

Agriculture Risk Coverage (ARC) & Price Loss Coverage (PLC) 2025



Overview

The Agriculture Improvement Act of 2018 (2018 Farm Bill) reauthorized the ARC and PLC programs with modifications for the 2019 through 2023 crop years. The Further Continuing Appropriations and Other Extensions Act of 2024 extended these programs through 2024. The American Relief Act of 2025 extends these programs through 2025. The ARC Program is an income support program that provides payments when actual crop revenue declines below a specified guarantee level. The PLC Program provides income support payments when the effective price for a covered commodity falls below its effective reference price. There are 22 covered commodities: wheat, oats, barley, corn, grain sorghum, long grain rice, medium/short grain rice, temperate japonica rice, seed cotton, dry peas, lentils, large and small chickpeas, soybeans, peanuts, sunflower seed, canola, flaxseed, mustard seed, rapeseed, safflower, crambe, and sesame seed.

How It Works

Published Reference Prices for all covered commodities are provided in the table. Under the 2018 Farm Bill amendments, effective reference prices will be calculated to allow upward fluctuation of reference prices in time periods when historic price averages are higher than the established reference price for the covered commodity.

Eligibility

Base acres on farms where all cropland acres have been planted entirely to grass or pasture, including cropland that was idle or fallow, from January 1, 2009 through December 31, 2017, will be maintained, but no ARC or PLC payments will be issued for those base acres from 2019 through 2025. Reconstitutions are not permitted to void or change this treatment of base acres.

Crop	Reference Price	National Loan Rate
Barley ¹	\$4.95 per bu.	\$2.50 per bu
Chickpeas, Large (Garbanzo bean, Kabuli)	\$21.54 per cwt	\$14.00 per cwt
Chickpeas, Small (Garbanzo bean, Desi)	\$19.04 per cwt	\$10.00 per cwt
Corn	\$3.70 per bu	\$2.20 per bu
Dry Peas	\$11.00 per cwt	\$6.15 per cwt
Grain Sorghum	\$3.95 per bu	\$2.20 per bu
Lentils	\$19.97 per cwt	\$13.00 per cwt
Oats	\$2.40 per bu	\$2.00 per bu
Canola	\$20.15 per cwt	\$10.09 per cwt
Crambe	\$20.15 per cwt	\$10.09 per cwt
Flaxseed	\$11.28 per bu	\$10.09 per bu
Mustard	\$20.15 per cwt	\$10.09 per cwt
Rapeseed	\$20.15 per cwt	\$10.09 per cwt
Safflower	\$20.15 per cwt	\$10.09 per cwt
Sesame Seed	\$20.15 per cwt	\$10.09 per cwt
Sunflower	\$20.15 per cwt	\$10.09 per cwt
Peanuts	\$535.00 per ton	\$355.00 per ton
Rice, Long Grain	\$14.00 per cwt	\$7.00 per cwt
Rice, Medium/Short Grain	\$14.00 per cwt	\$7.00 per cwt
Rice, Temperate Japonica	\$17.30 per cwt	\$7.00 per cwt
Soybeans	\$8.40 per bu	\$6.20 per bu
Wheat	\$5.50 per bu	\$3.38 per bu
Seed Cotton ²	\$0.367 per lb	.45 - .52 per lb

¹Barley price is based on the price of "all barley." Previously the price was based on the "feed barley" price.

²Seed cotton price is a weighted average of upland cotton and cottonseed prices. Marketing year for upland cotton is August 1 to July 31. Marketing year for cottonseed is August 1 to February 28.

For More Information

For more information on FSA programs, eligibility and related information, visit fsa.usda.gov. To locate your local FSA office, visit: farmers.gov/service-locator.

This fact sheet is provided for informational purposes only; other restrictions or requirements may apply. Consult your local FSA office for details.



Unassigned base acres resulting from the 2018 allocation of generic base acres are ineligible for payment. Payment acres under ARC-CO and PLC are equal to 85% of the specific covered commodity base acres. For ARC-IC, payment acres are 65% of the farm's total covered commodity base acres. A producer is not eligible to receive ARCPLC payments if the sum of base acres on ALL farms in which the producer has an interest is 10 acres or less. This 10-acre rule will not apply to a socially disadvantaged, beginning, veteran, or limited resource farmer or rancher.

All farm producers with interest in the cropland have the opportunity to make a unanimous program election of either ARC-CO or PLC on a crop-by-crop basis; or ARC-IC for all covered commodity base acres on a farm for the 2025 crop year during the election period.

Failure to make a valid election during the election period in 2025 will result in a continuation of the program elected for 2024 for all covered commodities with base acres on the farm.

Enrollment

To be eligible for payments, producers must annually enroll their respective share interest of covered commodity base acres. Enrollment will occur on a covered commodity-by-covered commodity base acre crop basis.

Enrolling less than 100% of a covered commodity's base acres on a farm is not allowed. Producers who previously selected a multi-year enrollment option will remain enrolled through the 2025 program year, provided there are no changes to the election or shares on the contract.

Program Year	Election Period	Enrollment Period
2025	January 21, 2025 - April 15, 2025	January 21, 2025 - April 15, 2025

RMA's SCO and STAX

Election and enrollment can impact eligibility for some forms of crop insurance. Producers who elect and enroll in PLC also have the option of purchasing Supplemental Coverage Option (SCO) which has been referred to as "shallow loss coverage" through the USDA Risk Management Agency (RMA).

Producers of covered commodities who elect ARC are ineligible for SCO on their planted acres. Producers of upland cotton who choose to enroll seed cotton base acres in ARC or PLC are ineligible for the stacked income protection plan (STAX) on their planted cotton acres. To be eligible for STAX coverage, producers must not enroll their seed cotton base acres into the ARCPLC program. Because enrollment is now completed on a commodity-by-commodity basis, producers can choose to enroll all base acres, with the exception of cotton, if they wish to purchase STAX coverage. Those producers who do enroll in ARCPLC for seed cotton will have their STAX eligibility determined based on that enrollment.

Payment Schedule

Payments for PLC, ARC-CO and ARC- IC, if triggered for the 2025 program year, will be issued after October 1, 2026.

Additional Information

For more details on the Agriculture Risk Coverage and Price Loss Coverage programs, visit fsa.usda.gov/resources/programs/arc-plc.