



In This Issue:

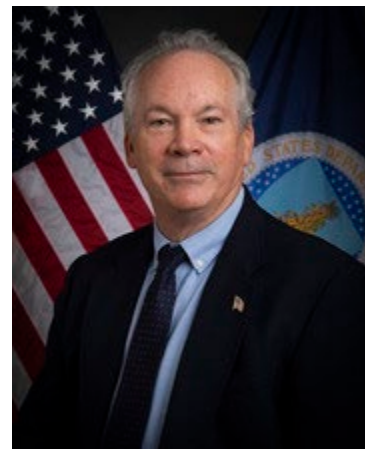
- [Message from RI State Executive Director J. Eric Scherer](#)
- [USDA Celebrates Women's History Month](#)
- [Agricultural Producers Have Until March 15 to Enroll in USDA's Key Commodity Safety Net Programs for the 2024 Crop Year](#)
- [USDA Announces Conservation Reserve Program General Signup for 2024](#)
- [USDA Now Accepting Farm Loan Payments Online](#)
- [Deadline to apply for historic conservation funding fast approaching](#)
- [RI People's Garden grant applications now open!](#)
- [NRCS promotes restoration projects at Southern New England SWCS meeting](#)
- [Crop Insurance Deadline Nears in Rhode Island for Corn, Fresh Market Sweet Corn, Potatoes, and Whole-Farm Revenue Protection](#)

Message from RI State Executive Director J. Eric Scherer

"The foolish man seeks happiness in the distance, the wise grows it under his feet."

- James Oppenheim

We had the recent opportunity to have a federal "listening session" with USDA agencies and invited our federal partners, the Small Business Administration (SBA) and the US Housing and Urban Development offices to listen to an exciting proposal on urban agriculture that we hope will address not only food shortages in our urban communities, but also veteran housing for our homeless veterans and training for them to enter back into a career within the agricultural industry.



We can learn a lot from others and sharing what we learn is one of my key objectives as a public servant. We learned of several opportunities from our SBA partners, and I wanted to share this with our subscribers to use, continue to share and to understand that we want to help you in any way that we can.

A number of our producers were directly impacted by last September's weather events and some of you have associated businesses that you own or work with that may have been impacted. So, I hope you will find the below information from the SBA of use to you, or anyone impacted from those recent disaster events in Rhode Island. I look forward to hearing from you as does my counterpart at SBA if we can be of any assistance.

Best regards,

Eric

We are sharing this information about the assistance available from the Small Business Administration (SBA) to Business Owners and or Nonprofits who suffered damage from the Flooding & or Tornado that occurred in September.

If you have any questions on this assistance, please do not contact our offices, but contact the SBA office, the contact information is at the end of this message (see below).

The deadline to apply for Economic Injury is October 7th.

SBA is also helping Business Owners and Nonprofits with the recent Bridge Closure that occurred in December, deadline to apply for Bridge Closure is September 16th 2024.

Some features of the SBA Disaster Loans:

- SBA Disaster Loans cover the cost of damages not covered by insurance or another source.
- Businesses and non-profits can borrow up to \$2 million, for physical damage (including equipment, inventory, etc.) and/or economic injury.
- Even if a business owner does not have physical damage, they can still borrow money to provide working capital, if they had a significant drop in sales as a result of the disaster.
- No interest or payments for the first year of the loan.
- No cost to apply. No closing costs. No prepayment penalties.
- If waiting for an insurance settlement, a business or homeowner can get an SBA loan to allow them to start repairing damage and replacing inventory or personal property, and once the insurance money arrives, it is used to pay off the loan. Thus, it can be used as a bridge loan while waiting for insurance, and if paid off within a year, it is a free loan. (The State offers a 1-year bridge loan with no interest to businesses, but if it is not repaid in one year, the interest rate is much higher). Our loan is free for the first year, and then 4.0% interest with up to a 30-year term, making it a lot easier to repay.
- An SBA loan can also be used to cover an insurance deductible, and one can request an additional 20% of total estimated damage to be used for mitigation to

prevent future damage. (sump pump, retaining wall, elevation, safe room, stronger shingles, etc.)

- If offered a loan, you have 2 months to decide whether or not you want to accept it. Apply now. Decide later.
- Loan terms can be up to 30 years, with relatively small payments.
- At an interest rate of 4% for most businesses, and 2.5% for most homeowners, renters and non-profits, it is much better than ending up using a credit card or other source to cover operating expenses or repairs.
- Home loans are for one's primary residence, but if someone owns a rental property, earns rental income and pays taxes on that rental income, like a business, they can apply for a business loan to fix damage to the rental property.

