

Field Notes: AgriPolicy Brief

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How to File a Notice of Loss

For the [Emergency Assistance for Livestock, Honeybees, and Farm Raised Fish Program \(ELAP\)](#) and the [Livestock Indemnity Program \(LIP\)](#), Farmers and Ranchers are required to submit a notice of loss by the application deadline, January 30, 2026 for ELAP and March 2, 2026 for LIP (for all losses except honeybee colony collapse disorder losses). In lieu of meeting with a FSA County Office employee, farmers and ranchers looking to get assistance through ELAP and LIP can file a notice of loss through alternative methods, telephone, fax, or email. Based on the current FSA handbook, the applicant is not required to sign the notice of loss if one of the alternative methods is used. However, the FSA employee accepting and processing the “notice of loss” must send a copy of this notice of loss to the applicant by postal mail or e-mail along with a receipt for service. This will likely not happen until the government reopens.

For applications, farmers and ranchers will need to submit reliable and/or verifiable records along with their notice of loss to substantiate their claim. FSA has defined reliable and verifiable as:

- Reliable record means any non-verifiable record available that reasonably supports the eligible loss, as determined acceptable by COC. Handwritten receipts or bill of lading would not be considered reliable if either are written by the producer claiming benefits.
- Verifiable record means a document provided by the producer who can be verified by COC through an independent source and is used to substantiate the claimed loss.

If you experience a loss on your farm, collecting this documentation as you identify the loss or directly after you experience the loss will be the easiest way to make sure all of your documentation is collected.

The [Non-Insured Disaster Assistance Program \(NAP\)](#) has more strict rules for filling a notice of loss. FSA states that for low yield claims and allowable value loss, a notice of loss must be filed by the earlier of either 15 calendar days after the disaster occurrence or date of loss or damage to the crop or commodity first becomes apparent, or 15 calendar days after the normal harvest date. FSA requires that notices of loss for NAP are provided timely, on CCC-576, Part B, for at least 1 crop in the pay group for all crops within the pay group to be covered under the notice of loss, and for each weather-related event or adverse natural occurrence that causes damage to or loss of a specific crop or commodity.

For hand-harvested or rapidly deteriorating crops, a farmer or rancher must notify FSA of damage or loss within 72 hours of the date damage or loss first becomes apparent.

While FSA does have a policy to accept late filed notices of loss on a case-by-case basis. Attempting to file timely could be critical for obtaining loss coverage. Filling out a [CCC-576 part B](#), signing, dating, and emailing or mailing the office within the notification period during the government shutdown could be the difference between an eligible loss for the program and having to suffer a loss on your farm unprotected.

If you need assistance navigating FSA forms, check into your local agricultural network for technical assistance.

Please note that these suggestions do not constitute legal advice and a case-by-case analysis may be needed to navigate your specific application.

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FSA County Offices

Due to the government shutdown, local Farm Service Agency (FSA) Offices have been closed since October 1, 2025. In the final days of October, FSA staff were called back to the office to process programs that fall under the Commodity Credit Corporation (CCC). Starting on October 23rd two Country Office Employees were authorized to return to the FSA office. They are authorized to work on the Agricultural Risk Coverage, Price Loss Coverage, Conservation Reserve Program, and Marketing Assistance Loans.

There have been reports from other agricultural organizations that FSA is unable to authorize two party checks. Farmers and ranchers who use the FSA Loan Programs should be prepared as they are selling livestock and crops this season that if FSA is listed on the check, FSA may not take action on the check until the government reopens.



