

---

**In This Issue:**

- [USDA Aligns Deadlines, Streamlining Delivery of Livestock Disaster Assistance Programs Deadlines](#)
- [Producers Can Now Enroll in ARC and PLC](#)
- [Producers Can Now Enroll in Dairy Margin Coverage](#)
- [USDA Offers Disaster Assistance for Producers Facing Inclement Weather](#)
- [Youth Loan Limit Raised](#)
- [FSA Offers Disaster Assistance for Qualifying Tree, Bush and Vine Losses](#)
- [FSA Outlines MAL and LDP Policy](#)
- [USDA Farm Loan Program Changes Now in Effect](#)
- [SCORE Matches Producers to Mentors](#)

---

## 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.

---

# 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 County USDA Service Center.

---

## 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 County USDA Service Center.

---

# 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.

---

## Youth Loan Limit Raised

The Farm Service Agency (FSA) makes loans to youth to establish and operate agricultural income-producing projects in connection with 4-H clubs, FFA and other agricultural groups. Projects must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the

youth with practical business and educational experience. The maximum loan amount is now \$10,000.

#### **Youth Loan Eligibility Requirements:**

- Be a citizen of the United States (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands) or a legal resident alien
- Be 10 years to 20 years of age
- Comply with FSA's general eligibility requirements
- Conduct a modest income-producing project in a supervised program of work as outlined above
- Demonstrate capability of planning, managing and operating the project under guidance and assistance from a project advisor. The project supervisor must recommend the youth loan applicant, along with providing adequate supervision.

For help preparing the application forms, contact your local County USDA Service Center or visit [fsa.usda.gov](https://fsa.usda.gov).

---

## **FSA Offers Disaster Assistance for Qualifying Tree, Bush and Vine Losses**

If you're an orchardist or nursery tree grower whose experienced losses from natural disasters during calendar year 2024, you must submit a TAP application either 90 calendar days after the disaster event or the date when the loss is apparent.

TAP provides financial assistance to help you replant or rehabilitate eligible trees, bushes and vines damaged by natural disasters.

Eligible tree types include trees, bushes or vines that produce an annual crop for commercial purposes. Nursery trees include ornamental, fruit, nut and Christmas trees that are produced for commercial sale. Trees used for pulp or timber are ineligible.

To qualify for TAP, orchardists must suffer a qualifying tree, bush or vine loss in excess of 15 percent mortality from an eligible natural disaster, plus an adjustment for normal mortality. The eligible trees, bushes or vines must have been owned when the natural disaster occurred; however, eligible growers are not required to own the land on which the eligible trees, bushes and vines were planted.

If the TAP application is approved, the eligible trees, bushes and vines must be replaced within 12 months from the date the application is approved. The

cumulative total quantity of acres planted to trees, bushes or vines, for which you can receive TAP payments, cannot exceed 1,000 acres annually.

---

## FSA Outlines MAL and LDP Policy

Marketing Assistance Loans (MALs) and Loan Deficiency Payments (LDPs) provide financing and marketing assistance for wheat, feed grains, soybeans, and other oilseeds, pulse crops, rice, peanuts, cotton, wool and honey. MALs provide you with interim financing after harvest to help you meet cash flow needs without having to sell your commodities when market prices are typically at harvest-time lows. A producer who is eligible to obtain a loan, but agrees to forgo the loan, may obtain an LDP if such a payment is available. Marketing loan provisions and LDPs are not available for sugar and extra-long staple cotton.

Requests for loans and LDPs shall be made on or before the final availability date for the respective commodities.

Commodity certificates are available to loan holders who have outstanding nonrecourse loans for wheat, upland cotton, rice, feed grains, pulse crops (dry peas, lentils, large and small chickpeas), peanuts, wool, soybeans and designated minor oilseeds. These certificates can be purchased at the posted county price (or adjusted world price or national posted price) for the quantity of commodity under loan, and must be immediately exchanged for the collateral, satisfying the loan. MALs redeemed with commodity certificates are not subject to Adjusted Gross Income provisions.

To be considered eligible for an LDP, you must have form [CCC-633EZ](#), Page 1 on file at your local FSA Office before losing beneficial interest in the crop. Pages 2, 3 or 4 of the form must be submitted when payment is requested.

Marketing loan gains (MLGs) and loan deficiency payments (LDPs) are no longer subject to payment limitations, actively engaged in farming and cash-rent tenant rules.

Adjusted Gross Income (AGI) provisions state that if your total applicable three-year average AGI exceeds \$900,000, then you're not eligible to receive an MLG or LDP. You must have a valid CCC-941 on file to earn a market gain of LDP. The AGI does not apply to MALs redeemed with commodity certificate exchange.

For more information and additional eligibility requirements, contact your local County USDA Service Center or visit [fsa.usda.gov](https://fsa.usda.gov).

---



# USDA Farm Loan Program Changes Now in Effect

The U.S. Department of Agriculture's (USDA) long-awaited 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](#).

---

## SCORE Matches Producers to Mentors

If you are a farmer or rancher, or have agricultural or business experience, join us in supporting the next generation and in investing in your local community. Your



experiences and knowledge as a business owner, agricultural professional, or farmer can provide vital support to your community.

SCORE – [score.org](http://score.org) - the nation's largest network of volunteer, expert business mentors, is looking to expand the field of available agricultural mentors and provide free business mentoring to farmers, ranchers, and other agricultural and rural business owners.

SCORE is currently looking for volunteers with experience in an agriculture-related field who would like to become part of an extended field of volunteers. The organization's Orientation and Mentoring Certification program provides volunteers with everything needed to be a successful volunteer. Training includes background about SCORE's mission and services, as well as guidance on how to be a business mentor, including enhancement of listening, interviewing and problem-solving skills.

Current mentors have backgrounds in finance, accounting, marketing, operations, business and financial planning. The mentors provide local expertise and free one-on-one business mentoring to new and existing farmers and business owners. Together they work through the process of starting or maintaining agricultural and rural businesses. No matter what stage a business is in, SCORE volunteer mentors can help in developing business plans, navigating financing and legal issues, identifying new markets, and other topics, in order to help their clients succeed.

Learn more and sign up to become a mentor today at [score.org/usda](http://score.org/usda).

---

[Top of page](#)

## Utah Farm Service Agency

125 South State Street  
Room 3202  
Salt Lake City, UT 84138

Phone: 801-524-4530  
Fax: 844-715-5091

**Acting State Executive Director**

**Utah FSA State Committee**

Jennifer Hicks  
[jennifer.hicks@usda.gov](mailto:jennifer.hicks@usda.gov)

**Farm Program Specialist**

Heidi Brooks

[heidi.brooks@usda.gov](mailto:heidi.brooks@usda.gov)

Lance Munns, Chairman

Merlin Esplin

Alisa Meyer

**Farm Loan Chief**

Korry Soper

[korry.soper@usda.gov](mailto:korry.soper@usda.gov)