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U.S. DEPARTMENT OF AGRICULTURE

Farm Service Agency | Natural Resources Conservation Service | Risk Management Agency

TN State Newsletter - March 27, 2025

In This Issue:

Agricultural Producers Have Until April 15 to Enroll in USDA's Key Commodity Safety Net Programs for the 2025 Crop Year

Tennessee Enrollment Currently At 63.8% of Expected

Nashville, TN March 27, 2025 - Agricultural producers who have not yet enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs for the 2025 crop year have until April 15, 2025, to revise elections and sign contracts. Both safety net programs, delivered by USDA's Farm Service Agency (FSA), provide vital income support to eligible farmers who experience substantial declines in crop prices or revenues for the 2025 crop year. In Tennessee, producers have completed 20,907 to date, representing 63.8% of the more than 32,769 expected contracts.

"Agriculture Risk Coverage or Price Loss Coverage programs provide excellent risk protection, for market declines, at no cost to the producer," said Tyeshia Samples for FSA in Tennessee. "If you haven't made your program election or signed a contract, please contact your local FSA county office as soon as possible to set an appointment so you don't miss the April 15 deadline."

Producers can elect coverage and enroll in ARC-County or PLC, which provide crop-by-crop protection, or ARC-Individual, which protects the entire farm. Although election changes for 2025 are optional, producers must enroll, with a signed contract, each year. If a producer has a multi-year contract on the farm, the contract will continue for 2025 unless an election change is made.

If producers do not submit their election revision by the April 15, 2025, deadline, the election remains the same as their 2024 election for eligible commodities on the farm. Also, producers who do not complete enrollment and sign their contract by the deadline will not be enrolled in ARC or PLC for the 2025 year and will not receive a payment if one is triggered. Farm owners can only enroll in these programs if they have a share interest in the commodity.

Producers are eligible to enroll farms with base acres for the following commodities: barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium and short grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat.

Web-Based Decision Tools

Many universities offer web-based decision tools to help producers make informed, educated decisions using crop data specific to their respective farming operations. Producers are encouraged to use the tool of their choice to support their ARC and PLC elections.

Crop Insurance Considerations

Producers are reminded that enrolling in ARC or PLC programs can impact eligibility for some crop insurance products offered by USDA's Risk Management Agency (RMA). Producers who elect and enroll in PLC also have the option of purchasing Supplemental Coverage Option (SCO) through their Approved Insurance Provider, but producers of covered commodities who elect ARC are ineligible for SCO on their planted acres.

Unlike SCO, RMA's Enhanced Coverage Option (ECO) is unaffected by participating in ARC for the same crop, on the same acres. Producers may elect ECO regardless of their farm program election.

Upland cotton farmers who enroll seed cotton base acres in ARC or PLC are ineligible for the stacked income protection plan, or STAX, on their planted cotton acres.

Optimizing FSA Office Visits

Agricultural producers visiting FSA to complete ARC/PLC elections and enrollment are encouraged to also conduct other FSA program business during their scheduled appointment including completing farm loan applications and applying for the recently announced Emergency Commodity Assistance Program (ECAP).

Sign up for ECAP began on March 19, 2025. ECAP, authorized by the *American Relief Act, 2025,* provides up to $10 billion to agricultural producers for the 2024 crop year. Administered by FSA, ECAP will help agricultural producers mitigate the impacts of increased input costs and falling commodity prices. Congress gave USDA 90 days to implement the program, and that deadline was met. Producers of eligible commodities must submit ECAP applications to their local FSA county office by Aug. 15, 2025. Only one application is required for all ECAP eligible commodities nationwide. ECAP applications can be submitted to FSA in-person, electronically using Box and One-Span, by fax or by applying online at fsa.usda.gov/ecap utilizing a secure login.gov account. For more information, please visit the ECAP website or review the ECAP Fact Sheet.

More details are forthcoming on more than $20 billion to be made available through the *American Relief Act, 2025,* for producers who suffered losses from natural disasters in 2023 and 2024 including $2 billion set aside for livestock producers and other funds that will be administered through block grants with states.

More Information

To learn more about FSA programs, producers can contact their local USDA Service Center. Producers can also prepare maps for acreage reporting as well as manage farm loans and view other farm records data and customer information by logging into their farmers.gov account. If you don't have an account, sign up today.

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.

USDA Expediting $10 Billion in Direct Economic Assistance to Agricultural Producers

U.S. Secretary of Agriculture Brooke Rollins, on National Agriculture Day, announced that the U.S. Department of Agriculture (USDA) is issuing up to $10 billion directly to agricultural producers through the Emergency Commodity Assistance Program (ECAP) for the 2024 crop year. Administered by USDA's Farm Service Agency (FSA), ECAP will help agricultural producers mitigate the impacts of increased input costs and falling commodity prices.