SNAP Benefits

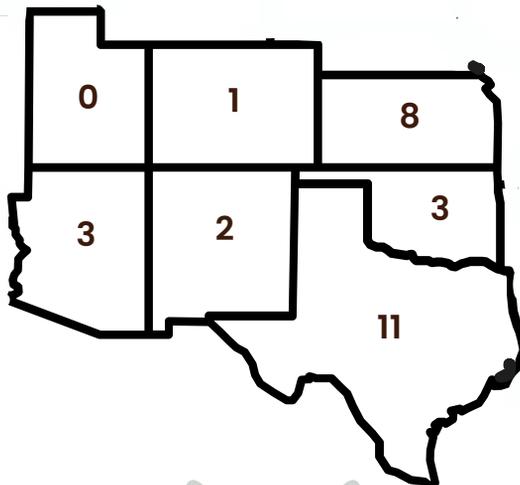
On October 22, 2025, members of the Senate, including Senator Martin Heinrich, issued a letter to Secretary Brooke Rollins urging her to use the several tools available to the Department to enable SNAP benefits to be paid through or close to the end of November. The Senate went on to say that, at a minimum, USDA should use the contingency funding that are available for SNAP and that the USDA use their interchange authority under 7 U.S.C. 2257 to transfer of funds from other USDA nutrition programs.

While it may be portrayed as a result of the government shutdown, SNAP losing funding is in fact, the result of the Administration's decision to not utilize contingency funding or interchange authority to continue to fund SNAP throughout the government shutdown. In the state of New Mexico, approximately 460,000 rely on SNAP benefits according. In an October 29th Press Release Governor Michelle Lujan Grisham announced that "the State of New Mexico will provide \$30 million in state dollars starting November 1 to ensure that low income children and families, seniors and New Mexicans with disabilities continue to receive food benefits."

Read more [here](#).

Chapter 12 Bankruptcy Filings

Chapter 12 bankruptcies are designed for "family farmers" or "family fishermen" with "regular annual income." It enables financially distressed family farmers and fishermen to propose and carry out a plan to repay all or part of their debts. While not the only indicator for farm stress, the number of chapter 12 filings is a safe measurement of distress. The following map shows the number of chapter 12 bankruptcies filed between June 2024 - June 2025 within the Southwest Region. The overall trend is that chapter 12 bankruptcies are on the rise when compared to 2024.





FSA Programs Impacted by the Shutdown

Your local USDA service center will partially reopen October 23. If your Farm Service Agency Office and Natural Resources Conservation Service Office are located in the same building as the Conservation District, the Conservation District will likely remain open. FSA loan personnel may be going into the office to check the mail but they will not be authorized to work with borrowers while they are in the office. It should be noted that loan servicing of any kind will not be available until the government reopens.

If you are in the approval processes for construction on your operation, whether that is through the Environmental Quality Incentives Program (EQIP), the Farm Storage Facility Loan Program (FSFL), or any other federal program where you will be doing any sort of ground disturbance, and you have not received final approval from USDA, starting construction or the delivery of equipment may disqualify you from receiving funding when the federal government reopens. If you are reliant on those funds and are not sure if your National Environmental Protection Act (NEPA) requirements have been met, consider consulting a technical service provider or attorney to determine if postponing delivery or construction until the government reopens should be considered for your operation.

The following list provides a brief overview of the programs under shut down:

- Marketing Assistance Loans (MALs) – Based on reporting from [agricultural journals](#), FSA may be authorized to work on MALs during the government shutdown. Call your local service center to learn more.
- Farm Storage Facility Loans (FSFLs) – Farmers will likely not be able to take our FSFLs during a government shutdown and if paperwork was not completed on the loan prior to September 30th, start of construction or delivery of equipment may result in FSA not being able to make the loan once the government reopens.
- Agricultural Risk Coverage and Price Loss Coverage (ARCPLC) Payments – Payments through the ARC and PLC programs are made every October. While PLC is not projected to pay this year, counties that are expecting payments through ARC County will be delayed by those funds. Beginning October 23, 2025, County Offices began processing payments.
- Dairy Margin Coverage (DMC) Program – While dairy farmers were not expecting a September payment through the DMC program, depending on the length of the shutdown, October's payment information will likely be delayed.
- Non-Insured Crop Disaster Assistance (NAP) Program – Farmers and ranchers who utilize the NAP program should consider filing notices of loss with the county office by email or mail by the applicable deadline.
- Tree Assistance Program (TAP) – Farmers who utilize the TAP program should consider filing notices of loss with the county office by email or mail by the applicable deadline.
- Livestock Indemnity Program (LIP) – Ranchers who utilize the LIP program should consider filing notices of loss with the county office by email or mail by the applicable deadline.
- Livestock Forage Program (LFP) – Farmers and ranchers who are expecting LFP payments may be delayed the receipt of those funds until the government reopens.
- Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP) – Farmers and Ranchers who utilize the ELAP program should consider filing notices of loss with the county office by email or mail by the applicable deadline. It is imperative that farmers and ranchers who typically participate in this program take meticulous notes if they wish to file a loss when the government reopens.
- Conservation Reserve Program (CRP) including Conservation Reserve Enhancement Program (CREP) – CRP and CREP makes payments each October. Beginning October 23, 2025, County Offices began processing payments.



