



U.S. DEPARTMENT OF AGRICULTURE

Florida USDA - August 14, 2025

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

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Greetings from the Farm Service Agency!



It is an honor to serve as the Florida and U.S. Virgin Islands FSA State Executive Director after having served in various roles at FSA in Kentucky and Florida for the past 33 years. I grew up in a small rural town in Indiana until I turned 18 and moved to Florida. I started my career with FSA as a temporary Program Assistant and worked my way to Farm Programs Chief for the State of Kentucky. I most recently served as the County Executive Director for Polk, Hillsborough, and Pinellas counties. I look forward to leveraging my local knowledge to Florida producers on a statewide level. Having served as the CED in multiple counties that saw frequent hurricane damage, I understand the importance of FSA's disaster programs. Since we are in the midst of hurricane season, I wanted to remind you to take precautions to prepare and protect your agricultural operation.

- **Remove Debris and Secure Large Objects** - Clean out culverts, ditches, and other drainage areas, especially before and during peak hurricane season to reduce water damage. 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.
- **Secure Important Records and Documents** - Pre- and post-hurricane documentation is extremely important for insurance compensation and recovery assistance. You'll want to have thorough records of damages and losses sustained on your farm as well as documentation of your cleanup and recovery efforts.

After the storm, if your operation was impacted and you are interested in participating in an available disaster assistance program, you should take photos of damage as well as report losses and damages to FSA as soon as it is safe to do so. More information can be found at farmers.gov/hurricane.

I look forward to working with our county offices to create more streamline and timely delivery of our programs. In the coming months, I plan to visit county offices throughout the state to connect with staff and producers alike on a local level.

- Marcinda Kester

USDA Announces Streamlined Guaranteed Loans and Additional Lender Category for Small-Scale Operators

Options Help More Beginning, Small and Urban Producers Gain Access to Credit

Producers can apply for a streamlined version of USDA guaranteed loans, which are tailored for smaller scale farms and urban producers EZ Guarantee Loans use a simplified application process to help beginning, small, underserved, and family farmers and ranchers apply for

loans of up to \$100,000 from USDA-approved lenders to purchase farmland or finance agricultural operations.

A new category of lenders will join traditional lenders, such as banks and credit unions, in offering USDA EZ Guarantee Loans. Microlenders, which include Community Development Financial Institutions and Rural Rehabilitation Corporations, will be able to offer their customers up to \$50,000 of EZ Guaranteed Loans, helping to reach urban areas and underserved producers. Banks, credit unions and other traditional USDA-approved lenders, can offer customers up to \$100,000 to help with agricultural operation costs.

EZ Guarantee Loans offer low interest rates and terms up to seven years for financing operating expenses and 40 years for financing the purchase of farm real estate. USDA-approved lenders can issue these loans with the Farm Service Agency (FSA) guaranteeing the loan up to 95 percent.

For more information about the available types of FSA farm loans, contact your [local County USDA Service Center](#) or visit fsa.usda.gov/farmloans.

Agricultural Producers and Landowners Encouraged to Apply for Conservation Programs

NRCS Florida is Accepting Applications through October 3, 2025

The USDA Natural Resources Conservation Service (NRCS) in Florida announces Fiscal Year 2026 (October 1, 2025, through September 30, 2026) financial assistance opportunities for agricultural producers and forestry operations through the [Environmental Quality Incentives Program](#) (EQIP) and the [Conservation Stewardship Program](#) (CSP).

While NRCS accepts applications year-round, Florida producers and landowners should apply no later than **Oct. 3, 2025**, to be considered for funding in the FY2026 current cycle. If applications are received after the signup period for FY2026, applications will automatically be considered during future funding cycles.

Application cutoff periods allow NRCS to screen-and-rank applications for those with the highest conservation benefits across Florida's landscapes, including cropland, grazing lands, and private non-industrial forestlands. Contract obligations for the highest ranked applications are scheduled for end of June 2026.

Through EQIP, NRCS provides agricultural producers with one-on-one help and financial assistance to plan and implement improvements, or what NRCS calls conservation practices. Together, NRCS and producers invest in solutions that conserve natural resources for the future while improving agricultural operations.

In FY2026, financial assistance opportunities will be made available to bivalve aquaculture operations to reduce, clean, or remove biofouling organisms and other waste from bivalve production areas while minimizing environmental risk and risk to species of concern. CSP offers opportunities for producers to expand on existing conservation efforts by applying

new conservation practices, enhancements, and bundles. These new activities will help enhance natural resources and improve the operation.

If you decide to apply for CSP, the local NRCS conservation planner will have a one-on-one consultation with you to evaluate your current management system and the natural resources on your land. You will then work with the NRCS conservation planner to select new CSP conservation activities based on your management objectives for your operation.

