



United States Department of Agriculture



Alabama USDA April Newsletter

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U.S. DEPARTMENT OF AGRICULTURE

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ALABAMA Updates - April 2025

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FSA's Customer Kiosks now available nationwide



The new customer kiosks from USDA's Farm Service Agency are now available at every county office nationwide. These kiosks help to streamline your visit to your local county office and easily access a variety of features such as signing FSA documents, utilizing the Loan Assistance Tool, browsing USDA programs, accessing the internet, accessing necessary personal information, and signing up for a Login.gov account, which provides access to farmers.gov level two features and other USDA and U.S. Government web resources. Future kiosk functionality enhancements include a customer check-in application, self-service option for FSA program applications and documents, financial inquiries and more.

Learn more about how FSA is modernizing our customer experience. [<link to blog post>](#)

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.

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](#) 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](#) 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](#).
- 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](#) also has information on USDA programs, farm loans, disaster assistance, conservation programs and crop insurance.

Nursery Value Select Improves Insurance Options for Nursery Growers

The USDA Risk Management Agency's (RMA) [Nursery Value Select](#) (NVS) is a pilot program that allows nursery producers to select the dollar amount of coverage that best fits their risk management needs. NVS is available in all states and counties.

Beginning with the 2026 crop year, NVS will replace the Nursery Field Grown and Container (FG&C) crop insurance program. Nursery FG&C will no longer be available for producers to purchase after the 2025 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. Producers should contact a [local crop insurance agent](#) to learn more about NVS and how they can apply for coverage for the 2026 crop year.

Learn more about crop insurance and the modern farm safety net on the [RMA website](#) and the [Basics for Beginners](#) webpage. Producers may also contact their [RMA Regional Office](#).

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](#).

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

can and decide whether you want to request more data 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](#).

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](#).

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](#). 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.

For more information about PAD, contact your County USDA Service Center fsa.usda.gov.

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