

October 2019



Farm Service Agency **Electronic News Service**

# NEWSLETTER

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## Rhode Island FSA Newsletter

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**Rhode Island  
Farm Service  
Agency**

60 Quaker Lane  
Suite 62 Warwick,  
RI 02886

Phone: 401-828-  
3120 Option 1.

[www.fsa.usda.gov/  
ri](http://www.fsa.usda.gov/ri)

**State Executive  
Director: W.**  
Michael Sullivan,  
PhD.

**State Committee:**  
Doreen Pezza,  
Kevin Breene,  
Ellen Puccetti,  
David Frerichs,  
Judith Carvalho

The State  
Committee meets  
the second  
Wednesday of

### Message from the State Executive Director

Youth Loan opportunities, I have a keen interest in seeing Rhode Island youth gain access to the USDA Youth Loan Program. These loans are available to young people ages 14 to 20 for up to \$5,000 for a project. These projects need to be guided by a teacher, professor or other independent adult with skills and credentials and a parent or guardian must 'sign off' on the loan.

The parental or guardian signature does not influence their credit rating or score, does not make them subject to lien if the youth does not meet their loan obligations, but rather simply tries toward a 3-part loan agreement to encourage young people experimenting with their agricultural interests. These can be young people in high school or even a college/university student who's wants to go further into the study of an independent project where institutional funds might not be possible.

Please visit our website or stop by to learn more about these valuable tools to fund the next generation of farmers, ranchers or producers.

The diversity of Rhode Island agriculture comes alive in many ways during the Fall. Apple harvest, corn maze, wonderful arrays of fall mums along with pumpkin events are featured. Early birds can on some farms begin a search for the perfect Thanksgiving turkey or even the Christmas tree, but enjoy the moments along the way.

October is also the time for the giant pumpkin contests to begin. RI is blessed with one of the top tier weigh sites in the United States, Frerich Farm, in Warren RI. Massive pumpkins are weighed in a spirited competition and one select gourd is dropped from a crane for a smashing success. The Frerich family hosts this

every month  
subject to change.

regional contest and tons of pumpkins are expected to be at the farm during the  
October 12 weekend. It's a classic RI event worth the trip.

**County Office:**  
401-828-3120  
Option 2.

## Elections for the 2019 County Committee

**County Executive  
Director:** Sheryl  
Michener

The 2019 Farm Service Agency County Committee Elections will begin on Nov. 4,  
when ballots are mailed to eligible voters. The deadline to return the ballots to local  
FSA offices, or to be postmarked, is Dec. 2, 2019.

**County  
Committee:** Kim  
Coulter, Vincent  
Confreda, Victor  
Hoogendoorn,  
Joseph Silveira,  
Joseph Polseno

County committee members are an important component of the operations of FSA  
and provide a link between the agricultural community and USDA. Farmers and  
ranchers elected to county committees help deliver FSA programs at the local  
level, applying their knowledge and judgment to make decisions on commodity  
price support programs; conservation programs; incentive indemnity and disaster  
programs for some commodities; emergency programs and eligibility. FSA  
committees operate within official regulations designed to carry out federal laws.

The County  
Committee meets  
the first  
Wednesday of  
every month  
subject to change.

To be an eligible voter, farmers and ranchers must participate or cooperate in an  
FSA program. A person who is not of legal voting age but supervises and conducts  
the farming operations of an entire farm, may also be eligible to vote.

**Farm Loan Team:**  
401-828-3120  
Option 3.

Eligible voters in eligible local administrative areas (LAA's) who do not receive a  
ballot can obtain one from their local USDA Service Center.

**Dates to  
Remember:**

Newly elected committee members will take office Jan. 1, 2020.

**November 20th-**  
Deadline to enroll  
Perennial crops  
under the NAP  
program.

The candidates in this year's election are:

### LAA 5 Bristol County:

**John Sousa** has been nominated to represent LAA 5, Bristol County, to serve as  
a committee member for a 3-year term. Sousa resides in Warren and has operated  
a beef and hay operation for 20 years.

**November 20th-**  
Deadline to  
receive emergence  
loan assistance for  
excessive rainfall  
that occurred in  
2018.

**Liyang Peng** has been nominated to represent LAA 5, Bristol County, to serve as a  
committee member for a 3-year term. Peng resides in Barrington RI and is a  
beekeeper.

### LAA-2 Kent County:

**Vincent Confreda** has been nominated to represent LAA 2, Kent County, to serve  
as a committee member for another 3-year term. Confreda began his farming  
career starting at the age of 9. Farming since 1922, Confreda Farms is one of the  
oldest and largest commercial vegetable farms in the state of Rhode Island.

