



**Farm Service Agency**

U.S. DEPARTMENT OF AGRICULTURE

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## News & Updates from the Iowa Farm Service Agency - February 25, 2025

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## Producers Can Now Enroll in ARC and PLC

USDA's Farm Service Agency (FSA) is accepting enrollments and elections for the [Agriculture Risk Coverage \(ARC\) and Price Loss Coverage \(PLC\)](#) for 2025 through April 15. ARC and PLC provide financial protections to farmers from substantial drops in crop prices or revenues and are vital economic safety nets for most American farms. The American Relief Act, 2025 extended many Farm Bill-authorized programs for another year, including ARC and PLC.

Producers can elect coverage and enroll in ARC-County (ARC-CO) or PLC, which provide crop-by-crop protection, or ARC-Individual (ARC-IC), which protects the entire farm. Although election changes for 2025 are optional, producers must enroll through a signed contract each year. Also, if a producer has a multi-year contract on the farm it will continue for 2025 unless an election change is made.

If producers do not submit their election revision by the April 15 deadline, their election remains the same as their 2024 election for commodities on the farm from the prior year. Farm owners cannot enroll in either program unless they have a share interest in the cropland.

Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat.

USDA also reminds producers that ARC and PLC elections and enrollments can impact eligibility for some crop insurance products including Supplemental

Coverage Option, Enhanced Coverage Option and, for cotton producers, the Stacked Income Protection Plan (commonly referred to as STAX).

The Iowa Farm Service Agency and ISU Extension and Outreach have a recording available to help producers with their options for 2025 crops. Learn more by visiting: <https://www.extension.iastate.edu/aqdm/info/farbill.html>.

For more information on ARC and PLC, producers can visit the [ARC and PLC webpage](#) or contact your local USDA Service Center.

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## 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 using FSA form [CCC-471](#), "Application for 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 [NAP Basic Provisions](#), 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 [NAP Fact Sheet](#). To get started with NAP, contact your [local USDA service center](#).

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## **USDA Aligns Deadlines, Streamlining Delivery of Livestock Disaster Assistance Programs - March 3rd Deadline Approaching!**

USDA's Farm Service Agency (FSA) updated three livestock disaster assistance programs to synchronize deadlines and streamline program delivery. The changes take effect for the 2024 program applications for the [Emergency Assistance for Livestock, Honeybees and Farm-raised Fish Program](#) (ELAP), [Livestock Forage Disaster Program](#) (LFP) and [Livestock Indemnity Program](#) (LIP).

FSA is now accepting applications for ELAP, LFP and LIP until March 1 following the end of the calendar year in which the disaster circumstances occurred. For 2024 program applications, which are being accepted at FSA offices across the

nation right now, the deadline to apply for this assistance is March 3, 2025, because March 1 falls on a Saturday.

### **ELAP Policy Clarification**

FSA is clarifying the feed transportation provisions of the program. In 2022, ELAP policy was revised to recognize the impact of adverse weather, including drought, on producer expenses associated with the need to transport feed to livestock, or livestock to new forage resources. To be eligible for assistance, producers must have a loss resulting from the cost to transport livestock feed to eligible livestock for mileage above normal or transport livestock to feed resources outside the adversely impacted area. The policy clarifies what is considered an eligible feed expense under the feed transportation provisions and what is considered eligible documentation for claiming feed transportation expenses. This clarification also provides a program standard for calculating feed transportation costs based on the expected feed needs of eligible animals.

### **Programs Overview**

ELAP provides financial assistance to producers of livestock, honeybees and farm-raised fish to assist with the impacts of adverse weather and disease that are not covered by other FSA programs. ELAP also helps dairy producers who incur milk production losses due to H5N1 infections in their dairy herds. LFP provides financial assistance to livestock producers who suffer eligible grazing losses on land impacted by qualifying droughts or are restricted from grazing federally managed lands due to wildfire. LIP provides financial assistance to producers who face livestock deaths in excess of normal mortality due to adverse weather or attacks by animals reintroduced into the wild by the federal government.

### **More Information**

The updates to ELAP, LFP and LIP are detailed in this [Jan. 17, 2025, notice in the Federal Register](#).

Producers who have questions about these program policy changes, including producers who previously submitted ELAP, LFP or LIP applications for 2024, should contact the FSA at their local [USDA Service Center](#) for additional information prior to the March 3, 2025, application deadline.



# 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, floriculture, hops, maple sap, 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 local USDA Service Center or visit <http://www.fsa.usda.gov/pricesupport>

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## Producers Can Now Enroll in Dairy Margin Coverage

USDA's Farm Service Agency (FSA) is accepting applications for [Dairy Margin Coverage](#) (DMC) for the 2025 coverage year from Jan. 29 to March 31. DMC is a voluntary risk management program that offers protection to dairy producers when the difference between the all-milk price and the average feed price (the margin) falls below a certain dollar amount selected by the producer. The American Relief Act, 2025 extended many Farm Bill-authorized programs for another year, including DMC.

DMC offers different levels of coverage, even an option that is free to producers, minus a \$100 administrative fee. The administrative fee is waived for dairy producers who are considered limited resource, beginning, socially disadvantaged or a military veteran.

DMC payments are calculated using updated feed and premium hay costs, making the program more reflective of actual dairy producer expenses. These updated feed

calculations use 100% premium alfalfa hay. For more information on DMC, visit the [DMC webpage](#) or contact your local USDA Service Center.



**WE NEED YOUR INPUT.**

Farmers, ranchers, and agricultural producers are invited to participate in a survey about stress and health.

To qualify, you must be at least 18 years of age and be an agricultural producer.

**FARMER AND RANCHER RESEARCH**

**INTERESTED IN PARTICIPATING?**

Scan the QR code or visit [tinyurl.com/ag-check-in](https://tinyurl.com/ag-check-in) to learn more and participate.



## Your Input is Needed!

While agricultural work can be deeply rewarding, it also comes with its fair share of challenges. The North Central Farm and Ranch Stress Assistance Center and the University of Illinois at Urbana-Champaign through a partnership with USDA are conducting a multi-state study to examine stress, injury, and overall mental and physical well-being in agriculture. Information from this study will be used to inform health-related programs and resources for agricultural communities.

Please consider completing this online survey: [https://illinois.qualtrics.com/jfe/form/SV\\_3ftE9gjYceV8pXE](https://illinois.qualtrics.com/jfe/form/SV_3ftE9gjYceV8pXE)



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