







USDA Farm Service Agency Update:

Safety Net, Disaster, Conservation, Farm Loans



Welcome New State Executive Director

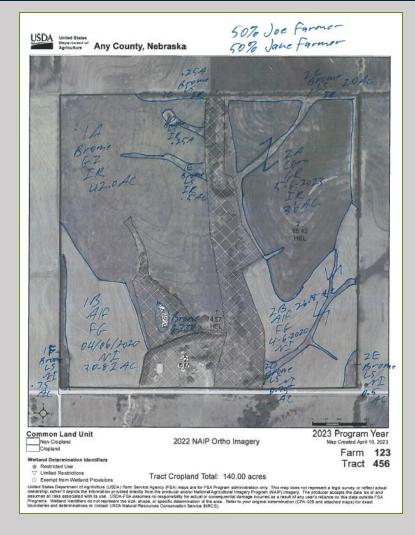


Hilary Maricle



County Office Activity Update

- Spring Acreage Reporting
- Emergency Commodity Assistance Program (ECAP)
- Marketing Assistance for Specialty Crops Program (MASC)
- Drought/Disaster Programs
- Wildfire Assistance Programs
- Disaster Designations
- Conservation Reserve Program (CRP)
- Farm Loan Activity



Spring Acreage Certification



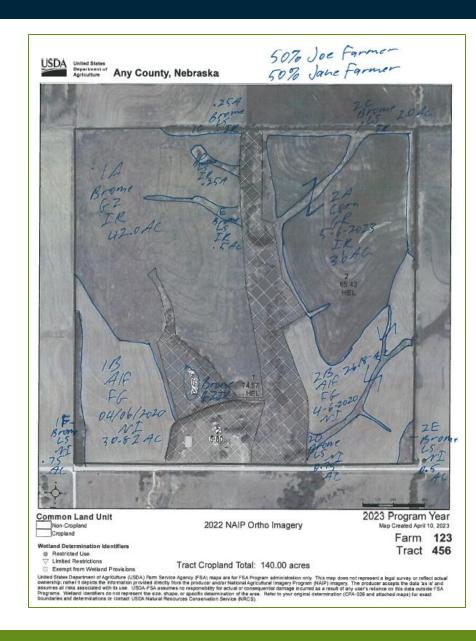
Farm Programs - Spring Acreage Certification

- Ongoing now through the July 15 deadline
- Includes all spring-seeded crops, but also grass (pasture), CRP and cover crops
- Some offices print maps ahead of time; others ask producers to keep track of planting information and bring to appointment



Farm Programs – Spring Acreage Certification

- Farm, Tract, Field, Subfields
- Crop planted
- Crop type (yellow, common, native)
- Intended use (grain, seed, forage, graze)
- Irrigated practice
- Plant date
- Producers and shares

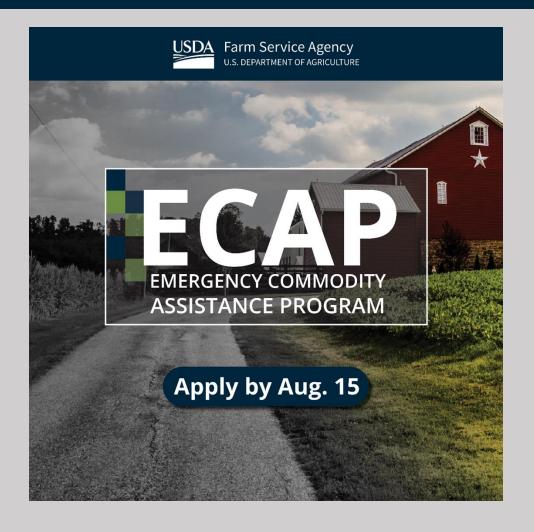




Farm Programs - Spring Acreage Certification

 Requirement to maintain eligibility for many USDA program benefits (ARC/PLC, MALs, LFP, ELAP, CRP)





