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## Agricultural Producers Have Until March 15 to Enroll in USDA's Key Commodity Safety Net Programs for the 2024 Crop Year

Agricultural producers who have not yet enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs for the 2024 crop year have until March 15, 2024, to revise elections and sign contracts. Both safety net programs, delivered by USDA's Farm Service Agency (FSA), provide vital income support to farmers who experience substantial declines in crop prices or revenues for the 2024 crop year.



Producers can elect coverage and enroll in ARC-County or PLC, which provide crop-by-crop protection, or ARC-Individual, which protects the entire farm. Although election changes for 2024 are optional, producers must enroll, with a signed contract, each year. If a producer has a multi-year contract on the farm, the contract will continue for 2024 unless an election change is made.

If producers do not submit their election revision by the March 15, 2024, deadline, the election remains the same as their 2023 election for eligible commodities on the farm. Also, producers who do not complete enrollment and sign their contract by the deadline will not be enrolled in ARC or PLC for the 2024 year and will not receive a

payment if one is triggered. Farm owners can only enroll in these programs if they have a share interest in the commodity.

Producers are eligible to enroll farms with base acres for the following commodities: barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium and short grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat.

### **Web-Based Decision Tools**

Many universities, including enter local/partner university or universities if applicable (optional), offer web-based decision tools to help producers make informed, educated decisions using crop data specific to their respective farming operations. Producers are encouraged to use the tool of their choice to support their ARC and PLC elections.

### **Crop Insurance Considerations**

Producers are reminded that enrolling in ARC or PLC programs can impact eligibility for some crop insurance products offered by USDA's Risk Management Agency (RMA). Producers who elect and enroll in PLC also have the option of purchasing Supplemental Coverage Option (SCO) through their Approved Insurance Provider, but producers of covered commodities who elect ARC are ineligible for SCO on their planted acres.

Unlike SCO, RMA's Enhanced Coverage Option (ECO) is unaffected by participating in ARC for the same crop, on the same acres. You may elect ECO regardless of your farm program election.

Upland cotton farmers who choose to enroll seed cotton base acres in ARC or PLC are ineligible for the stacked income protection plan, or STAX, on their planted cotton acres.

### **More Information**

For more information on ARC and PLC, producers can visit the [ARC and PLC webpage](#) or contact their [local USDA Service Center](#). Producers can also prepare maps for acreage reporting as well as manage farm loans and view other farm records data and customer information by logging into their farmers.gov account. If you don't have an account, sign up today.

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## **Dairy Producers Can Enroll for 2024 Dairy Margin Coverage Beginning Feb. 28**



Starting next Wednesday, dairy producers will be able to enroll for 2024 Dairy Margin Coverage (DMC), an important safety net program offered through the U.S. Department of Agriculture (USDA) that provides producers with price support to help offset milk and feed price differences. This year's DMC signup begins Feb. 28, 2024, and ends April 29, 2024. For those who sign up for 2024 DMC coverage,

payments may begin as soon as March 4, 2024, for any payments that triggered in January 2024.

USDA's Farm Service Agency (FSA) has revised the regulations for DMC to allow eligible dairy operations to make a one-time adjustment to established production history. This adjustment will be accomplished by combining previously established supplemental production history with DMC production history for those dairy operations that participated in Supplemental Dairy Margin Coverage during a prior coverage year. DMC has also been authorized through calendar year 2024. Congress passed a 2018 Farm Bill extension requiring these regulatory changes to the program.

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. In 2023, Dairy Margin Coverage payments triggered in 11 months including two months, June and July, where the margin fell below the catastrophic level of \$4.00 per hundredweight, a first for Dairy Margin Coverage or its predecessor Margin Protection Program.

### **2024 DMC Coverage and Premium Fees**

FSA has revised DMC regulations to extend coverage for calendar year 2024, which is retroactive to Jan. 1, 2024, and to provide an adjustment to the production history for dairy operations with less than 5 million pounds of production. In previous years, smaller dairy operations could establish a supplemental production history and receive Supplemental Dairy Margin Coverage. For 2024, dairy producers can establish one adjusted base production history through DMC for each participating dairy operation to better reflect the operation's current production.

For 2024 DMC enrollment, dairy operations that established supplemental production history through Supplemental Dairy Margin Coverage for coverage years 2021 through 2023, will combine the supplemental production history with established production history for one adjusted base production history.

For dairy operations enrolled in 2023 DMC under a multi-year lock-in contract, lock-in eligibility will be extended until Dec. 31, 2024. In addition, dairy operations enrolled in multi-year lock-in contracts are eligible for the discounted DMC premium rate during the 2024 coverage year. To confirm 2024 DMC lock-in coverage or opt out in favor of an annual contract for 2024, dairy operations having lock-in contracts must enroll during the 2024 DMC enrollment period.

