### Florida USDA Newsletter - June 2025

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### U.S. DEPARTMENT OF AGRICULTURE

Florida USDA - June 12, 2025

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

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## **USDA Encourages Producers to Prepare for the 2025 Hurricane Season**

Hurricane season is here and runs through Nov. 30. Farmers, ranchers and forest landowners have been significantly impacted by hurricanes in recent years. USDA encourages agricultural producers to prepare for the 2025 season and get familiar with recovery resources.

### **Get Prepared**

- **Develop an Emergency Plan:** Make sure your employees and members of your household know your plan, including meeting points, emergency contact lists, and alternate evacuation routes in case of infrastructure damage.
- Remove Debris and Secure Large Objects: Most injuries to animals, people, or structures during a hurricane are caused by flying objects. To lessen the risk, minimize the presence of equipment, supplies, and debris that may become airborne during high winds or encountered in floodwaters. Clean out culverts, ditches, and other drainage areas, especially before and during peak hurricane season to reduce water damage.
- Document Inventory and Secure Important Records: It is critical to
  document inventory of farm buildings, vehicles, equipment, and livestock
  before a disaster occurs. Take photos, videos, or make written lists with
  descriptions. Gathering documentation before and after a storm is important
  for insurance compensation and recovery assistance. You'll likely need
  thorough records of any damage and losses sustained on your farm as well as
  documentation of your cleanup and recovery efforts. Keep copies of these
  records in multiple places: a computer, off-site in a safe location, and on a
  cloud-based server.
- Know Your Insurance Options: Regularly review your insurance policies with your agent to be sure you have adequate coverage, including flood insurance, for your facilities, vehicles, farm buildings, equipment, crops and livestock. Note, there are limitations on how soon insurance coverage will take effect. Generally, insurance policies will not cover damage if the policy was not in place before a disaster.
- **Gather Supplies:** Have drinking water, canned food, a generator, batteries, a flashlight, and fuel available in case you lose power. Have cash on hand in cases of widespread outages, when credit and debit cards may not work.
- Access Real-time Emergency Information: Download the <u>FEMA app</u> for free on the App Store and Google Play for safety tips on what to do before, during, and after disasters.

### **How USDA Can Help**

USDA's <u>Farm Service Agency</u> (FSA), <u>Natural Resources Conservation Service</u> (NRCS), and <u>Risk Management Agency</u> (RMA) offer a suite of disaster assistance programs to help you recover from the impacts of natural disasters.

### Insurance and Risk Protection

If you have risk protection through <u>Federal Crop Insurance</u>, report crop damage to your crop insurance agent within 72 hours of discovering damage and be sure to follow up in writing within 15 days.

For producers with coverage through the RMA's <u>Hurricane Insurance Protection – Wind Index (HIP-WI) and Tropical Storm Option (TS)</u>, payments are generally made within weeks following a hurricane or tropical storm. For more resources, including a <u>recent webinar</u>, visit the HIP-WI webpage.

If you have coverage under the <u>Noninsured Crop Disaster Assistance Program</u> (NAP), you should report crop damage to your local FSA office and file a <u>Notice of Loss (CCC-576)</u> within 15 days of the loss becoming apparent, except for hand-harvested crops, which should be reported within 72 hours.

#### **Disaster Assistance**

FSA offers several disaster programs to help producers recover from crop, livestock and infrastructure losses, including low-interest emergency loans. A full list of programs is available on the <a href="https://example.com/html/>
<a href="https://example.com/html/>
https://example.com/html/>
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html

NRCS provides technical and financial assistance to producers through its <a href="Environmental Quality Incentives Program">Environmental Quality Incentives Program</a> to help with immediate needs and long-term support to help recover from natural disasters and conserve environmental resources. The program can assist with restoring livestock infrastructure, emergency animal mortality disposal, and immediate soil erosion protection.