**Gilbert Rathbun Jr** has been nominated to represent LAA 2, Kent County, to  
serve as a committee member for a 3-year term. Rathbun Jr is a third generation  
farmer from West Greenwich RI now primarily raising feeder pigs and hay. He has  
been a previous member of the RI County Committee serving different terms since  
1995.

#### **LAA-4 Newport County:**

**George Goulart Jr** has been nominated to represent LAA 4, Newport County, to serve as a committee member for a 3-year term. Goulart Jr is a native of Little Compton. Goulart Jr grew up involved in the chores associated with his father's dairy farm. He eventually purchased his father's farm where he has operated a successful nursery operation and now help's his son run the business. Goulart Jr has previously served on the RI County Committee and he has dedicated many years to the agency and continues his efforts supporting future farm growth throughout the state.

For more information on county committees, such as the new 2019 fact sheet, can be found on the FSA website at [fsa.usda.gov/elections](http://fsa.usda.gov/elections) or at a local USDA Service Center.

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## **USDA Encourages Producers to Consider NAP Risk Protection Coverage Before Crop Sales Deadlines**

The Farm Service Agency encourages producers to examine available USDA crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the applicable crop sales deadline.

Producers are reminded that crops not covered by insurance may be eligible for NAP. Beginning, underserved and limited resource farmers are now eligible for free catastrophic level coverage.

Federal crop insurance covers crop losses from natural adversities such as drought, hail and excessive moisture. NAP covers losses from natural disasters on crops for which no permanent federal crop insurance program is available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.

Producers can determine if crops are eligible for federal crop insurance or NAP by visiting <https://webapp.rma.usda.gov/apps/ActuarialInformationBrowser2018/CropCriteria.aspx>.

The 2018 Farm Bill reinstates higher levels of coverage, from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. 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.

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.

Deadlines for coverage vary by state and crop. To learn more about NAP visit [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap) or contact your local USDA Service Center. To find your local USDA Service Centers go to <http://offices.usda.gov>.

Federal crop insurance coverage is sold and delivered solely through private insurance agents. Agent lists are available at all USDA Service Centers or at USDA's online Agent Locator: <http://prodwebnlb.rma.usda.gov/apps/AgentLocator/#>. Producers can use the USDA Cost Estimator, <https://ewebapp.rma.usda.gov/apps/costestimator/Default.aspx>, to predict insurance premium costs.

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## FSA Offers Safety Net Programs for Honeybee Producers

The Farm Service Agency (FSA) administers two programs that have specific safety net benefits for producers of honeybees and honey. The Noninsured Crop Disaster Assistance Program (NAP) and the Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP) assist producers when disasters impact honey production or damage or destroy colonies, hives or honeybee feed.

NAP is designed to reduce financial losses when natural disasters result in lower yields or crop losses, including honey. NAP coverage is equivalent to catastrophic insurance, meaning it covers up to 50 percent of a producer's normal yield (must have at least a 50 percent loss) at 55 percent of the average market price. The 2018 Farm Bill reinstates higher levels of coverage, from 50 to 65 percent of expected production in 5 percent increments, at 100 percent of the average market price. 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.

The NAP service fee is the lesser of \$325 per crop or \$825 per producer per administrative county, not to exceed a total of \$1,950 for a producer with farming interests in multiple counties. Eligible causes of loss include drought, freeze, hail, excessive moisture, excessive wind, hurricanes, earthquake, flood, and conditions related to damaging weather such as excessive heat, plant disease, volcanic smog or insect infestation.

Producers must apply for NAP coverage by Dec. 1 prior to the year for which they are seeking coverage.

ELAP covers colony losses, hive losses and the loss of purchased feed intended for honeybees. For colony losses, producers must have losses in excess of normal mortality (normal mortality is 22 percent) as a direct result of an eligible adverse weather event or loss condition. For hive losses, the hive must have been damaged or destroyed as a result of an eligible adverse weather event or loss condition. Eligible adverse weather or loss conditions include Colony Collapse Disorder (for colony losses only), earthquake, eligible winter storm (colony loss only), excessive wind, flood, hurricane, lightning, tornado, volcanic eruption and wildfire. For purchased feed, the program covers feed purchased above normal

quantities to sustain bees during an eligible adverse weather event or loss condition. Under ELAP the producer must provide documentation that best management practices are being followed.

Both the NAP and ELAP programs require producers to report the number of colonies they have in production to FSA by Jan. 2, 2020. Honeybee producers must notify FSA within 30 calendar days of changes in the total number of colonies or when honeybees are moved to another county.

