
Indiana FSA State Newsletter - July 14, 2025

In This Edition of the Indiana FSA State Newsletter:

- [Greetings from the State Executive Director:](#)
 - [Prevented Planting Deadline Extended for 2025 Spring Seeded Crops](#)
 - [Producers with Individual Agriculture Risk Coverage Reminded to Report Yields](#)
 - [Making Farm Reconstitutions](#)
 - [Updates to Acreage Reporting and Prevented Planted Acres](#)
 - [Implementing Fire Management on CRP Acres](#)
 - [USDA to Provide \\$1 Billion to Livestock Producers Impacted by Drought or Wildfire in 2023 and 2024](#)
 - [Disaster Set-Aside Program for Farm Loan Borrowers](#)
 - [Food Plots Bring a Variety of Wildlife to Farms](#)
 - [Specialty Crop Growers can Apply for 2025 On-Farm Food Safety Certification Expenses](#)
 - [Managing Nutrients Leads to Better Yields, Cleaner Water](#)
 - [Applying for Farm Storage Facility Loans](#)
 - [USDA and FarmRaise Launch Online Disaster Assistance Decision Tools](#)
 - [USDA RMA Announces New Margin Coverage Option for Row Crops](#)
 - [Applying for Beginning Farmer Loans](#)
 - [USDA Announces July 2025 Lending Rates](#)
 - [Dates to Remember](#)
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Greetings from the State Executive Director:

It is an honor to serve as the Indiana Farm Service Agency State Executive Director again, after serving in this position during the first Trump Administration.

Many of you already know me, but for those of you who don't, I'll share a little background. I grew up on my family farm in Pine Village, Indiana, and have been involved in farming for over 40 years raising corn, soybeans, wheat and hogs.

I retired from FSA in 2015 with 32 years of service. Throughout my FSA career, I served as a County Executive Director in Porter County and Carroll County and later worked in the Indiana FSA State Office serving in administrative and program roles.

I know firsthand that our Indiana FSA employees go the extra mile to provide excellent customer service to producers.

Our local FSA offices have been busy with the July 15 acreage reporting deadline approaching.

FSA County Committee election season continues. If your local administrative area is holding an election this year, the deadline for submitting a nomination is **August. 1**. County Committees are important as they oversee the functions of county FSA offices and provide input on programming and local agricultural issues. For more information on this opportunity, read the article below and contact your local FSA office.

We are also rolling out a suite of Supplemental Disaster Assistance programs. Here's a quick rundown:

- The **Emergency Commodity Assistance Program (ECAP)** sign-up runs through Aug. 15, 2025. ECAP payments are based on your 2024 planted and prevented planted acres. In Indiana, payments were made primarily on corn, soybeans, wheat and oats. We've already approved over 15,000 applications, so this is a reminder to those who haven't submitted their application.
- The **Emergency Livestock Relief Program (ELRP)** for Drought and Wildfire provides assistance for losses due to drought or wildfires in 2023 and 2024. Payments have already been issued to producers who have an approved Livestock Forage Disaster Program application on file for those years. A second round of ELRP will be announced in mid-August for producers impacted by flooding.
- The **Supplemental Disaster Relief Program (SDRP)** provides assistance to producers with revenue, quality or production losses due to weather-related events in 2023 and 2024. For producers with indemnified losses, sign-up opened July 10.

I look forward to meeting and supporting producers across the state and I am proud to once again be part of an administration that puts Farmers First and is dedicated to American agriculture.

Steve Brown

State Executive Director,
Indiana FSA

Prevented Planting Deadline Extended for 2025 Spring Seeded Crops

The U.S. Department of Agriculture's Farm Service Agency (FSA) is extending the prevented planting crop reporting deadline for producers affected by spring flooding, excessive moisture, or qualifying drought.

Producers who intended to plant this spring, but were unable due to weather conditions, now have until the acreage reporting deadline for the applicable crop being claimed as prevented planting. July 15 is a major deadline for most crops, but acreage reporting deadlines vary by county and by crop.

Producers need to report prevented planting acres to retain eligibility for FSA program benefits. Normally, the prevented planting reporting deadline is 15 calendar days after the final planting date for a crop as established by FSA and the Risk Management Agency (RMA). The prevented planting reporting deadline extension only applies to FSA and does not change any RMA crop insurance reporting deadline requirements.

