2. Wash animals with clean water and monitor for symptoms of exposure to cyanotoxins. Isolate any animals exhibiting symptoms and seek veterinary care as soon as possible.
3. An alternative source of livestock drinking water might be needed.
4. Contact the appropriate state agency for sampling and testing guidance to test the water source for HABs and cyanotoxins. It is not safe for landowners to sample the water themselves without proper personal protective equipment and procedures.
5. If a HAB occurs, there is potential for recurrence. Therefore, the waterbody should be monitored.
6. Adopt conservation practices that reduce the risk of livestock exposure to HABs and prevent and reduce nutrient loading to waters to minimize the risk of future HABs occurrences.

**Reduce livestock exposure to HABs**

If HABs or cyanotoxins have been detected in a water body, preventing exposure by restricting access is key to ensuring the health and well-being of people, livestock, working animals and pets on the farm.

NRCS has several conservation practices that may be useful to exclude livestock from contaminated waters or provide alternative water sources. Some examples are:

- Fencing
- Pond
- Access control
- Water well
- Watering facility

**For more information or assistance:**

To learn more about how NRCS can help address HAB concerns or other natural resource concerns, visit the [NRCS website](#) or contact NRCS at your [local USDA Service Center](#).

## Protect Your Investments in the Soil: USDA’s Modernized Lab Data Mart Website Provides User-Friendly, State-of-the-Art Data

Understanding your specific soil and its dynamic properties, which can change over time due to human impacts, land management, and climate change, can be invaluable. The USDA’s [Natural Resources Conservation Service \(NRCS\)](#), through the [National Cooperative Soil Survey \(NCSS\)](#), has a team of soil and data scientists who are bringing customers the best soil information using the newest technology through the Lab Data Mart.

The [Lab Data Mart](#) website, also known as the National Cooperative Lab Characterization Database, brings valuable soil data to the public’s fingertips through a user-friendly, state-of-the-art interactive map. It includes data estimating soil properties such as organic carbon, clay content, calcium carbonate equivalent, and pH, which is beneficial in soil health assessments. Architects, educators, engineers, farmers, landowners, researchers, scientists, and anyone looking to learn more about their soil can access the latest data to make more informed decisions and reduce potential [soil risks and hazards](#).

The Lab Data Mart includes mid-infrared (MIR) soil spectroscopy data gathered during soil analysis at the NRCS’ Kellogg Soil Survey Laboratory, one of the largest libraries of such data in the world. MIR soil spectroscopy uses the interactions between soil matter and infrared radiation to estimate soil properties.

The Lab Data Mart’s interactive map also links to a national database of soil characterization data, allowing users to locate soil samples and “pedons” analyzed in the lab. A pedon is the smallest unit of soil, containing all the soil horizons of a particular soil type. The customized data in the Lab Data Mart is downloadable to multiple applications and web services and is continuously updated as more sampled soil sites are added or re-visited.

### How Can the Lab Data Mart Help You?

- **Determining carbon credits or improving carbon sequestration:** The data can help you determine how much carbon is currently in the top 12 inches of soil and decide whether you want to sequester more carbon and consider methods and management practices to do so.
- **Leasing or buying land:** The data may help determine if your planned management practices will work; and if not, what could be the added cost to do things differently. Understanding the mineralogy of your soil can help you determine if it requires soil amendments, a new tool or piece of equipment to accomplish your goals, or a change to what you farm or your tillage operation.
- **Taking a more systematic view of your land:** Whether working with an NRCS conservation planner or on your own, the data helps you know more about your soil and ties into how you look at the whole [ecological site](#).

### Who Can Help You Use Lab Data Mart and Help You Understand Your Data?

NRCS State Soil Scientists and their staff, as well as technical service providers, can assist with obtaining the data in Lab Data Mart and understanding it. Contact NRCS at your [local USDA Service Center](#) for help and more information. Visit the [Lab Data Mart website](#), or learn more about NRCS’ [Soil Science](#).

## Save Money on Fuel with No-Till Farming

How much fuel can farmers save each year by transitioning from conventional tillage to continuous no-till? According to a [report from USDA's Conservation Effects Assessment Project \(CEAP\)](#), 3.6 gallons per acre is a reasonable estimate. With current off-road diesel fuel prices, this could translate into approximately \$17 per acre saved annually.

Nearly 87 percent of all cropland acres nationwide are farmed using some form of conservation tillage, where tillage is reduced for at least one crop within a given field. Continuous no-till accounts for 33 percent of this total.

[Improving soil health](#) is one known benefit of limiting disturbance. Farmers who minimize tillage across their operation may reduce soil erosion, maximize water infiltration, improve nutrient cycling, build organic matter, and strengthen resilience to disaster events or challenging growing conditions. Based on the latest data, they may also use significantly less fuel than with conventional tillage and reduce their associated carbon dioxide emissions.

According to CEAP, farmers who implement conservation tillage practices instead of continuous conventional tillage:

- Reduce potential nationwide fuel use by 763 million gallons of diesel equivalents each year, roughly the amount of energy used by 2.8 million households.
- Reduce potential associated emissions by 8.5 million tons of carbon dioxide (CO<sub>2</sub>) equivalents each year, equivalent to removing nearly 1.7 million gasoline-powered passenger vehicles from the road.

How is this possible? Annually, farmers who practice continuous no-till use approximately 3.6 fewer gallons of fuel per acre than if they practiced continuous conventional tillage. Farmers who practice seasonal no-till – farming without tilling for at least one crop – use approximately 3 fewer gallons of fuel per acre than they would with conventional tillage year-round.

Acre by acre, fuel saved is money saved. Let's assume an average off-road diesel fuel price of \$4.75 per gallon\*. By transitioning from continuous conventional tillage to continuous no-till, a farmer can save just over \$17 per acre each year in fuel costs. A farmer who transitions from continuous conventional tillage to seasonal no-till can save more than \$14 per acre on fuel annually. These potential savings are significantly larger than with [CEAP's first fuel savings report](#), primarily due to the current price of diesel fuel.

The bottom line for farmers: Reducing tillage leads to fuel savings that deliver significant financial benefits while building healthier soils for a more resilient operation.

### USDA Can Help

If you're a farmer interested in reducing tillage or pursuing other conservation efforts across your operation, USDA's Natural Resources Conservation Service (NRCS) can help.

- [This blog](#) offers five simple tips for farmers interested in trying no-till for the first time.
- [This 90-second video](#) provides a description of no-till and associated benefits according to a Delaware farmer.
- [This 23-minute video](#) follows five South Carolina farmers seeking to quantify the benefits of conservation practices that support soil health.
- [This webpage](#) details principles to improve soil health, including reduced tillage and complimentary conservation practices such as cover crops, crop rotations, and rotational grazing.



NRCS has local USDA Service Centers in nearly every county across the United States. You may [find contact information for your nearest Service Center here](#). NRCS staff are available to provide free, one-on-one assistance with a suite of practices to strengthen your operation, conserve natural resources, and boost your bottom line. [SMART nutrient management](#), for example, is important to consider with no-till and may help you [save money on fertilizer while improving water quality](#) – another win-win.

Visit the [new NRCS website](#) to learn more about conservation basics, getting assistance from NRCS, programs and initiatives, and resources to inform management decisions. Visit the [new CEAP webpage](#) for additional information about USDA's efforts to quantify the effects of conservation practices across croplands and other working lands.

## Ask the Expert: Farmers.gov Conservation Section with Tyler Kendall

In this Ask the Expert, Tyler Kendall, management and program analyst for the Natural Resources Conservation Service (NRCS) answers a few questions about USDA's farmers.gov customer portal. Tyler helps lead the effort to provide personalized customer information via farmers.gov. A farmers.gov account provides self-service opportunities to Farm Service Agency (FSA) and NRCS customers through a secure, authenticated access process.

### What features will conservation customers be most interested in?

There are several self-help options that allow you to access your conservation data from home or on your phone or tablet. For example, you can access, view, download, and print all of your conservation documents including your conservation plans, contracts, and plan maps. Contract documents can be conveniently eSigned in farmers.gov and the feature is mobile enabled so you can sign your documents from the field while on the go!

To read the full blog visit [farmers.gov/blog/ask-the-expert-farmersgov-conservation-section-with-tyler-kendall](https://farmers.gov/blog/ask-the-expert-farmersgov-conservation-section-with-tyler-kendall).

## Ask the Expert: A Q&A on Voluntary Edge-of-Field Water Quality Monitoring with Karma Anderson

In this *Ask the Expert*, Karma Anderson answers questions about how USDA's Natural Resources Conservation Service (NRCS) works with farmers in target watersheds across the country to quantify the water quality impacts of voluntary conservation through edge-of-field monitoring.

### How is NRCS working with farmers to help them better assess the impacts of conservation practices, specifically on water quality?