Additionally, NRCS offers help to communities through its <a href="Emergency Watershed Protection"><u>EMP) Program</u></a> which provides assistance to landowners and project sponsors following a natural disaster. EWP is designed to help people and conserve natural resources by relieving imminent hazards to life and property caused by floods, fires, windstorms, and other natural occurrences.

### More Information

Visit our <u>Hurricane webpage</u> for more information. Our <u>Disaster Assistance Discovery Tool</u>, <u>Disaster Assistance at a Glance</u> fact sheet, <u>Farm Loan Assistance Tool</u> can help you determine program or loan options. Additionally, the <u>FarmRaise</u> educational hub can also help with disaster recovery program decisions.

To report losses or ask questions about available programs, contact your <u>local USDA Service</u> <u>Center</u>.

# **USDA Reminds Florida Producers to File Crop Acreage Reports**

After spring planting is complete, agricultural producers in Florida should make an appointment with their local Farm Service Agency (FSA) county office to complete crop acreage reports before the applicable deadline.

### How to File a Report

A <u>crop acreage report</u> documents a crop grown on a farm or ranch, its intended use and location. Producers should file an accurate crop acreage report for all crops and land uses, including failed acreage and prevented planted acreage before the applicable deadline.

Acreage reporting dates vary by crop and by county. Contact your local FSA office for a list of acreage reporting deadlines by crop.

To file a crop acreage report, producers need to provide:

- Crop and crop type or variety
- Intended crop use
- Number of crop acres
- Map with approximate crop boundaries
- Planting date(s)
- Planting pattern, when applicable
- Producer share(s)
- Irrigation practice(s)
- Acreage prevented from planting, when applicable
- Other required information

### **Acreage Reporting Details**

The following exceptions apply to acreage reporting dates:

- If the crop has not been planted by the acreage reporting deadline, then the acreage must be reported no later than 15 calendar days after planting is completed.
- If a producer acquires additional acreage after the acreage reporting deadline, then the acreage must be reported no later than 30 calendar days after purchase or acquiring the lease. Appropriate documentation must be provided to the county office.

Noninsured Crop Disaster Assistance Program (NAP) policy holders should note that the acreage reporting date for NAP-covered crops is the acreage reporting date or 15 calendar days before grazing or crop harvesting begins, whichever is earlier.

Producers with perennial forage crops should check with their local FSA office to see if their crops are eligible for continuous certification, which rolls the certified acreage forward each year until a change is made.

#### **Prevented Planted Acreage**

Producers should also report the crop acreage they intended to plant but were unable to because of a natural disaster, including drought. Prevented planted acreage must be reported on form CCC-576, *Notice of Loss*, no later than 15 calendar days after the final planting date as established by FSA and USDA's Risk Management Agency (RMA).

### Farmers.gov Portal

Producers can access their FSA farm records, maps, and common land units through the farmers.gov customer portal. The portal allows producers to export field boundaries as shapefiles and import and view other shapefiles, such as precision agriculture boundaries

within farm records mapping. Producers can view, print and label their maps for acreage reporting purposes. A login.gov account that is linked to a USDA customer record is required to use the portal.

Producers can visit <u>farmers.gov/account</u> to learn more about creating an account. Producers who have the authority to act on behalf of another customer as a grantee via an FSA-211 *Power of Attorney* form, Business Partner Signature Authority or as a member of a business can now access information for the business in the farmers.gov portal.

### **Electronic Geospatial Acreage Reporting**

Acreage reports using precision agriculture planting boundaries can be filed electronically with an approved insurance provider or an authorized third-party provider, who will then share the file with FSA staff. Producers should notify their local FSA office if they submitted an electronic geospatial acreage report containing precision planting boundaries that they want to use as part of their FSA acreage report.

#### More Information

For more information, producers should contact their local USDA Service Center.

## Using FSA Direct Farm Ownership Loans for Construction

The USDA Farm Service Agency's (FSA) <u>Direct Farm Ownership loans</u> are a resource to 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 <u>Direct Farm Ownership Microloan</u> option for smaller financial needs up to \$50,000.