The extension does not apply to crops covered by FSA's Noninsured Crop Disaster Assistance Program (NAP). Producers should check with their local FSA office regarding prevented planting provisions for NAP-covered crops.

Producers are encouraged to contact their local FSA office as soon as possible to make an appointment to report prevented planting acres and submit their spring crop acreage report. To locate your local FSA office, visit farmers.gov/service-locator.

Producers with Individual Agriculture Risk Coverage Reminded to Report Yields

Producers who elected Individual Agriculture Risk Coverage (ARC-IC) are required to report yields annually to FSA. The final date to report production from the prior crop year for farms enrolled in ARC-IC is **July 15**. The ARC Program is an income support program that provides payments when actual crop revenue declines below a specified guarantee level.

ARC-IC program payments are issued when the actual individual crop revenue for all covered commodities planted on the ARC-IC farm is less than the ARC-IC guarantee for those covered commodities. ARC-IC uses producer's certified yields, rather than county level yields. ARC-IC payments are dependent upon the planting of covered commodities on the farm. A producer's ARC-IC farm is defined as the sum of the producer's interest in all ARC-IC enrolled farms in the state. Producers with all farms

enrolled in County Agriculture Risk Coverage and Price Loss Coverage are not required to report production from the prior crop year.

For more information contact your [FSA County office](#).

Making Farm Reconstitutions

When changes in farm ownership or operation take place, a farm *reconstitution* is necessary. The reconstitution — or recon — is the process of combining or dividing farms or tracts of land based on the farming operation.

To be effective for the current fiscal year, farm combinations and farm divisions must be requested by **August 1 of the fiscal year** for farms subject to the Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) program. A reconstitution is considered to be requested when all of the required signatures are on FSA-155 and all other applicable documentation, such as proof of ownership, is submitted.

Total Conservation Reserve Program (CRP) and non-ARC/PLC farms may be reconstituted at any time.

The following are the different methods used when doing a farm recon:

- **Estate Method** — the division of bases, allotments and quotas for a parent farm among heirs in settling an estate
- **Designation of Landowner Method** — may be used when (1) part of a farm is sold or ownership is transferred; (2) an entire farm is sold to two or more persons; (3) farm ownership is transferred to two or more persons; (4) part of a tract is sold or ownership is transferred; (5) a tract is sold to two or more persons; or (6) tract ownership is transferred to two or more persons. In order to use this method, the land sold must have been owned for at least three years, or a waiver granted, and the buyer and seller must sign a Memorandum of Understanding
- **DCP Cropland Method** — the division of bases in the same proportion that the DCP cropland for each resulting tract relates to the DCP cropland on the parent tract
- **Default Method** — the division of bases for a parent farm with each tract maintaining the bases attributed to the tract level when the reconstitution is initiated in the system.

For questions on your farm reconstitution, contact FSA County Office.

Updates to Acreage Reporting and Prevented Planted Acres

The USDA Farm Service Agency (FSA) made several policy updates to acreage reporting and prevented planted acres.

Prevented Planted Acres

In order to certify prevented planted acreage due to drought, all of the following must apply:

- The area that is prevented from being planted has insufficient soil moisture for germination of seed on the final planting date for non-irrigated acreage
- Prolonged precipitation deficiencies that meet the D3 or D4 level as determined by the U.S. Drought Monitor
- Verifiable information must be collected from sources whose business or purpose is recording weather conditions as determined by FSA and the sources include, but are not limited to:
 - S. National Weather Service
 - Bureau of Reclamation
 - S. Army Corps of Engineers
 - National Institute of Food and Agriculture
 - Natural Resources Conservation Service
 - Local irrigation authorities responsible for water allocations
 - State Department of Water Resources
 - National Institute of Food and Agriculture
 - Other sources responsible for the collection of water data or regulation of water resources (water allocations).

FSA reminds producers to report prevented planted and failed acres in order to establish or retain FSA program eligibility for some programs. You should report crop acreage you intended to plant, but due to natural disaster, were prevented from planting. Prevented planting 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 the Risk Management Agency (RMA).

Late-Filed Acreage Reports

FSA can now accept late-filed acreage reports without a field visit if the producer can provide proof of existence, including specific acres of the crop, and disposition. Producers are required to pay the late filed fee.

