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Deadline Approaching: 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 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.

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).

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

Seed and Vendor Finder Tool for CRP Participants and Native Seed Vendors

USDA has worked with the [Conservation Biology Institute](#) (CBI) to design and build a free online easy-to-use [Seed and Vendor finder](#) tool to support the producers enrolling in the CRP program, along with other conservation efforts involving native plantings. CBI also partnered with the [Institute for Applied Ecology \(IAE\)](#) to address the needs of the [Native Seed Network](#) and significantly expanded the native seed customer and vendor base.

The seed and vendor finder can be found here: [Seed and Vendor Finder](#)

Currently, CBI has seeded the tool with 214 vendors found through an online search from across the country with limited profiles, and 42 have voluntarily completed full profiles which includes their plant inventory. The tool is designed for easy uploading of their profile and inventory. It also provides an opportunity for vendors without a website to have an online presence and be found by customers looking for seeds. Also check out the plant finder tool where you can find suitable plants, including pollinator friendly plants for your area and soil type. Currently we have 20+ unique visitors to the tool every day and that number is growing!

All vendors are encouraged to add their profile and inventory to the tool. You can do this easily by filling out this simple form located here: <https://crptool.org/contact/>. **A member of the CBI team will send you an invite within 24 h to create your full profile.**

Deadline Approaching: 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 county USDA Service Center

Preauthorized Debit Available for Farm Loan Borrowers

USDA's Farm Service Agency (FSA) has implemented pre-authorized debit (PAD) for Farm Loan Program (FLP) borrowers. PAD is a voluntary and alternative method for making weekly, bi-weekly, monthly, quarterly, semi-annual or annual payments on loans.

PAD payments are pre-authorized transactions that allow the National Financial and Accounting Operations Center (NFAOC) to electronically collect loan payments from a customer's account at a financial institution.

PAD may be useful if you use nonfarm income from regular wages or salary to make payments on loans or adjustment offers or for payments from seasonal produce stands. PAD can only be established for future payments.

To request PAD, customers, along with their financial institution, must fill out form RD 3550-28. This form has no expiration date, but a separate form RD 3550-28 must be completed for each loan to which payments are to be applied. A fillable form can be accessed on the USDA Rural Development (RD) website at rd.usda.gov/publications/regulations-guidelines. Click forms and search for "Form 3550-28."

If you have a "filter" on the account at your financial institution, you will need to provide the financial institution with the following information: Origination ID: 1220040804, Agency Name: USDA RD DCFO.

PAD is offered by FSA at no cost. Check with your financial institution to discuss any potential cost. Preauthorized debit has no expiration date, but you can cancel at any time by submitting a written request to your local FSA office. If a preauthorized debit agreement receives three payment rejections within a three-month period, the preauthorized debit agreement will be cancelled by FSA. The payment amount and due date of your loan is not affected by a cancellation of preauthorized debit. You are responsible to ensure your full payment is made by the due date.

For more information about PAD, contact your local county USDA Service Center or visit fsa.usda.gov.

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