Direct Farm Ownership Loans can be used to construct, purchase or improve farm dwellings, service buildings or other facilities, and to make improvements essential to an operation.

Applicants must provide FSA with an estimate of the total cost of all planned development that completely describe the work, prior to loan approval and must show proof of sufficient funds to pay for the total cost of all planned development at or before loan closing. In some instances, applicants may be asked to provide certified plans, specifications or contract documents. The applicant cannot incur any debts for materials or labor or make any expenditures for development purposes prior to loan closing with the expectation of being reimbursed from FSA funds.

Construction and development work may be performed either by the contract method or the borrower method. Under the contract method, construction and development contractors perform work according to a written contract with the applicant or borrower. If applying for a

direct loan to finance a construction project, the applicant must obtain a surety bond that guarantees both payment and performance in the amount of the construction contract from a construction contractor.

A surety bond is required when a contract exceeds \$100,000. An authorized agency official determines that a surety bond appears advisable to protect the borrower against default of the contractor or a contract provides for partial payments in excess of the amount of 60 percent of the value of the work in place.

Under the borrower method, the applicant or borrower will perform the construction and development work. The borrower method may only be used when the authorized agency official determines, based on information from the applicant, that the applicant possesses or arranges to obtain the necessary skill and managerial ability to complete the work satisfactorily and that such work will not interfere with the applicant's farming operation or work schedule.

Potential applicants should visit with FSA early in the initial project planning process to ensure environmental compliance.

For more eligibility requirements and information about FSA Loan programs, contact your local County USDA Service Center or visit fsa.usda.gov.

# Myth Busters: Common Misconceptions about the Conservation Stewardship Program

The Conservation Stewardship Program (CSP) is sometimes misunderstood. It is perceived by some as complicated or not for small operations, and neither of those perceptions is true. CSP is designed to help you take your existing conservation efforts on your operation to the next higher level while maintaining your current ones. It's supposed to help you add to what you're already doing, either by enhancing your current practices or adding new ones.

The Natural Resources Conservation Service (NRCS) works one-on-one with you to develop a conservation plan under CSP to implement these additions or enhancements and help strengthen your operation.

Under CSP, you receive annual payments to help you maintain your existing conservation efforts and enhance them using new conservation practices or activities. CSP contracts last five years, with the opportunity to compete for a contract renewal if you successfully fulfill the initial contract and agree to achieve additional conservation objectives.

CSP is often misunderstood, so here are a few "myths" about the program that we want to dispel.

Myth #1: The deadline to apply for CSP in my state has already passed, so I don't need to think about applying until next year.

Don't wait to apply! We accept applications year-round, but funding decisions are made locally at specific times and that "ranking date" may be coming up soon in your area. If we already have your application, it will be considered at the next ranking date. Plus, if you start planning now, you will be ready for application ranking dates as they approach. See program application ranking dates for all states at <a href="https://www.nrcs.usda.gov/ranking-dates">https://www.nrcs.usda.gov/ranking-dates</a>.

### Myth #2: Enrolling land in CSP is complicated and time-consuming.

If you have a farm and tract number (available from USDA's Farm Service Agency) and have kept good farm records, you're already well on your way. You just need to complete a three-page **NRCS-CPA-1200** form, see <u>Applications and Forms</u>. You can even complete this form online if you create a farmers.gov account at <a href="https://www.farmers.gov/account">https://www.farmers.gov/account</a>.

Read more myths.

## USDA to Provide \$1 Billion to Livestock Producers Impacted by Drought or Wildfire in 2023 and 2024

Assistance for Flood-Impacted Producers Coming Summer 2025

U.S. Secretary of Agriculture Brooke L. Rollins today announced the release of Congressionally mandated Emergency Livestock Relief Program (ELRP) payments to cover grazing losses due to eligible drought or wildfire events in 2023 and/or 2024. Secretary Rollins committed on May 7 to release these emergency payments by May 30, and today she is delivering on that commitment ahead of schedule.

