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## Message from the State Executive Director

Hello everyone,

Wildfire season is here. The impact across the state is devastating. Many of our communities, both agricultural and residential, have been impacted. While some had minor damage, others lost everything. These losses are tragic. We offer our deepest sympathies for all those affected. May is Mental Health Awareness Month. If you, or any other Farmer or Rancher need immediate assistance, please call the [National Suicide Prevention Lifeline](#) at 1-800-273-TALK.

Agencies, federal and state, are working diligently across the board to ensure all customers receive the assistance for which they are eligible.

The Farm Service Agency has programs in place to help. Please reach out to [your local FSA Service Center](#) to schedule an appointment.

Currently, the Farm Service Agency offers the following programs:

- Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP) which provides emergency assistance to eligible producers of livestock, honeybees and farm-raised fish. It covers losses due to an eligible adverse weather or loss conditions as well as expenses associated with transportation of water and feed to livestock. ELAP "Fire" is the only thing not eligible on Federally Managed Lands. Producers are still eligible for Feed Transportation and Water Hauling on all lands.
- Livestock Forage Disaster Program (LFP) provides benefits for grazing losses due to wildfire. LFP benefits may also be available for loss of grazing acres due to wildfires on federally managed lands on which a producer is prohibited, by a federal agency,

from grazing normally permitted livestock. If a producers received an LFP benefit for drought on federally managed lands, then these producers are not eligible to receive an LFP benefit for fire. A producer may be eligible to receive an LFP benefit for drought on **non-federally managed land (private & state)** and ELAP benefit for fire on **non-federally managed land (private & state)**.

- Livestock Indemnity Program (LIP) ( Must be documented). LIP provides benefits to livestock owners and contract growers who experience livestock deaths in excess of normal mortality caused by specific adverse weather, disease, or animal attacks. USDA does not pay on the actual cost of an animal. They use a national average of an animal.

**Livestock deaths must be determined to have been caused by the fire or predators.** Ineligible Livestock-Animals produced or maintained for reasons other than commercial use as part of a farming operation, as determined by FSA, include but not limited to recreational purposes such as:

- Consumption by owner
  - Hunting
  - Pets
  - Pleasure
  - Roping
  - Show
  - Stillborn Livestock
  - Unborn livestock
  - Yaks
  - Any wild free roaming livestock, including equine and deer
- Noninsured Assistance Program (NAP)/Tree Assistance Program (TAP) is available orchardists and nursery tree growers who are eligible for cost-share assistance through the [Tree Assistance Program](#) (TAP) to replant or rehabilitate eligible trees, bushes or vines lost during the wildfires or drought. This complements [Noninsured Crop Disaster Assistance Program](#) (NAP) or crop insurance coverage, which covers the crop but not the plants or trees in all cases. For TAP, a program application must be filed within 90 days.
  - Emergency Conservation (ECP) and Emergency Forest Restoration (EFRP) Programs provide financial and technical assistance to restore conservation practices like fencing, damaged farmland, or forests. County Committees may request implementation of ECP once the perimeter of the fire is known (100% contained). Fire must be determined to have triggered from a natural disaster. ECP does not cover barns and equipment. FSA cannot determine the damage until the situation is controlled. EFRP may be available for replanting on non-industrial private forestland. Once the perimeter of the fire area is determined the local County Committees will be able to assess the situation and request implementation of the programs. **ECP/EFRP are not available on federal lands.**

If you are affected by current wildfires, document everything. Take pictures of damage, record the moving of livestock, record hauling water, record any fence repairs, keep receipts of additional feed. Documenting in the moment will help you support future applications.

Lastly, I would like to thank all our partner agencies that have stepped up and reached out since the start of the wildfires. The ongoing collaboration is outstanding to see, and the staff dedication from my agency and others is second to none. These people are absolutely amazing and have my upmost respect. Although we are far from over with fire season, just know better days are ahead and we will build back stronger.

Sincerely,  
Jonas Moya

**IMPORTANT DATES**

<b>Program</b>	<b>Announcement</b>	<b>Date</b>
Emergency Livestock Assistance Program (ELAP)	Deadline to complete application for benefit on transportation of livestock to feed.	June 30
Compliance Acreage Reporting	All Other Crops, Perennial Forage, CRP, Potatoes (All counties except Curry, Lea, and Roosevelt)	July 15
Conservation Reserve Program (CRP)	General - Deadline for NRCS/TSP to complete Conservation Plans, return completed to FSA	July 18
Compliance Acreage Reporting	Hemp	July 31
Compliance Acreage Reporting	Beans	August 15
Farm Records	Requesting Adjusted PLC Yield	August 1
Farm Records	Request Farm Record Transfer	August 1
Conservation Reserve Programs	Grasslands - Deadline for NRCS/TSP to complete Conservation Plans, return completed to FSA	September 9

