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U.S. DEPARTMENT OF AGRICULTURE

Farm Service Agency | Natural Resources Conservation Service | Risk Management Agency

Virginia March Newsletter Articles and Updates - March 2025

In This Issue:

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

USDA has worked with theConservation 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 theNative 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.

Loan Deficiency Payments Now Available for Cotton Producers

Application Deadline for 2024 Crop Year is May 31, 2025

Cotton producers may be eligible for Loan Deficiency Payments (LDP) from the U.S. Department of Agriculture (USDA) Farm Service Agency (FSA). LDPs are payments made to producers who, although eligible to obtain a Marketing Assistance Loan, agree to forgo the loan in return for a payment on the eligible commodity. The deadline to apply for an LDP on 2024 crop-year cotton is May 31, 2025.

An LDP triggers when the adjusted world price (AWP) for cotton falls below the loan rate. The loan rate for 2024-crop base quality upland cotton is $0.52 per pound. Extra-long staple cotton is not eligible for LDPs.

For a commodity, in this case upland cotton, to be eligible for an LDP, the producer must have beneficial interest in the commodity, defined as having title, possession and control of the commodity, and is responsible for loss of or damage to the commodity. Producers must have a LDP Agreement and Request, form CCC-633EZ, Page 1 on file with the local FSA office on or before the date of losing beneficial interest in the crop. Page 3 of the CCC-633EZ form must be submitted when payment is requested, but no later than May 31 of the year following the normal harvest.

LDPs are not subject to payment limitations, actively engaged in farming and cash-rent tenant rules; however, adjusted gross income provisions are applicable.

Other eligibility requirements may apply; contact your County FSA Office for more information.

Foreign Investors Must Report U.S. Agricultural Land Holdings

The U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) reminds foreign investors with an interest in agricultural land in the United States that they are required to report their land holdings and transactions to USDA.

The Agricultural Foreign Investment Disclosure Act (AFIDA) requires foreign investors who buy, sell or hold an interest in U.S. agricultural land to report their holdings and transactions to the USDA. Foreign investors must file AFIDA Report Form FSA-153 with the FSA county office in the county where the land is located. Large or complex filings may be handled by AFIDA headquarters staff in Washington, D.C.

According to CFR Title 7 Part 781, any foreign person who holds an interest in U.S. agricultural land is required to report their holdings no later than 90 days after the date of the transaction.

Foreign investors should report holdings of agricultural land totaling 10 acres or more used for farming, ranching or timber production, and leaseholds on agricultural land of 10 or more years. Tracts totaling 10 acres or less in the aggregate, and which produce annual gross receipts in excess of $1,000 from the sale of farm, ranch, forestry or timber products, must also be reported. AFIDA reports are also required when there are changes in land use, such as from agricultural to nonagricultural use. Foreign investors must also file a report when there is a change in the status of ownership.

The information from AFIDA reports is used to prepare an annual report to Congress. These annual reports to Congress, as well as more information, are available on the FSA AFIDA webpage.

Assistance in completing the FSA-153 report may be obtained from the local FSA office. For more information regarding AFIDA or FSA programs, contact the local FSA office or visit farmers.gov.

Annual Review of Payment Eligibility for New Crop Year

FSA and NRCS program applicants for benefits are required to submit a completed CCC-902 Farming Operation Plan and CCC-941 Average Gross Income (AGI) Certification and Consent to Disclosure of Tax Information for FSA to determine the applicant’s payment eligibility and establish the maximum payment limitation applicable to the program applicant.

Participants are not required to annually submit new CCC-902s for payment eligibility and payment limitation purposes unless a change in the farming operation occurs that may affect the previous determination of record. A valid CCC-902 filed by the participant is considered to be a continuous certification used for all payment eligibility and payment limitation determinations applicable for the program benefits requested.

Participants are responsible for ensuring that all CCC-902 and CCC-941 and related forms on file in the county office are updated, current, and correct. Participants are required to timely notify the county office of any changes in the farming operation that may affect the previous determination of record by filing a new or updated CCC-902 as applicable.