NRCS' National Water Quality and Quantity Team helps farmers and conservationists learn more about the science behind the agency's voluntary conservation programs. Our team of 11 conservationists provides water quality and quantity technical leadership and technology development.

We are also leading implementation of [NRCS' edge-of-field water quality monitoring activities](#) which offers technical and financial assistance to farmers in key watersheds nationwide. NRCS first introduced this monitoring as an opportunity through the [Environmental Quality Incentives Program \(EQIP\)](#) in 2013. Since then, we have allocated \$6.7 million for 43 projects in 12 states, with 12 projects completed and 9 more projects wrapping up this year.

To read the full blog visit [farmers.gov/blog/ask-the-expert-qa-on-voluntary-edge-field-water-quality-monitoring-with-karma-anderson](https://farmers.gov/blog/ask-the-expert-qa-on-voluntary-edge-field-water-quality-monitoring-with-karma-anderson).

## Ask the Expert: A Q&A on Water Quality Outcomes of Voluntary Conservation with Lisa Duriancik

In this *Ask the Expert*, Lisa Duriancik answers questions about her work to quantify the effects of voluntary conservation on water quality in fields and selected watersheds. Lisa is the Watersheds Assessment Leader for USDA's [Conservation Effects Assessment Project \(CEAP\)](#), an effort led by USDA's Natural Resources Conservation Service (NRCS).

### How do CEAP findings inform conservation efforts?

We need data to measure the effects of both individual conservation practices and combinations of conservation practices to maximize environmental benefits, and to understand how our field-level efforts impact broader ecosystems and communities.

I work with producers and land managers, conservationists, and scientists to measure the outcomes of voluntary conservation in watersheds. I'm interested in how individual conservation practices on one field, and how systems of practices, impact water quality metrics such as reduced nutrient leaching or reduced soil erosion. I'm also interested in how the sum of voluntary conservation efforts across an entire watershed – including many farm fields – impacts water quality throughout for the local community or region.

We currently have 24 active watershed studies. You can see the locations of these studies and [find out more about the research going on at each site](#). These findings strengthen our science base for conservation, improve conservation planning, refine our methods and tools, and ultimately help NRCS deliver more focused, strategic conservation opportunities to support productive agricultural lands and environmental benefits – including improved water quality – nationwide. To read the full blog visit [farmers.gov/blog/ask-the-expert-qa-on-water-quality-outcomes-voluntary-conservation-with-lisa-duriancik](https://farmers.gov/blog/ask-the-expert-qa-on-water-quality-outcomes-voluntary-conservation-with-lisa-duriancik).

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## Ask The Expert: Saving America's Grasslands Q&A with Dr. Dirac Twidwell

In this Ask the Expert, Dr. Dirac Twidwell, Natural Resources Conservation Service (NRCS) Working Lands for Wildlife (WLFW) Science Advisor and Associate Professor at the University of Nebraska outlines how landowners can work together to protect and conserve grasslands through conservation. Dr. Twidwell is responsible for conserving grasslands on the Great Plains through science-backed efforts that span ownership boundaries. His research and publications have [identified the largest remaining continuous grasslands in the United States](#) and have outlined a 'call to action' to protect and preserve these invaluable biomes.

He also runs the Large-Scale Rangeland Conservation Lab at the University of Nebraska-Lincoln, which focuses on providing a framework for ecosystem management across multiple states. Dr. Twidwell recently co-authored [Reducing Woody Encroachment in Grasslands: A Guide for Understanding Risk and Vulnerability](#) that provides the first-ever framework for addressing woody encroachment in the Great Plains.

To read the full blog visit [farmers.gov/blog/ask-expert-saving-americas-grasslands-qa-with-dr-dirac-twidwell](https://farmers.gov/blog/ask-expert-saving-americas-grasslands-qa-with-dr-dirac-twidwell).

## Making Your Land More Resilient to Drought

USDA's Natural Resources Conservation Service can help you conserve water and build resilience to drought, through conservation practices that improve irrigation efficiency, boost soil health, and manage grazing lands.

### Irrigation Efficiency

USDA helps you improve your irrigation efficiency to ensure each drop of water is used wisely. Saving water on your farm can help during drought and can offset rising water costs; reduce expenditures for energy, chemicals, and labor; and enhance revenues through higher crop yields and improved crop quality. Funded conservation practices include conversion to more efficient irrigation systems, such as micro-irrigation or subsurface drip irrigation, installation of irrigation pipeline, irrigation water management, structures for water control, and flow meters. Tools like drip irrigation, which provides water precisely where and when it's needed, can achieve greater precision with flow meters and soil moisture sensors.

### Soil Health

In addition, soil health conservation practices, such as reduced- or no-till, cover crops, mulching and residue management can help to make your soil, and the plants you grow or animals you raise, healthier. Healthier soil can absorb and retain more water for longer periods of time, making your farm or ranch more resilient to drought. Using soil health practices, you can conserve water by increasing your soil's water-holding capacity and use conservation tillage to keep the ground covered, reducing water loss through transpiration and evaporation.

And soil health practices increase organic matter, and each pound of organic matter can hold up to 20 pounds of water. Every 1% increase in organic matter results in as much as 25,000 gallons of soil water per acre. Each 1% increase in organic matter can also provide up to 30 pounds of more available nitrogen per acre. That means less money and time spent on inputs like water and fertilizer, which make your operation more profitable.

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### Rotational/Prescribed Grazing, Water Sources for Livestock

Drought also impacts grazing lands, and NRCS works with you to increase the resilience of your livestock operation. Ranchers can adapt to dry conditions in two main ways: increasing the availability and suitability of forage and ensuring that cattle have an adequate and reliable source of water. For forage, rotational or prescribed grazing (rotating cattle among pastures) can relieve pressure on stressed vegetation and ensure a more consistent supply of forage for animals. NRCS conservationists can also work with you to plant more drought-tolerant forage species, plants best suited to local soils and conditions. For reliable sources of water, NRCS can help you with installing watering facilities, water wells, or water pipeline for livestock. Having available forage and water for livestock can make a big difference in difficult drought conditions.

USDA and NRCS are here for you, helping you recover from drought and prepare for the next one. For more information on drought recovery assistance at [farmers.gov/protection-recovery/drought#recovery](https://farmers.gov/protection-recovery/drought#recovery). For more information on conservation practices to make your operation more resilient to drought in future years, go to [www.nrcs.usda.gov](https://www.nrcs.usda.gov).

## **New Technology Helps Ranchers Maximize Grass Production**

One out of every three acres in the U.S. is rangeland. Two-thirds of these are privately owned, mainly by ranchers who graze their livestock in the open country of the American West. Our rangelands produce premium beef, wool, and dairy. But it's the plants that feed these livestock that are the foundation for profitable agriculture in the West. But ranchers haven't had a good way to measure how their grass is faring — until now.

The Rangeland Analysis Platform (RAP), developed in partnership with the USDA Natural Resources Conservation Service, Bureau of Land Management, and the University of Montana, allows producers to track changes in the amount and types of plants growing on their property.

RAP is a free online resource that provides data on vegetation trends across the West from the mid-1980s to the present; and it calculates how productive those plants are. A combination of long-term datasets shows landowners how their lands have changed over time, which translates directly into their operation's profitability.

Farmers in the central and eastern U.S. have been using technology to track changes in crop production for decades. As soon as they see that their plant productivity is declining — and revenues following suit — they can take steps to address the limitations and boost productivity again.

RAP provides the same power to ranchers. RAP can show ranchers the gap between their potential production and the actual production they realize in terms of pounds-per-acre of grass. It helps landowners understand how much they can potentially gain by changing management practices to boost available forage and close the gap.

Landowners can see how their plant production has changed in a single month or over the span of several years. The technology can be used to visualize plant productivity in an area as small as a baseball diamond or as large as several states. New technology like RAP helps us “help the land” in order to sustain wildlife, provide food and fiber, and support agricultural families long into the future.

## Conservation at Work Video Series

A video series from NRCS and farmers.gov, *Conservation at Work*, presents short and easy to understand videos about popular conservation practices. These videos feature producers explaining how an individual practice helps their land and why they are using it.

The videos shine the spotlight on farmers, ranchers, and forestland owners from across the U.S. who explain why they've implemented the conservation practices and how they work on their land. They also provide insight into how each practice is helping them protect and improve resources and save time and money.

We've got videos showcasing high tunnels, no-till, cover crops, prescribed grazing, and many more. Check out the *Conservation at Work* video series at [farmers.gov/conserves/conservationatwork](https://farmers.gov/conserves/conservationatwork).

## Save Time – Make an Appointment with NRCS

Producers are encouraged to call their local NRCS office to schedule an appointment to ensure maximum use of their time and to make sure NRCS staff is available to tend to their important business needs. Please call your local NRCS office ahead to set an appointment and to discuss any records or documentation that might be needed during your appointment. To find your local NRCS office, visit: [farmers.gov/service-center-locator](https://farmers.gov/service-center-locator).