For homeowners and renters with damage, it is important for everyone to register with FEMA first, to see if they can get some grant money. FEMA focuses on those most in need, and to ensure everyone has as safe and secure place to live. This includes possibly getting rental assistance for a place to stay for 1 or 2 months if the home is not habitable/safe to live in. But assistance for personal property (the contents of the home) is prioritized for those most in need. After registering with FEMA, those above a certain income level may receive a letter saying they have been referred to the SBA. FEMA may still help with temporary housing and basic repairs if the home is not habitable. However, if someone is referred to the SBA, it is very important for the person to follow through and apply for a loan, even if they do not want one. If the loan is denied, they may be referred back to FEMA for possible additional grant assistance for personal property, including cars. FEMA funding does not repair or replace everything like insurance would but provides the basic necessities. And if their no-cost SBA loan application is approved, they have 2 months to decide whether they want or need it. (Apply now. Decide later.)

Please let me know if you have any questions, or if you would like to arrange for me to give a short presentation with Q&A at an upcoming event. Please let everyone know that if they have damage not covered by insurance, or if they do not yet know how much will be covered by their insurance company, they should apply now and decide later, before the March 7th deadline.

SBA is a disaster survivor's long-term federal recovery partner. The loans enable people to repair, rebuild or replace their damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

We can help with uninsured and underinsured losses, along with insurance deductibles, gap insurance, debris removal, fences, mitigation, storm shutters, house-raising, many things for which insurance does not normally provide protection.

There is no need to wait for settled insurance claims, potential FEMA grants or contractor estimates before applying. We encourage survivors to apply as soon as possible—and there is no obligation if they change their minds later.

If you are interested in meeting or would like for me to provide a workshop on how this program works. Feel free to reach out.

Matthew Spoehr
Deputy District Director
Rhode Island District Office
U.S. Small Business Administration
(401) 528-4574
matthew.spoehr@sba.gov

Farm Service Agency

USDA Celebrates Women's History Month



This [#WomensHistoryMonth](#), we honor the remarkable women across the Ocean State and the nation who have been catalysts for change, driving progress, and shaping a more equitable future for all. Join us all month long as we recognize and celebrate women who illuminate the path forward.

[^ back to top](#)

Agricultural Producers Have Until March 15 to Enroll in USDA's Key Commodity Safety Net Programs for the 2024 Crop Year

Agricultural producers who have not yet enrolled in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) programs for the 2024 crop year have until March 15, 2024, to revise elections and sign contracts.



- Both safety net programs, delivered by USDA's Farm Service Agency (FSA), provide vital income support to farmers who experience substantial declines in crop prices or revenues for the 2024 crop year. In Rhode Island, producers have completed 37 contracts to date, representing 48% of the expected 77 contracts.
- Producers can elect coverage and enroll in ARC-County or PLC, which provide crop-by-crop protection, or ARC-Individual, which protects the entire farm. Although election changes for 2024 are optional, producers must enroll, with a signed contract, each year. If a producer has a multi-year contract on the farm, the contract will continue for 2024 unless an election change is made.
- If producers do not submit their election revision by the March 15, 2024, deadline, the election remains the same as their 2023 election for eligible commodities on the farm. Also, producers who do not complete enrollment and sign their contract by the deadline will not be enrolled in ARC or PLC for the 2024 year and will not receive a payment if one is triggered. Farm owners can only enroll in these programs if they have a share interest in the commodity.
- Producers are eligible to enroll 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.

Web-Based Decision Tools

Many universities offer web-based decision tools to help producers make informed, educated decisions using crop data specific to their respective farming operations. Producers are encouraged to search the web for ARC/PLC calculators and use the tool of their choice to support their ARC and PLC elections.

Crop Insurance Considerations

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

More Information



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. Producers can also prepare maps for acreage reporting as well as manage farm loans and view other farm records data and customer information by logging into their [farmers.gov account](#). If you don't have an account, sign up today.

[^ back to top](#)

USDA Announces Conservation Reserve Program General Signup for 2024

The U.S. Department of Agriculture (USDA) announced that agricultural producers and private landowners can begin signing up for the general Conservation Reserve Program (CRP) **starting March 4 and running through March 29, 2024**.