Changes that may require a new determination include, but are not limited to, a change of:

- Shares of a contract, which may reflect:
- A land lease from cash rent to share rent
- A land lease from share rent to cash rent (subject to the cash rent tenant rule
- A modification of a variable/fixed bushel-rent arrangement
- The size of the producer's farming operation by the addition or reduction of cropland that may affect the application of a cropland factor
- The structure of the farming operation, including any change to a member's share
- The contribution of farm inputs of capital, land, equipment, active personal labor, and/or active personal management
- Farming interests not previously disclosed on CCC-902 including the farming interests of a spouse or minor child
- Certifications of average AGI are required to be filed annually for participation in an annual USDA program. For multi-year conservation contracts and NRCS easements, a certification of AGI must be filed prior to approval of the contract or easement and is applicable for the duration of the contract period.

Participants are encouraged to file or review these forms within the deadlines established for each applicable program for which program benefits are being requested.

Signature Policy

Using the correct signature when doing business with FSA can save time and prevent a delay in program benefits.

The following are FSA signature guidelines:

- Married individuals must sign their given name.
- Example—Mary Doe and John Doe are married. When signing FSA forms, each must use their given name, and may not sign with the name of their spouse. Mrs. Mary Doe may not sign documents as Mrs. John Doe. For Farm Loan Purposes, spouses may not sign on behalf of the other as an authorized signatory, a signature will be needed for each. For a minor, FSA requires the minor's signature and one from the minor's parent. There are certain exceptions where a minor's signature may be accepted without obtaining the signature of one of the parents. Despite minority status, a youth executing a promissory note for a Youth Loan will incur full personal liability for the debt and will sign individually.

Note: By signing a document with a minor, the parent is liable for actions of the minor and may be liable for refunds, liquidated damages, or other penalties, etc.

When signing on one's behalf the signature must agree with the name typed or printed on the form or be a variation that does not cause the name and signature to be in disagreement. Example - John W. Smith is on the form. The signature may be John W. Smith or J.W. Smith or J. Smith. Or Mary J. Smith may be signed as Mrs. Mary Joe Smith, M.J. Smith, Mary Smith, etc.

FAXED signatures will be accepted for certain forms and other documents provided the acceptable program forms are approved for FAXED signatures. Producers are responsible for the successful transmission and receipt of FAXED information.

Examples of documents not approved for FAXED signatures include:

- Promissory note
- Assignment of payment
- Joint payment authorization
- Acknowledgement of commodity certificate purchase

Spouses may sign documents on behalf of each other for FSA and CCC programs in which either spouse has an interest, unless written notification denying a spouse this authority has been provided to the county office.

Spouses cannot sign on behalf of each other as an authorized signatory for partnerships, joint ventures, corporations or other similar entities. Likewise, a spouse cannot sign a document on behalf of the other in order to affirm the eligibility of oneself.

Any member of a general partnership can sign on behalf of the general partnership and bind all members unless the Articles of Partnership are more restrictive. Spouses may sign on behalf of each other's individual interest in a partnership, unless notification denying a spouse that authority is provided to the county office. Acceptable signatures for general partnerships, joint ventures, corporations, estates, and trusts must consist of an indicator "by" or "for" the individual's name, individual's name and capacity, or individual's name, capacity, and name of entity.

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.

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 County 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 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 County USDA Service Center.

Highly Erodible Land (HEL) and Wetland Conservation Compliance

Landowners and operators are reminded that in order to receive payments from USDA, compliance with Highly Erodible Land (HEL) and Wetland Conservation (WC) provisions are required. Farmers with HEL determined soils are reminded of tillage, crop residue, and rotation requirements as specified per their conservation plan. Producers are to notify the USDA Farm Service Agency prior to breaking sod, clearing land (tree removal), and of any drainage projects (tiling, ditching, etc.) to ensure compliance. Failure to update certification of compliance, with form AD-1026, triggering applicable HEL and/or wetland determinations, for any of these situations, can result in the loss of FSA farm program payments, FSA farm loans, NRCS program payments, and premium subsidy to Federal Crop Insurance administered by RMA.

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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.