## Buffers Boast Benefits On & Off Farms

The word “buffer” may evoke a safety net, a filter or an area of shrubs and trees. In the landscape context, that’s pretty much what it is. A buffer, when referred to by a conservationist at the USDA’s Natural Resources Conservation Service (NRCS), is a small strip of land of trees, shrubs and other plants. This strip provides protection from things like wind or pollutants entering waterways and plays a crucial role as a safety net for the environment.

If properly used, buffers remove more than 50 percent of nutrients and pesticides, 60 percent of some pathogens and 75 percent of sediment. In addition to trapping pollutants, buffers slow water runoff and increase the amount of water that enters the ground, recharging our aquifers and protecting communities downstream from flooding.

During the winter buffers help trap snow and cut down on soil erosion in areas with strong winds. They also can protect livestock and wildlife from harsh weather, shield buildings from wind damage and reduce noise and odor coming from a farm. Buffers also give many benefits for local wildlife. They provide food and shelter for many wildlife species like quail, rabbit and other fun-to-watch species while serving as corridor connectors that enable wildlife to move safely from one habitat area to another.

The NRCS helps private landowners create buffers on their land, along waterways and between fields. If used as part of a comprehensive conservation system, buffers make good use of areas that are not ideal for growing crops or other uses.

## Farmers Help America Keep Soil Healthy

Our lives are dependent on healthy soil. Healthy soil gives us clean air and water, bountiful crops and forests, productive grazing lands, diverse wildlife and beautiful landscapes. It's the reason why USDA's Natural Resources Conservation Service experts are in your community and across the nation.

Soil is composed of air, water, organic matter and minerals. A community of organisms – functioning as a soil food web – lives all or parts of their lives in soil. More individual organisms are in a teaspoon of soil than there are people on earth. Increasing soil organic matter typically improves soil health, since organic matter improves several critical functions of soil.

To improve the health of their soil, more and more farmers and ranchers are keeping soil covered, reducing disturbance activities such as tilling, keeping plants growing throughout the year, and diversifying the crops they're planting in a rotation. Taking these steps allow farmers and ranchers to help reduce erosion while increasing the soil's ability to provide nutrients and water to the plant at critical times during the growing season.

When producers focus on improving soil health, they often have larger harvests, lower input costs, optimized nutrient use, and improved crop resilience during drought years like last year. In heavy rainfall years, healthy soil holds more water, reducing runoff that helps avert flooding downstream.

And because healthy soil allows for greater water infiltration and less erosion, nutrients and pesticides stay on the farm where they benefit crops, and are far less likely to be carried off the farm into streams and lakes where they can cause harm.

NRCS helps farmers install conservation practices such as cover crops to maintain and improve soil health – all of which can lead to productive, profitable and sustainable farming and ranching operations for generations to come.

## Native Plants Provide Abundant Benefits for Farms, Yards

When it comes to sprucing up the farm or yard, native plants are a great option. These plants are indigenous to a particular area and provide advantages when used in the right place. Native plants are typically low maintenance and resistant to pests if planted in a place similar to their natural surroundings.

Many farmers recognize the benefits of native plants and are incorporating them into working lands, a practice commonly called "farmscaping." Farmers incorporate natives into field borders, hedgerows and buffer strips – all conservation activities that help agricultural production and the environment. On farms, native trees, shrubs and plants help:

- Reduce the need for pesticides because native plants attract beneficial insects and birds that eat agricultural pests and also help pollinate
- Protect farmsteads, crops and livestock from wind and dust
- Keep soil in place, enabling it to become healthier and not wash into and pollute waterways;
- Provide wildlife habitat
- Increase the beauty of the farm landscape

## No-till Leads to Healthier Soil, Cleaner Water

In the minds of many, a freshly tilled field is picturesque – cleaned and ordered for the next planting. But we've learned from studying soil that heavy tillage isn't good. When soil is heavily tilled, the stalks and leaves remaining from the previous crop are chopped, disturbing the top several inches of soil. This "fluffing" action allows for better seed placement according to some, but soil scientists say not tilling leads to healthier, more drought-resistant soil.

USDA's Natural Resources Conservation Service and other groups recommend producers to not till and leave the stalks and leaves, called residue, in place. By not tilling, soil organic matter is enhanced, increasing water infiltration and reducing erosion. No-till is a conservation practice that leaves the crop residue undisturbed from harvest.

Any tillage causes a flush of organic matter decomposition, resulting in loss of soil carbon. Tillage also breaks up soil aggregates, which are important for water infiltration, providing oxygen to plant roots, and reducing erosion.

Healthy soils cycle water and nutrients more efficiently. And they function better, enabling them to buffer against extreme drought and flooding. Plus, they reduce soil loss into waterways, which can cause problems for water quality.

Good management of field residue can increase efficiency of irrigation and control erosion. No-till can be used for many crops in almost any soil and can save producers labor costs and fuel. It's a sound investment for the environment and the farm.

For more information visit [nrcs.usda.gov](https://nrcs.usda.gov). You can also watch the [NRCS video on no-till](#).

## **Food Plots Bring a Variety of Wildlife to Farms**

Food for wildlife can be scarce during the winter. And many landowners are using food plots to provide food for them during the colder months. A food plot adds plant diversity, food and cover to the landscape. It can be particularly useful for providing a winter or early spring food source. Where fall plowing buries the majority of crop residue, food plots are an excellent choice to encourage wildlife survival. USDA's Natural Resources Conservation Service works with many landowners to provide technical assistance, and in some cases financial assistance, to establish food plots on their land.

Legume-based, perennial food plots, for instance, may supplement the energy needs for big game species, such as white-tail deer, during times of the year when there are few available sources to eat. In most cases, food plots are also tied to planting pollinator habitat, native warm-season grasses and tree planting for cover.

The different components of a wildlife management plan help tie all the missing pieces of the puzzle together for a landowner, helping to meet their individual farm goals for wildlife management. As an added benefit, these new habitat acres have a ripple effect, bringing more and more wildlife to the surrounding areas.

## **Farmers Harness Benefits from Cover Crops**

Cover crops are planted because of their excellent benefits, including improving the health and function of soil. This leads to better nutrient cycling, improved water infiltration and more consistent yields over time. Cover crops also suppress weeds, prevent erosion, control diseases and pests as well as help pollinators.

Farmers not familiar with how mixtures of cover crops work together might ask, "Why would I want to plant a cover crop that uses up all my water?" But using diverse annual cropping rotations and cover crop combinations increases soil organic matter. And for each 1 percent in organic matter, there is a 25 percent increase in water holding capacity and up to 30 pounds an acre more of available nitrogen.

While cover crops use some water in the soil profile to grow, they simultaneously improve the soil structure by building soil aggregates, providing armor for the soil surface, and recharging the water in the soil profile through increased infiltration.

For more information, visit [nrcs.usda.gov](https://nrcs.usda.gov). You can also watch this [NRCS video on cover crops](#).

## Farmers, Homeowners Can Help Pollinators Prosper

Why are pollinators so important? That's easy - Food. One out of three bites of food can be attributed to these important creatures – such as bees, butterflies, moths, birds, beetles, bats, and a few other small mammals. Pollinators provide crucial assistance to fruit, vegetable and seed crops as well as other plants that produce fiber, medicine and fuel. For many plants, without the help of pollinators, they would be unable to reproduce.

But as you may know, pollinators are in trouble. Many are seeing decreasing populations because of habitat loss, disease, parasites and pesticide use. But there's good news. There are simple ways you can help. It can be as easy as selecting high-quality pollinator plants for your garden. To find the best plants for your area, visit the websites of NRCS partners at the Xerces Society Pollinator Conservation Program or [Pollinator Partnership](#).

If you operate a farm or ranch, NRCS can help you create habitat for pollinators. This not only benefits pollinators, but also provides ample perks for the farmers and ranchers, too. More pollinators can increase crop yields. Pollinators can be increased by planting wildflowers in and around fields and choosing the right cover crops. NRCS offers more than three dozen conservation practices that assist in building healthier landscapes for pollinators. NRCS can also help fund the implementation of these practices.

Habitats used by pollinators attract beneficial insects (insects that eat crop pests), and they may provide habitat for other wildlife, reduce soil erosion, and improve water quality. As you can see, pollinators and healthy habitat for pollinators help keep the ecosystem healthy. In fact, if you are putting in conservation practices to prevent soil erosion or protect stream banks, consider including wildflowers, shrubs and trees that support pollinators.

For more information visit [nrcs.usda.gov/pollinators](https://nrcs.usda.gov/pollinators).

## Managed Forests Yield the Best Benefits

A tract of forestland has great potential, but it must be managed well to harness its full benefits. If your woodlands have grown unproductive or overcrowded, consider some simple management techniques like an occasional cutting or thinning to improve them. Improvements to forests are easy – and the best part is, trees typically respond quickly to management techniques.

