



U.S. DEPARTMENT OF AGRICULTURE

Florida USDA - May 14, 2025

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

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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 with coverage through the [Noninsured Crop Disaster Assistance Program](#) (NAP), we want to remind you to report crop damage to your local Farm Service Agency (FSA) office. You will need to 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.



If you have [Federal Crop Insurance](#), contact your crop insurance agent within 72 hours of discovering damage and be sure to follow up in writing within 15 days.

## **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 a devastating 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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## **Producer Compliance Responsibilities for NAP Coverage on Mechanically Harvested Forage**

The Farm Service Agency's (FSA) Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to producers of non-insurable crops, including mechanically harvested forage with NAP coverage, to protect against natural disasters that occur during the coverage, resulting in loss of production, loss of value, or prevented planting of an eligible crop.

If you have NAP coverage on mechanically harvested forage, you must:

- Maintain separate production records for each unit, crop, practice, crop type, and intended use.
- Submit production records to FSA by the designated production reporting date for the crop.
- Notify your FSA administrative county office before grazing, abandoning, or destroying forage acreage reported, on FSA form FSA-578, as intended to be mechanically harvested; and request an appraisal.
- Notify your FSA administrative county office of a loss and timely file CCC-576, *Notice of Loss and Application for Payment*, Part B, the earlier of:
  - 15 calendar days after the disaster occurs, or damage first becomes apparent.
  - 15 calendar days after the crop's normal harvest date.
- If you change your intended use or experience a loss during the coverage period, you must:
  - Establish and maintain representative sample areas when an appraisal of the acreage is required.
  - Inform your FSA administrative county office of the location of representative sample areas within 15 days of placing the panels.
  - Request an appraisal of the representative sample areas at the end of harvest period but before first freeze.

For more information on NAP and NAP compliance requirements you must follow to retain NAP coverage, contact your [local USDA service center](#).

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## SBA Offers Disaster Relief to Florida Small Businesses and Private Nonprofits Affected by February Drought

The [U.S. Small Business Administration \(SBA\)](#) announced the availability of low interest federal disaster loans to small businesses and private nonprofit (PNP) organizations in Florida who sustained economic losses caused by the drought beginning February 11, 2025.

The disaster declaration covers the primary counties of Glades, Hendry, Martin, and Palm Beach, and the adjacent counties of Broward, Charlotte, Collier, DeSoto, Highlands, Lee, Okeechobee, and St. Lucie in Florida.

Under this declaration, the SBA's [Economic Injury Disaster Loan \(EIDL\)](#) program is available to eligible small businesses, small agricultural cooperatives, nurseries, and PNPs with financial losses directly related to this disaster. The SBA is unable to provide disaster loans to agricultural producers, farmers, or ranchers, except for aquaculture enterprises.

EIDLs are available for working capital needs caused by the disaster and are available even if the small business or PNP did not suffer any physical damage. The loans may be used to pay fixed debts, payroll, accounts payable, and other bills not paid due to the disaster.

The loan amount can be up to \$2 million with interest rates as low as 4% for small businesses and 3.625% for PNPs, with terms up to 30 years. Interest does not accrue, and payments are not due until 12 months from the date of the first loan disbursement. The SBA sets loan amounts and terms based on each applicant's financial condition.

To apply online visit [sba.gov/disaster](https://sba.gov/disaster). Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The deadline to return economic injury applications is **December 8, 2025**.

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## 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](#).

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## **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).

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## **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.

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## Dates to Remember

August 15 - Emergency Commodity Assistance Program (ECAP)

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## Selected Interest Rates for May 2025

Farm Operating - Direct	5.125%
Farm Operating - Microloan	5.125%
Farm Ownership - Direct	5.625%
Farm Ownership - Microloan	5.625%
Farm Ownership - Direct, Joint Financing	3.625%
Farm Ownership - Down Payment	1.625%
Emergency Loan - Amount of Actual Loss	3.750%

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Florida USDA

4500 NW 27th Ave  
Gainesville, FL 32606

Phone: 352-338-3400

**FSA Deputy State Executive Director**

Christy Marshall  
[christy.marshall@usda.gov](mailto:christy.marshall@usda.gov)

**NRCS State Conservationist**

Juan Hernandez  
[juan.hernandez@usda.gov](mailto:juan.hernandez@usda.gov)

**RMA Regional Office Director**

Davina Lee  
[davina.lee@usda.gov](mailto:davina.lee@usda.gov)