The U.S. Department of Agriculture's (USDA) Farm Service Agency (FSA) is leveraging existing Livestock Forage Disaster Program (LFP) data to streamline payment calculations and expedite relief. Emergency relief payments are automatically issued for producers who have an approved LFP application on file for 2023 and/or 2024.

The *American Relief Act*, 2025, provided funds for emergency relief payments. This program is the first of two programs authorized to assist with eligible losses suffered by livestock producers. FSA will announce additional ELRP assistance for other losses authorized by the Act, including flooding, later this summer.

### **ELRP Eligibility**

ELRP payment eligibility requires livestock producers to have suffered grazing losses in a county rated by the <u>U.S. Drought Monitor</u> as having a D2 (severe drought) for eight consecutive weeks or a D3 (extreme drought) or higher level of drought intensity during 2023, 2024 or both calendar years, and have applied and been approved for LFP.

Additionally, producers whose permitted grazing on federally managed lands was reduced due to wildfire are also eligible for ELRP, if they applied and were approved for LFP in 2023, 2024 or both calendar years.

To streamline and simplify the delivery of ELRP benefits, producers are not required to submit an application for payment; however, they must have the following forms on file with FSA:

- CCC-853, Livestock Forage Disaster Program Application
- Form AD-2047, Customer Data Worksheet.
- Form CCC-902, Farm Operating Plan for an individual or legal entity.
- Form CCC-901, Member Information for Legal Entities (if applicable).
- Form FSA-510, Request for an Exception to the \$125,000 Payment Limitation for Certain Programs (if applicable). This form is required to be on file for both 2023 and 2024 to be eligible for the payment limitation exception.
- SF-3881, Direct Deposit.
- <u>AD-1026</u>, Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification.

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, can contact their <u>local FSA county office</u>.

### **ELRP Payment Calculation**

To expedite payments to eligible livestock producers, determine eligibility, and calculate an ELRP payment, FSA uses livestock inventories and drought-affected forage acreage or restricted animal units and grazing days due to wildfire already reported by the producer on the CCC-853, *Livestock Forage Disaster Program Application* form, for 2023, 2024 or both calendar years.

ELRP payments will be equal to the eligible livestock producer's gross LFP calculated payment for the calendar year multiplied by an ELRP 2023 or 2024 payment factor to determine the total gross ELRP payments for 2023 and/or 2024. The initial payment factor for 2023 and 2024 ELRP payments is 35%. If additional funds remain, FSA may issue a second payment.

### **Supplemental Disaster Assistance Timeline**

USDA is fully committed to expediting remaining disaster assistance provided by the *American Relief Act*, 2025. On May 7, we launched our 2023/2024 Supplemental Disaster Assistance public landing page where the status of USDA disaster assistance and block grant rollout timeline can be tracked. The page is updated regularly and accessible through <u>fsa.usda.gov</u>.

The Act also authorized \$10 billion in economic loss assistance to producers of covered commodities based on 2024 planted and prevented planted acres. To date, USDA has delivered more than \$7.7 billion to producers through the <a href="Emergency Commodity Assistance">Emergency Commodity Assistance</a> <a href="Program (ECAP">Program (ECAP)</a>. The ECAP deadline is Aug. 15, 2025. Contact your local FSA county office for information.

To learn more visit the **ELRP** website.

## NRCS Celebrates 90 Years of Helping People Help the Land

On April 27, 1935, Congress established the Soil Conservation Service, which would later become the Natural Resources Conservation Service (NRCS), as a permanent agency in the U.S. Department of Agriculture. For 90 years, NRCS has helped farmers, ranchers and forestland owners make critical investments in their operations and local communities to keep working lands working and boost agricultural production, while at the same time improving the quality of our air, water, soil, and wildlife habitats.