For ELAP, producers must notify FSA within 30 calendar days of when a loss occurs or from when the loss is apparent. Producers with NAP coverage must file a *Notice of Loss* within 15 days of the occurrence of the disaster or when losses become apparent.

To learn more about programs for honey and honeybee producers, contact your local FSA office.

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## New Farmers.gov Feature Helps Producers Find Farm Loans that Fit Their Operation

A new online tool can help farmers and ranchers find information on U.S. Department of Agriculture (USDA) farm loans that may best fit their operations. USDA has launched the new *Farm Loan Discovery Tool* as the newest feature on farmers.gov, the Department's self-service website for farmers.

USDA's Farm Service Agency (FSA) offers a variety of loan options to help farmers finance their operations. From buying land to financing the purchase of equipment, FSA loans can help. Compared to this time last year, FSA has seen an 18 percent increase in the amount it has obligated for direct farm ownership loans, and through the 2018 Farm Bill, has [increased the limits](#) for several loan products.

USDA conducted field research in eight states, gathering input from farmers and FSA farm loan staff to better understand their needs and challenges.

### How the Tool Works

Farmers who are looking for financing options to operate a farm or buy land can answer a few simple questions about what they are looking to fund and how much money they need to borrow. After submitting their answers, farmers will be provided information on farm loans that best fit their specific needs. The loan application and additional resources also will be provided.

Farmers can download application quick guides that outline what to expect from preparing an application to receiving a loan decision. There are four guides that cover loans to individuals, entities, and youth, as well as information on microloans. The guides include general eligibility requirements and a list of required forms and documentation for each type of loan. These guides can help farmers prepare before their first USDA service center visit with a loan officer.

Farmers can access the *Farm Loan Discovery Tool* by visiting [farmers.gov/fund](https://farmers.gov/fund) and clicking the "Start" button. Follow the prompts and answer five simple questions to receive loan information that is applicable to your agricultural operation. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser, and is fully functional on mobile devices. It does not work in Internet Explorer.

### About Farmers.gov

In 2018, USDA unveiled farmers.gov, a dynamic, mobile-friendly public website combined with an authenticated portal where farmers will be able to apply for programs, process transactions, and manage accounts.

The *Farm Loan Discovery Tool* is one of many resources on farmers.gov to help connect farmers to information that can help their operations. Earlier this year, USDA launched the *My Financial Information* feature, which enables farmers to view their loan information, history, payments, and alerts by logging into the website.

USDA is building farmers.gov for farmers, by farmers. In addition to the interactive farm loan features, the site also offers a Disaster Assistance Discovery Tool. Farmers can visit [farmers.gov/recover/disaster-assistance-tool#step-1](https://farmers.gov/recover/disaster-assistance-tool#step-1) to find disaster assistance programs that can help their operation recover from natural disasters.

With feedback from customers and field employees who serve those customers, farmers.gov delivers farmer-focused features through an agile, iterative process to deliver the greatest immediate value to America's agricultural producers – helping farmers and ranchers do right, and feed everyone.

For more information or to locate your USDA Service Center, visit [farmers.gov](https://farmers.gov).

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## Youth Loans

The Farm Service Agency makes loans to youth to establish and operate agricultural income-producing projects in connection with 4-H clubs, FFA and other agricultural groups. Projects must be planned and operated with the help of the organization advisor, produce sufficient income to repay the loan and provide the youth with practical business and educational experience. The maximum loan amount is \$5,000.

### Youth Loan Eligibility Requirements:

- Be a citizen of the United States (which includes Puerto Rico, the Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands) or a legal resident alien
- Be 10 years to 20 years of age
- Comply with FSA's general eligibility requirements
- Be unable to get a loan from other sources
- Conduct a modest income-producing project in a supervised program of work as outlined above
- Demonstrate capability of planning, managing and operating the project under guidance and assistance from a project advisor. The project supervisor must recommend the youth loan applicant, along with providing adequate supervision.

Stop by the county office for help preparing and processing the application forms.

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## USDA Farm Service Agency Offers Text Alerts to Producers

Farmers in Rhode Island can now receive notifications from their FSA office through text messages on their cell phone.

Whether producers are in the field, on a tractor or even on horseback, this service enables FSA customers and stakeholders to receive notifications while on the go. Producers will receive text

messages regarding important program deadlines, reporting requirements, outreach events and updates.

Producers can text **RIKent** to FSANOW (372-669) to subscribe to text message alerts from Rhode Island. Standard text messaging rates apply. Contact your wireless carrier for details associated with your particular data plan. Participants may unsubscribe at any time.

Please contact your local FSA office at 401-828-3120 Option 2 if you have questions regarding FSA's email news service or the new text message option.

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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).