USDA Plan to Fortify the US American Industry

In the USDA plan to fortify the US beef industry, The Department outlines the current situation in ranching in the US:

"Since 2017, the U.S. has lost over 17% of cattle ranches, more than 150,000 operations. The national herd is at a 75-year low, while consumer demand for beef has grown ~9% over the past decade. Because herd rebuilding takes time, USDA is investing during the downturn so that the next upswing is less volatile for ranchers and more affordable for consumers."

This outlines a very clear problem in the US, there are less cows than there have been in the last 75 years. This shrinking of the national cow herd is a result of a number of factors and among them, according to the [R-CALF CEO Bill Bullard](#), the US continuing to import beef from other countries is actively contributing to the decreasing cattle herd in the US.

Cattle and calves make up a large portion of the New Mexico agricultural economy. The state's cattle herd was 1,280,000 head as of January 1, 2025, down 10,000 head from 2024. The 2024 calf crop was estimated at 560,000 head. Gross income from cattle and calves totaled \$1.90 billion in 2024, up 10 percent from the previous year.

USDA's outlines a number of policies that talk about access to grazing lands, support for farmers and ranchers who's herds suffer from predation, and changing definitions to better serve beginning and veteran farmers and ranchers.

The plan does not, however, outline any price support for the American beef producer. Unlike crop farmers, beef producers do not have the luxury of a guaranteed price for their product by the US Government. Instead, beef producers are forced to weather market fluctuations on their own. Additionally, there are no direct incentives for cattle producers to increase their herd size.

With the announcement that the US will be importing more beef, USDA's plan will not offer any support to those to receive a lesser price on their livestock as a result. If ranchers receive a lower price in the market, they may be forced to sell off more cattle to make ends meet, further contributing to the lower overall cattle herd.

While Congress is likely the only long-term option to support farmers and ranchers, we can all do our part to support the local operations in our communities. Now is the time to double down on purchasing local foods from people in your community, state, or region. Purchasing locally will not only keep farmers on the landscape but will help maintain your own rural economy as agriculture attempts to ride out the shock waves.



Crisis Resources

If you or someone you know is in crisis, please use one of the following resources:

RAFI - USA:

If you are in crisis (or know someone else who is in crisis) and need someone to talk to, please call us toll-free at 866.586.6746. The hotline is open Monday-Thursday 9:00 am-5:00 pm.

If you are in danger of losing your farm and/or home, you may be in need of more in-depth assistance from one of our farmer advocates. Call the Farmer Crisis Hotline to learn more.

FARM Aid:

When farmers contact Farm Aid, our goal is to connect them with helpful services, resources and opportunities specific to their individual needs. Our resources include our 1-800-FARM-AID (1-800-327-6243) Hotline available in both English and Spanish.

988 Suicide & Crisis Lifeline:

The [988 Suicide & Crisis Lifeline](#) was launched in July 2022 and provides 24/7, free and confidential support to people in suicidal crisis or emotional distress via phone, chat, or text. If you or someone you know is struggling or in crisis, help is available. Call or text 988.

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