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. To determine the appropriate level of DMC coverage for a specific dairy operation, producers can use the [online dairy decision tool](#).

### **DMC Payments**

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.

### **More Information**

USDA also offers other risk management tools for dairy producers, including the [Dairy Revenue Protection \(DRP\)](#) plan that protects against a decline in milk revenue (yield and price) and the [Livestock Gross Margin \(LGM\)](#) plan, which provides protection against the loss of the market value of milk minus the feed costs. Both DRP and LGM livestock insurance policies are offered through the Risk Management Agency. Producers should contact their local [crop insurance agent](#) for more information.

For more information on DMC, visit the [DMC webpage](#) or contact your local [USDA Service Center](#).

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## **USDA Now Accepting Farm Loan Payments Online**



USDA has announced that most farm loan borrowers can make payments to their direct loans online through the Pay My Loan feature on [Farmers.gov](https://farmers.gov). Pay My Loan is part of a broader effort by USDA's Farm Service Agency (FSA) to streamline its processes, especially for producers who may have limited time during the planting or harvest seasons to visit a local FSA office; modernize and improve customer service; provide additional customer self-service tools; and expand credit access to assist more producers.

On average, local USDA Service Centers process more than 215,000 farm loan payments each year. Pay My Loan gives most borrowers an online repayment option and relieves them from needing to call, mail, or visit a Service Center to pay their loan installment. Farm loan payments can now be made at the borrower's convenience, on their schedule and outside of FSA office hours.

Pay My Loan also provides time savings for FSA's farm loan employees by minimizing manual payment processing activities. This new service for producers means that farm loan employees will have more time to focus on reviewing and processing new loans or servicing requests.

The Pay My Loan feature can be accessed at [Farmers.gov](https://farmers.gov). To use the payment feature, producers must establish a USDA customer account and a [USDA Level 2 eAuthentication \("eAuth"\) account or a Login.gov account](#). This initial release only allows borrowers operating as individuals to make online payments. For now, borrowers with jointly payable checks will need to continue to make loan payments through their local office.

FSA has a significant initiative underway to streamline and automate the Farm Loan Program customer-facing business process. For the over 26,000 producers who submit a Direct Loan application annually, FSA has made various improvements including:

- The [Online Loan Application](#), an interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet, and build a farm operating plan.
- The [Loan Assistance Tool](#) that provides customers with an interactive online, step-by-step guide to identifying the direct loan products that may be a fit for their business needs and to understanding the application process.
- A [simplified direct loan paper application](#), which reduced loan applications by more than half, from 29 pages to 13 pages.

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## Farmers Can Now Enroll for the Agriculture Risk Coverage and Price Loss Coverage Programs the 2024 Crop Year



The U.S. Department of Agriculture (USDA) today announced that agricultural producers can now enroll in the Farm Service Agency's (FSA) [Agriculture Risk Coverage \(ARC\)](#) and [Price Loss Coverage \(PLC\)](#) programs for the 2024 crop year. Producers can enroll and make election changes for the 2024 crop year starting Dec. 18, 2023. The deadline to complete enrollment and any election change is March 15, 2024.

On Nov. 16, 2023, President Biden signed into law H.R. 6363, the *Further Continuing Appropriations and Other Extensions Act, 2024* (Pub. L. 118-22), which extended the *Agriculture Improvement Act of 2018* (Pub. L. 115-334), more commonly known as the

2018 Farm Bill, through September 30, 2024. This extension allows authorized programs, including ARC and PLC, to continue operating.

### **2024 Elections and Enrollment**

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 2024 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 2024 unless an election change is made.

If producers do not submit their election revision by the March 15, 2024, deadline, their election remains the same as their 2023 election for commodities on the farm. 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.

### **2022 Crop Year Payments**

This fall, FSA issued payments totaling more than \$267 million to agricultural producers who enrolled in the 2022 ARC-CO option and the ARC-IC option for covered commodities that triggered a payment. Payments through the PLC option did not trigger for the 2022 crop year.

ARC and PLC payments for a given crop year are paid out the following fall to allow actual county yields and the Market Year Average prices to be finalized. These payments help mitigate fluctuations in either revenue or prices for certain crops. Payments for crops that may trigger for the 2023 crop year will be issued in the fall of 2024.

### **Crop Insurance Considerations**

ARC and PLC are part of a broader USDA safety net that also includes crop insurance and marketing assistance loans.

Producers are reminded that ARC and PLC elections and enrollments can impact eligibility for some crop insurance products.

