

February 2021



Farm Service Agency **Electronic News Service**

# NEWSLETTER

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## Rhode Island FSA Newsletter

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### Rhode Island Farm Service Agency

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**Phone:** 401-828-3120 Option  
1.

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

**Acting State Executive  
Director:** Matthew Richter

**State Committee:** Ellen  
Puccetti, Kevin Breene, David  
Frerich

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

**Rhode Island County Office  
Suite 49:**

### Message from Acting State Executive Director

It has been a snowy last couple of weeks here in Rhode Island. Hopefully the snow is foretelling of a year without drought. FSA employees are making it into the office with no one having to commute by snowmobile or dogsled yet.

An important deadline to make note of is this year's Agriculture Risk Coverage and Price Loss Coverage (ARC/PLC) programs **March 15<sup>th</sup> deadline**. The deadline was changed FPAC wide to align with the typical RMA insurance reporting deadlines. Because of this change, the March 15<sup>th</sup> deadline cannot be extended. These programs provide a safety net for producers. I would encourage all Rhode Island producers to take advantage of the lifeline provided by these programs and get their paperwork with the county office squared away as quickly as possible. ARC is an income support program that provides payments when actual crop revenue declines below a specified guarantee level. PLC provides payments when the effective price for a covered commodity falls below its effective reference price.

USDA has made temporary changes to Farm Loan Programs by extending deadlines for producers to respond to loan servicing actions, including loan deferral consideration for financially distressed and delinquent borrowers. FSA has also suspended non-judicial foreclosures, debt offsets or wage garnishments, and referring foreclosures to the Department of Justice. These actions

**Phone:** 401-828-3120 Option 2.

**County Executive Director:** Sheryl Michener

**County Committee:** Kim Coulter, Joseph Polseno, George Goulart Jr., John Sousa, Gilbert Rathbun Jr.

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

**Farm Loan Team Suite 49:**

Matthew Richter, District Director

Patricia Sullivan, Farm Loan Analyst

**Program Deadlines:**

**March 15th**-Last day to enroll in ARC/PPLC.

**March 15th**-Sign up deadline for the Non-Insured Crop Disaster Assistance Program (NAP) for Annual Crops including spring or fall-seeded small grains.

will allow farmers to have additional breathing room while trying to adjust their practices to the current COVID world we live in.

Rhode Island youth who have an interest in agriculture are eligible for 'Youth Loans' with discounted interest. A modest application procedure can create an opportunity to encourage their interests. These 'Youth Loans' require a parent or guardian signature, a teacher/advisor guide and a working document that serves as a 'business plan'. State and County staff are available to assist any RI person between the ages of 14-20 in the preparation and execution of these programs. Come join the program and grow RI agriculture's future!

Stay Safe,

*Matthew Richter, Acting RI State Executive Director*

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## March 15 Last Day to Complete Enrollment for 2021 Agriculture Risk Coverage and Price Loss Coverage Programs

Agricultural producers who have not yet enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs for 2021 must do so by March 15. Producers who have not yet signed a 2021 enrollment contract or who want to make an election change should contact their local USDA Farm Service Agency (FSA) office to make an appointment. Program enrollment for 2021 is required in order to participate in the programs, but elections for the 2021 crop year are optional and otherwise remain the same as elections made for 2020.

ARC and PLC provide income support to farmers from substantial drops in crop prices or revenues and are vital economic safety nets for most American farms.

Although 1,033,310 contracts have been completed to date, this represents less than 59% of the more than 1.7 million contracts anticipated by the Agency. By enrolling soon, producers can beat the rush as the deadline nears.

Producers who do not complete enrollment by close of business local time on Monday, March 15 will not be enrolled in ARC or PLC for the 2021 crop year and will be ineligible to receive a payment should one trigger for an eligible crop.

ARC and PLC contracts can be emailed, faxed or physically signed and mailed back to FSA. Producers with level 2 eauthentication access can electronically sign contracts. Service Center staff can also work with producers to sign and securely transmit contracts

electronically through two commercially available tools: Box and OneSpan. You can learn more about these solutions at [farmers.gov/mydocs](https://farmers.gov/mydocs). Producers may also make arrangements to drop off signed contracts at the FSA county office. Please call ahead for local mailing or drop off information and options for submitting signed contracts electronically.

Producers are eligible to enroll on 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.

### **Yield Data and Web-Based Decision Tools Available**

FSA recently updated the [annual and benchmark yields](#) for ARC/PLC program years 2019, 2020 and 2021. This data is useful to producer in choosing to participate in either ARC or PLC.