On Nov. 16, 2023, President Biden signed into law H.R. 6363, the Further Continuing Appropriations and Other Extensions Act, 2024 (Pub. L. 118-22), which extended the Agriculture Improvement Act of 2018 (Pub. L. 115-334), more commonly known as the 2018 Farm Bill, through Sept. 30, 2024. This extension allows authorized programs, including CRP, to continue operating.

As one of the largest private lands conservation programs in the United States, CRP offers a range of conservation options to farmers, ranchers, and landowners. It has been an especially strong opportunity for farmers with less productive or marginal cropland, helping them re-establish valuable land cover to help improve water quality, prevent soil erosion, and support wildlife habitat.

Producers and landowners enrolled about 926,000 acres in General CRP in 2023, bringing the total of enrolled acres in General CRP to 7.78 million. This, combined with all other acres in CRP through other enrollment opportunities, such as Grassland and Continuous CRP, bring the current total of enrolled acres to 24.8 million.

General CRP

General CRP helps producers and landowners establish long-term, resource-conserving plant species, such as approved grasses or trees, to control soil erosion, improve water quality and enhance wildlife habitat on cropland. Additionally, General CRP includes a Climate-Smart Practice Incentive to help increase carbon sequestration and reduce greenhouse gas emissions by helping producers and landowners establish trees and permanent grasses, enhance wildlife habitat, and restore wetlands.

General CRP is one of several ways agricultural producers and private landowners can participate in the program.

Other CRP Options

This past January FSA began accepting applications for the [Continuous CRP](#) signup. Under this enrollment, producers and landowners can enroll in CRP throughout the year. Offers are

automatically accepted provided the producer and land meet the eligibility requirements and the enrollment levels do not exceed the statutory cap.

The USDA also offers financial assistance to producers and landowners enrolled in CRP to improve the health of their forests through the [Forest Management Incentive](#) (FMI), which can help participants with forest management practices, such as brush management and prescribed burning.

FSA will announce the dates for [Grassland CRP](#) signup in the near future.

Producers with expiring CRP acres can use the [Transition Incentives Program](#) (TIP), which incentivizes producers who sell or enter a long-term lease with a beginning, veteran, or socially disadvantaged farmer or rancher who plans to sustainably farm or ranch the land.

How to Sign Up

Landowners and producers interested in CRP should contact the Rhode Island FSA County Office at 401-828-3120 Option 1 to learn more or to apply for the program before their deadlines.

USDA Now Accepting Farm Loan Payments Online

USDA has announced that most farm loan borrowers can make payments to their direct loans online through the Pay My Loan feature on [Farmers.gov](#). Pay My Loan is part of a broader effort by USDA's Farm Service Agency (FSA) to streamline its processes, especially for producers who may have limited time during the planting or harvest seasons to visit a local FSA office; modernize and improve customer service; provide additional customer self-service tools; and expand credit access to assist more producers.



On average, local USDA Service Centers process more than 215,000 farm loan payments each year. Pay My Loan gives most borrowers an online repayment option and relieves them from needing to call, mail, or visit a Service Center to pay their loan installment. Farm loan payments can now be made at the borrower's convenience, on their schedule and outside of FSA office hours.

Pay My Loan also provides time savings for FSA's farm loan employees by minimizing manual payment processing activities. This new service for producers means that farm loan employees will have more time to focus on reviewing and processing new loans or servicing requests.

The Pay My Loan feature can be accessed at [Farmers.gov](#). To use the payment feature, producers must establish a USDA customer account and a [USDA Level 2 eAuthentication \("eAuth"\) account or a Login.gov account](#). This initial release only allows borrowers operating as individuals to make online payments. For now, borrowers with jointly payable checks will need to continue to make loan payments through their local office.

FSA has a significant initiative underway to streamline and automate the Farm Loan Program customer-facing business process. For the over 26,000 producers who submit a Direct Loan application annually, FSA has made various improvements including:

- The [Online Loan Application](#), an interactive, guided application that is paperless and provides helpful features including an electronic signature option, the ability to attach supporting documents such as tax returns, complete a balance sheet, and build a farm operating plan.
- The [Loan Assistance Tool](#) that provides customers with an interactive online, step-by-step guide to identifying the direct loan products that may be a fit for their business needs and to understanding the application process.
- A [simplified direct loan paper application](#), which reduced loan applications by more than half, from 29 pages to 13 pages.