Thinning is often performed when a forest is overstocked with trees. Cutting the excess trees allows the remaining trees and understory plants to prosper from more sun, water and space. Depending on local markets and the size of the trees, it may be possible to remove and sell the thinned trees to offset the cost of the operation.

Harvest cuttings are used to remove and market logs for profit. Depending on the type of forest you own and your objectives for it, you may want to consider periodic intermediate cuttings to remove some trees of marketable



size. Final harvest cutting occurs when the bulk of trees in a stand are removed and sold. After cutting, make sure the land is replanted or has existing younger trees to continue the regeneration of the forest.

USDA's Natural Resources Conservation Service helps private landowners make their forests healthier through conservation activities, often called small woodlot improvement. In addition to these management techniques, NRCS helps landowners with other forest-related practices, such as using prescribed burning, installing fire lanes and establishing native grasses.

When land is managed well, it not only helps you, the landowner, but spurs other environmental benefits as well.

## Conservation Helps Organic Industry Grow

You probably hear the word “organic” quite a bit, but do you really know what it means? Organic producers use practices that foster the cycling of resources, promote ecological balance and conserve biodiversity. Organic farmers limit their use of synthetic fertilizers and pesticides and do not use sewage sludge, irradiation or genetic engineering. Consumer demand for fruits, vegetables, grains and livestock with the organic seal is high— and the industry is growing.

USDA's National Organic Program sets the standards for organic production and handling, and the USDA Natural Resources Conservation Service provides financial and technical assistance to organic producers or producers wanting to transition their operations into organic ones. The Environmental Quality Incentives Program and Conservation Stewardship Program are the two key NRCS conservation programs for organic and transitioning organic producers.

NRCS can help you develop a conservation plan and conservation activity plan also known as a transition to organic plan, which may include establishing buffers, improving soil quality, reducing soil erosion and pests and improving irrigation efficiency, among other things. When certified organic and transitioning organic producers use conservation practices on their operation, the benefits extend beyond producing quality fruits, vegetables and meat from their farms or ranches. These practices can also lead to cleaner water and air, healthier soil and habitat for birds, bees and other pollinators.

For more information, visit [nrcs.usda.gov](https://nrcs.usda.gov).

## Field Borders Allow Farms to Filter, Clean Water & Provide Homes for Wildlife

Sometimes in a quest for bigger harvests, producers put every inch of land to work. But more land for crops or pastures doesn't always lead to bigger yields. It's best to use land for its greatest purpose, enabling more than a traditional yield. One common way producers do this through conservation is field borders. Field borders are managed strips of grass or legumes, sometimes mixed with shrubs, on the edge of cropland fields that reduce erosion, promote wildlife and improve environmental quality.

Field borders – typically 15 to 30 feet wide – make operating easy for farm equipment, providing a sod-based area at the edge of the field to turn machinery during field operations. They also help protect combines and other equipment from overhanging tree limbs. Field borders protect water quality by trapping sediment and nutrients, much like a filter. These planted areas, depending on their location, reduce erosion, and trap sediment and nutrients that can have negative effects downstream. They also slow water down as it runs off fields.

Properly managed field borders also increase plant diversity and the availability of food sources such as seeds and insects for bobwhite quail, cottontail rabbits, wild turkeys, gray fox and many other wildlife species. Many of

these species like bobwhite quail have increased in population as field borders have been implemented. Not only can field borders serve as a wildlife-friendly practice, but they can be attractive features on farms.

## **Filter Strips Capture Nutrients and Sediment at Edge of Farm Fields**

Healthy soil and plentiful nutrients are key ingredients to productive farms and ranches. But when they move off farms and ranches, they can harm streams and rivers. High concentrations of nutrients in water, such as nitrogen and phosphorus, can be harmful to humans, animals and plants. When the runaway nutrients reach estuaries, they can lead to hypoxic zones, or oxygen-depleted waters.

You can take proactive steps to keep nutrients and soil in their proper places – on the land and out of waterways. Many producers implement filter strips – a belt of plants – at the edge of crop fields and pastures. Producers station these strips in environmentally sensitive areas on a farm or ranch, especially near ditches and other waterways. The strips slow the speed of water flowing over fields following a rainstorm, allowing for the plants to capture sediment and nutrients. The best plants for filter strips have stiff stems and are dense near the ground.

Filter strips not only help the environment, but they can help the producer, too. They provide habitat for wildlife and pollinators. It's always helpful to lure pollinators, such as bees and butterflies, to a farm because the more pollinators – the better the harvest.

NRCS can help you incorporate conservation practices like filter strips on your farm or ranch.

## **Managed Shallow Water Areas Create Wildlife Habitat**

Flocks of migratory birds, waterfowl, reptiles, amphibians and aquatic mammals depend on shallow water for habitat and food. Through controlled flooding in fields, you can create habitat and still use the land for recreational purposes.

Typically, shallow water bodies vary from six inches to six feet deep with most of the water less than 18 inches. Although there is no minimum size limit for shallow water development, areas greater than a quarter of an acre will provide more diverse habitats and be more beneficial for many wildlife species.

These areas draw a diverse flock of birds and waterfowl suited for viewing or hunting. In addition to creating habitat, holding water on these lands reduces the amount of water flowing into lakes and streams during the wet season providing flood protection. Shallow water retention also provides valuable groundwater recharge and opportunities for water quality improvement.

## **Conservation Planning Helps Improve Farm Productivity**

Whether you rent or own your land, a conservation plan is critical to maintain and improve farm productivity. Plans of any kind are important as they set goals and outline how to reach them. Conservation plans are roadmaps for improving your operation while conserving natural resources.

They provide proven strategies that landowners can use to solve identified natural resource concerns and take advantage of conservation opportunities.

USDA's Natural Resources Conservation Service can help you develop a conservation plan. This technical assistance from NRCS is free, and it can help you reduce soil loss from erosion, solve issues with soil, air and water

quality, reduce potential damage from excess water and drought, enhance the quality of wildlife habitat, address waste management concerns, and improve the long-term sustainability of the country's natural resources.

How does conservation planning work? You'll meet with a planner from NRCS for a science-based evaluation of your problems and opportunities on your land. The NRCS staff member, often a district conservationist or conservation planning technician, then analyzes the findings and recommends the best strategies to address your problems and achieve valuable opportunities.

## **Silvopasture Can Help Diversify Ag Operations & Expand Income**

Harming your land is never part of the plan, but without proper grazing practices, the land's productivity could decline. Improving your land's quality can start with good grazing management techniques. One popular grazing technique is silvopasture, a grazing system that combines trees, forage and livestock as a single practice on the same acreage.

Silvopasture can help with critical issues including lack of income, economic risks, lack of income diversity in timber or livestock, controlling weeds and providing shade and shelter. Using silvopasture, you can start creating and enhancing wildlife habitat by establishing a diverse blend of plant species. When these plants attract wildlife, this helps increase income opportunities for hunting leases.

USDA's Natural Resources Conservation Service can provide technical and financial assistance to help you create a silvopasture system on your land. The assistance includes help with planting trees and pruning, building fences, fertilizing, multiple row plantings and other activities.

## **Mulching and Composting Provide Benefits for Farm, Home Garden**

Mulching and composting are two of the most simple and beneficial practices for home lawns, gardens and farms.

Mulching is a protective layer of material that is spread on top of the soil. Mulches can be either organic –grass clippings, straw, bark chips and similar materials – or inorganic –stone, brick chips and plastics.

The benefits of mulching include:

- Protecting soil from erosion;
- Reducing compaction from animal and vehicle traffic;
- Conserving moisture, reducing the need for frequent watering;
- Maintaining a more even soil temperature;
- Preventing weed growth;
- Keeping fruits and vegetables clean;
- Keeping feet clean, allowing access to gardens even when damp; and
- Providing a "finished" look to the garden.

Meanwhile, compost also has ample benefits to the home garden and farm. Compost largely consists of decayed organic matter and is used to add nutrients and condition the soil. Compost is blended with the soil to improve its structure and nutrients so the roots of the plants or crops can more easily penetrate down. This way your plantings will get more nutrients and more access to water.

USDA's Natural Resources Conservation Service can help you use compost and mulch in many ways.

## **RMA ARTICLES:**

### **USDA to Enhance Support for Farmers with Increased Replant Payments**

The U.S. Department of Agriculture (USDA) is bolstering support for farmers facing crop setbacks by announcing an increase in replant payments for most producers beginning with the 2026 crop year. This initiative aims to provide financial assistance to farmers who need to replant insured crops damaged by early insurable causes of loss.

Replant payment factors have not been updated since they were established in the 1990s.