Proof of existence of the crop includes, but is not limited to:

- seed receipts showing the amount, variety, and date purchased;
- receipts for cleaning, treating, etc., for seed planted on the farm;
- a written contract or documentation of an oral contract to produce a specific crop;
- evidence that was accepted and approved by the RMA or another USDA agency;
- precision planting, spraying, or harvesting geospatial data or maps;
- drone photos with location and notable physical boundaries;
- other aerial or ground imagery with the ability to determine date, acres, and crop.

Proof of disposition of the crop includes, but is not limited to:

- receipts showing number and units sold if the sale can be positively identified as sale of the crop for the farm for the year represented;
- a written contract or documentation of an oral contract to produce a specific crop;
- records showing the crop was fed to livestock;
- documentation of payment for custom harvesting indicating acreage, location, and crop year;
- evidence that was accepted and approved by another USDA agency.

Implementing Fire Management on CRP Acres

FSA encourages you to be proactive in preventing the spread of wildfire. If you participate in the Conservation Reserve Program (CRP), you are responsible for fire management on your CRP acreage. The goal is to suppress the amount of fuel in the event of a wildfire while still promoting the diversity of the conservation cover.

One fire management practice includes installing firebreaks, which should be included in the contract support document and installed according to NRCS firebreak standards. Barren firebreaks will only be allowed in high-risk areas, such as transportation corridors, rural communities, and adjacent farmsteads. A conservationist must certify that there will not be an erosion hazard from the barren firebreak. If erosion becomes a problem, remedial action will be taken.

You must complete the necessary management activities outside of the Primary Nesting Season. In Indiana, the Primary Nesting Season is April 1 through August 1 for grazing benefits April 1 through August 1 for all other activities. Remember that fireguard technical practices should be outlined in your Conservation Plan of Operations (CPO).

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

The U.S. Department of Agriculture 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.

USDA's 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.S. Drought Monitor](#) 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*.
- [AD-1026](#), *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 [local FSA county office](#).

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 fsa.usda.gov.

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 [Emergency Commodity Assistance Program \(ECAP\)](#). The ECAP deadline is Aug. 15, 2025. Contact your local FSA county office for information.

To learn more visit the [ELRP website](#).

Disaster Set-Aside Program for Farm Loan Borrowers

Farm Service Agency (FSA) borrowers with farms located in designated primary or contiguous disaster areas who are unable to make their scheduled FSA loan payments should consider the Disaster Set-Aside (DSA) program.

DSA is available to producers who suffered losses as a result of a natural disaster and relieves immediate and temporary financial stress. FSA is authorized to consider setting aside the portion of a payment/s needed for the operation to continue on a viable scale.

Borrowers must have at least two years left on the term of their loan in order to qualify.

Borrowers have eight months from the date of the disaster designation to submit a complete application. The application must include a written request for DSA signed by all parties liable for the debt along with production records and financial history for the operating year in which the disaster occurred. FSA may request additional information from the borrower in order to determine eligibility.

All farm loans must be current or less than 90 days past due at the time the DSA application is complete. Borrowers may not set aside more than one installment on each loan.

The amount set-aside, including interest accrued on the principal portion of the set-aside, is due on or before the final due date of the loan.

For more information, contact your FSA County Office.

Food Plots Bring a Variety of Wildlife to Farms

Food for wildlife can be scarce during the winter. And many landowners are using food plots to provide food for them during the colder months. A food plot adds plant diversity, food and cover to the landscape. It can be particularly useful for providing a winter or early spring food source. Where fall plowing buries the majority of crop residue, food plots are an excellent choice to encourage wildlife survival. USDA's Natural Resources Conservation Service works with many landowners to provide technical assistance, and in some cases financial assistance, to establish food plots on their land.

Legume-based, perennial food plots, for instance, may supplement the energy needs for big game species, such as white-tail deer, during times of the year when there are

few available sources to eat. In most cases, food plots are also tied to planting pollinator habitat, native warm-season grasses and tree planting for cover.

The different components of a wildlife management plan help tie all the missing pieces of the puzzle together for a landowner, helping to meet their individual farm goals for wildlife management. As an added benefit, these new habitat acres have a ripple effect, bringing more and more wildlife to the surrounding areas.

