



NEWSLETTER



November 2016

**Rhode Island Service
Agency**

60 Quaker Lane Suite 62
Warwick RI 02886

www.fsa.usda.gov/ri

State Committee:

Judith Carvalho,
Anthony Donatelli Jr.
Gilbert Rathbun Jr.
Meeting November 8th.

**State Executive
Director:**

George Goulart Jr.

**Rhode Island County FSA
Office:**

401-828-3120 Option 2

County Committee:

Doreen Pezza
Victor Hoogendoorn
Joseph Silveira
Kim Coulter
Meeting November 2nd.

**Acting County Executive
Director:**

Ingrid Fratantuono

Farm Loan Team:

401-828-3120 Option 3.

Farm Loan Manager:

Roxanne S. Boisse

Message from the Rhode Island State Executive Director

Disaster Assistance Programs are available for producers who have suffered losses due to the recent Rhode Island Disaster Declarations that have been declared in the state. Please visit our [Rhode Island FSA Homepage](#) to view the current Rhode Island disaster declarations. If you have any questions about these programs or the disaster declarations contact our office.

USDA Climate Hub Building Block: Nitrogen Stewardship

USDA Climate Hubs are working with farmers, livestock producers, pasture and forest landowners to effectively partner in ways to help mitigate and adapt to a changing climate. Next in our series on the 10 Building Blocks for Climate Smart Agriculture and Forestry is Nitrogen Stewardship.

Within the United States, agriculture is a significant source of nitrous oxide (N₂O) emissions—a greenhouse gas (GHG) that has a global warming potential 250 times more than carbon dioxide (CO₂). In 2013, cropland agriculture released approximately 136 MMTCO₂e (Million Metric Tons of Carbon Dioxide-Equivalent) in direct N₂O emissions. More than half of these N₂O emissions are from synthetic fertilizers and organic amendments. Improved nitrogen management practices can reduce emissions from these sources.

The primary practice used in the Nitrogen Stewardship Building Block to reduce GHG emissions involves the 4Rs: right source, right rate, right time, and right place. The 4Rs come from the NRCS Conservation Practice Standard (CPS) Nutrient Management (590). To read more about Nitrogen Stewardship click the following link or copy and paste the link into your web browser: http://www.usda.gov/oc/climate_change/building_blocks/2_NitrogenStewardship.pdf

For more information about the USDA Climate Hubs click here: <http://www.climatehubs.ocs.usda.gov/>.

Save Time – Make an Appointment with FSA

Producers are encouraged to call their local FSA office to schedule an appointment to ensure maximum use of their time and to make sure FSA staff is available to tend to their important business needs. Please call your local FSA office ahead of your visit to set an appointment and to discuss any records or documentation that might be needed during your appointment. To find your local FSA office, visit: <http://offices.sc.egov.usda.gov/locator/app>

FSA Urges Farmers and Ranchers to Vote in County Committee Elections

USDA encourages farmers and ranchers to make their voices heard by voting in the upcoming Farm Service Agency (FSA) County Committee elections. Beginning Monday, Nov. 7, 2016, USDA will begin mailing ballots to eligible farmers and ranchers across the country. Producers must return ballots to their local FSA offices by Dec. 5, 2016, to ensure that their vote is counted.

Nearly 7,700 FSA County Committee members serve FSA offices nationwide. Each committee has three to 11 elected members who serve three-year terms of office. One-third of county committee seats are up for election each year. County committee members apply their knowledge and judgment to help FSA make important decisions on its commodity support programs, conservation programs, indemnity and disaster programs, and emergency programs and eligibility.

The candidates in this year's election are:

LAA-1 Bristol County, Joseph Silveira
 LAA-3 Kent County, Vincent Confreda
 LAA-5 Newport County, Victor Hoogendoorn

Producers must participate or cooperate in an FSA program to be eligible to vote in the county committee election. Farmers who supervise and conduct the farming operations of an entire farm, but are not of legal voting age, also may be eligible to vote.

Farmers will begin receiving their ballots the week of Nov. 7. Ballots include the names of candidates running for the local committee election. FSA has modified the ballot, making it easily identifiable and less likely to be overlooked. Voters in local administrative area who do not receive ballots in the coming week can pick one up at their local FSA office. Ballots returned by mail must be postmarked no later than Dec. 5, 2016. Newly elected committee members will take office Jan. 1, 2017.

For more information, visit the FSA website at www.fsa.usda.gov/elections or contact the Rhode Island County FSA office at 401-828-3120 Option 2.

Guaranteed Loan Program

FSA guaranteed loans allow lenders to provide agricultural credit to farmers who do not meet the lender's normal underwriting criteria. Farmers and ranchers apply for a guaranteed loan through a lender, and the lender arranges for the guarantee. FSA can guarantee up to 95 percent of the loss of principal and interest on a loan. Guaranteed loans can be used for both farm ownership and operating purposes.