RMA reviewed replant payment factors to ensure they reflect current replanting costs. The agency determined most small grains and coarse grains crops will receive a significant increase. RMA will consider future updates based on new data, further analysis, and stakeholder feedback from these changes.

RMA plans to announce the new replant payments with additional crop insurance improvements in the summer of 2025.

#### **More Information**

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#). Producers can learn more about crop insurance and the modern farm safety net at [rma.usda.gov](http://rma.usda.gov) or by contacting their [RMA Regional Office](#).

### **USDA Expands Revenue Protection to Flax Producers, Expands Options for Specialty and Organic Growers**

Flax producers can now benefit from revenue protection, a crop insurance option available through the U.S. Department of Agriculture (USDA). USDA's Risk Management Agency (RMA) has expanded Small Grains Crop Provisions to now offer revenue protection for flax for the 2025 crop year, which is already offered for barley, rye, wheat and oats.

Revenue protection policies insure producers against yield losses due to natural causes such as drought, excessive moisture, hail, wind, frost, insects, disease and revenue losses caused by harvest price changes from the projected price.

For a revenue protection policy, a producer selects the coverage level – between 50% and 85% –and has the option to select revenue protection that has a harvest price option or one with a harvest price exclusion. If the harvest price option is chosen, RMA will calculate guaranteed revenue for insurance purposes using the higher of either the harvest price or the initial guaranteed projected price.

The current yield-based plan of insurance, Actual Production History (APH), available to flax will be automatically converted to the yield protection plan of insurance. For producers who wish to maintain yield coverage without electing one of the new revenue coverage options, the only difference in coverage is that the price guarantee will be the projected price offered for revenue protection, instead of a price election established by RMA. The replanting payment for flax will be determined by using the projected price, instead of a price election.

#### **Specialty and Organic Growers**

RMA is continuing efforts to expand crop insurance options for specialty and organic growers by allowing enterprise units by organic farming practice, adding enterprise unit eligibility for several crops and making additional policy updates.

The following changes will be made beginning with the 2025 crop year:

- Expand the availability of enterprise units as well as units by organic farming practice to green peas and processing sweet corn.
- Combine written agreement deadlines in the Dry Bean crop insurance provisions to match other insurance policies. For the first year of coverage, the deadline is the acreage reporting date; for subsequent years of coverage, the deadline is the sales closing date. This change will reduce the likelihood of a producer losing coverage because of confusion over which deadline applies.

Most of these changes took effect with a [November 30 Final Rule](#) in the Federal Register.

Additionally, RMA also expanded the availability of enterprise units as well as enterprise units by organic farming practice to sugar beets, onions, popcorn and processing beans.

### More Information

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#). Producers can learn more about crop insurance and the modern farm safety net at [rma.usda.gov](http://rma.usda.gov) or by contacting their [RMA Regional Office](#).

## Impacted by frost, heat, fire, smoke and risks of the marketplace?

What happens when your most profitable crop is also your riskiest? That's the case for Jason Smith, a second generation winegrape grower in California's Salinas Valley. Jason says that putting food on your plate and wine in your glass also means putting crop insurance into his farm's business plan.

The winegrape business is one shot at one harvest. If that crop is lost, so is the whole year. For Jason crop insurance has been paramount, especially over the last 10 years. Through the support of USDA and RMA, Jason along with other wine grape growers, have a sense of security to know that if a catastrophic event happens, they are going to be able to survive and plant again the next year.

Watch [Producers Behind the Policies Coast to Coast](#) with the Risk Management Agency to learn how Jason overcomes the risks associated with growing winegrapes in California. We can drink to that!

## USDA Announces Changes to Enhanced Coverage Option Insurance Program

The U.S. Department of Agriculture (USDA) announced changes to the Enhanced Coverage Option (ECO) beginning with the 2025 crop year. USDA's Risk Management Agency (RMA) is expanding coverage options to additional crops as well as increasing premium support to make the policy more affordable for producers.

ECO is currently approved for 36 crops and RMA is expanding coverage options to almonds, apples, blueberries, grapes, and walnuts for the 2025 crop year and to citrus crops where the Supplemental Coverage Option is currently available in California and Arizona for the 2026 crop year.

Additionally, RMA is increasing premium support for all crops covered by ECO to 65% to make the policy more affordable.

ECO provides additional area-based coverage for a portion of a producer's underlying crop insurance policy deductible. ECO can be purchased as an endorsement to Yield Protection, Revenue Protection, Revenue Protection with the Harvest Price Exclusion or Actual Production History. ECO offers producers a choice of 90 or 95% trigger levels. Trigger is the percentage of expected yield or revenue at which a loss becomes payable.

ECO coverage is unaffected by participation in USDA's Farm Service Agency's (FSA) Agriculture Risk Coverage program for the same crop, on the same acres. Producers may select ECO regardless of FSA farm program election.

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## USDA Expands Insurance Options for Specialty and Organic Growers

The U.S. Department of Agriculture (USDA) expanded crop insurance options for specialty and organic growers beginning with the 2025 crop year. USDA's Risk Management Agency (RMA) is expanding coverage options by allowing enterprise units by organic farming practice, adding enterprise unit eligibility for several crops, and making additional policy updates. This is the first of several announcements this summer, which will include the expansion of the shellfish policy in the Northeast and new coverage for grape growers in the West and beyond. These expansions and other improvements build on other recent RMA efforts to better serve specialty crop producers and reach a broader group of producers.

The following changes will be made beginning with the 2025 crop year:

- **Enterprise and Optional Units:**
  - Expand Enterprise Units (EU) to almonds, apples, avocado (California), citrus (Arizona, California, and Texas), figs, macadamia nuts, pears, prunes, and walnuts.
  - Allow non-contiguous parcels of land that qualify for Optional Units (OU) to also qualify for EU.
  - Allow EUs by organic farming practice for alfalfa seed, almonds, apples, avocado (California), cabbage, canola, citrus (Arizona, California and Texas), coarse grains, cotton, ELS cotton, dry beans, dry peas, figs, fresh market tomatoes, forage production, grass seed, macadamia nuts, millet, mint, mustard, pears, potatoes (northern, central, and southern), processing tomatoes, prunes, safflower, small grains, sunflower seed, and walnuts.
  - Expand OUs by organic practice to all remaining crops where OUs are available, and the organic practice is insurable.
- **Walnut Quality Adjustment:** Allow sunburned damaged walnuts to be eligible for indemnity payments through quality adjustment.
- **Almond Leaf Year:** Expand insurance coverage to younger trees by including trees in their fifth leaf year after being set out.
- **Processing Bean End of Insurance Period:** Extend insurance coverage in Delaware, Maryland, and New Jersey by an additional 16 days.
- **Canola:** Expand insurance for canola into South Dakota and Michigan.

These revisions come through the [Expanding Options for Specialty and Organic Growers Final Rule](#) published by the Federal Crop Insurance Corporation (FCIC). This Final Rule will update the Common Crop Insurance Policy Basic Provisions, Area Risk Protection Insurance Basic Provisions, and includes changes to individual Crop

Provisions. The enterprise unit availability will continue to be rolled out throughout the year with each crop's contract change date and RMA will continue to evaluate expanding EUs to additional crops.

Additional changes in the June 30 Final Rule include:

- **New Breaking Acreage:**
  - Reduce administrative burdens on growers and the delivery system by removing written agreement requirements on new breaking acreage.
  - Reduce coverage penalties on perennial specialty crop producers and producers of intensively managed crops, such as alfalfa, when they move to row crop production. This allows for a seamless transition without losing crop insurance coverage.
- **Assignment of Indemnity:** Provide flexibility for an indemnity payment to be issued via automated clearing house (ACH) or other electronic means when these methods do not allow for multiple payees.
- **Good Farming Practices (GFP):** Streamline and shorten the FCIC GFP reconsideration process by closing the administrative file following FCIC's initial GFP determination.
- **Double Cropping and Annual Forage:** Clarify a producer must prove insurance history for the annual forage crop and meet the current double cropping requirements to receive a full prevented planting payment.

RMA continues to explore ways to improve risk management tools for specialty crop producers and will be announcing additional program enhancements later this summer. Some of those improvements include:

- Expanding the **Shellfish Program** to an additional 18 counties in seven states. Additional modifications include allowing insurance on seeds initially purchased smaller than 4 mm, allowing producers to use existing records for coverage in adjacent program counties, and allowing alternative yield procedures.
- Piloting the **Fire Insurance Protection – Smoke Index (FIP-SI)** crop insurance program for grapes in California for the 2025 crop year. The pilot program is an index-based endorsement to the Actual Production History (APH) Grape policy that provides additional protection against smoke damage and covers the liability between the APH policy's coverage level and 95%.
- Expanding the **Enhanced Coverage Option (ECO)** to walnuts and citrus crops and increasing premium support to be consistent with the Supplemental Coverage Option.
- Expanding the **Grapevine** insurance program to an additional 29 counties in California. Grapevine insurance offers protection against vine losses in the event of several named perils.
- Releasing new **Organic Practice Guidelines** to producers for the 2025 crop year. These guidelines are to help producers report planted or perennial acreage insured under a certified organic or transitional practice.

