



United States Department of Agriculture



## Alabama USDA March Newsletter

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## U.S. DEPARTMENT OF AGRICULTURE

[Farm Service Agency](#) | [Natural Resources Conservation Service](#) | [Risk Management Agency](#)

### ALABAMA Updates - March 2025

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## Producers Can Now Enroll in ARC and PLC

USDA's Farm Service Agency (FSA) is accepting enrollments and elections for the [Agriculture Risk Coverage \(ARC\)](#) and [Price Loss Coverage \(PLC\)](#) for 2025 from Jan. 21 to April 15. ARC and PLC provide financial protections to farmers from substantial drops in crop prices or revenues and are vital economic safety nets for most American farms. The American Relief Act, 2025 extended many Farm Bill-authorized programs for another year, including ARC and PLC.

Producers can elect coverage and enroll in ARC-County (ARC-CO) or PLC, which

provide crop-by-crop protection, or ARC-Individual (ARC-IC), which protects the entire farm. Although election changes for 2025 are optional, producers must enroll through a signed contract each year. Also, if a producer has a multi-year contract on the farm it will continue for 2025 unless an election change is made.

If producers do not submit their election revision by the April 15 deadline, their election remains the same as their 2024 election for commodities on the farm from the prior year. Farm owners cannot enroll in either program unless they have a share interest in the cropland.

Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat.

USDA also reminds producers that ARC and PLC elections and enrollments can impact eligibility for some crop insurance products including Supplemental Coverage Option, Enhanced Coverage Option and, for cotton producers, the Stacked Income Protection Plan (commonly referred to as STAX).

For more information on ARC and PLC, producers can visit the [ARC and PLC webpage](#) or contact your local [USDA Service Center](#).

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## 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](#).

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## Loan Deficiency Payments Now Available for Cotton Producers in ALABAMA

Cotton producers in ALABAMA may be eligible for Loan Deficiency Payments, (LDP) from the U.S. Department of Agriculture (USDA) Farm Service Agency (FSA). LDPs are payments made to producers who, although eligible to obtain a Marketing Assistance Loan, agree to forgo the loan in return for a payment on the eligible commodity. The deadline to apply for an LDP on 2024 crop-year cotton is May 31, 2025.

"Under current market conditions, Loan Deficiency Payments can provide cash flow and help cotton producers stabilize farm income and manage risk," said Shnequie Bowman-Greene, Deputy State Executive Director in Alabama.

An LDP triggers when the adjusted world price (AWP) for cotton falls below the loan rate. The loan rate for 2024-crop base quality upland cotton is \$0.52 per pound. Extra-long staple cotton is not eligible for LDPs.

For a commodity, in this case upland cotton, to be eligible for an LDP, the producer must have beneficial interest in the commodity, defined as having title, possession and control of the commodity, and is responsible for loss of or damage to the commodity. Producers must have a LDP Agreement and Request, form [CCC-633EZ, Page 1](#) on file with the local FSA office on or before the date of losing beneficial interest in the crop. Page 3 of the CCC-633EZ form must be submitted when payment is requested, but no later than May 31 of the year following the normal harvest.

LDPs are not subject to payment limitations, actively engaged in farming and cash-rent tenant rules; however, adjusted gross income provisions are applicable.

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Other eligibility requirements may apply; consult your local FSA office for more information.

FSA helps America's farmers, ranchers and forest landowners invest in, improve, protect and expand their agricultural operations through the delivery of agricultural programs for all Americans. FSA implements agricultural policy, administers credit and loan programs, and manages conservation, commodity, disaster recovery and marketing programs through a national network of state and county offices and locally elected county committees. For more information, visit [fsa.usda.gov](https://fsa.usda.gov).

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## US 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](#).

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## **Lawrence County USDA Service Center Temporarily Moves to New Location**

Lawrence County USDA Farm Service Agency (FSA) is temporarily relocating to the Lawrence County ANNEX at **12001 AL. Hwy. 157** Moulton, AL 35650.

The new phone number for the office is 256-974-1174. Office hours are from 8:00 a.m. to 4:30 p.m.

For more information contact the Lawrence County FSA Office at 256-974-1174.

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# 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

by developing a conservation plan and adding conservation to the title, 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.

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## 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](#) or by contacting their [RMA Regional Office](#).

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## Producers Can Now Enroll in Dairy Margin Coverage

USDA's Farm Service Agency (FSA) is accepting applications for [Dairy Margin Coverage](#) (DMC) for the 2025 coverage year from Jan. 29 to March 31. DMC is a voluntary risk management program that offers protection to dairy producers when the difference between the all-milk price and the average feed price (the margin) falls below a certain dollar amount selected by the producer. The American Relief Act, 2025 extended many Farm Bill-authorized programs for another year, including DMC.