Authorized by the American Relief Act, 2025, these economic relief payments are based on planted and prevented planted crop acres for eligible commodities for the 2024 crop year. To streamline and simplify the delivery of ECAP, FSA will begin sending pre-filled applications to producers who submitted acreage reports to FSA for 2024 eligible ECAP commodities soon after the signup period opens on March 19, 2025. Producers do not have to wait for their pre-filled ECAP application to apply. They can visit fsa.usda.gov/ecap to apply using a login.gov account or contact their local FSA office to request an application once the signup period opens.

Eligible Commodities and Payment Rates

The commodities below are eligible for these per-acre payment rates:

· Wheat - $30.69	**Eligible oilseeds:**
· Corn - $42.91	· Canola – $31.83
· Sorghum - $42.52	· Crambe – $19.08
· Barley - $21.67	· Flax - $20.97
· Oats - $77.66	· Mustard - $11.36
· Upland cotton & Extra-long staple cotton - $84.74	· Rapeseed -$23.63
· Long & medium grain rice - $76.94	· Safflower - $26.32
· Peanuts - $75.51	· Sesame - $16.83
· Soybeans - $29.76	· Sunflower – $27.23
· Dry peas - $16.02	
· Lentils - $19.30	
· Small Chickpeas - $31.45	
· Large Chickpeas - $24.02	

Producer Eligibility

Eligible producers must report 2024 crop year planted and prevented planted acres to FSA on an FSA-578, *Report of Acreage* form. Producers who have not previously reported 2024 crop year acreage or filed a notice of loss for prevented planted crops must submit an acreage report by the Aug. 15, 2025, deadline. Eligible producers can visit fsa.usda.gov/ecap for eligibility and payment details.

Applying for ECAP

Producers must submit ECAP applications to their local FSA county office by Aug. 15, 2025. Only one application is required for all ECAP eligible commodities nationwide. ECAP applications can be submitted to FSA in-person, electronically using Box and One-Span, by fax or by applying online at fsa.usda.gov/ecap utilizing a secure login.gov account.

If not already on file for the 2024 crop year, producers must have the following forms on file with FSA:

- Form AD-2047, *Customer Data Worksheet*.
- Form CCC-901, *Member Information for Legal Entities* (if applicable).
- Form CCC-902, *Farm Operating Plan* for an individual or legal entity.
- Form CCC 943, *75 percent of Average Gross Income from Farming, Ranching, or Forestry Certification* (if applicable).
- AD-1026, *Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification*.
- SF-3881*, Direct Deposit*.

Except for the new CCC-943, most producers, especially those who have previously participated in FSA programs, likely have these forms on file. However, those who are uncertain and want to confirm the status of their forms or need to submit the new Form-943, can contact their local FSA county office.

If a producer does not receive a pre-filled ECAP application, and they planted or were prevented from planting ECAP eligible commodities in 2024, they should contact their local FSA office.

ECAP Payments and Calculator

ECAP payments will be issued as applications are approved. Initial ECAP payments will be factored by 85% to ensure that total program payments do not exceed available funding. If additional funds remain, FSA may issue a second payment.

ECAP assistance will be calculated using a flat payment rate for the eligible commodity multiplied by the eligible reported acres. Payments are based on acreage and not production. For acres reported as prevented plant, ECAP assistance will be calculated at 50%.

For ECAP payment estimates, producers are encouraged to visit fsa.usda.gov/ecap to use the ECAP online calculator.

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.

Dairy Producers in Tennessee Reminded to Enroll in 2025 Dairy Margin Coverage by March 31

The U.S. Department of Agriculture (USDA) is encouraging dairy producers to enroll in Dairy Margin Coverage (DMC), an important safety net program that helps offset milk and feed price differences. This year's DMC signup began Jan. 29 and the deadline to enroll is March 31, 2025.

The American Relief Act, 2025 extended provisions of the Agricultural Improvement Act of 2018 (2018 Farm Bill) authorizing DMC for coverage year 2025.

DMC provides dairy operations with risk management coverage that pays producers when the difference (the margin) between the national price of milk and the average cost of feed falls below a certain level selected by the program participants.

DMC offers different levels of coverage 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.

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.

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.

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. For more information on conservation practices to make your operation more resilient to drought in future years, go to www.nrcs.usda.gov.

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.

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Contact Your Local Service Center

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