## More Information

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#). Learn more about crop insurance and the modern farm safety net at [rma.usda.gov](http://rma.usda.gov) or by contacting your [RMA Regional Office](#).

## USDA Announces Improvements to Camelina Pilot Insurance Program

The U.S. Department of Agriculture (USDA) announced improvements to the camelina pilot crop insurance program for the 2025 and succeeding crop years. USDA's Risk Management Agency (RMA) is expanding coverage options by allowing enterprise units and increasing maximum coverage levels. In addition, RMA is aligning planting dates with winter wheat for the Southern Plains.

The following expanded coverage options will take effect starting with the 2025 crop year:

- Expanding enterprise units to camelina
- Increasing the maximum allowable coverage level from 65% to 85%, in 5% increments
- Revising camelina planting dates in the Southern Plains region to match planting dates for winter wheat

RMA collaborated with stakeholders to modify this program. In crop year 2024, producers insured \$3 million in covered liabilities on over 20,000 camelina acres.

The camelina crop insurance policy offers Actual Production History coverage, which insures a producer's historical yield. Only camelina grown under contract with a processor is eligible for coverage, and the price in the contract is used to establish the insurance coverage. Producers that are interested in planting and insuring camelina should speak to their crop insurance agent about additional details, including upcoming sales closing dates for their area and the written agreement process.

The pilot program is available to producers in select counties in Kansas, Montana, and North Dakota. It is also available by written agreement in select non-program counties in Colorado, Idaho, Kansas, Montana, Nebraska, North Dakota, Oklahoma, Oregon, Texas, and Washington.

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### More Information

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#). Learn more about crop insurance and the modern farm safety net at [rma.usda.gov](http://rma.usda.gov) or by contacting your [RMA Regional Office](#).

## RMA Offers New Resource for Specialty and Small-Scale Farmers

Finding the right risk management fit for your farm can feel overwhelming, especially for specialty crop and small-scale farmers and ranchers. That's why the USDA's Risk Management Agency (RMA) created a [new searchable directory](#) of crop insurance agents who have experience selling [Whole-Farm Revenue Protection \(WFRP\)](#) and [Micro Farm](#) policies.

With 1,135 crop insurance agents listed, providing coverage in all 50 states, the process of finding the "right risk management fit" just got easier.

In addition to the new directory, there are other resources available for specialty crop producers including regional specialists located in each of the [RMA regional offices](#). Feedback is crucial to continually improving risk management options, and specialty crop producers can reach out with suggestions or questions by e-mailing [SpecialtyCrops@usda.gov](mailto:SpecialtyCrops@usda.gov).

Specialty crop and small-scale producers are encouraged to use the [new searchable directory](#) and visit the [RMA Specialty Crops page](#).





### **Whole-Farm Revenue Protection**

The first of its kind, WFRP recognizes diversification found on specialty and small-scale farms. With WFRP producers can insure their entire operation including crops, livestock, and nursery production, under one policy. Another advantage of WFRP coverage, is it bridges the insurance gap for several specialty crops that don't currently have individual policies available.

### **Micro Farm**

Also included in WFRP, the Micro Farm option gives smaller operations more streamlined insurance options. It provides a risk management safety net for all commodities on your farm under one insurance policy. This insurance plan is tailored for any farm with up to \$350,000 in approved revenue, including farms with specialty or organic commodities (both crops and livestock), or those marketing to local, regional, farm-identity preserved, specialty, or direct markets.

## **USDA Expands Insurance Option for Nursery Growers to All States**

USDA is expanding crop insurance tailored for nursery producers to all counties in all states. [Nursery Value Select](#) (NVS) is a pilot program that enables nursery producers to select the dollar amount of coverage that best fits their risk management needs. Its expansion is part of USDA's Risk Management Agency (RMA) efforts to provide insurance options for a broader group of producers, including specialty crop producers.

NVS provides similar but improved coverage to the longstanding Nursery Field Grown and Container (FG&C) program. NVS also covers field grown and containerized nursery plants and offers coverage levels between catastrophic and 75 percent.

Prior to this expansion, NVS was only available in select counties in these states: Alabama, Colorado, Florida, Michigan, New Jersey, Oregon, Tennessee, Texas, and Washington. Beginning with the 2025 crop year, NVS will now be available in all counties in all states. The sales closing date for the 2025 crop year is May 1, 2024, or September 1, 2024, as provided in the actuarial documents.

NVS was first available in the 2021 crop year, and producers insured more than \$460 million in liabilities in crop year 2023.

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#). Learn more about crop insurance and the modern farm safety net at [rma.usda.gov](https://rma.usda.gov) or by contacting your [RMA Regional Office](#).

## **Ask the Expert: A Q&A on RMA's Weaned Calf Risk Protection Program with Cody McCann**

In this *Ask the Expert*, Cody McCann answers questions about the Risk Management Agency's Weaned Calf Risk Protection program that provides a new insurance option for livestock producers.

### **What is the Weaned Calf Risk Protection Program?**

Weaned Calf Risk Protection is a new insurance pilot program for 2024. The program provides beef cow/calf producers protection from revenue losses on their calves up to weaning age.

### **What states are eligible through the pilot program?**

Right now, RMA is piloting Weaned Calf Risk Protection in all counties in Colorado, Nebraska, South Dakota, and Texas.

To read the full blog, visit: [Farmers.gov Blog: Stories from Producers and USDA Experts | Farmers.gov](#)

## Ask the Expert: Crop Insurance Options for Urban and Innovative Producers

[USDA's Risk Management Agency \(RMA\)](#) connects agricultural producers with high-quality and affordable crop insurance sold by approved insurance providers. This includes the specific needs of urban and innovative producers, who may have smaller and more specialized operations.

In this Ask the Expert, Economist Claire White answers questions about RMA programs and opportunities for urban and innovative producers, including the new [Controlled Environment](#) crop insurance program. This new option is part of USDA's broader effort to support urban agriculture and develop new and better markets for American producers.

Claire has been with RMA for over 20 years, writing and improving crop insurance policies. She specializes in nursery and nursery-related products, cotton, small grains, apples, and many others.

[Read the interview here.](#)

## RMA Offers Insurance Resources

The Risk Management Agency (RMA) serves America's agricultural producers through effective, market-based risk management tools to strengthen the economic stability of agricultural producers and rural communities. RMA is committed to increasing the availability and effectiveness of Federal crop insurance as a risk management tool.

RMA manages the Federal Crop Insurance Corporation (FCIC) to provide innovative crop insurance products to America's farmers and ranchers. Approved Insurance Providers (AIP) sell and service Federal crop insurance policies in every state and in Puerto Rico through a public-private partnership with RMA. RMA backs the AIPs who share the risks associated with catastrophic losses due to major weather events. [Learn more by visiting RMA's website.](#)

## Getting Acreage Reporting Right

You have a lot at stake in making sure your crop insurance acreage reporting is accurate and on time. If you fail to report on time, you may not be protected. If you report too much acreage, you may pay too much premium. If you report too little acreage, you may recover less when you file a claim.

Crop insurance agents often say that mistakes in acreage reporting are the easiest way for producers to have an unsatisfactory experience with crop insurance. Don't depend on your agent to do this important job for you. Your signature on the bottom of the acreage reporting form makes it, legally, your responsibility. Double-check it for yourself.

Remember - acreage reporting is your responsibility. Doing it right will save you money. Always get a copy of your report immediately after signing and filing it with your agent and keep it with your records. Remember, it is your responsibility to report crop damage to your agent within 72 hours of discovery. Never put damaged acreage to

another use without prior written consent of the insurance adjuster. You don't want to destroy any evidence of a possible claim. [Learn more by visiting RMA's website.](#)

## Insuring Organic Crops

Organic farming has become one of the fastest growing segments of U.S. agriculture. USDA's Risk Management Agency (RMA) recognizes organic farming practices as good farming practices and continues to move forward in improving crop insurance coverage for organic producers and producers transitioning to organic production to make viable and effective risk management options available. In general, regulations governing the insurability of organic and transitional practices are the same as for conventional practices.

RMA provides coverage for certified organic acreage and transitional acreage (acreage transitioning to certified organic acreage in accordance with an organic plan). Insurance can only be provided for any crop grown using organic farming practices when a premium rate for an organic practice is specified in the actuarial documents or there is an approved written agreement. [Learn more by visiting RMA's website.](#)

## **FPAC ARTICLES:**

### **Tax Season Mythbusters Part III, Farm Employee Tax**

Though the main filing date for 2023 taxes has passed, preparing for farm taxes is a year-round task. Earlier this year we shared a two-part series featuring tax professionals partnering with USDA to debunk common misconceptions about taxes and USDA programs. We're following up with a few more tips from our Mythbusters series to bear in mind as you manage your financial records throughout the year. In this installment, tax expert Kevin Burkett addresses tax considerations for transactions involving farm employees.

