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## Message from RI State Executive Director J. Eric Scherer

If there is one thing that 'saddens' me, it's when producers miss deadlines, and we cannot 'fix it'. And the producer misses out on an opportunity.

In my close to 40 years working with USDA, I have never seen farmers as busy as they are now, struggling not only with more and more unpredictable weather, but with the ramifications of a geo-political world that is impacting farmers locally, from supply chains disruptions, to increased pricing and more.

Let me get back to deadlines. **March 15<sup>th</sup>** is right on your doorstep. The Noninsured Crop Disaster Assistance Program (NAP) is important to producers as a 'safety net'. I don't like insurance any more than anyone else, but with the unpredictability of the weather and anything else out of our control, it comes in handy. Read the below information on the NAP program, please, **take action now**. Call the County Office as soon as you can, be sure to your farm is being protected.



The Noninsured Crop Disaster Assistance Program (NAP) administered by the U.S. Department of Agriculture (USDA) Farm Service Agency (FSA), provides financial assistance to producers of non-insurable crops to protect against natural disasters that result in lower yields or crop losses, or prevents crop planting.

**Who Is Eligible? Eligible Producers** An eligible producer is a landowner, tenant or sharecropper who shares in the risk of producing an eligible crop and is entitled to an ownership share of that crop. An individual's or entity's average adjusted gross income (AGI) cannot exceed \$900,000 to be eligible for NAP payments.

Also, NAP payments received, directly or indirectly, will be attributed to the applicable individual or entity and limited to \$125,000 per crop year, per individual or entity for crops with basic (catastrophic) coverage. Any NAP payments received directly or indirectly for crops with additional (buy-up) coverage, will be attributed to the applicable individual or entity and limited to \$300,000 per crop year, per individual or entity. (To learn more, visit [fsa.usda.gov/limits](https://fsa.usda.gov/limits)).

**Eligible Crops** Eligible crops must be commercially produced agricultural commodities for which crop insurance is not available and be any of the following:

- Crops grown for food.
- Crops planted and grown for livestock consumption, such as grain and forage crops, including native forage; Crops grown for fiber, such as cotton and flax (except trees).
- Crops grown in a controlled environment, such as mushrooms and floriculture.
- Specialty crops, such as honey and maple sap.
- Sea oats and sea grass.
- Value loss crops, such as aquaculture, Christmas trees, ginseng, ornamental nursery and turf-grass sod; and seed crops where the propagation stock is produced for sale as seed stock for other eligible NAP crop production.

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## Agricultural Producers Have Until March 15 to Enroll in USDA's Key Commodity Safety Net Programs

Agricultural producers who have not yet enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs for the 2023 crop year have until **March 15, 2023**, to elect and enroll a contract. The U.S. Department of Agriculture (USDA) offers these two safety net programs to provide vital income support to farmers experiencing substantial declines in crop prices or revenues.

Producers can elect coverage and enroll in ARC-County or PLC, which are both commodity-by-commodity, or ARC-Individual, which covers the entire farm. Although election changes for 2023 are optional, producers must enroll through a



signed contract each year. Additionally, if a producer has a multi-year contract on their farm and makes an election change for 2023, they will need to sign a new contract.

For more information on ARC and PLC, producers can visit the [ARC and PLC webpage](#) or contact the Rhode Island FSA County Office at 401-828-3120 Option 1.

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## USDA Develops Simplified Direct Loan Application to Improve Customer Service

The U.S. Department of Agriculture (USDA) has developed a simplified direct loan application to provide improved customer experience for producers applying for loans from the Farm Service Agency (FSA). The simplified direct loan application enables producers to complete a more streamlined application, reduced from 29 to 13 pages. Producers will also have the option to complete an electronic fillable form or prepare a traditional, paper application for submission to their local FSA farm loan office. The paper and electronic versions of the form will be available starting March 1, 2023.



