Farm Service Agency
U.S. DEPARTMENT OF AGRICULTURE

New York FSA Updates - March 6, 2025

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Dates to Remember

March 17	**NAP Coverage Deadline for most spring planted fruits and vegetables**
March 31	**Dairy Margin Coverage (DMC) 2025 Sign-Up Deadline**
March 31	**Marketing Assistance Loans and Loan Deficiency Payments Deadline for prior year harvested wheat, barley and oats**
April 15	**Agriculture Risk Coverage (ARC) and Price Loss Coverage (PLC) Sign-Up Deadline**

March 17 is Deadline to Apply for Noninsured Crop Disaster Assistance Program (NAP)

USDA Farm Service Agency (FSA) reminds producers

USDA Farm Service Agency (FSA) reminds producers of approaching application deadlines for purchasing risk coverage for some crops through the Noninsured Crop Disaster Assistance Program (NAP). NAP provides financial assistance to producers of non-insurable crops impacted by natural disasters that result in lower yields, crop losses, or prevented crop planting.

NAP covers losses from natural disasters on crops for which no permanent federal crop insurance program is available, including forage and grazing crops, fruits, vegetables, floriculture, ornamental nursery, aquaculture, turf grass and more.

Upcoming application deadlines for NAP coverage in New York for the 2025 production season include:

- **March 17** - **most spring planted fruits and vegetables like tomatoes, cucumbers, pumpkins and squash**

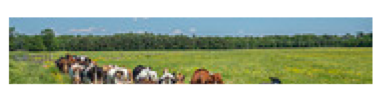
NAP basic coverage is available at 55% of the average market price for crop losses that exceed 50% of expected production. Buy-up coverage is available in some cases. NAP offers higher levels of coverage, ranging from 50% to 65% of expected production in 5% increments, at 100% of the average market price. Producers of organic crops and crops marketed directly to consumers also may exercise the "buy-up" option to obtain NAP coverage of 100% of the average market price at coverage levels ranging between 50% and 65% of expected production. Buy-up coverage is not available for crops intended for grazing.

For all coverage levels, the NAP service fee is the lesser of $325 per crop or $825 per producer per county, not to exceed a total of $1,950 for a producer with farming interests in multiple counties. Premiums apply for buy-up coverage.

If a producer has a Socially Disadvantaged, Limited Resource, Beginning and Veteran Farmer or Rancher Certification (form CCC-860) on file with FSA, it may serve as an application for basic coverage for all eligible crops beginning with crop year 2022. These producers will have all NAP-related service fees for basic coverage waived. These producers may also receive a 50% premium reduction if higher levels of coverage are elected on form CCC-471, prior to the application closing date for each crop.

To learn more about NAP visit fsa.usda.gov/nap or contact your local USDA Service Center.

Producers Can Now Enroll in Dairy Margin Coverage



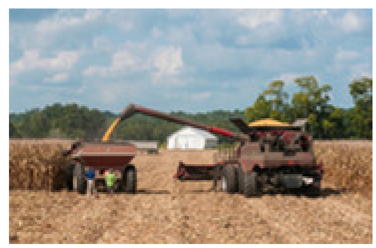
USDA's Farm Service Agency (FSA) is accepting applications for Dairy Margin Coverage (DMC) for the

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.

Producers Can 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 from Jan. 21 to 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.

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

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.

Beginners Guide to Crop Insurance

Don't know much about Federal crop insurance, but you want to learn more?

Crop insurance is a risk management strategy that farmers use to protect their livelihoods. By purchasing a policy through a crop insurance agent, farmers are financially protected if there are losses due to a covered cause of loss. It's not so different from car or homeowners insurance.

Start your journey out right by reading RMA's Beginners Guide to Crop Insurance.

Update Your Records

FSA is cleaning up our producer record database and needs your help. Please report any changes of address, zip code, phone number, email address or an incorrect name or business name on file to our office. You should also report changes in your farm operation, like the addition of a farm by lease or purchase. You should also report any changes to your operation in which you reorganize to form a Trust, LLC or other legal entity.

FSA and NRCS program participants are required to promptly report changes in their farming operation to the County Committee in writing and to update their *Farm Operating Plan* on form CCC-902*.*

To update your records, contact your local USDA Service Center.

