



United States Department of Agriculture



USDA Farm Service Agency

Annie's Project:
Farming in New Jersey's
Cities and the Urban Fringe
January 7, 2020

A photograph showing the lower legs and hooves of several cows grazing in a green field. The image is partially obscured by a large green curved shape that serves as a background for the text below.

What is the Farm Service Agency?

The Farm Service Agency is part of the U.S. Department of Agriculture and provides programs and loans to help farmers, ranchers and agricultural partner organizations provide food, fuel and fiber to millions of people worldwide.



How can FSA Help Farmers?

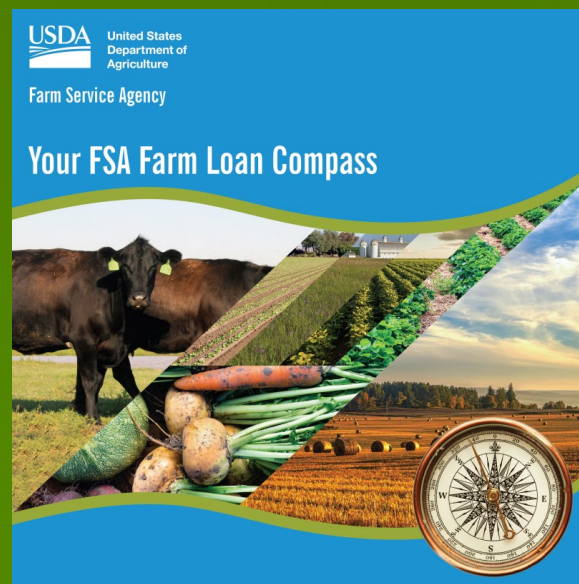
- Loans:
 - Provide capital for property, equipment and machinery, yearly expenses, and after a natural disaster
- Disasters:
 - Programs to assist after crop, tree, bush or vine losses
 - Assistance for Honeybee loss due natural disaster or Colony Collapse Disorder
- Reimbursement for Organic Certification
- Conservation
 - Cost-share on practices for water quality and wildlife including pollinators.



Farm Loans Program

- ❖ Beginning Farmer and Rancher
- ❖ Farm Ownership Loans (Direct and Guaranteed)
- ❖ Farm Operating Loans (Direct and Guaranteed)
- ❖ Emergency Loans
- ❖ Micro Loans
- ❖ Youth Loans

<https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/farm-loan-servicing/index>



Farm Loans Program

- ❖ Beginning Farmer and Rancher Loans
 - Focus on the credit needs of farmers in their first 10 years of operation
 - Borrower must substantially participate in the operation
 - Must meet training/ experience requirement



Farm Loans Program

- ❖ Farm Ownership Loans (Direct and Guaranteed)
 - To purchase farmland, construct or repair buildings and other fixtures and promote soil and water conservation.
 - Direct loans – up to \$600,000
 - No down payment needed
 - Guaranteed loans – up to \$1,750,000
 - Max term is 40 years
 - Current January Rate: 3.250% (Changes monthly)



Farm Loans Program

- ❖ Farm Operating Loans (Direct and Guaranteed)
 - To purchase items such as livestock, farm equipment, feed, seed, fuel, farm chemicals, insurance and other operating expenses.
 - Direct loans – up to \$400,000
 - No down payment needed
 - Guaranteed loans – up to \$1,750,000
 - Repayment term varies, typically 7 years or less
 - Current January Rate: 2.625% (Changes monthly)



Farm Loans Program

❖ Emergency Loan

- To help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine.
- County must be declared by the President as a disaster area or quarantine.
- Loan is limited to actual amount of production or physical loss. Max is \$500,000

EMERGENCY

Farm Loans Program

❖ Microloans

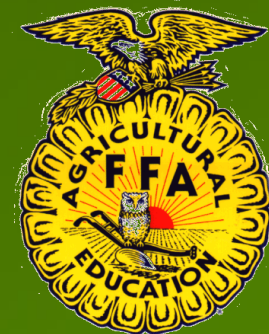
- Direct operating loans that provide flexible access to credit for small farming operations
- Microloan Program simplifies the application process
- Up to \$50,000