Emergency Commodity Assistance Program



Ad-Hoc Programs – ECAP Emergency Commodity Assistance Program

- ECAP economic assistance payments designed to mitigate the impacts of higher input costs and falling commodity prices
- Authorized by the American Relief Act, 2025
- \$10 Billion for 2024 impacts
- Signup began March 19 and ends Aug. 15



Ad-Hoc Programs – ECAP Emergency Commodity Assistance Program

- Uses 2024 acreage reporting data in payment formula
 - Acreage planted for harvest, grazing, haying, silage or other similar purposes for 2024 crop year
 - 50 percent of the acreage that was prevented from being planted during the 2024 crop year to an eligible commodity



Ad-Hoc Programs – ECAP Emergency Commodity Assistance Program

- Payments issued as applications are approved
 - Initial payment factored at 85% to ensure total program payments do not exceed available funding
 - If funds remain after the deadline, FSA may issue a second payment
- Calculated using a flat payment rate for the eligible commodity multiplied by the eligible reported acres



Ad-Hoc Programs – ECAP Payment Rates





Ad-Hoc Programs – ECAP Payments

- Submission options: in person, by mail, electronically
- Prefilled applications were mailed to customers
- Many have already applied:

Nationwide: 472,266 applications for \$7.3 billion

Nebraska: 31,551 applications for \$495.5 million

(NE 7th in the nation)







Marketing Assistance for Specialty Crops (MASC)



Ad-Hoc Programs – MASC Payments

- Signup was held in December 2024 through Jan. 10, 2025
- Program designed to assist specialty crop producers with rising input costs and higher marketing costs due to the perishability of such crops
- Payments based on sales from 2023 or 2024
- Fruits, vegetables (dry edible beans included), tree nuts, nursery crops, honey, others were included as eligible
- Announcement last week that second payments would be issued; no additional signup with it





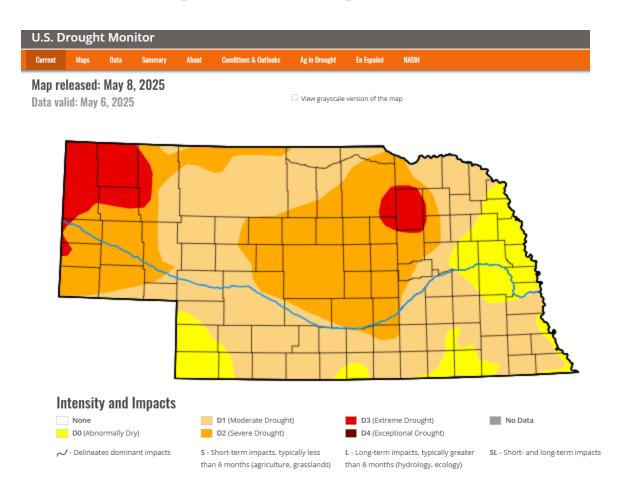
Drought Assistance Programs



Disaster - Livestock Forage Program

Payments to eligible livestock producers who have eligible grazing lands that have suffered a grazing loss due to a qualifying drought during the normal grazing period for a county.

U.S. Drought Monitor is used as a program trigger.