Guaranteed farm ownership loans can be used to purchase farmland, construct or repair buildings, develop farmland to promote soil and water conservation or to refinance debt.

Guaranteed operating loans can be used to purchase livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance and other operating expenses.

FSA can guarantee farm ownership and operating loans up to \$1,399,000. Repayment terms vary depending on the type of loan, collateral and the producer's ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.

Please contact your lender or local FSA farm loan office for more information on guaranteed loans.

USDA Announces Streamlined Guaranteed Loans and Additional Lender Category for Small-Scale Operators

Options Help More Beginning, Small and Urban Producers Gain Access to Credit

The U.S. Department of Agriculture (USDA) announced the availability of a streamlined version of USDA guaranteed loans, which are tailored for smaller scale farms and urban producers. The program, called EZ Guarantee Loans, uses a simplified application process to help beginning, small, underserved and family farmers and ranchers apply for loans of up to \$100,000 from USDA-approved lenders to purchase farmland or finance agricultural operations.

USDA today also unveiled a new category of lenders that will join traditional lenders, such as banks and credit unions, in offering USDA EZ Guarantee Loans. Microlenders, which include Community Development Financial Institutions and Rural Rehabilitation Corporations, will be able to offer their customers up to \$50,000 of EZ Guaranteed Loans, helping to reach urban areas and underserved producers. Banks, credit unions and other traditional USDA-approved lenders, can offer customers up to \$100,000 to help with agricultural operation costs.

EZ Guarantee Loans offer low interest rates and terms up to seven years for financing operating expenses and 40 years for financing the purchase of farm real estate. USDA-approved lenders can issue these loans with the Farm Service Agency (FSA) guaranteeing the loan up to 95 percent.

USDA is providing a 90-day period for the public to review and comment on program improvements. To review program details, visit www.regulations.gov, reference RIN 0560-AI34 and follow the instructions to submit comments.

More than half of all FSA loans go to new farmers and more than a quarter to underserved borrowers. FSA also offers loans of up to \$5,000 to young farmers and ranchers through the Youth Loan Program. Loans are made to eligible youth to finance agricultural projects, with almost 9,000 young people now participating. More information about the available types of FSA farm loans can be found at www.fsa.usda.gov/farmloans or by contacting your local FSA office. To find your nearest office location, visit <http://offices.usda.gov>.

Farm Storage Facility Loans

FSA's Farm Storage Facility Loan (FSFL) program provides low-interest financing to producers to build or upgrade storage facilities.

The low-interest funds can be used to build or upgrade permanent facilities to store commodities. Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, floriculture, hops, maple sap, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

Loans up to \$50,000 can be secured by a promissory note/security agreement and some loans between \$50,000 and \$100,000 will no longer require additional security.

Producers do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

To learn more about the FSA Farm Storage Facility Loan, visit www.fsa.usda.gov/pricesupport or contact your local FSA county office. To find your local FSA county office, visit <http://offices.usda.gov>.

Document the Drought: USDA U.S. Drought Monitor Offers Producers a Voice to Report Drought Impacts

The U.S. Drought Monitor's reporting feature offers producers an opportunity to submit drought impact and condition reports.

The USDA, in partnership with the National Oceanic and Atmospheric Administration and the University of Nebraska in Lincoln, produced the U.S. Drought Monitor to include a reporting feature that allows producers to report local drought impacts and conditions.

The report allows producers to:

- Provide a written description of drought impacts on livelihood, activities, etc.;
- Select categories to show losses and gains as a result of the drought;
- Report on the duration of drought event;
- Select Affected Places – geographic areas ranging from an entire state to a small area within a state;
- Submit images that document the drought and its impact;
- Provide contact information (includes an option to keep information confidential).

The reporting tool for producers to record the effects of the drought can be accessed at the following link: <http://droughtreporter.unl.edu/submitreport/>

More information including state specific drought impact maps can be found on the U. S. Drought Monitor homepage: <http://droughtmonitor.unl.edu/Home.aspx>

Weather the Storm: FEMA Mobile App Provides Weather Alerts and Safety Tips

USDA offers programs to help producers recover from disasters; FEMA can help you prepare ahead of time.

The Federal Emergency Management Agency (FEMA) recently launched a free mobile app that will instruct the public on what to do before, during and after emergencies. The app is available for download for Apple, Android and Blackberry mobile devices.

Download the app to:

Receive alerts from the National Weather Service for up to five locations

- Get safety reminders, read tips to survive natural disasters and customize your emergency checklist
- Locate open shelters and where to talk to FEMA in person (or on the phone)
- Upload and share your disaster photos to help first responders.

For more information about the FEMA app, visit fema.gov/mobile-app. To download the FEMA app from the Apple Store visit <https://itunes.apple.com/us/app/fema/id474807486?mt=8>. To download the FEMA app on Google Play for Android visit: <https://play.google.com/store/apps/details?id=gov.fema.mobile.android&hl=en>

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).