Approximately 26,000 producers submit a direct loan application to the FSA annually, but there is a high rate of incomplete or withdrawn applications, due in part to a challenging and lengthy paper-based application process. Coupled with the Loan Assistance Tool released in October 2022, the simplified application will provide all loan applicants access to information regarding the application process and assist them with gathering the correct documents before they begin the process. This new application will help farmers and ranchers submit complete loan applications and reduce the number of incomplete, rejected, or withdrawn applications.

In October 2022, USDA launched the Loan Assistance Tool, an online step-by-step guide that provides materials to help an applicant prepare their farm loan application in one tool. Farmers can access the Loan Assistance Tool by visiting [farmers.gov/farm-loan-assistance-tool](https://farmers.gov/farm-loan-assistance-tool) and clicking the 'Get Started' button. The tool is built to run on any modern browser like Chrome, Edge, Firefox, or the Safari browser. A version compatible with mobile devices is expected to be available by the summer. It does not work in Internet Explorer.

The simplified direct loan application and Loan Assistance Tool are the first of multiple farm loan process improvements that will be available to USDA customers on [farmers.gov](https://farmers.gov) in the future. Other improvements that are anticipated to launch in 2023 include:

- An interactive online direct loan application that gives customers a paperless and electronic signature option, along with the ability to attach supporting documents such as tax returns.
- An online direct loan repayment feature that relieves borrowers from the necessity of calling, mailing, or visiting a local Service Center to pay a loan installment.

USDA provides access to credit to approximately 115,000 producers who cannot obtain sufficient commercial credit through direct and guaranteed farm loans. With the funds and direction Congress provided in Section 22006 of the Inflation Reduction Act, USDA took action in October 2022 to [provide relief to qualifying distressed borrowers](#) while working on making transformational changes to loan servicing so that borrowers are provided the flexibility and

opportunities needed to address the inherent risks and unpredictability associated with agricultural operations.

Soon, all direct loan borrowers will receive a letter from USDA describing the circumstances under which additional payments will be made to distressed borrowers and how they can work with their FSA local office to discuss these options. Producers can explore all available options on all FSA loan options at [fsa.usda.gov](https://fsa.usda.gov) or by contacting the Rhode Island FSA Farm Loan Team at 401-828-3120 Option 2.

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## Inflation Reduction Act Funds for Climate-Smart Agriculture Available for RI Farmers

USDA's Natural Resources Conservation Service is making over \$780,000 in fiscal year 2023 funds available for oversubscribed conservation programs in Rhode Island – the [Environmental Quality Incentives Program \(EQIP\)](#), the [Conservation Stewardship Program \(CSP\)](#), and the [Agricultural Conservation Easement Program \(ACEP\)](#) – through the Inflation Reduction Act (IRA).



IRA funding is targeted to help farmers and forest landowners apply [climate-smart practices](#) to improve their operations' resiliency and productivity. Investments in practices like cover crops, conservation tillage, wetland restoration, prescribed grazing, nutrient management, tree planting, forage and hay planting, and livestock waste management will also benefit the environment, and the producer's bottom line, by conserving water, improving soil health and wildlife habitat, and reducing runoff.

“The Inflation Reduction Act provided a once-in-a-generation investment in conservation on working lands, and we want to work with farmers and forest landowners to invest in climate-smart practices that create value and economic opportunity for producers,” said R. Phou Vongkhamdy, Rhode Island NRCS State Conservationist.

NRCS accepts producer applications for its conservation programs year-round, but farmers and forest landowners should apply for this year's **EQIP-IRA** and **CSP-IRA** funding cycle by **April 21, 2023**.

For [ACEP Wetland Reserve Easements \(ACEP-WRE\)](#), applications for the current IRA funding cycle must be submitted by **March 17, 2023**. This year, NRCS will prioritize ACEP-WRE for eligible lands that contain soils high in organic carbon.