Conservation Reserve Programs	General & Grasslands - Obtain all signatures, approve CRP-1s, load into COLS	September 30
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**OFFICE CLOSURES**

Memorial Day	May 27
Juneteenth National Independence Day	June 20
Independence Day	July 4
Labor Day	September 3
Columbus Day	October 8
Veterans Day	November 12
Thanksgiving Day	November 22
Christmas Day	December 25

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## **Noninsured Crop Coverage Helps Producers Manage Risks**

The Farm Service Agency’s (FSA) Noninsured Crop Disaster Assistance Program (NAP) helps you manage risk through coverage for both crop losses and crop planting that was prevented due to natural disasters. The eligible or “noninsured” crops include agricultural commodities not covered by federal crop insurance.

*You must be enrolled in the program and have purchased coverage for the eligible crop in the **crop year in which the loss incurred** to receive program benefits following a qualifying natural disaster.*

### **NAP Buy-Up Coverage Option**

NAP offers higher levels of coverage, from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. Buy-up levels of NAP coverage are available if the producer can show at least one year of previously successfully growing the crop for which coverage is being requested.

Producers of organics and crops marketed directly to consumers also may exercise the “buy-up” option to obtain NAP coverage of 100 percent of the average market price at the coverage levels of between 50 and 65 percent of expected production.

NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production.

Buy-up coverage is not available for crops intended for grazing.

### **NAP Service Fees**

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.

### **NAP Enhancements for Qualified Military Veterans**

Qualified veteran farmers or ranchers are eligible for a service fee waiver and premium reduction, if the NAP applicant meets certain eligibility criteria.

Beginning, limited resource and targeted underserved farmers or ranchers remain eligible for a waiver of NAP service fees and premium reduction when they file form CCC-860, “*Socially Disadvantaged, Limited Resource and Beginning Farmer or Rancher Certification*.”

For NAP application, eligibility and related program information, contact your County USDA Service Center or visit [fsa.usda.gov/nap](https://fsa.usda.gov/nap).

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## **USDA Updates Farm Loan Programs to Increase Equity**

The U.S. Department of Agriculture (USDA) is updating its farm loan programs to better support current borrowers, including historically underserved producers. These improvements are part of USDA’s commitment to increase equity in all programs, including farm loans that provide important access to capital for covering operating expenses and purchasing land and equipment.

The 2018 Farm Bill authorized FSA to provide equitable relief to certain direct loan borrowers, who are non-compliant with program requirements due to good faith reliance on a material action of, advice of, or non-action from an FSA official. Previously, borrowers may have been required to immediately repay the loan or convert it to a non-program loan with higher interest rates, less favorable terms, and limited loan servicing.

Now, FSA has additional flexibilities to assist borrowers in such situations. If the agency provided incorrect guidance to an existing direct loan borrower, the agency may provide equitable relief to that borrower. FSA may assist the borrower by allowing the borrower to keep their loans at current rates or other terms received in association with the loan which was determined to be noncompliant or the borrower may receive other equitable relief for the loan as the Agency determines to be appropriate.

USDA encourages producers to reach out to their local loan officials to ensure they fully understand the wide range of loan and servicing options available that can assist them in starting, expanding or maintaining their operation.

### **Additional Updates**

Equitable relief is one of several changes authorized by the 2018 Farm Bill that USDA has made to the direct and guaranteed loan programs. Other changes that were previously implemented include:

- Modifying the existing three-year farming experience requirement for Direct Farm Ownership loans to include additional items as acceptable experience.
- Allowing socially disadvantaged and beginning farmer applicants to receive a guarantee equal to 95%, rather than the otherwise applicable 90% guarantee.
- Expanding the definition of and providing additional benefits to veteran farmers.
- Allowing borrowers who received restructuring with a write down to maintain eligibility for an Emergency loan.
- Expanding the scope of eligible issues and persons covered under the agricultural Certified Mediation Program.

Additional information on these changes is available in the March 8, 2022 [rule on the Federal Register](#).

### **More Background**

FSA has taken other recent steps to increase equity in its programs. Last summer, USDA announced it was providing \$67 million in competitive loans through its new Heirs' Property Relending Program to help agricultural producers and landowners resolve heirs' land ownership and succession issues. FSA also invested \$4.7 million to establish partnerships with organizations to provide outreach and technical assistance to historically underserved farmers and ranchers, which contributed to a fourfold increase in participation by historically underserved producers in the Coronavirus Food Assistance Program 2 (CFAP 2), a key pandemic assistance program, since April 2021.