See our compilation of videos, stories and resources here.

# USDA Announces Changes to Livestock Insurance Programs for 2026 and Subsequent Years

The U.S. Department of Agriculture's (USDA) <u>Risk Management Agency</u> (RMA) approved changes to improve insurance coverage for American livestock producers. These updates will take effect for the Livestock Risk Protection (LRP), Livestock Gross Margin (LGM), and Dairy Revenue Protection (DRP) insurance programs beginning with the 2026 crop year.

### **Livestock Risk Protection**

LRP provides protection for livestock producers looking to insure against declining market prices. This program offers coverage levels ranging from 70% to 100% of the "expected ending values" (expected price at the end of the insurance period).

The changes to LRP include:

- Modifying the termination date to Sept. 30 and the premium billing date to the first day of the second month after the end date of endorsement.
- Adding two new types of LRP coverage:
  - Feeder Cattle Unborn Calves will provide coverage for beef or beef/dairy cross calves sold within two weeks after birth.
  - Fed Cattle Cull Cows will provide coverage for dairy cull cows with a coverage limitation of 13 weeks.
- Allowing coverage based on a forward contract or purchase agreement.
- Additional record requirement includes a copy of the purchase agreement and proof of delivery.

- Adding drought exemption for Feeder Cattle that will be based on the Drought Monitor's Drought Severity and Coverage Index (DSCI).
- Adding additional record requirements for Feeder Cattle:
  - Applicable when livestock are purchased and not marketed within 60 days of the end date.
  - The sex of the feeder cattle must be verified in the marketing or purchase records.

### **Livestock Gross Margin**

LGM provides protection to cattle, dairy and swine producers against unexpected decreases in gross margin (market value of livestock or milk minus input costs). The program calculates the expected gross margin for a period using future market prices and pays an indemnity to the extent that the actual gross margin is less than the expected gross margin.

The changes to LGM include:

 Modifying the termination date to Aug. 31 and the premium billing date to the first day of the second month after the Specific Coverage Endorsement ended.

### **Dairy Revenue Protection**

For dairy producers, DRP provides protection against a decline in revenue (yield and/or price) on the milk produced from dairy cows on a quarterly basis. The expected revenue is based on futures prices for milk and dairy commodities, and the amount of covered milk production elected by the dairy producer.

The changes to DRP include:

- Modifying the DRP termination date to Jan. 31 and the premium billing date to the first day of the third month after the end date of endorsement.
- Modifying the program to give additional flexibilities to producers impacted by an animal disease when they have suffered an eligible loss.
- RMA is increasing the minimum declarable butterfat test to 4.00 pounds, increasing maximum declarable butterfat test to 6.00 pounds and increasing minimum declarable protein test to 3.20 pounds.

### More Information

LRP, LGM and DRP are available to livestock producers in all states and counties. Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available online at the <a href="RMA Agent Locator">RMA Agent Locator</a>. Producers can learn more about crop insurance and the modern farm safety net at <a href="rma.usda.gov">rma.usda.gov</a> or by contacting their <a href="RMA Regional Office">RMA's Basics for Beginners</a> provides information for those new to crop insurance.

## **FSA Offers Loan Servicing Options**

There are options for Farm Service Agency (FSA) loan customers during financial stress. If you are a borrower who is unable to make payments on a loan, contact your local FSA Farm Loan Manager to learn about your options.

### **Dates to Remember**

August 15 - Emergency Commodity Assistance Program (ECAP)

### **Selected Interest Rates for June 2025**

Farm Operating - Direct	5.000%
Farm Operating - Microloan	5.000%
Farm Ownership - Direct	5.750%
Farm Ownership - Microloan	5.750%
Farm Ownership - Direct, Joint Financing	3.750%
Farm Ownership - Down Payment	1.750%
Emergency Loan - Amount of Actual Loss	3.750%



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