[^ back to top](#)

Natural Resources Conservation Service

Deadline to apply for historic conservation funding fast approaching



NRCS encourages Rhode Island farmers and forest landowners to apply for our historic levels of [Inflation Reduction Act \(IRA\)](#) climate-smart agriculture and forestry funding under the [Conservation Stewardship \(CSP\)](#) and [Environmental Quality Incentives \(EQIP\)](#) programs. NRCS also has increased General Farm Bill program funding under the [EQIP](#), [CSP](#), [National Water Quality Incentives \(NWQI\)](#), [Agricultural Management Assistance \(AMA\)](#) and [Regional Conservation Partnership \(RCP\)](#) programs. Through our conservation programs, NRCS helps farmers and forest landowners make conservation improvements on their land to benefit natural resources and build climate resiliency.

While NRCS accepts applications for our programs year-round, farmers and forest landowners should apply by the ranking dates below for this year's funding.

Program ranking dates:

- **IRA Climate-Smart:** IRA EQIP and IRA CSP – **March 15, 2024**
- **General Farm Bill Programs:** General EQIP, NWQI, AMA and CSP Classic – **March 15, 2024**
- **RCPP:** [RI Statewide Natural Systems Demonstration \(2036\)](#) and RCPP Farm Plan Implementation – **March 15, 2024**

“NRCS conservation programs are good for Rhode Island’s natural resources and for your operation’s bottom line,” said Phou Vongkhamdy, NRCS State Conservationist in Rhode Island. “Whether this is your first time working with NRCS or you want to take conservation to the next level on your land, we encourage you to contact your local NRCS field office to learn more.”

[^ back to top](#)

Funding available to help RI farmers and forest land owners replace diesel tractors, farm equipment with low emitting or electric equipment

NRCS has expanded its combustion system improvement practice to help Rhode Island farmers and forest landowners replace old high-emitting diesel engine tractors and other mobile on-farm equipment (loaders, forklifts, motor graders and backhoes) with new cleaner-burning or electric equipment.



Funds are also available to help farmers and forest landowners replace other higher-emitting combustion devices, like irrigation engines, boilers, heaters, and orchard/vineyard frost protection equipment with cleaner-burning or non-burning alternatives.

The combustion system improvement practice ([Conservation Practice Standard 372](#)) offered by NRCS is one of the many conservation practices available to farmers through the [Environmental Quality Incentives Program \(EQIP\)](#). The amount of financial assistance available for the combustion system improvement practice depends on the type of equipment being replaced and what it is being replaced with (i.e., new cleaner diesel or electric). In order to receive funding, those using the practice must document the destruction and proper disposal of the existing equipment being replaced to prevent the old units from continued operation, reuse or movement to another locale.

Apply by **March 15, 2024**, to be eligible for the 2nd round of fiscal year 2024 funding. [Learn more...](#)

[^ back to top](#)

RI People's Garden grant applications now open!

The simple act of planting a garden can have big impacts -- from building a more diverse and resilient local food system to empowering communities to address issues like nutrition access and climate change.

The People's Garden program empowers local partners to build or expand community gardens within each of the Rhode Island Conservation Districts ([Eastern](#), [Northern](#) & [Southern](#)). It is a partnership between Rhode Island NRCS, the Rhode Island State Conservation Committee (RISCC) and Rhode Island Conservation Districts.



Up to \$10,000 is available to fund each proposed garden; funding can be spent on items such as tools, soil, seed, fertilizer, soil additives, irrigation materials, garden materials, lumber, high tunnels, pollinator plants, etc. Funding cannot be used to maintain existing gardens but it may be used to expand or create new garden beds at a site where other gardens already exist. Proposals from new applicants will be evaluated on a first come-first served basis from January 31, 2024 through April 1, 2024.

For more information or to apply visit the People's Garden project page at <https://www.easternriconservation.org/peoples-garden> or contact your local Conservation District ([Eastern](#), [Northern](#) or [Southern](#)).

[^ back to top](#)

NRCS promotes restoration projects at Southern New England SWCS meeting

Save the Bay's Wenley Ferguson, NRCS State Biologist, Melissa Hayden, and Rock Singewald from the Warren Conservation Land Trust delivered a presentation outlining the partners' Sowams Meadows Preserve wetland restoration project at the [Southern New England Chapter](#) of the Soil and Water Conservation Society's 2024 winter conference held in Warwick on Feb. 16.