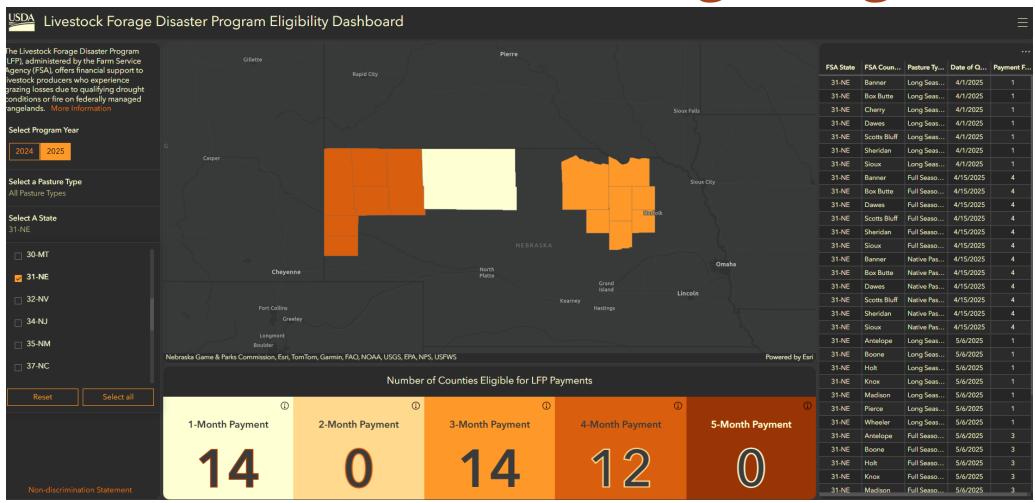
Disaster – Livestock Forage Program

- The monthly payment factor is based on the drought intensity ratings for each county occurring during the normal grazing season.
 - D2 at 8 <u>consecutive</u> weeks 1 month payment factor
 - D3 at any time 3-month payment factor
 - D3 for 4 weeks 4-month payment factor
 - D4 at any time 4-month payment factor
 - D4 for 4 weeks 5-month payment factor
- March 1of following year is deadline for application for payment
- 14 counties have triggered for this to date in Nebraska





Disaster - Livestock Forage Program



Public Dashboard: fsa.usda.gov; click on "search program" to find LFP



Disaster - ELAP

(Emergency Assistance for Livestock, Honeybees & Farm-raised Fish Program)

- Financial assistance to eligible producers of livestock, honeybees, farm-raised fish when losses are tied to an eligible adverse weather event and those losses aren't covered by other programs
- Can be used for drought response, but only certain provisions;
 reimburses for a portion of mileage associated with:
 - * hauling feed to livestock above normal
 - * hauling livestock to new feed resources
 - * transporting water to livestock above normal
- Also can be used to reimburse for a portion of cost of feed purchased above normal





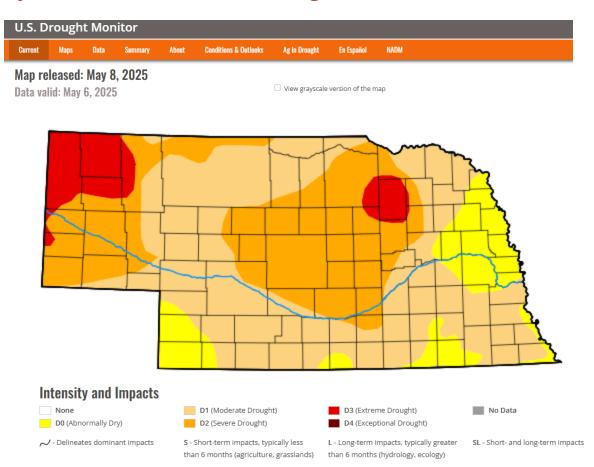




Disaster - ELAP

(Emergency Assistance for Livestock, Honeybees & Farm-raised Fish Program)

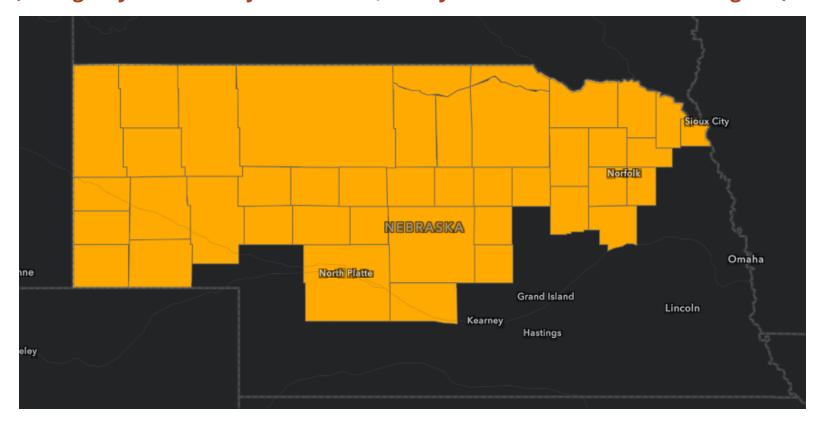
- Like LFP, also uses the Drought Monitor as a trigger
- Must be D2 for eight consecutive weeks or enters D3, but uses yearround time period, so clock starts Jan. 1





Disaster - ELAP

(Emergency Assistance for Livestock, Honeybees & Farm-raised Fish Program)



Public Dashboard: fsa.usda.gov; click on "search program" to find ELAP









Disaster - Conservation Reserve Program Emergency Haying/Grazing

Emergency haying or grazing of CRP approved cover is allowed on all practices outside of the primary nesting season (which is May 1 to July 15 in NE) when:

- All or part of the county is designated as D2 (severe drought) or greater for one week according the U.S. Drought Monitor; or
- There is 40% loss in forage production in the county in which CRP acreage is physically located; or
- USDA determines that CRP can assist in response to a natural disaster event without long-term damage to established cover
- Contact FSA before taking any action on land







Wildfire Assistance Programs





- Provides financial assistance for livestock losses (above normal mortality) that are due to a qualified disaster event; long list of disaster events, and wildfire is included
- USDA sets a national payment rate per head based on 75% of average fair market value
- Documentation of losses and beginning inventories is critical to this program
- March 1 of the following year deadline for application for payment



Livestock Indemnity Program (LIP)

2025 LIP Payment Rates:

			PAYMENT
KIND	TVDE	WEIGHT DANCE	RATE PER
	TYPE	WEIGHT RANGE	HEAD
Alpacas			\$550.47
Beef	Adult	Bull	\$2,353.12
		Cow	\$1,810.09
	Non-adult	Less than 400 pounds	\$770.86
		400 to 799 pounds	\$1,133.82
		800 pounds or more	\$1,889.71
Beefalo	Adult	Bull	\$2,215.73
		Cow	\$1,748.84
	Non-adult	Less than 400 pounds	\$714.04
		400 to 799 pounds	\$1,216.13
		800 pounds or more	\$1,862.35
Buffalo/Bison	Adult	Bull	\$1,986.76
		Cow	\$1,646.77
	Non-adult	Less than 400 pounds	\$619.34
		400 to 799 pounds	\$1,353.32
		800 pounds or more	\$1,816.76



Disaster - Emergency Conservation Program (ECP)

- Cost-share program to assist producers through reimbursement of expenses associated with land rehabilitation
- For drought, program can provide emergency water for livestock in confinement operations and provide water conservation and enhancements for grazing livestock
- For wildfire, can be used to cost share on repair/replacement of damaged fencing
- Program triggered at the county level based on FSA County Committee assessment of disaster and need
- Contact FSA prior to taking any action/repairs to property





Disaster Designations



Disaster Designations

The Secretary of Agriculture is authorized to designate counties as disaster areas to make **emergency (EM) loans** available to producers suffering losses in those counties and in counties that are contiguous to a designated county.

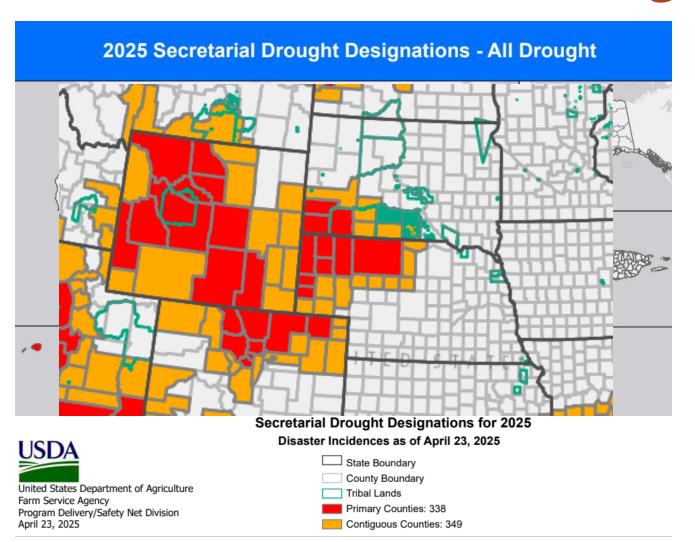
Must be requested of the Secretary of Agriculture by:

- A governor or the governor's authorized representative, or
- An Indian Tribal Council leader, or
- An FSA State Executive Director (SED).

