

South Carolina FSA Newsletter for Farmers and Ranchers - September 2025

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A Note from State Executive Director Cody Simpson

Dear Fellow South Carolina Farmer,

Summer may have officially come to an end, but it sure doesn't feel that way. September is here and the cooler days of fall hopefully are right around the corner. We tell our friends from out of state, if they don't like the weather in South Carolina, wait a second and it will change.

Over the past several months, we have enjoyed visiting farms and agribusiness operations throughout the state to focus on our goals of improving communication, increasing outreach communication, and creating more efficiency.

FSA continues to prioritize farmers by improving and enhancing our communication measures. To stay connected with your local FSA office and receive up-to-date program information, feel free to <u>subscribe for GovDelivery emails and SMS text messages</u>. We want to ensure that important communication about our programs, such as sign-up rollouts and deadlines, is delivered in a timely manner.

Through our renewed focus on outreach, I have visited with many farmers across the state, and I remain committed to protecting our agricultural heritage and way of life. Whether

you're a new farmer looking for land or established farmer enhancing or expanding your operation, FSA offers loans to help farmers and ranchers obtain the financing they need to start, expand or maintain a family farm. We understand the pressures on rapid development currently taking place. Use the Loan Assistance Tool to check your eligibility for FSA Loans, discover FSA loan types, learn about FSA Loan requirements, and walk through the easy-to-understand instructions for completing the forms. Also, review our current FSA Loan Interest Rates page to get the latest information on what rates are available.

USDA is offering farmers training on navigating taxes. Past individual and business tax information can be found <u>HERE</u>.

Earlier this month, U.S. Secretary of Agriculture Brooke L. Rollins announced eligible livestock producers will receive disaster recovery assistance through the Emergency Livestock Relief Program for 2023 and 2024 Flood and Wildfire (ELRP 2023 and 2024 FW) to help offset increased supplemental feed costs due to a qualifying flood or qualifying wildfire in calendar years 2023 and 2024. The program is expected to provide approximately \$1 billion in recovery benefits. The program runs September 15--October 31, 2025.

The <u>Supplemental Disaster Relief Program (SDRP)</u> rolled out in July and has efficiently provided disaster relief payments to hundreds of farmers in South Carolina, with nearly \$43 million issued for SDRP and over 2,100 approved applications to date. Stage Two signup for SDRP for eligible shallow or uncovered losses is projected to start in October. Lastly, FSA is rolling out new and efficient methods of booking appointments directly with our FSA Team in your USDA Service Center. We want to better serve you. Please stay tuned for more information.

Thank you for serving the great people of South Carolina. Your SC FSA Team continues to advocate for you and your land. I look forward to visiting with you and your family soon.

Yours truly,

W.R. Cody Simpson, III FSA State Executive Director

USDA Issues Second Economic Assistance Payment to Agricultural Producers



USDA is issuing a second Emergency Commodity Assistance
Program (ECAP) payment to eligible producers for the 2024 crop
year. Of the authorized \$10 billion in ECAP assistance, USDA's Farm
Service Agency (FSA) has already provided over \$8 billion in
payments to eligible producers to mitigate the impacts of increased
input costs and falling commodity prices.

USDA to Provide \$1 Billion to Flood and Wildfire-Impacted Livestock Producers



U.S. Secretary of Agriculture Brooke L. Rollins announced eligible livestock producers will receive disaster recovery assistance through the Emergency Livestock Relief Program for 2023 and 2024 Flood and Wildfire (ELRP 2023 and 2024 FW) to help offset increased supplemental feed costs due to a qualifying flood or qualifying wildfire in calendar years 2023 and 2024. The program is expected to provide approximately \$1 billion in

recovery benefits. Sign-up begins on Monday, September 15. Livestock producers have until October 31, 2025, to apply for assistance.

Qualifying Disaster Events

To streamline program delivery, FSA has determined eligible counties with qualifying floods and qualifying wildfires in 2023 and 2024. For losses in these counties, livestock producers are not required to submit supporting documentation for floods or wildfires. A list of approved counties is available at fsa.usda.gov/elrp.

For losses in counties not listed as eligible, livestock producers can apply for ELRP 2023 and 2024 FW but must provide supporting documentation to demonstrate that a qualifying flood or qualifying wildfire occurred in the county where the livestock were physically located or would have been physically located if not for the disaster event. FSA county committees will determine if the disaster event meets program requirements.

Acceptable documentation includes:

- Photographs documenting impact to livestock, land, or property
- Insurance documentation
- Emergency declaration reports
- News articles
- National Oceanic and Atmospheric Administration storm event database records
- Other FSA disaster program participation records
- Other documentation determined acceptable by the FSA county committee

Livestock and Producer Eligibility

For ELRP 2023 and 2024 FW, FSA is using covered livestock criteria similar to the Livestock Forage Disaster Program (LFP) which includes weaned beef cattle, dairy cattle, beefalo, buffalo, bison, alpacas, deer, elk, emus, equine, goats, llamas, ostriches, reindeer, and sheep.

Wildfire assistance is available on non-federally managed land to participants who did not receive assistance through LFP or the ELRP 2023 and 2024 for drought and wildfire program delivered to producers in July of this year.

When producers submit their application, they must provide documentation to support eligible livestock inventories as of the beginning date of the qualifying disaster event.

Livestock producers can receive assistance for one or both years, 2023 and 2024, and for multiple qualifying disaster events, if applicable. However, producers cannot exceed three months of assistance per producer, physical location county, and program year.

Payment Calculation

Eligible producers can receive up to 60% of one month of calculated feed costs for a qualifying wildfire or three months for a qualifying flood using the same monthly feed cost calculation that is used for LFP.

ELRP 2023 and 2024 for drought and wildfire and ELRP 2023 and 2024 FW have a combined payment limit of \$125,000 for each program year. Producers who already received the maximum payment amount from ELRP 2023 and 2024 for drought and wildfire will not be eligible to receive an additional payment under ELRP 2023 and 2024 FW. Eligible producers may submit form FSA-510, *Request for an Exception to the \$125,000 Payment Limitation for Certain Programs*, to be considered for an increased payment limit of \$250.000.

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 <u>2023/2024 Supplemental Disaster Assistance public landing page</u> 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>. Contact your <u>local FSA county office</u> for more information.

USDA Accepts Nearly 1.8 Million Acres Through 2025 Conservation Reserve Program Enrollment

The U.S. Department of Agriculture (USDA) today announced acceptance of 1.78 million acres into the Conservation Reserve Program (CRP) through 2025 General, Continuous, Grassland, and Conservation Reserve Enhancement Program enrollments.

According to USDA's Farm Service Agency (FSA), about 25.8 million acres are currently enrolled in CRP, the agency's flagship conservation program through which landowners, farmers and

ranchers voluntarily convert marginal or unproductive cropland into vegetative cover that

improves water quality, prevents erosion, restores wildlife habitat and in the case of Grassland CRP, enables participants to conserve grasslands while also continuing most grazing and having practices.

FSA received offers on more than 2.6 million acres. The program's total acreage is capped at 27 million acres for fiscal year 2025 of which 1.8 million was available for enrollment, after offsetting for expiring acres and an administrative reserve, making for a highly competitive process for those who submitted offers for CRP.

About 955,795 acres are expiring Sept. 30 this year. Producers submitted re-enrollment offers for just over 624,000 acres and offers for enrollment of new land totaled 2 million acres.

Kansas, South Dakota and Colorado hold the top three slots for accepted acres for all 2025 CRP enrollment opportunities.

The American Relief Act, 2025, extended provisions for CRP through Sept. 30, 2025.

USDA Designates Horry County in South Carolina as Primary Natural Disaster Area

Dillion, Georgetown and Marion Counties in SC Also Eligible for Assistance

This Secretarial natural disaster designation allows the United States Department of Agriculture (USDA) Farm Service Agency (FSA) to extend much-needed emergency credit to producers recovering from natural disasters through Emergency Loans. Emergency loans can be used to meet various recovery needs including the replacement of essential items such as equipment or livestock, reorganization of a farming operation, or to refinance certain debts. FSA will review the loans based on the extent of losses, security available, and repayment ability.

Impacted Area: South Carolina

Triggering Disaster: Moisture, Erosion, Flooding and Rainfall

Application Deadline: 05/18/2026

Primary Counties Eligible: Horry

Contiguous Counties Also Eligible:

South Carolina: Dillion, Georgetown, and Marion.

More Resources

On farmers.gov, the <u>Disaster Assistance Discovery Tool</u>, <u>Disaster Assistance-at-a-Glance fact sheet</u>, and <u>Loan Assistance Tool</u> can help you determine program or loan options. To file a Notice of Loss or to ask questions about available programs, contact your local <u>USDA Service Center</u>.

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 <u>Food Safety Certification for Specialty Crops (FSCSC) program</u> 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 <u>FSA-888-1</u>, Food Safety Certification for Specialty Crops Program (FSCSC) for Program Years 2024 and 2025 application. The

application, along with the <u>AD-2047</u>, *Customer Data Worksheet* and <u>SF-3881</u>, *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 <u>farmers.gov/sign-in</u>.

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

Is the Noninsured Crop Disaster Assistance Program Right for You?

Farmers and ranchers rely on crop insurance to protect themselves from disasters and unforeseen events, but not all crops are insurable through the USDA's Risk Management Agency. The Farm Service Agency's (FSA) Noninsured Crop Disaster Assistance Program (NAP) provides producers another option to obtain coverage against disaster for these crops. NAP provides financial assistance to producers of non-insurable crops impacted by natural disasters that result in lower yields, crop losses, or prevents crop planting.

Commercially produced crops and agricultural commodities for which crop insurance is not available are generally eligible for NAP. Eligible crops include those grown specifically for food, fiber, livestock consumption, biofuel or biobased products, or value loss crops such as aquaculture, Christmas trees, ornamental nursery, and others. Contact your local FSA office to see which crops are eligible in your state and county.

Eligible causes of loss include drought, freeze, hail, excessive moisture, excessive wind or hurricanes, earthquake and flood. These events must occur during the NAP policy coverage period, before or during harvest, and the disaster must directly affect the eligible crop. For guidance on causes of loss not listed, contact your local FSA county office.

Interested producers apply for NAP coverage and pay the applicable service fee at the FSA office where their farm records are maintained. These must be filed by the application closing date, which varies by crop. Contact your local FSA office to verify application closing dates and ensure coverage for eligible NAP crops.

At the time of application, each producer acknowledges they have received the <u>NAP Basic Provisions</u>, which describes NAP requirements for coverage. NAP participants must report crop acreage shortly after planting and provide verifiable or reliable crop production records when required by FSA.

Producers are required to pay service fees which vary depending on the number of crops and number of counties your operation is located in. The NAP service fee is the lesser of \$325 per crop or \$825 per producer per administrative county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties. Premiums also apply when producers elect higher levels of coverage with a maximum premium of \$15,750 per person or legal entity.

A producer's certification on Form CCC-860 Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification may serve as an application for

basic NAP coverage for all eligible crops beginning with crop year 2022. These producers will have all NAP-related service fees for basic coverage waived, in addition to a 50 percent premium reduction if higher levels of coverage are elected.

For more detailed information on NAP, download the <u>NAP Fact Sheet</u>. To get started with NAP, we recommend you contact your <u>local USDA service center</u>.

USDA Farm Loan Program Changes Now in Effect

The U.S. Department of Agriculture's (USDA) updates to the Farm Service Agency's (FSA) Farm Loan Programs are officially in effect. These changes, part of the <u>Enhancing Program Access and Delivery for Farm Loans rule</u>, 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.

USDA Launches Online Debt Consolidation Tool to Increase Farmer and Rancher Financial Viability

The U.S. Department of Agriculture (USDA) is announcing the launch of the Debt Consolidation Tool, an innovative online tool available through <u>farmers.gov</u> that allows agricultural producers to enter their farm operating debt and evaluate the potential savings that might be provided by obtaining a debt consolidation loan with USDA's Farm Service Agency (FSA) or a local lender.

A debt consolidation loan is a new loan used to pay off other existing operating loans or lines of credit that might have unreasonable rates and terms. By combining multiple eligible debts into a single, larger loan, borrowers may obtain more favorable payment terms such as a lower interest rate or lower payments. Consolidating debt may also provide farmers and ranchers additional cash flow flexibilities.

The Debt Consolidation Tool is a significant addition to FSA's suite of improvements designed to modernize its Farm Loan Programs. The tool enhances customer service and increases opportunities for farmers and ranchers to achieve financial viability by helping them identify potential savings that could be reinvested in their farming and ranching operation, retirement accounts, or college savings accounts.

Producers can access the Debt Consolidation Tool by visiting farmers.gov/debt-consolidation-tool. The tool is built to run on modern browsers including Chrome, Edge, Firefox, or the Safari browser. Producers do not need to create a farmers.gov account or access the authenticated customer portal to use the tool.

USDA encourages producers to reach out to their local FSA farm loan staff to ensure they fully understand the wide range of loan and servicing options available to assist with starting, expanding, or maintaining their agricultural operation. To conduct business with FSA, please contact your local <u>USDA Service Center</u>.

Save Time – Make an Appointment with FSA

Producers are encouraged to call their local FSA office to schedule an appointment to ensure maximum use of their time and to make sure FSA staff is available to tend to their important business needs. Please call your local FSA office ahead to set an appointment and to discuss any records or documentation that might be needed during your appointment. To find your local FSA office, visit farmers.gov/working-with-us/service-center-locator.

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