NRCS and partners are restoring salt marshes, freshwater wetlands and coastal buffers on a 25-acre parcel on the eastern side of the Palmer River in Warren, RI. The site had degraded salt marsh and agricultural fields with potential to become high quality saltmarsh sparrow (*Ammospiza caudacuta*) habitat. The partners presented the project's goals and accomplishments to date, and also presented an exhibit providing information on NRCS easement and other conservation programs available to RI landowners. [Learn more...](#)

Southern RI Conservation District municipal liaison and stormwater specialist, Renee Stoops, also presented at the conference. Renee and Beth Kirmmse, project manager with [Fuss & O'Neill](#), presented the Resilient Riverfront Renewal project which will transform Westerly's Main Street corridor. To learn more about this project, visit <https://www.sricd.org/resilient-riverfront-renewal>.

[^ back to top](#)

Risk Management Agency

Crop Insurance Deadline Nears in Rhode Island for Corn, Fresh Market Sweet Corn, Potatoes, and Whole-Farm Revenue Protection

The USDA's Risk Management Agency (RMA) reminds Rhode Island corn, fresh market sweet corn, and potato growers that the final date to apply for crop insurance coverage for the 2024 crop year is **March 15**. Growers also have until March 15 to apply for coverage under the [Whole-Farm Revenue Protection](#) policy. Current policyholders who wish to make changes to their existing policies also have until March 15 to do so.

Federal crop insurance is critical to the farm safety net. It helps producers and owners manage revenue risks and strengthens the rural economy. Coverage for corn, fresh market sweet corn, and potatoes is available in select counties. Additional information can be found on the [Actuarial Information Browser](#) page on the RMA website.

Growers are encouraged to visit their crop insurance agent soon to learn specific details for the 2024 crop year. Additional crops may be eligible for coverage under a written agreement. Crop insurance coverage decisions must be made on or before the sales closing date.

RMA is authorizing additional flexibilities due to coronavirus while continuing to support producers, working through Approved Insurance Providers (AIPs) to deliver services, including processing policies, claims and agreements. RMA staff are working with AIPs and other customers by phone, mail and electronically to continue supporting crop insurance coverage for producers. On farmers.gov, you can find more information on [USDA's response and relief for producers](#) and use other tools and resources.

Crop insurance is sold and delivered solely through private crop insurance agents. A list of crop insurance agents is available at all USDA Service Centers and online at the [RMA Agent Locator](#). Learn more about crop insurance and the modern farm safety net at rma.usda.gov.

USDA touches the lives of all Americans each day in so many positive ways. Under the Biden-Harris Administration, USDA is transforming America's food system with a greater focus on more resilient local and regional food production, fairer markets for all producers, ensuring access to safe, healthy and nutritious food in all communities, building new markets and

streams of income for farmers and producers using climate smart food and forestry practices, making historic investments in infrastructure and clean energy capabilities in rural America, and committing to equity across the Department by removing systemic barriers and building a workforce more representative of America. To learn more, visit usda.gov.

[^ back to top](#)



Rhode Island USDA

60 Quaker Lane
Warwick, RI 02886

Rhode Island Farm Service Agency (FSA)

RI FSA County Office, Suite 49:

401-828-3120 Option 1

County Committee

Joseph Polseno, Chairperson

John Sousa, Vice Chairperson

Erin Cabot, Member

William Coulter, Member

Gilbert Rathbun Jr., Member

Dawn M Spears, SDA Member

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

*To confirm meeting dates, please contact the office. *

RI FSA Farm Loan Team, Suite 62:

401-828-3120 Option 2

RI FSA State Office, Suite 62:

401-828-3120 Option 3

State Committee

Al Bettencourt, Chairperson

Maggie Cole, Member

Albert Brandon, Member

Cristina Cabrera, Member

Michelle Garman, Member

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

*To confirm meeting dates, please contact the office. *

Rhode Island Natural Resources Conservation Service (NRCS)
www.RI.nrcs.usda.gov

Eastern RI NRCS Field Office

Ghyllian Alter, NRCS District Conservationist
401-822-8835 or Ghyllian.Alger@usda.gov

Eastern RI Conservation

District Serving Newport and Bristol
counties Office: 401-934-0842
info@easternriconservation.org

Northern RI NRCS Field Office

Kate Bousquet, NRCS District Conservationist
401-822-8814 or Kate.Bousquet@usda.gov

Northern RI Conservation

District Serving Providence County
Office: 401-934-
0840 mallard.nricd@gmail.com

Southern RI NRCS Field Office

Jameson Long, NRCS District Conservationist
401-822-8837 or Jameson.Long@usda.gov

Southern RI Conservation

District Serving Kent and Washington
counties
Office: 401-661-
5761 sricd.info@gmail.com

Risk Management Agency (RMA)

Risk Management Agency:

919-875-4880

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).

CONTACT US: