News & Updates from the Iowa Farm Service Agency - April 24, 2025

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

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

Eliqible oilseeds:

• Corn - \$42.91

Canola – \$31.83

- Sorghum \$42.52
- Barley \$21.67
- Oats \$77.66
- Upland cotton & Extra-long staple cotton -\$84.74
- Long & medium grain rice \$76.94
- Peanuts \$75.51
- Soybeans \$29.76
- Dry peas \$16.02
- Lentils \$19.30
- Small Chickpeas \$31.45
- Large Chickpeas \$24.02

- Crambe \$19.08
- Flax -\$20.97
- Mustard -\$11.36
- Rapeseed -\$23.63
- Safflower -\$26.32
- Sesame -\$16.83
- Sunflower \$27.23

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 CCC-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.

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.

For more information contact, contact your local USDA Service Center or visit fsa.usda.gov.



FSA's Customer Kiosks now available nationwide

New Customer Kiosks will make your county office visits quicker and easier

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.

FSA Offers Joint Financing Option on Direct Farm Ownership Loans

The USDA Farm Service Agency's (FSA) Direct Farm Ownership loans can help farmers and ranchers become owner-operators of family farms, improve and expand current operations, increase agricultural productivity, and assist with land tenure to save farmland for future generations.

There are three types of Direct Farm Ownership Loans: regular, down payment and joint financing. FSA also offers a Direct Farm Ownership Microloan option for smaller financial needs up to \$50,000.

Joint financing allows FSA to provide more farmers and ranchers with access to capital. FSA lends up to 50 percent of the total amount financed. A commercial lender, a state program or the seller of the property being purchased, provides the balance of loan funds, with or without an FSA guarantee. The maximum loan amount for a joint financing loan is \$600,000, and the repayment period for the loan is up to 40 years.

The operation must be an eligible farm enterprise. Farm Ownership loan funds cannot be used to finance nonfarm enterprises and all applicants must be able to meet general eligibility requirements. Loan applicants are also required to have participated in the business operations of a farm or ranch for at least three years out of the 10 years prior to the date the application is submitted. The applicant must show documentation that their participation in the business operation of the farm or ranch was not solely as a laborer.

For more information about farm loans, contact your local USDA Service Center at or visit fsa.usda.gov.



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.

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.

For more information on guaranteed loans, contact your local USDA Service Center or visit fsa.usda.gov.



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 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.

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