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 Enhancing Program Access and Delivery for Farm Loans rule, 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:

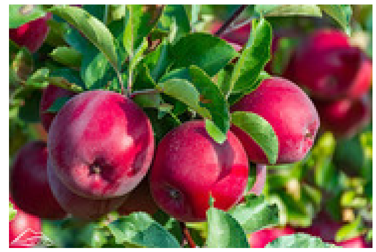
- Low-interest installment set-aside program: Financially distressed borrowers can now defer up to one annual loan payment at a reduced interest rate. This simplified option helps ease financial pressure while keeping farming operations running smoothly.
- Flexible repayment terms: New repayment options 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.

Loans Now Available for Controlled Atmosphere Storage



Agricultural producers of perishable commodities including fruits, vegetables and floriculture can now get funding for controlled atmosphere storage through Farm Storage Facility Loans (FSFL) offered by the U.S. Department of Agriculture's (USDA) Farm Service Agency (FSA). Controlled atmosphere storage regulates the concentrations of oxygen, carbon dioxide and nitrogen in a storage room to increase the shelf life of crops.

In addition to now supporting controlled atmosphere storage, FSFLs also provide low-interest financing to help producers build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

The low-interest funds can also be used for controlled atmosphere storage monitoring equipment, designed to notify facility owners immediately if potential atmospheric concerns are detected. Producers may renovate existing storage facilities to include controlled atmosphere storage monitoring equipment. Authorized loan terms for FSFL renovations are three and five years only.

To assist with monitoring gases and particle concentrations for controlled atmosphere storage, the following equipment, but not limited to, is eligible for an FSFL:

- Optical oxygen sensor.
- Low power CO_2 sensor.
- Air quality sensor.
- Gas detection devices.
- Air temperature and relative humidity sensor.
- Water activity meter.
- Temperature stabilized water activity analyzer.
- Precision and performance humidity and temperature transmitter.

Loans of 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.

FSFL borrowers do not need to demonstrate lack of commercial credit availability to apply. The loans are designed to assist a diverse range of agricultural operations, including small and mid-sized businesses, new farmers and ranchers, operations supplying local food and farmers markets, non-traditional farm products and underserved producers.

For more information, see the FSFL fact sheet and contact FSA at your local USDA Service Center.

Submit Loan Requests for Financing Early

New York Farm Loan teams are already working on operating loans for spring 2025 and asks potential borrowers to submit their requests early so they can be timely processed. The farm loan team can help determine which loan programs are best for applicants.

FSA offers a wide range of low-interest loans that can meet the financial needs of any farm operation for just about any purpose. The traditional **farm operating and farm ownership loans** can help large and small farm operations take advantage of early purchasing discounts for spring inputs as well expenses throughout the year.

Microloans are a simplified loan program that will provide up to $50,000 for both Farm Ownership and Operating Microloans to eligible applicants. These loans, targeted for smaller and non-traditional operations, can be used for operating expenses, starting a new operation, purchasing equipment, and other needs associated with a farming operation. Loans to beginning farmers and members of underserved groups are a priority.

Other types of loans available include:

Marketing Assistance Loans allow producers to use eligible commodities as loan collateral and obtain a 9-month loan while the crop is in storage. These loans provide cash flow to the producer and allow them to market the crop when prices may be more advantageous.

Farm Storage Facility Loans can be used to build permanent structures used to store eligible commodities, for storage and handling trucks, or portable or permanent handling equipment. A variety of structures are eligible under this loan, including bunker silos, grain bins, hay storage structures, and refrigerated structures for vegetables and fruit. A producer may borrow up to $500,000 per loan.

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Current Interest Rates

Farm Storage Facility Loans:

3 yr - 4.250%
5 yr - 4.375%
7 yr - 4.500%
10 yr -4.500%
12 yr - 4.625%

Commodity Loans: 5.250%

Farm Loan Programs:

Farm Operating: 5.500%
Farm Ownership: 5.875%
Conservation Loans: 5.875%
Direct Down Payment: 1.875%
Joint Financing: 3.875%
Emergency Loan: 3.750%