DMC offers different levels of coverage, even an option that is free to producers, minus a \$100 administrative fee. The administrative fee is waived for dairy producers who are considered limited resource, beginning, socially disadvantaged or a military veteran.

DMC payments are calculated using updated feed and premium hay costs, making the program more reflective of actual dairy producer expenses. These updated feed calculations use 100% premium alfalfa hay. For more information on DMC, visit the [DMC webpage](#) or contact your local [USDA service center](#).

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## USDA Offers Disaster Assistance for Producers Facing Inclement Weather

Severe weather events create significant challenges and often result in catastrophic loss for agricultural producers. Despite every attempt to mitigate risk, your operation may suffer losses. USDA offers several programs to help with recovery.

### Risk Management

For producers who have risk protection through [Federal Crop Insurance](#) or the [Noninsured Crop Disaster Assistance Program](#) (NAP), we want to remind you to report crop damage to your crop insurance agent or the local Farm Service Agency (FSA) office.

If you have crop insurance, contact your agency within 72 hours of discovering

damage and be sure to follow up in writing within 15 days. If you have NAP coverage, file a Notice of Loss (also called Form CCC-576) within 15 days of loss becoming apparent, except for hand-harvested crops, which should be reported within 72 hours.

## **Disaster Assistance**

USDA also offers disaster assistance programs, which is especially important to livestock, fruit and vegetable, specialty and perennial crop producers who have fewer risk management options.

First, the Livestock Indemnity Program (LIP) and Emergency Assistance for Livestock, Honeybee and Farm-raised Fish Program (ELAP) reimburses producers for a portion of the value of livestock, poultry and other animals that died as a result of a qualifying natural disaster event or for loss of grazing acres, feed and forage. And, the Livestock Forage Disaster Program (LFP) provides assistance to producers of grazed forage crop acres that have suffered crop loss due to a qualifying drought. Livestock producers suffering the impacts of drought can also request Emergency Haying and Grazing on Conservation Reserve Program (CRP) acres.

Next, the Tree Assistance Program (TAP) provides cost share assistance to rehabilitate and replant tree, vines or shrubs loss experienced by orchards and nurseries. This complements NAP or crop insurance coverage, which cover the crop but not the plants or trees in all cases.

For LIP and ELAP, you will need to file a Notice of Loss for livestock and grazing or feed losses by the application deadline for each program. For TAP, you will need to file a program application within 90 days.

## **Documentation**

It's critical to keep accurate records to document all losses following this devastating cold weather event. Livestock producers are advised to document beginning livestock numbers by taking time and date-stamped video or pictures prior to after the loss.

Other common documentation options include:

- Purchase records
- Production records
- Vaccination records
- Bank or other loan documents
- Third-party certification

## **Other Programs**

The Emergency Conservation Program and Emergency Forest Restoration Program can assist landowners and forest stewards with financial and technical assistance to restore damaged farmland or forests.

Additionally, FSA offers a variety of loans available including emergency loans that

are triggered by disaster declarations and operating loans that can assist producers with credit needs. You can use these loans to replace essential property, purchase inputs like livestock, equipment, feed and seed, or refinance farm-related debts, and other needs.

Meanwhile, USDA's Natural Resources Conservation Service (NRCS) provides financial resources through its [Environmental Quality Incentives Program](#) to help with immediate needs and long-term support to help recover from natural disasters and conserve water resources. Assistance may also be available for emergency animal mortality disposal from natural disasters and other causes.

### **Additional Resources**

Additional details – including payment calculations – can be found on our [NAP](#), [ELAP](#), [LIP](#), and [TAP](#) fact sheets. On farmers.gov, the [Disaster Assistance Discovery Tool](#), [Disaster-at-a-Glance fact sheet](#), and [Farm Loan Discovery Tool](#) can help you determine program or loan options.

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## **ALABAMA USDA**

### **Farm Service Agency (FSA)**

4121 Carmichael Road, Ste 600  
Montgomery, AL 36106

**Phone: 334-279-3500**

**Fax: 855-747-0599**

Clifton Warren, **FSA State Director**

### **FSA State Committee**

Donald Means, Chairperson

Marvin Datcher

Gary Terry

William Townsend Kyser III

Danny Ellison

### **Natural Resource Conservation Service (NRCS)**

3381 Skyway Dr. Auburn, AL 36830

**Phone: (334) 887-4500**

**Fax: (855)292-1671**

Ben Malone, **NRCS State Conservationist**

### **Risk Management**

106 S. Patterson Street, Suite 250

Valdosta, GA 31601-5673

**Phone: 229-242-7235**

**Fax: (229) 242-3566**

Davina Lee, **RMA Regional Director**

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