*****should be noted there is a **Drought Fast Track Disaster Designation** that triggers off the U.S. Drought Monitor



Disaster Designations



Primary Drought Disaster Designation:

Banner, Box Butte, Cherry, Dawes, Scotts Bluff, Sheridan and Sioux

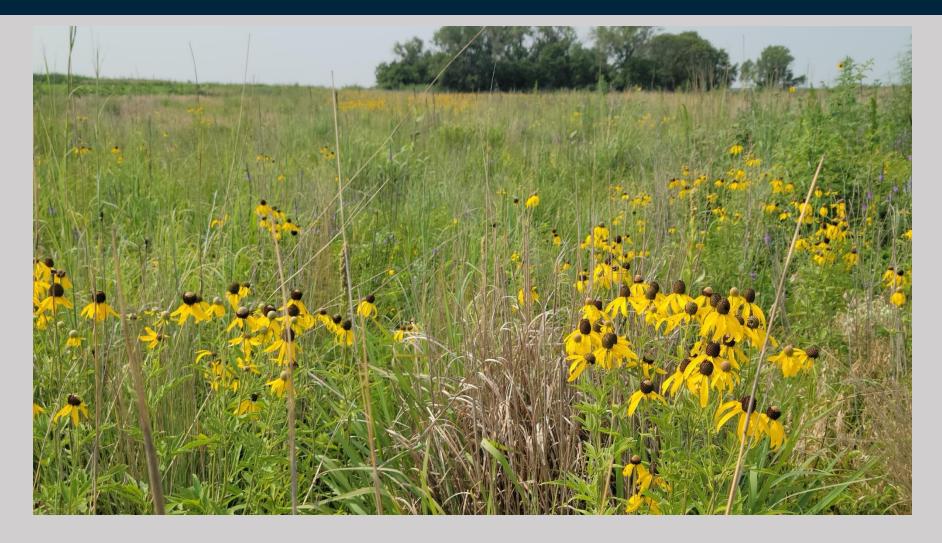
Contiguous Drought Disaster Designation:

Blaine, Brown, Cheyenne, Garden, Grant, Hooker, Keya Paha, Kimball, Morrill and Thomas

Information updated regularly at:

fsa.usda.gov/resources/disaster-assistance-program/disaster-designation-information





Conservation Reserve Program



Conservation Reserve Program

FSA is not accepting any applications for CRP at this time, and no signup timeline has been announced.





FSA Farm Loan Programs



FSA Farm Loan: Lender of First Opportunity

 Designed to help farmers start, purchase or expand their farming operation, when they cannot obtain commercial credit.

• FSA loan officers are available to answer your questions and to help with the application process.



Farm Loan Program

- Direct Loan Programs
 - Farm Ownership (FO)
 - **→** Joint Financing
 - ➤ Down Payment
 - Operating (Term OL or Annual OL)
 - Microloan (ML)
- Guaranteed Loan Programs
 - Farm Ownership (FO)
 - Operating (Term OL or Line of Credit (LOC))









Direct Farm Ownership Loans

- Purchase or expand a farm or ranch
- Construct new or improve existing farm or ranch buildings
- Pay a down payment or closing costs
- Pay for soil and water conservation and protection purposes

Loan limit is **\$600,000**Maximum 40-year term

No down payment required



Direct Farm Ownership: Joint Financing

- This type of loan may be used to purchase a farm or ranch
- Financing is provided jointly by FSA (not to exceed 50% of the total amount financed) and another lender (providing the other 50% or more)
- The interest rate is set at the farm ownership loan rate minus 2%, with a floor of 2.5% (Interest Rate is currently 3.625% for May 2025)

FSA Loan limit is **\$600,000** FSA Maximum 40-year term



Direct Farm Ownership: Down Payment Loan

Applicant must:

- Be a beginning farmer, veteran or SDA farmers
- Provide a 5% down payment

Down payment loan funds can be used to:

Partially finance the purchase of a family farm

FSA finances up to 45% of the loan and the remaining 50% or more is financed by another lender.

Other lenders loan must be amortized over at least 30 years with a balloon not less than 20 years.

FSA Loan limit is **\$300,150** FSA Maximum 20-year term



Direct Operating Loans

- Equipment
- Livestock
- Production expenses
- Refinance operating expenses

Loan limit is **\$400,000**Operating loan terms are 1 to 7 Years



Microloans

- Operating microloans:
 - Equipment, Livestock, Production expenses, Refinance operating expenses
- Farm Ownership microloans:
 - Purchasing land or a farm, enlarging an existing farm, constructing buildings, paying closing costs, etc.

Loan limit is **\$50,000**Operating loan terms are 1 to 7 years
Farm Ownership terms are up to 25 years



FSA Farm Loan Interest Rates: May 2025

Direct Farm Ownership: 5.625%

Direct Farm Ownership – Limited Resource: 5.0%

Direct Farm Ownership – Joint Financing: 3.625%

Direct Farm Ownership – Down Payment: 1.625%

Direct Operating: 5.125%

Direct Operating – Limited Resource: 5/0%

Direct Operating – Microloan: 5.0%

Direct Emergency Loan: 3.625%

Guaranteed Loan Interest Rates – Negotiated between the borrower and the lender



Guaranteed Loans

- Made and serviced by agricultural lenders (farm credit, local bank, etc.)
- Used to extend credit to those who do not qualify for standard commercial loans
- FSA provides lender guarantee on the loan, up to 95% for beginning farmers and up to 90% for non-beginning farmers

Guarantees, for both operating and ownership loans, can be granted for up to \$2,251,000



Financially Distressed Or Unable to Make a Payment?

Not an FSA customer:

- Visit with your existing lender about loan and servicing options that they may have available.
- Visit with your lender about an FSA guaranteed loan when debt needs refinanced or termed out over a longer term.

For current FSA customers:

Visit with your local Farm Loan Program staff about servicing options including:

- Primary Loan Servicing
- Disaster Set Aside (DSA)
- Distressed Borrower Set-Aside (DBSA)



Communications Tools

<u>www.farmers.gov</u>: information for producers from FSA, NRCS and RMA

www.fsa.usda.gov: information on FSA programs only

www.fsa.usda.gov/ne: Nebraska FSA state webpage



Communications Tools



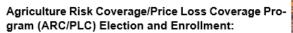
February 2025

In This Issue:

- · A Message from CED Laura Baker
- Producers Can Now Enroll in ARC and PLC
- · Applying for FSA Direct Loans
- · Dates to Remember:
- · February FSA Interest Rates

A Message from CED Laura Baker

Our office has been busy as we help you prepare for the upcoming production season. Please take a moment to read below about important FSA program deadlines that are on the horizon.



The Agriculture Risk Coverage and Price Loss Coverage (ARC/PLC) programs are the main farm bill safety net tools for commodity crop producers (along with crop insurance). With the most recent extension of the Farm Bill, these programs were authorized for the 2025 production season. You can elect coverage and enroll in ARC-County or PLC on a crop-by-crop basis, or ARC-Individual for the entire farm. Election changes (your choice between ARC or PLC) are optional, but you must enroll annually to remain eligible for these financial benefits.

Call (308) 235-2822, ext. 2, to begin the ARC/PLC election and enrollment process with our office. The deadline to complete your election and enrollment is April 15, 2025.

www.farmers.gov/subscribe: County Office and State Office electronic newsletters





USDA Service Center Locator

To find your office, enter this address in your web browser:

www.farmers.gov/service-locator

Or simply go to farmers.gov and find **Service Centers** in the upper right corner of the page