Application Requirements for All Programs

Applicants will need to provide information necessary to establish farm records and certifications outlined below.


- Farm records established or updated with the [Farm Service Agency](#) for the applicant and the land
- Be in [compliance with highly erodible land and wetland conservation requirements](#)
- Meet the adjusted gross income (AGI) and payment limitation provisions
- Applicable documentation required for signature authority
- Have control of land where “control” means possession of the land by ownership, lease, or other agreement
- Written concurrence from the landowner to apply a structural or vegetative conservation practice.
- Be in compliance with provisions for protecting the interests of tenants and sharecroppers.

Applications are available at your local [USDA Service Center](#) or online on our [Get Started with NRCS](#) web page and will be accepted until **October 3, 2025**.

NRCS has 33 field offices throughout Florida with teams ready to help landowners with conservation programs. [Contact your local NRCS field office](#) and download the [EQIP fact sheet](#) and [CSP fact sheet](#) (PDF) for more information.

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.
- Training.

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.

USDA to Gather Conservation Data to Assess Trends and Improve Programs and Services

The U.S. Department of Agriculture (USDA) [National Agricultural Statistics Service](#) (NASS), in partnership with USDA's [Natural Resources Conservation Service](#) (NRCS), is reaching out to farmers, ranchers and agricultural landowners to gather in-depth information about the conservation practices they use.

Nearly 23,000 operators nationwide will receive the 2025 Conservation Effects Assessment Project survey. Data obtained will support the third set of national and regional cropland assessments delivered by USDA's [Conservation Effects Assessment Project \(CEAP\)](#), a multi-agency effort led by NRCS to quantify the effects of conservation practices across the nation's working lands.

Local NASS representatives will visit farmers and agricultural landowners in August and September of 2025 to determine if their operations and properties meet the criteria to be considered eligible candidates for the survey. Eligible farmers and landowners may be contacted between November 2025 and March 2026 and asked to participate in the survey. Typical questions will discuss farm production practices; chemical, fertilizer, and manure applications; tillage; irrigation use; and installed conservation practices. NASS will provide survey data to NRCS, the agency tasked with publishing findings.

[CEAP Cropland Assessments](#) quantify the environmental outcomes associated with implementation and installation of conservation practices on agricultural lands. Findings are used to guide conservation program development and support agricultural producers and partners in making informed management decisions backed by data and science.

Specifically, CEAP results may help:

- Evaluate the resources farmers may need in the future to protect soil, water, and habitat.
- Shed light on techniques farmers use to conserve healthy environments.
- Improve and strengthen technical and financial programs that help landowners plan and install conservation practices on agricultural land.
- Support the conservation programs that can help producers' profits while also protecting natural resources.

The CEAP survey is conducted through a cooperative agreement between NRCS and NASS. NRCS will couple survey results with modeling to report on trends in cropland conservation – and associated outcomes – from 2024 through 2026.

Information provided to NASS and analyzed by NRCS is kept confidential, as required by federal law. The agencies only publish data in aggregate form, ensuring that no individual respondent or operation can be identified.

The data from this survey will be published as a report on the CEAP Cropland Assessments webpage at nrcs.usda.gov/ceap/croplands. If you have questions about the survey, please contact us at 888-424-7828 or visit the [NASS Website](#).

Disaster Set-Aside and Distressed Borrower Set-Aside Programs

The Farm Service Agency (FSA) offers two types of set-aside programs to assist FSA direct loan borrowers. The set-aside programs are intended to help distressed borrowers as well as borrowers impacted by natural disasters.

Disaster Set-Aside Program

The Disaster Set-Aside Program (DSA) assists existing FSA direct loan borrowers who have been impacted by natural disasters. The DSA program provides short-term financial relief by allowing eligible borrowers to delay FSA direct loan payments that are due this year or next year (but not both). You may delay up to one full annual payment per loan and the delayed payment will be moved to the end of the loan term. You will not be required to pay this set-aside installment until the loan's final due date.

The principal portion of the amount set-aside will continue to accrue interest at your loan's existing interest rate.

To be eligible, borrowers must have operated a farm in a county declared a disaster area or a contiguous county at the time of the disaster. In addition, the borrower's inability to make their upcoming payment must be due to the disaster.

To apply for DSA, borrowers must provide their local USDA Service Center with a letter requesting DSA, which must be signed by all parties liable for the debt. The letter must be provided to your local Service Center within eight months of the disaster declaration date. The application process also includes providing your actual production, income, and expense records for the last three years. FSA may also request additional information as needed to make an eligibility decision.

Distressed Borrower Set-Aside Program

FSA Direct Farm Loan Program borrowers whose loans were closed before Sept. 25, 2024, may be eligible for assistance under the Distressed Borrower Set-Aside Program (DBSA). Similar to DSA, DBSA also provides short-term financial relief by allowing eligible borrowers to delay FSA direct loan payments that are due this year or next year (but not both). You may delay up to one full annual payment per loan and the delayed payment will be moved to the end of the loan term. You will not be required to pay this set-aside installment until the loan's final due date.

An increased benefit with DBSA is that the principal portion of the set-aside will accrue interest at a reduced rate of 0.125% rather than your loan's existing interest rate.

To be eligible for DBSA, the borrower must demonstrate financial distress, but their inability to make the upcoming payment does not need to be due to a disaster.

The DBSA application process is similar to DSA as borrowers must provide their local USDA Service Center with a letter requesting DBSA, which must be signed by all parties liable for the debt. The application process also includes providing your actual production, income, and expense records for the last three years. FSA may also request additional information as needed to make an eligibility decision.

Important Factors for Both DSA and DBSA:

FSA direct loan borrowers are not able to obtain more than one set-aside per loan. Borrowers also cannot obtain both a DSA and DBSA simultaneously on the same loan. In addition, FSA direct loans with less than two years remaining are not eligible for a DSA or DBSA. Other eligibility requirements apply; we encourage you to contact your local Service Center for more information.

Both DSA and DBSA are intended to provide short-term relief for situations where borrowers anticipate the ability to resume paying their full annual installment(s) in the following year. If you require a more long-term form of financial relief, FSA has other potential options available through primary loan servicing (PLS).

For more information on DSA, DBSA, or PLS, please contact your local [County Service Center](#) or visit fsa.usda.gov.

Additional information, eligibility criteria and program limitations may be found within the [Disaster Set-Aside](#) and [Distressed Borrower Set-Aside Program](#) fact sheets.

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.

USDA's Natural Resources Conservation Service Adopts Categorical Exclusions Under the National Environmental Policy Act

USDA is reducing red tape around the Natural Resources Conservation Service (NRCS) and National Environmental Policy Act (NEPA)-related reviews, which will improve conservation delivery to America's farmers and ranchers.

NEPA requires all federal agencies to consider the environmental impact of their proposed actions before deciding whether and how to proceed. NEPA's aims are to ensure that agencies consider the potential environmental effects of their proposed actions in their decision-making processes and encourage public engagement in that process.

To comply with NEPA, agencies determine the appropriate level of review for a proposed action. Where required, these levels of review may be documented in an environmental impact statement (EIS), an environmental assessment (EA), or categorical exclusion. A federal agency may establish categorical exclusions — categories of actions that the agency has determined normally do not significantly affect the quality of the human environment — in its agency NEPA procedures.

Notice with Revised Guidelines

The notice describes the categories of proposed actions for which NRCS intends to apply the categorical exclusions, the considerations that NRCS will use in determining the applicability of the categorical exclusions and the consultation between the agencies on the use of the categorical exclusions, including application of extraordinary circumstances. The notice is available at the [NRCS NEPA website](#) under the "NRCS NEPA Regulations, Guidance, and Related Documents."

Obtaining Payments Due to Deceased Producers

In order to claim a Farm Service Agency (FSA) payment on behalf of a deceased producer, all program conditions for the payment must have been met before the applicable producer's date of death.

If a producer earned an FSA payment prior to his or her death, the following is the order of precedence for the representatives of the producer:

- administrator or executor of the estate
- the surviving spouse
- surviving sons and daughters, including adopted children
- surviving father and mother
- surviving brothers and sisters

- heirs of the deceased person who would be entitled to payment according to the State law

For FSA to release the payment, the legal representative of the deceased producer must file a form FSA-325 to claim the payment for themselves or an estate. The county office will verify that the application, contract, loan agreement, or other similar form requesting payment issuance, was signed by the applicable deadline by the deceased or a person legally authorized to act on their behalf at that time of application.

If the application, contract or loan agreement form was signed by someone other than the deceased participant, FSA will determine whether the person submitting the form has the legal authority to submit the form.

Payments will be issued to the respective representative's name using the deceased program participant's tax identification number. Payments made to representatives are subject to offset regulations for debts owed by the deceased.

FSA is not responsible for advising persons in obtaining legal advice on how to obtain program benefits that may be due to a participant who has died, disappeared or who has been declared incompetent.

Dates to Remember

August 15 - Emergency Commodity Assistance Program (ECAP)

Selected Interest Rates for August 2025

Farm Operating - Direct	5.000%
Farm Operating - Microloan	5.000%
Farm Ownership - Direct	6.000%
Farm Ownership - Microloan	6.000%
Farm Ownership - Direct, Joint Financing	4.000%
Farm Ownership - Down Payment	2.000%
Emergency Loan - Amount of Actual Loss	3.750%



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