For more information, contact your NRCS representative at your local USDA Service Center. Local Service Centers can be found by visiting:

<https://www.farmers.gov/working-with-us/service-center-locator>.

Specialty Crop Growers can Apply for 2025 On-Farm Food Safety Certification Expenses

The U.S. Department of Agriculture (USDA) reminds specialty crop producers that the application period for the [Food Safety Certification for Specialty Crops \(FSCSC\) program](#) for program year 2025 opened Jan. 1, 2025, and runs through Jan. 31, 2026. The program has been expanded to include medium-sized businesses in addition to small businesses. Eligible specialty crop growers can apply for assistance for expenses related to obtaining or renewing a food safety certification.

Program Details

FSCSC covers a percentage of the specialty crop operation's cost of obtaining or renewing its on-farm food safety certification, as well as a portion of related expenses.

Eligible FSCSC applicants must be a specialty crop operation; meet the definition of a small or medium-size business and have paid eligible expenses related to certification.

- A small business has an average annual monetary value of specialty crops sold by the applicant during the three-year period preceding the program year of no more than \$500,000.
- A medium size business has an average annual monetary value of specialty crops the applicant sold during the three-year period preceding the program year of at least \$500,001 but no more than \$1,000,000.

Specialty crop operations can receive the following cost assistance:

- Developing a food safety plan for first-time food safety certification.
- Maintaining or updating an existing food safety plan.
- Food safety certification.
- Certification upload fees.
- Microbiological testing for products, soil amendments and water.

FSCSC payments are calculated separately for each eligible cost category. Details about payment rates and limitations are available at farmers.gov/food-safety.

Applying for Assistance

For program year 2025, the application period began Jan. 1, 2025, and runs through Jan. 31, 2026. FSA will issue 50% of the calculated payment for program year 2025 following application approval, with the remaining amount to be paid after the application deadline. If calculated payments exceed the amount of available funding, payments will be prorated.

Specialty crop producers can apply by completing the [FSA-888-1, Food Safety Certification for Specialty Crops Program \(FSCSC\) for Program Years 2024 and 2025](#) application. The application, along with the [AD-2047, Customer Data Worksheet](#) and [SF-3881, ACH Vendor/Miscellaneous Payment Enrollment Form](#), if not already on file with FSA, can be submitted to the FSA county office at any USDA Service Center nationwide by mail, fax, hand delivery or via electronic means. Producers with an eAuthentication account can apply for FSCSC [online](#). Producers interested in creating an eAuthentication account should visit farmers.gov/sign-in.

Visit farmers.gov/food-safety for additional program details, eligibility information and application forms.

More Information

To learn more about FSA programs, producers can contact their local [USDA Service Center](#).

Managing Nutrients Leads to Better Yields, Cleaner Water

Nutrients can help or harm, either leading to bountiful harvests or contributing to water quality issues. How we manage nutrients affects how much is taken up by plants and how much is lost from our farm fields. Farmers and ranchers play an important

role in finding solutions to prevent nutrients from making their way into our local streams, rivers and other water bodies.

You can help improve water quality by managing nutrients, using the right kind, the right amount, applied at the right time, and using the proper method of application. NRCS can help you use nutrients wisely – through a conservation practice called nutrient management. Nutrient management allows you to achieve optimal agricultural and economic outcomes while improving the quality of air, soil and water.

Through nutrient management, you perform a soil or plant tissue test to determine nutrient needs and apply only the amount needed to optimize crop yields. To improve timing, nutrients should be applied when plants can best absorb them, while considering factors like weather, irrigation events and crops that will follow. Sometimes it's best to split nutrient applications to increase the chances of nutrient uptake by the crop while minimizing losses through runoff and leaching.

Managing nutrients comes with benefits for you, too. You can see cost savings from lower inputs and potential yield increases, thus creating a win-win situation. For more information, contact your NRCS representative at your local USDA Service Center. Local Service Centers can be found by visiting: <https://www.farmers.gov/working-with-us/service-center-locator>.

Applying for Farm Storage Facility Loans

The Farm Service Agency's (FSA) Farm Storage Facility Loan (FSFL) program provides low-interest financing to help you build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, controlled atmosphere storage, floriculture, hops, malted small grains, maple sap, maple syrup, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

Loans up to \$50,000 can be secured by a promissory note/security agreement, loans between \$50,000 and \$100,000 may require additional security, and loans exceeding \$100,000 require additional security.