Additionally, in January 2021, Secretary Vilsack announced a [temporary suspension of past-due debt collection and foreclosures](#) for distressed direct loan borrowers due to the economic hardship imposed by the COVID-19 pandemic.

Producers can explore available loan options using the [Farm Loan Discover Tool on farmers.gov](#) (also available in Spanish) or by contacting their local [USDA Service Center](#). Service Center staff continue to work with agricultural producers via phone, email, and other digital tools. Due to the pandemic, some USDA Service Centers are open to limited visitors.

Producers can [contact their local Service Center](#) to set up an in-person or phone appointment to discuss loan options.

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## Ask the Expert: A Farm Operating Loan Q&A with Jack Carlile

In this Ask the Expert, Jack Carlile, Farm Loan Manager for the USDA Farm Service Agency (FSA), answers questions about farm operating loans and when producers should apply in order to secure funds for the current crop year.

As the Farm Loan Manager for the Cherokee County Service Center, Jack is responsible for managing the loan making and loan servicing activities for five counties in northeast Oklahoma. His office provides services for over 650 farm loan customers. Jack was raised on a cross bred cow/calf operation that his grandparents started. Over the years, each generation has added to the operation by purchasing additional pasture. The operation also grows and bales their own hay. Jack's agriculture background and degree in agriculture economics from Oklahoma State University help him better understand the financing needs of his producers.

### Who can apply for FSA Farm Loans?

Anyone can apply for FSA's loan programs. Applications will be considered on basic eligibility requirements. To apply for a loan, you must meet the following general eligibility requirements including:

- Be a U.S. citizen or qualified alien.
- Operator of a family farm or ranch.
- Have a satisfactory credit history.
- Unable to obtain credit elsewhere at reasonable rates and terms to meet actual needs.
- Not be delinquent on any federal debts.

### What can I purchase with operating loans?

[Farm Operating Loans](#) are traditionally used for purchasing capital items such as farm machinery, equipment, or livestock. Loan funds can also be used to help pay typical operating expenses for farming and ranching operations. For example, a rancher may use an operating loan to purchase forage for his cattle to feed them through the winter or a row crop producer may use an operating loan for paying for inputs like seed or fertilizer.

### What is the maximum loan amount and terms?

The maximum loan amount for a Direct Farm Operating Loan is \$400,000. Direct loans are made and serviced by FSA.

Producers can also apply for [Guaranteed Operating Loans](#) that are made by your commercial lender, and guaranteed against loss by FSA. The maximum loan amount for a Guaranteed

Farm Operating Loan is \$1,825,000. Loan terms for operating loans range from one to seven years.

### **How do I apply?**

If you're interested in applying for a farm loan, you can pick up an application by visiting your local FSA office. Visit [farmers.gov](https://farmers.gov) to find the USDA Service Center nearest you.

When applying for a loan, you will need a business plan, which must include:

- Your mission, vision, and goals for your farm or ranch.
- Your current assets and liabilities.
- Marketing Plan (what your operation will produce and where you will market and sell your products.)
- Whether the amount of income your operation generates will be enough to pay your business and family living expenses.

### **When should I apply for an operating loan?**

I would recommend beginning the application process a few months in advance of needing the funds to allow time for the request to be processed, and for any necessary security checks and searches to be completed. That allows time for the funds to be available for your use when most needed.

### **Where can I find more information?**

To learn more about FSA loans visit [farmers.gov/loans](https://farmers.gov/loans) or [fsa.usda.gov/farmloans](https://fsa.usda.gov/farmloans). Fact sheets and application packages are also available at your USDA Service Center. To learn more about other types of FSA loans or to find the right loan for your operation, use the Farm Loan Discovery Tool by visiting [farmers.gov/loans/farm-loan-discovery-tool](https://farmers.gov/loans/farm-loan-discovery-tool).

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## **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:

- A married woman must sign her given name: Mrs. Mary Doe, not Mrs. John Doe
- For a minor, FSA requires the minor's signature and one from the minor's parent

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, 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.

Spouses may sign documents on behalf of each other for FSA and CCC programs in which either 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.

For additional clarification on proper signatures contact your local FSA office.

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## Maintaining ARC/PLC Acreage

If you're enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs, you must protect all cropland and noncropland acres on the farm from wind and water erosion and noxious weeds. By signing ARC county or individual contracts and PLC contracts, you agree to effectively control noxious weeds on the farm according to sound agricultural practices. If you fail to take necessary actions to correct a maintenance problem on your farm that is enrolled in ARC or PLC, the County Committee may elect to terminate your contract for the program year.

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To find contact information for your local office go to [www.fsa.usda.gov/NM](http://www.fsa.usda.gov/NM)