For added assistance with ARC and PLC decisions, USDA partnered with the University of Illinois and Texas A&M University to offer web-based decision tools to assist producers in making informed, educated decisions using crop data specific to their respective farming operations. Tools include:

- [Gardner-farmdoc Payment Calculator](#), the University of Illinois tool that offers farmers the ability to run payment estimate modeling for their farms and counties for ARC-County and PLC.
- [ARC and PLC Decision Tool](#), the Texas A&M tool that allow producers to analyze payment yield updates and expected payments for 2019 and 2020. Producers who have used the tool in the past should see their username and much of their farm data will already be available in the system.

### **Crop Insurance Considerations**

Producers are reminded that enrolling in ARC or PLC programs can impact eligibility for some crop insurance products. Producers who elect and enroll in PLC also have the option of purchasing Supplemental Coverage Option (SCO) through their Approved Insurance Provider. 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 (STAX) on their planted cotton acres.

### **More Information**

For more information on ARC and PLC including web-based decision tools, visit [farmers.gov/arc-plc](https://farmers.gov/arc-plc).

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## **Applying for Youth Loans**

The Farm Service Agency (FSA) 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.

For help preparing the application forms, contact the RI Farm Loan Team at 401-828-3120 Option 3 or visit [fsa.usda.gov](https://fsa.usda.gov).

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## **Applying for Beginning Farmer Loans**

The Farm Service Agency (FSA) assists beginning farmers to finance agricultural enterprises. Under these designated farm loan programs, FSA can provide financing to eligible applicants through either direct or guaranteed loans. FSA defines a beginning farmer as a person who:

- Has operated a farm for not more than 10 years
- Will materially and substantially participate in the operation of the farm
- Agrees to participate in a loan assessment, borrower training and financial management program sponsored by FSA
- Does not own a farm in excess of 30 percent of the county's average size farm.

For more information, contact the RI Farm Loan Team at 401-828-3120 Option 3 or visit [fsa.usda.gov](https://fsa.usda.gov).

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## Is the Noninsured Crop Disaster Assistance Program Right for You?

Farmers rely on crop insurance to protect themselves from disasters and unforeseen events, but not all crops are insurable through the USDA's Risk Management Agency. The Farm Service Agency's (FSA) Noninsured Crop Disaster Assistance Program (NAP) provides producers another option to obtain coverage against disaster for these crops. NAP provides financial assistance to producers of non-insured crops impacted by natural disasters that result in lower yields, crop losses, or prevents crop planting.

Commercially produced crops and agricultural commodities for which crop insurance is not available are generally eligible for NAP. Eligible crops include those grown specifically for food, fiber, livestock consumption, biofuel or biobased products, or be commodities such as value loss crops like Christmas trees and ornamental nursery, honey, maple sap, and many others. Contact your FSA office to see which crops are eligible in your state and county.

Eligible causes of loss include drought, freeze, hail, excessive moisture, excessive wind or hurricanes, earthquake, flood. These events must occur during the NAP policy coverage period, before or during harvest, and the disaster must directly affect the eligible crop. For guidance on causes of loss not listed, contact your local FSA county office.

Interested producers must apply for coverage using FSA form [CCC-471](#), "Application for Coverage," and pay the applicable service fee at the FSA office where their farm records are maintained. These must be filed by the application closing date. Closing dates vary by crop, so it is important to contact your local FSA office as soon as possible to ensure you don't miss an application closing date.

At the time of application, each producer will be provided a copy of the [NAP Basic Provisions](#), which describes how NAP works and all the requirements you must follow to maintain NAP coverage. NAP participants must provide accurate annual reports of their production in non-loss years to ensure their NAP coverage is beneficial to their individual operation.

Producers are required to pay service fees which vary depending on the number of crops and number of counties your operation is located in. 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. Premiums also apply when producers elect higher levels of coverage with a maximum premium of \$15,750 per person or legal entity depending on the maximum payment limitation that may apply to the NAP covered producer. The service fee can be waived for beginning, qualifying veteran, and limited resource farmers and rancher., These farmers and ranchers can also receive a 50 percent reduction in the premium.

For more detailed information on NAP, download the [NAP Fact Sheet](#). To get started with NAP, we recommend you contact your [local USDA service center](#)

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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.

You must apply for NAP coverage prior to the year for which you're seeking coverage.

ELAP covers colony losses, honeybee hive losses (the physical structure) and honeybee feed losses in instances where the colony, hive or feed has been destroyed by a natural disaster or, in the case of colony losses, because of Colony Collapse Disorder. Colony losses must be in excess of normal mortality.

Both the NAP and ELAP programs require you to report the number of colonies you have in production to FSA by Jan. 2, 2021. You must notify FSA within 30 calendar days of changes in the total number of colonies or when honeybees are moved to another county.

For both programs, you must notify FSA within 15 calendar days of when a loss occurs or from when the loss is apparent.

To learn more about programs for honey and honeybee producers, contact your the RI County Office at 401-828-3120 Option 2 or visit [fsa.usda.gov](https://fsa.usda.gov).

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