Producers on farms with a PLC election can purchase Supplemental Coverage Option (SCO) through their Approved Insurance Provider; however, producers on farms where ARC is the election are ineligible for SCO on their planted acres for that crop on that farm.

Unlike SCO, the Enhanced Coverage Option (ECO) is unaffected by an ARC election. Producers may add ECO regardless of the farm program election.

### **Web-Based Decision Tools**

Many universities offer web-based decision tools to help producers make informed, educated decisions using crop data specific to their respective farming operations. Producers are encouraged to use the tool of their choice to support their ARC and PLC elections.

### **More Information**

For more information on ARC and PLC, producers can visit the [ARC and PLC webpage](#) or contact their local [USDA Service Center](#). Producers can also make elections and complete enrollment [online with level 2 eAuth](#).

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## Reminder: Insurance Linkage Requirements for Payments Received Through the Emergency Relief Program

Producers who received an Emergency Relief Program (ERP) payment need to meet ERP insurance linkage requirements by purchasing crop insurance or Noninsured Crop Disaster Assistance Program (NAP) coverage at the 60/100 level or higher for the next two available crop years, which will be determined from the date you received an ERP payment and may vary depending on the timing and availability of coverage. The insurance coverage requirement applies to the physical location of the county where the crop was located and for which an ERP payment was issued.

Contact your crop insurance agent or local FSA county office as soon as possible to ask about coverage options. Producers who do not obtain the applicable coverage by the sales/application closing date will be required to refund the ERP benefits received on the applicable crop, plus interest. To determine which crops are eligible for federal crop insurance or NAP, visit the [RMA website](#).

For more information, contact your local [USDA Service Center](#) or visit [fsa.usda.gov](https://fsa.usda.gov).

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## Producers Encouraged to Apply Now for USDA Conservation Programs

The U.S. Department of Agriculture (USDA) is encouraging agricultural producers and forest landowners to participate in voluntary conservation programs and adopt climate-smart practices in fiscal year 2024 as part of President Biden's Investing in America agenda. USDA's Natural Resources Conservation Service (NRCS) is accepting applications for the Environmental Quality Incentives Program (EQIP), Conservation Stewardship Program (CSP) and Agricultural Conservation Easement Program (ACEP), which help a wide variety of producers, including urban and organic producers.

For fiscal year 2024, NRCS has \$3 billion in Inflation Reduction Act funds to invest in [climate-smart mitigation activities](#). This year, NRCS expanded the list of those activities as well as expanded priority areas for ACEP for grasslands, wetlands and farmlands at risk of conversion. Learn more about those expansions in our [Sept. 28, 2023 news release](#).

Additionally, for fiscal year 2024, NRCS has over \$2 billion in Farm Bill funding available to producers for priorities like organic and urban agriculture, soil health, water quality and quantity and wildlife habitat development. This extensive amount of funding will be used to meet producer demand for our oversubscribed programs, maximize climate benefits and help producers address their natural resource challenges.

NRCS accepts producer applications for its conservation programs year-round. To apply for fiscal year 2024 funding, apply by your [state's ranking date](#) by contacting your [local NRCS office](#).

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## 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.

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## New to Farming? USDA Can Help

If you're a new farmer or rancher, can help you get started or grow your operation through a variety of programs and services, from farm loans to crop insurance, and conservation programs to disaster assistance. We offer dedicated help to beginning farmers and ranchers. USDA considers anyone who has operated a farm or ranch for less than ten years to be a beginning farmer or rancher.

The first step is to find your local USDA Service Center by visiting [farmers.gov/service-center-locator](https://farmers.gov/service-center-locator). Call your local Farm Service Agency (FSA) office to make an appointment to establish a farm number. You can establish a farm number for any land being used for agricultural purposes that is over 0.01 acre.

You'll need to bring the following to your appointment:

- Proof of identify (driver's license, social security card, IRS Employer Identification Number (EIN))
- Proof of Ownership (copy of recorded deed or recorded land contract)
- Lease agreements
- Entity Identification Status (articles of incorporation, trust and estate documents, or partnership agreement)

FSA staff will work with you one-on-one to review your documents and register your farm with FSA. Registering your farm allows you to apply for FSA and other USDA programs.

After your farm is registered, you can meet with FSA and Natural Resources Conservation Service (NRCS) staff to discuss your business and conservation goals. FSA and NRCS staff can help you determine program eligibility and walk you through the application process.

Depending on your operation, you may want to consider crop insurance. The USDA's Risk Management Agency provides crop insurance to help you manage risks on your farm. There are [many types of insurance products available](#) for a wide variety of production practices, including organic and sustainable agriculture.

### More Information

- [Beginning Farmers and Ranchers](#)
- Urban grower? Learn about our [Urban Service Centers](#)
- New to farming?
- [Contact your Beginning Farmer and Rancher Coordinator](#)
- [Factsheet for Beginning Farmers and Ranchers](#)
- Need a translator? Learn more about free, real-time [Translation Services](#)
- Our [Guide to USDA Resources for Historically Underserved Farmers and Ranchers](#) has a worksheet to help you prepare for your first visit.

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## Farmers.gov Local Dashboard Now Available for Producers in Utah

Farmers in Utah can now access county specific farming data and USDA resources all in one place via the new farmers.gov local dashboard. Your new farmers.gov local dashboard includes farming data and USDA resources including USDA news, commodity pricing, weather forecasts, historical climate data, past storm events, USDA service center locator and additional state resources for Utah and your county. The dashboard transforms complex data sets into easy-to-read charts and graphs to help you quickly find information that matters to you.

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## Subscribe to Receive Updates on Careers with USDA

If you're interested in starting a career with USDA, subscribe to receive free email alerts on select positions within the USDA Farm Service Agency, Natural Resources Conservation Service, Risk Management Agency and Farm Production and Conservation Business Center.



All federal job vacancies within USDA are posted on [usajobs.gov](https://usajobs.gov). In order to further promote employment opportunities, we are going to start sending emails that highlight select positions.

If you want to keep up with vacancy announcements via email, you can subscribe to “Careers” by visiting [farmers.gov/subscribe](https://farmers.gov/subscribe) and completing the following steps.

- Select “email” as your subscription type
- Enter your email address
- Click “submit”
- Select the “Careers” topic under “Connect with us”
- Click “submit” to verify your subscription topic choice at the bottom of the page

Not all job vacancy announcements will be shared via email, but you can view a current list of all job openings at any time by visiting [usajobs.gov](https://usajobs.gov).

For additional information or assistance with your subscription, contact your local USDA Service Center by visiting [farmers.gov/service-center-locator](https://farmers.gov/service-center-locator).

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## USDA Now Accepting Applications for Farm Loans Online

The U.S. Department of Agriculture (USDA) has launched an [online application for Direct Loan customers](#). More than 26,000 customers who submit a Direct Loan application each year can now use an online, interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet and build a farm operating plan. This tool is part of a broader effort by USDA’s Farm Service Agency (FSA) to streamline its processes, improve customers service, and expand credit access.

The online farm loan application replicates the support an applicant would receive when completing a loan application in person with an FSA Farm Loan Officer, while continuing to provide customers with one-on-one assistance as needed. This tool and other process improvements allow farmers and ranchers to submit complete loan applications and reduce the number of incomplete and withdrawn applications.

Through a personalized dashboard, borrowers can track the progress of their loan application. It can be accessed on [farmers.gov](https://farmers.gov) or by completing FSA’s Loan Assistance Tool at [farmers.gov/loan-assistance-tool](https://farmers.gov/loan-assistance-tool). To use the online loan application tool, producers must establish a USDA customer account and a [USDA Level 2 eAuthentication \(“eAuth”\) account or a Login.gov account](#). For the initial stage, the online application tool is only available for producers who will be, or are currently, operating their farm as an individual. FSA is expanding the tools availability to married couples applying jointly and other legal entities in 2024.

### Farm Loan Improvement Efforts

FSA has a significant initiative underway to streamline and automate Farm Loan Program customer-facing business processes. For the over 26,000 producers who submit a Direct Loan application to FSA annually, and its 85,000 Direct Loan borrowers, FSA has made improvements this year, including:

- A [simplified direct loan paper application](#), reduced from 29 pages to 13 pages.
- The [Loan Assistance Tool on farmers.gov](#) that provides customers with an interactive online, step-by-step guide to identifying the Direct Loan products that may be a fit for their business needs and to understanding the application process.

### More Information

FSA continues to accept and review individual requests for assistance from borrowers who took certain extraordinary measures to avoid delinquency on their direct FSA loans or those who missed a recent installment or are unable to make their next scheduled installment. All requests for assistance must be received by Dec. 31, 2023. For more information, or to submit a request for assistance, producers can contact their local [USDA Service Center](#) or visit [farmers.gov/inflation-reduction-investments/assistance](#).

The Inflation Reduction Act, a historic, once-in-a-generation investment and opportunity for agricultural communities, provided \$3.1 billion for USDA to provide relief for distressed borrowers with certain FSA direct and guaranteed loans and to expedite assistance for those whose agricultural operations are at financial risk. Since October 2022, USDA has provided approximately \$1.6 billion in immediate assistance to more than 27,000 financially distressed direct and guaranteed FSA loan borrowers.

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USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866)

632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).