Funding is provided through a competitive process and will include an opportunity to address the unmet demand from farmers who have previously sought funding for climate-smart conservation activities. For details, see the [national news release](#), visit the Rhode Island NRCS website at [www.RI.nrcs.usda.gov](https://www.RI.nrcs.usda.gov) or contact your local NRCS office.

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## Save Rhode Island's Wetlands with ACEP-WRE

The U.S. Department of Agriculture's Natural Resource Conservation Service (NRCS) in Rhode Island is now accepting additional applications for the Agricultural Conservation Easement Program - Wetland Reserve Easements (ACEP-WRE) through the Inflation Reduction Act (IRA). Applications that meet eligibility and ranking criteria in IRA ACEP-WRE targeted areas received by **March 17, 2023**, will be considered for FY2023 funding.



ACEP-WRE helps landowners, land trusts, and other entities protect, restore, and enhance wetlands by funding conservation easements on priority land areas. IRA priority land areas include regions identified with soils high in organic carbon that will reduce, capture, avoid, or sequester carbon dioxide, methane or nitrous oxide emissions.

[Wetland Reserve Easements](#) allow landowners to successfully enhance and protect habitat for wildlife on their lands, reduce impacts from flooding, recharge groundwater, and provide outdoor recreational and educational opportunities. NRCS provides technical and financial assistance directly to private and tribal landowners to restore, protect and enhance wetlands through the purchase of these easements, and eligible landowners can choose to enroll in a permanent or 30-year easement.

NRCS accepts applications for conservation programs year-round and they're processed when funding becomes available. Applications for ACEP-WRE-IRA are available through your local USDA Service Center or Conservation District and online at <https://www.nrcs.usda.gov/getting-assistance/get-started-with-nrcs>.

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## USDA announces second signup for Rhode Island Agricultural Land Easements

The U.S. Department of Agriculture's (USDA) Natural Resources Conservation Service (NRCS) is announcing a second fiscal year 2023 signup opportunity to conserve Rhode Island agricultural land through the Agricultural Conservation Easement Program's (ACEP) Agricultural Land Easements (ALE).



[ACEP Agricultural Land Easements](#) help private and tribal landowners, land trusts, and other entities like state and local governments to protect croplands and grasslands on working farms and ranches by limiting non-agricultural uses of the land through conservation easements.

[ACEP-ALE](#) protects the long-term viability of the nation's food supply by preventing conversion of productive working lands to non-agricultural uses. Land protected by agricultural land easements provides additional public benefits, including environmental quality, historic preservation, wildlife habitat and protection of open space. Agricultural Land Easements leverage local partnerships to match NRCS funding and local partners are responsible for the long-term stewardship of the easement.

Applicants (eligible entities) must be a federally recognized Tribe, state or local unit of government, or a non-governmental organization. Applicants must have an established farmland protection program that purchases agricultural conservation easements for the purpose of protecting agricultural use and related conservation values by limiting conversion to nonagricultural uses of the land.

To be eligible to receive [ACEP-ALE](#) funding, eligible entity applicants must demonstrate a commitment to long-term conservation of agricultural lands; a capability to acquire, manage, and enforce easements; adequate staff capacity for monitoring and easement stewardship; and the availability of funds. All landowners of record and the land being offered for enrollment must also meet specific eligibility criteria as outlined in the application materials posted on the Rhode Island [ACEP-ALE](#) webpage.

While NRCS accepts applications for ACEP-ALE year-round, applications made by **March 24, 2023**, will be considered for FY 2023 ACEP-ALE funding.

NRCS is a federal agency that works hand-in-hand with conservation districts and the people of Rhode Island to improve and protect soil, water and other natural resources.

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## Rhode Island USDA

60 Quaker Lane  
Warwick, RI 02886

RI FSA County Office:	401-828-3120 Option 1
RI FSA Farm Loan Team:	401-828-3120 Option 2
RI FSA State Office:	401-828-3120 Option 3
RI NRCS Field Offices:	401-828-1300
RI NRCS State Office:	401-822-1813
Risk Management Agency:	919-875-4880

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