Kevin Burkett is an Extension Associate at Clemson University working in farm management and taxation. In this role Kevin provides tax and farm management education. This includes working with producers, tax professionals, students, and others in agribusiness.

To read the full blog, visit [farmers.gov/blog/tax-season-mythbusters-part-iii-farm-employee-tax](https://farmers.gov/blog/tax-season-mythbusters-part-iii-farm-employee-tax)

### **Ask The Expert: A Q&A with Dr. Julie Gauthier about Avian Influenza, Dairy Cows, and the Importance of Testing**

The USDA's Animal and Plant Health Inspection Service (APHIS) has confirmed the detection of Highly Pathogenic Avian Influenza, subtype H5N1, in dairy cattle in 12 states. To protect our livestock industry from the threat posed by H5N1, USDA is taking a number of actions with our federal partners—one of them being a significant update to the [Emergency Assistance for Livestock, Honeybees, and Farm-raised Fish Program \(ELAP\)](#).

Those of you who incur milk losses in their dairy herds due to H5N1 can now apply for financial assistance through ELAP. USDA's Farm Service Agency (FSA) expanded ELAP policy through the rule-making process; this expansion assists with financial losses resulting from reduced milk production when cows are removed from commercial milking in dairy herds with a confirmed positive H5N1 test. Positive tests must be confirmed through APHIS's National Veterinary Services Laboratories (NVSL).

So, in this Ask the Expert, Dr. Julie Gauthier – Executive Director of Veterinary Services' Field Operations and Policy Liaison for the dairy cattle HPAI response, answers questions about H5N1 in the United States, its current

effects in our dairy industry, and the process and importance of testing your cows to help protect them, your operation, and the dairy industry as a whole. [Read full interview here.](#)

## New to Farming? USDA Can Help

If you're a new farmer or rancher, can help you get started or grow your operation through a variety of programs and services, from farm loans to crop insurance, and conservation programs to disaster assistance. We offer dedicated help to beginning farmers and ranchers. USDA considers anyone who has operated a farm or ranch for less than ten years to be a beginning farmer or rancher.

The first step is to find your local USDA Service Center by visiting [farmers.gov/service-center-locator](https://farmers.gov/service-center-locator). Call your local Farm Service Agency (FSA) office to make an appointment to establish a farm number. You can establish a farm number for any land being used for agricultural purposes that is over 0.01 acre.

You'll need to bring the following to your appointment:

- Proof of identify (driver's license, social security card, IRS Employer Identification Number (EIN))
- Proof of Ownership (copy of recorded deed or recorded land contract)
- Lease agreements
- Entity Identification Status (articles of incorporation, trust and estate documents, or partnership agreement)

FSA staff will work with you one-on-one to review your documents and register your farm with FSA. Registering your farm allows you to apply for FSA and other USDA programs.

After your farm is registered, you can meet with FSA and Natural Resources Conservation Service (NRCS) staff to discuss your business and conservation goals. FSA and NRCS staff can help you determine program eligibility and walk you through the application process.

Depending on your operation, you may want to consider crop insurance. The USDA's Risk Management Agency provides crop insurance to help you manage risks on your farm. There are [many types of insurance products available](#) for a wide variety of production practices, including organic and sustainable agriculture.

### More Information

- [Beginning Farmers and Ranchers](#)
- Urban grower? Learn about our [Urban Service Centers](#)
- New to farming?
  - [Contact your Beginning Farmer and Rancher Coordinator](#)
  - [Factsheet for Beginning Farmers and Ranchers](#)
- Need a translator? Learn more about free, real-time [Translation Services](#)
- Our [Guide to USDA Resources for Historically Underserved Farmers and Ranchers](#) has a worksheet to help you prepare for your first visit.

## Baled Hay and the Imported Fire Ant

If you buy, sell, or produce baled hay, check out USDA's factsheet titled "[Questions and Answers: Moving Baled Hay From Areas Under Quarantine for Imported Fire Ant](#)." This publication contains useful information for farmers, ranchers, hay growers, and suppliers as they respond to livestock needs in drought-hit states. Its goal is to help support commerce and the movement of hay, while guarding against the further spread of the imported fire ant. The factsheet's web address is <http://www.aphis.usda.gov/plant-health/baled-hay>

## Tax Resources for USDA Program Participants

Navigating filing taxes can be challenging, especially if you are new to running a farm business, participating in disaster programs for first time, or trying to forecast the farm's tax bill. Receiving funds from USDA through activities such as a conservation program payment or a disaster program is considered farm income that includes a tax liability for farm businesses. USDA technical assistance is free and creates no tax implications.

At the end of the tax year, USDA issues tax forms 1098 and 1099 forms for farm loans, conservation programs administered by the Farm Service Agency and Natural Resource Conservation Service including the Conservation Reserve Program and Environmental Quality Incentives Program, crop disaster payments, and the Market Facilitation Program. USDA also issues tax forms for recipients of assistance for distressed borrowers.

If you have received tax forms related to your operation, USDA cannot and does not provide tax advice but wants you to be aware of options that may help manage your tax liability. USDA has partnered with experts to provide resources to help you make the right tax decisions for your operation. Monthly webinars are available for registration and to view on demand at <https://www.farmers.gov/working-with-us/taxes>.

The [Tax Estimator Tool](#) is an interactive spreadsheet that producers can download to estimate tax liability. It is for informational and educational purposes and should not be considered tax or legal advice. Producers may need to work with a tax professional to determine the correct information to be entered in the Tax Estimator Tool.

We encourage you to visit <https://www.farmers.gov/working-with-us/taxes> for more information on how to find and work with a tax preparer as well as instructions on how to request copies of USDA documents and links to other helpful tax resources.

## USDA Supports Urban and Innovative Producers

Are you gardening or farming in an urban environment or involved in controlled environment agriculture, rooftop farms, hydroponic aeroponic, aquaponic facilities or other types of innovative production? Agencies across USDA including the [Office of Urban Agriculture and Innovative Production \(OUAIP\)](#) have programs and resources available for you, and many are listed in this [Urban Agriculture Programs at a Glance](#) brochure.

USDA offers resources to help you:

- **Starting, Financing, and Protecting Your Farm or Garden:** Our resources can help you [access land and capital](#) for equipment and operating costs and start [a business plan](#). USDA's Farm Service Agency (FSA) offers a variety of [funding opportunities](#) and Rural Development (RD) can help urban and innovative producers locate guaranteed financing through the [Business and Industry Guaranteed Loan Program](#). Our [Risk Management Agency \(RMA\)](#) can help you insure your crops against losses, including the micro farm policy. Learn more about [USDA programs that support risk management](#).
- **On-Farm Guidance and Innovation:** [Natural Resources Conservation Service \(NRCS\)](#) offers technical and financial assistance with [conservation planning](#) based on your goals, including high tunnels, soil health management systems, composting facilities and irrigation. Local organizations like [Cooperative Extension](#) also offer free training and expertise. [OUAIP](#) offers [competitive grants](#) for NRCS [Conservation Innovation Grants](#) fund innovative on-farm projects, some of which are targeted towards urban and innovative producers.
- **Marketing and Selling:** FSA, [Agricultural Marketing Service \(AMS\)](#), and [Food and Nutrition Service \(FNS\)](#) can help you reach customers in new ways and open additional revenue streams when selling products. The [Women, Infants, Children \(WIC\) Farmers' Market Nutrition Program](#) and [Seniors Farmers Market Nutrition Program](#) issues coupons for eligible foods from state-approved farmers, farmers' markets, or roadside stands. [Farm Storage Facility Loans \(FSFL\)](#) provide low-interest loans to build, upgrade, or purchase permanent or portable facilities to store commodities, including fruit and vegetable cold storage, washing, packing, and handling buildings and equipment. [Farmers Market Promotion Program \(FMPP\)](#) funds projects that develop, coordinate and expand direct producer-to-consumer markets like farmers markets. Agricultural businesses and cooperative are among the eligible entities.

A first step is to contact your local [USDA Service Center](#) to meet face to face with our staff from FSA and NRCS. If you're a new farmer, you can also reach out to your state [Beginning Farmer and Rancher Coordinator](#).

We also invite you to get involved with your [FSA Urban County Committee](#), which provides local input on USDA urban agriculture policy, and the [Advisory Committee for Urban Agriculture and Innovative Production](#), which advises the Secretary of Agriculture and holds public meetings.

[Sign up for e-mail updates on Urban Agriculture](#) and learn more at [farmers.gov/urban](#) or [usda.gov/urban](#).