Submit Loan Requests for Financing Early

The Farm Loan team is already working in Virginia 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**.**

USDA Packages Disaster Protection with Loans to Benefit Specialty Crop and Diversified Producers

Free basic coverage available for new and underserved loan applicants

Producers who apply for Farm Service Agency (FSA) farm loans will be offered the opportunity to enroll in the Noninsured Crop Disaster Assistance Program (NAP). NAP is available to producers who grow non-insurable crops and is especially important to fruit, vegetable, and other specialty crop growers.

New, underserved and limited income specialty growers who apply for farm loans could qualify for basic loss coverage at no cost.

The basic disaster coverage protects at 55 percent of the market price for crop losses that exceed 50 percent of production. Covered “specialty” crops include vegetables, fruits, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, hay, forage, grazing and energy crops. FSA allows beginning, underserved or limited income producers to obtain NAP coverage up to 90 days after the normal application closing date when they also apply for FSA credit.

Producers can also protect value-added production, such as organic or direct market crops, at their fair market value in those markets. Targeted underserved groups eligible for free or discounted coverage include American Indians or Alaskan Natives, Asians, Blacks or African Americans, Native Hawaiians or other Pacific Islanders, Hispanics, and women.

FSA offers a variety of loan products, including farm ownership loans, operating loans and microloans that have a streamlined application process.

NAP coverage is not limited to FSA borrowers, beginning, limited resource, or underserved farmers. Any producer who grows eligible NAP crops can purchase coverage. To learn more, contact your County USDA Service Center or visit fsa.usda.gov/nap or fsa.usda.gov/farmloans.

Buffers Boast Benefits On and Off Farms

The word "buffer" may define a safety net, a filter or an area of shrubs and trees. A buffer, when referred to by a conservationist at the USDA's Natural Resources Conservation Service (NRCS), is a small strip of land of trees, shrubs and other plants. This strip provides protection from things like wind or pollutants entering waterways and plays a crucial role as a safety net for the environment.

If properly used, buffers remove more than 50 percent of nutrients and pesticides, 60 percent of some pathogens and 75 percent of sediment. In addition to trapping pollutants, buffers slow water runoff and increase the amount of water that enters the ground, recharging our aquifers and protecting communities downstream from flooding.

During the winter, buffers help trap snow and reduce soil erosion in areas with strong winds. They also can protect livestock and wildlife from harsh weather, shield buildings from wind damage and reduce noise and odors emanating from a farm. Buffers also give many benefits for local wildlife, providing food and shelter for many species, including quail and rabbits, while serving as corridor connectors that enable wildlife to move safely from one habitat area to another.

The NRCS helps private landowners create buffers on their land, along waterways and between fields. If used as part of a comprehensive conservation system, buffers make good use of areas that are not ideal for agricultural production.

For more information, contact your local USDA Service Center or visit nrcs.usda.gov.

Tap into VAPG to Take Your Operation to the Next Level

If you're interested in transforming an existing commodity into an additional money-making venture, we'd like to talk to you. USDA Rural Development is making about $30 million available through the Value-Added Producer Grant (VAPG) program this year to support development of products that can generate new income streams for your business.

Eligible independent producers, agricultural producer groups, farmer or rancher cooperatives, and majority-controlled producer-based business ventures could receive up to $75,000 for planning activities that may include feasibility studies and business plan development. Grants of up to $250,000 can also be provided to cover working capital expenses for processing, marketing, advertising, inventory and salaries.

Electronic applications will be accepted via the VAPG application portal until 11:59 p.m. Eastern Time on **April 17, 2025**. Visit Grants.gov or each out to Casi McKinnon at 276-484-9380 or cassidy.mckinnon@usda.gov to learn more about VAPGs. Then, take the first step towards a transition that could make your operation more sustainable and profitable in the years ahead.

Selected Interest Rates for March 2025

90-Day Treasury Bill	4.375%
Farm Operating Loans — Direct	5.500%
Farm Ownership Loans — Direct	5.875%
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.875%
Emergency Loans	3.750%
Farm Storage Facility Loans - (7 years)	4.500%
Commodity Loans 1996-Present	5.250%

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https://www.fsa.usda.gov/state-offices/Virginia/index

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