You do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and

mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

For more information, contact your FSA County office.

USDA and FarmRaise Launch Online Disaster Assistance Decision Tools

[FarmRaise](#), in partnership with USDA's Farm Service Agency (FSA), launched their online, [educational hub](#) – the FarmRaise | FSA Educational Hub – comprised of videos, tools and interactive resources that enable USDA cooperators and agricultural producers to learn about and access major FSA programs.

ELAP Decision Tool

The Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish (ELAP) Decision Tool helps eligible producers impacted by qualifying natural disasters and other eligible causes of loss better understand program eligibility and application requirements, learn about record-keeping and supporting loss documentation requirements and track the steps needed before applying for program benefits. The document generated by the ELAP Decision Tool can be used to support the ELAP application process, but it is not a program application. Producers will need to complete and submit the ELAP Application to their local FSA county office. Upon request, applicants may be asked to provide additional supporting documentation per the program requirements.

Through use of the ELAP Decision Tool, producers can segment by loss type (honey bee, farm-raised fish and livestock). This enables easier navigation, as guided by the tool, to assistance available to meet specific disaster recovery needs. After entering the type of loss, identifying the loss condition and entering their inventory and loss information, producers are guided through a worksheet that helps identify required loss documentation — documentation (i.e., pictures, receipts, truck logs, etc.) that can be uploaded through the ELAP tool and sent directly to the producer's local FSA county office, or producers can provide a copy of the tool-generated worksheet summary document when they visit their local FSA county office to complete and submit the required ELAP application.

LIP Decision Tool

The Livestock Indemnity Program (LIP) Decision Tool, also available through the FarmRaise | FSA Educational Hub, assists livestock producers who suffered losses from eligible adverse weather events and other causes of loss as well as cooperators

who are helping disaster-impacted livestock producers navigate available federal disaster assistance programs. The LIP Decision Tool gives producers guidance on what is needed to gather and submit required loss documentation, reducing the amount of time needed to complete applications and enabling FSA county office staff to deliver much-needed assistance faster. Using the LIP Decision Tool is not an application for benefits or a determination of eligibility.

Additional FarmRaise Resources

In addition to the new ELAP Decision Tool and the LIP Decision Tool, the FarmRaise | FSA Educational Hub offers several, easily navigated farm loan programs how-to videos designed to introduce producers to FSA's many farm loan programs options and guide them through the application process.

More FSA program resources and tools will continue to be added to the FarmRaise | FSA Educational Hub. Cooperators and agricultural producers are encouraged to visit the FarmRaise | FSA Educational Hub often to access all available educational resources.

USDA RMA Announces New Margin Coverage Option for Row Crops

The U.S. Department of Agriculture's (USDA) Risk Management Agency (RMA) recently announced the Margin Coverage Option (MCO) as a crop insurance endorsement for corn, cotton, grain sorghum, rice, soybeans and spring wheat in select states for the 2026 and succeeding crop years.

MCO provides growers with area-based coverage against an unexpected decrease in operating margin (revenue minus input costs) caused by reduced county yields, reduced commodity prices, increased prices of certain inputs or any combination of these perils. MCO provides a band of coverage from 86% or 90% to 90% or 95% of the expected crop value.

MCO can be purchased with [Supplemental Coverage Option](#) (SCO) and [Stacked Income Protection](#) (STAX) but cannot be combined with the [Margin Protection Plan](#) (MP), [Enhanced Coverage Option](#) (ECO) or [Hurricane Insurance Protection-Wind Index](#) (HIP-WI).

MCO will be available for six crops: corn, soybeans, cotton, grain sorghum, rice, and spring wheat. The area covered by this MCO pilot will be select counties in the following states:

- **Corn and Soybeans:** Illinois, **Indiana**, Iowa, Michigan, Minnesota, Missouri, Nebraska, North Dakota and Ohio.

- **Cotton and Grain Sorghum:** Kansas, Oklahoma and Texas.
- **Rice:** Arkansas, California, Louisiana, Mississippi, Missouri and Texas.
- **Spring Wheat:** Idaho, Minnesota, Montana, North Dakota, Oregon, South Dakota and Washington.