## **Ask the Expert: Customer Farm Records Mapping Q&A with Gwen Uecker**

In this Ask the Expert, Gwen Uecker answers a few questions about USDA’s farmers.gov customer portal. Gwen serves as the Team Lead for the Program Delivery Division (PDD), Common Processes Branch for the Deputy Administrator of Farm Program within Farm Service Agency (FSA). She helps lead PDD’s effort to provide personalized customer information via farmers.gov.

A farmers.gov account provides self-service opportunities to FSA and Natural Resources Conservation Service (NRCS) customers via a secure authenticated access process.

### **What is the value of Customer Farm Records Mapping and why should producers use farmers.gov?**

Customer Farm Records Mapping (cFRM) provides you with self-help options and access to FSA data from home 24/7. For example, you do not have to wait for FSA to mail out maps for acreage reporting or make a special trip to the office to pick up your maps. You can print farm tract maps directly from farmers.gov.

New features include the ability to import precision agriculture planting boundaries and create labels containing crop information that can be printed on-farm tract maps. The maps can then be provided to FSA at the local USDA Service Center for completing the annual crop acreage report. You can use the draw tools to determine acres in a drawn area. The drawn area can be printed on a map and provided to the Service Center, a third party such as a chemical applicator, or exported as a feature file for use in other geospatial applications.

In addition, you can “Switch Profile” to view cFRM data for individuals or entities you are authorized to act on behalf of. This means you can view and print maps for your entity’s farms. Producers can also view and print farm records details, including base and yield information (FSA-156EZ).

The FSA Farm Records Mapping page is accessed by clicking the blue “View Farm Records” button from the farmers.gov LAND tab.

To read the full blog visit [Ask the Expert: Customer Farm Records Mapping Q&A with Gwen Uecker | Farmers.gov](#).

## Five Facts About the United States Drought Monitor

This is likely no surprise to you, but drought persists across the western U.S. and is intensifying in some areas. No geographic area is immune to the potential of drought at any given time. The [U.S. Drought Monitor](#) provides a weekly drought assessment, and it plays an important role in USDA programs that help farmers and ranchers recover from drought.

### Fact #1 - Numerous agencies use the Drought Monitor to inform drought-related decisions.

The map identifies areas of drought and labels them by intensity on a weekly basis. It categorizes the entire country as being in one of six levels of drought. The first two, None and Abnormally Dry (D0), are not considered to be drought. The next four describe increasing levels of drought: Moderate (D1), Severe (D2), Extreme (D3) and Exceptional (D4).

While many entities consult the Drought Monitor for drought information, drought declarations are made by federal, [state](#) and local agencies that may or may not use the Drought Monitor to inform their decisions. Some of the ways USDA uses it to determine a producer's eligibility for certain [drought assistance programs](#), like the [Livestock Forage Disaster Program](#) and [Emergency Haying or Grazing on Conservation Reserve Program acres](#) and to "fast-track" [Secretarial drought disaster designations](#).

### Fact #2 - U.S. Drought Monitor is made with more than precipitation data.

When you think about drought, you probably think about water, or the lack of it. Precipitation plays a major role in the creation of the Drought Monitor, but the map's author considers [numerous indicators, including drought impacts](#) and local insight from over 450 expert observers around the country. Authors use several dozen indicators to assess drought, including precipitation, streamflow, reservoir levels, temperature and evaporative demand, soil moisture and vegetation health. Because the drought monitor depicts both short and long-term drought conditions, the authors must look at data for multiple timeframes. The final map produced each week represents a summary of the story being told by all the pieces of data. To help tell that story, authors don't just look at data. They converse over the course of the map-making week with experts across the country and draw information about drought impacts from media reports and private citizens

### Fact #3 - A real person, using real data, updates the map.

Each week's map author, not a computer, processes and analyzes data to update the drought monitor. The [map authors](#) are trained climatologists or meteorologists from the National Drought Mitigation Center at the University of Nebraska-Lincoln (the academic partner and website host of the Drought Monitor), the National Oceanic and Atmospheric Administration and USDA. The author's job is to do what a computer can't – use their expertise to reconcile the sometimes-conflicting stories told by each stream of data into a single assessment.

### Fact #4 - The Drought Monitor provides a current snapshot, not a forecast.

The Drought Monitor is a "snapshot" of conditions observed during the most recent week and builds off the previous week's map. The map is released on Thursdays and depicts conditions based on data for the week that ended the preceding Tuesday. Rain that falls on the Wednesday just before the USDM's release won't be reflected until the next map is published. This provides a consistent, week-to-week product and gives the author a window to assess the data and come up with a final map.

### Fact #5 – Your input can be part of the drought-monitoring process.



State climatologists and other trained observers in the drought monitoring network relay on-the-ground information from numerous sources to the US Drought monitor author each week. That can include information that you contribute.

The Drought Monitor serves as a trigger for multiple forms of federal disaster relief for agricultural producers, and sometimes producers contact the author to suggest that drought conditions in their area are worse than what the latest drought monitor shows. When the author gets a call like that, it prompts them to look closely at all available data for that area, to see whether measurements of precipitation, temperature, soil moisture and other indicators corroborate producer-submitted reports. This is the process that authors follow whether they receive one report or one hundred reports, although reports from more points may help state officials and others know where to look for impacts.

There are multiple ways to contribute your observations:

1. **Talk to your state climatologist** - Find the current list at the [American Association of State Climatologists](#) website.
2. **Email** - Emails sent to [droughtmonitor@unl.edu](mailto:droughtmonitor@unl.edu) inform the USDM authors.
3. **Become a CoCoRaHS observer** - Submit drought reports along with daily precipitation observations to the [Community Collaborative Rain, Hail & Snow Network](#).
4. **Submit Condition Monitoring Observer Reports (CMOR)** - [go.unl.edu/CMOR](http://go.unl.edu/CMOR).

For more information, read our [Ask the Expert blog with a NDMC climatologist](#) or visit [farmers.gov/protection-recovery](http://farmers.gov/protection-recovery).

## USDA Supports Military Veteran's Transition to Farming

Are you a military veteran interested in farming? USDA offers resources to help you:

- **Fund Your Operation:** USDA's Farm Service Agency offers a variety of [funding opportunities](#) to help agricultural producers finance their businesses. Certain funds are targeted for veterans and beginning farmers and ranchers.
- **Conserve Natural Resources:** USDA's Natural Resources Conservation Service offers [conservation programs and expert one-on-one technical assistance](#) to strengthen agricultural operations now and into the future. Veterans may be eligible for a cost share of up to 90 percent and advance payments of up to 50 percent to cover certain conservation practices.
- **Manage Risks:** USDA is here to help you prepare for and recover from the unexpected. Veterans who are beginning farmers may be eligible for reduced premiums, application fee waivers, increased insurance coverage, and other incentives for multiple [USDA programs that support risk management](#).

USDA wants to ensure that veterans transitioning to agriculture have the resources needed to succeed. To conduct business, please contact your local USDA Service Center. If you're a new farmer, you can also reach out to your [state Beginning Farmer and Rancher Coordinator](#).

## USDA Offers Options for Signing and Sharing Documents Online

Farmers and ranchers working with USDA's Farm Service Agency or Natural Resources Conservation Service can now sign and share documents online in just a few clicks. By using Box or OneSpan, producers can digitally complete business transactions without leaving their homes or agricultural operations. Both services are free, secure, and available for multiple FSA and NRCS programs.

Box is a secure, cloud-based site where FSA or NRCS documents can be managed and shared. Producers who choose to use Box can create a username and password to access their secure Box account, where documents can be downloaded, printed, manually signed, scanned, uploaded, and shared digitally with Service Center staff. This service is available to any FSA or NRCS customer with access to a mobile device or computer with printer connectivity.

OneSpan is a secure eSignature solution for FSA and NRCS customers. Like Box, no software downloads or eAuthentication is required for OneSpan. Instead, producers interested in eSignature through OneSpan can confirm their identity through two-factor authentication using a verification code sent to their mobile device or a personalized question and answer. Once identity is confirmed, documents can be reviewed and e-signed through OneSpan via the producer's personal email address. Signed documents immediately become available to the appropriate Service Center staff.

Box and OneSpan are both optional services for customers interested in improved efficiency in signing and sharing documents with USDA, and they do not replace existing systems using eAuthentication for digital signature. Instead, these tools provide additional digital options for producers to use when conducting business with FSA or NRCS.

USDA Service Center staff are available to help producers get started with Box and OneSpan through a few simple steps. Please visit [farmers.gov/service-locator](https://farmers.gov/service-locator) to find your local office and let Service Center staff know you're interested in signing and sharing documents through these new features. In most cases, one quick phone call will be all that is needed to initiate the process.

Visit [farmers.gov/mydocs](https://farmers.gov/mydocs) to learn more about Box and OneSpan, steps for getting started, and additional resources for conducting business with USDA online.