MCO must be purchased as an endorsement to a Yield Protection (YP), Revenue Protection (RP), Revenue Protection with the Harvest Price Exclusion (RP-HPE) or Actual Production History (APH) plan of insurance.

More Information

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available 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](#). RMA's [Basics for Beginners](#) provides information for those new to crop insurance.

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 those interested in a real estate loan through FSA, applicants should have 3 years of operating experience to qualify for farm experience.

Additionally, USDA launched the Loan Assistance Tool, an online step-by-step guide that provides materials to help an applicant prepare their farm loan application in one tool. Farmers can access the Loan Assistance Tool by visiting farmers.gov/farm-loan-assistance-tool and clicking the 'Take the Quiz' button. From here applicants can follow the prompts to complete the Eligibility Self-Assessment.

For more information contact, contact your FSA County Office.

USDA Announces July 2025 Lending Rates

The U.S. Department of Agriculture (USDA) announced loan interest rates for July 2025, which are effective July 1, 2025. USDA Farm Service Agency (FSA) loans provide important access to capital to help agricultural producers start or expand their farming operation, purchase equipment and storage structures or meet cash flow needs.

Operating, Ownership and Emergency Loans

FSA offers farm ownership, operating and emergency loans with favorable interest rates and terms to help eligible agricultural producers obtain financing needed to start, expand or maintain a family agricultural operation.

Interest rates for Operating and Ownership loans for July 2025 are as follows:

- [Farm Operating Loans](#) (Direct): 5.000%
- [Farm Ownership Loans](#) (Direct): 5.875%
- [Farm Ownership Loans](#) (Direct, Joint Financing): 3.875%
- [Farm Ownership Loans](#) (Down Payment): 1.875%
- [Emergency Loan](#) (Amount of Actual Loss): 3.750%

FSA also offers guaranteed loans through commercial lenders at rates set by those lenders. To access an interactive online, step-by-step guide through the farm loan process, visit the [Loan Assistance Tool](#) on farmers.gov.

Commodity and Storage Facility Loans

Additionally, FSA provides low-interest financing to producers to build or upgrade on-farm storage facilities and purchase handling equipment and loans that provide interim financing to help producers meet cash flow needs without having to sell their commodities when market prices are low. Funds for these loans are provided through the Commodity Credit Corporation (CCC) and are administered by FSA.

- [Commodity Loans](#) (less than one year disbursed): 5.125%
- [Farm Storage Facility Loans](#):
 - Three-year loan terms: 3.875%
 - Five-year loan terms: 4.000%
 - Seven-year loan terms: 4.250%
 - Ten-year loan terms: 4.500%
 - Twelve-year loan terms: 4.625%
- [Sugar Storage Facility Loans](#) (15 years): 4.750%

More Information

To learn more about FSA programs, producers can contact their [local USDA Service Center](#). Additionally, producers can use online tools, such as the [Loan Assistance Tool](#) and [Debt Consolidation Tool](#) to explore loan options.

Dates to Remember

July 15	Final Date to Submit a Prevented Planting Claim for Soybeans.
July 15	Final Date to Submit a Prevented Planting Claim for Corn.
July 15	Final Acreage Reporting Date for All Other Crops & CRP (Including Cucumbers Planted 5/10-6/15 in All Other Indiana Counties).
July 18	*SPECIAL CRP MESSAGE - FSA is accepting Continuous CRP offers on a first-come, first-served basis, through July 18, 2025. However, should allotted CRP acreage remain available following the July 18 deadline, FSA will accept continuous CRP offers through July 31, 2025, and may be subsequently considered for acceptance, if it's determined that the offered acres support USDA's conservation priorities.
July 31	Deadline for producers to submit signed offers to FSA for Continuous CRP SU63.
August 1	Nesting Season ends for Conservation Reserve Program practices.
August 1	Deadline to File COC Election Nomination Forms - Postmarked or Delivered to the Local FSA Office.
August 1	Deadline to Request farm reconstitutions and transfers for 2025.
August 15	Final Acreage Reporting Date for Cucumbers (Planted 6/16-8/5 in Fulton, LaPorte, Porter and St. Joseph Counties).
August 15	Final Date to sign-up for the Emergency Commodity Assistance Program (ECAP).
September 1	Offices Closed in Observance of Labor Day.

Indiana FSA and NRCS State Office

[Service Center Locator](#)

Farm Service Agency

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