Farm Loans Program

❖ Youth Loans

- Available to rural youth between the ages of 10 - 20
- To finance a modest, income-producing, agriculture-related, educational project while participating in 4-H, FFA and similar organizations.
- Up to \$5,000



FSFL

Farm Storage Facility Loan Program

- ❖ Low-interest financing for producers to build or upgrade farm storage and handling facilities.
- ❖ Do NOT need to show lack of commercial credibility (you do with Farm Loans)
- ❖ Up to \$500,000
- ❖ Microloans up to \$50,000





FSFL

Farm Storage Facility Loan Program

- ❖ Eligible Facilities & Equipment:
 - Food safety, handling equipment and cold storage and refrigerated trucks for fruits and vegetables
 - Grain bins, dryers and hay storage
- ❖ Loans must be approved through FSA before any site preparation or construction begins.



FSFL

Farm Storage Facility Loan Program

- ❖ Interest Rates are fixed for the term of the loan
- ❖ Interest rates change monthly
- ❖ Current December Rates:
 - 1.625% for 3 year loan terms
 - 1.625% for 5 year loan terms
 - 1.750% for 7 year loan terms
 - 1.750% for 10 year loan terms
 - 1.875% for 12 year loan terms



A large green banner with a white border at the top, containing the text 'Farm Programs' in a bold, yellow, sans-serif font. The background of the banner is a solid green color. Above the banner, there is a photograph of a farm scene with green grass and the legs of several cows.

Disaster Assistance Programs

- ❖ Disaster Assistance Programs provide assistance for losses due to Natural Disasters
- ❖ Some eligible causes of loss:
 - Drought
 - Hail
 - Excessive Moisture
 - Freeze
 - Tornado
 - Hurricane
 - Excessive Wind
 - Earthquake
 - Insect Infestation
 - Disease (due to disaster)
 - Insufficient Chill Hours



The title "NAP" is written in a bold, yellow, sans-serif font, centered within a green, curved banner that spans across the top of the slide.The main title "Non-insured Crop Disaster Assistance Program" is displayed in a bold, yellow, sans-serif font, centered on a green background that has a curved top edge.

- ❖ NAP provides financial assistance to producers of non-insurable crops when losses are from natural disasters.
- ❖ A few eligible crops:
 - Asparagus
 - Beans
 - Beets
 - Broccoli
 - Cabbage
 - Cucumbers
 - Cut Flowers
 - Eggplant
 - Greens
 - Herbs
 - Honey
 - Lettuce
 - Onions
 - Peppers
 - Potatoes
 - Pumpkins
 - Squash
 - Strawberries
 - Tomatoes
 - Watermelon

NAP

Non-insured Crop Disaster Assistance Program

- ❖ Must report to local FSA office:
 - Crop, plant date, acreage, date when loss is apparent, production
- ❖ On farm appraisals must be completed for crop losses



The title "NAP" is displayed in a large, bold, yellow font, centered within a green, curved banner that spans the width of the slide.The main title "Non-insured Crop Disaster Assistance Program" is written in a large, bold, yellow font, positioned below the "NAP" banner and above the main content area.The section header "❖ CAT-level coverage" is written in a white font, positioned at the start of the first main bullet point.

- NAP Service fee waived for:
Beginning farmers, limited resource farmers and socially disadvantaged farmers.
- NAP Service fee:
 - \$325/ crop. Max \$825/ county.
 - Producer Max \$1,950 over multiple counties
- Coverage level
 - 50% of production at 55% of the national average market price.
- Maximum Payout - \$125,000

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- ❖ Buy-up level coverage
- ❖ Coverage level options
 - 50% - 65% of production. Purchased in 5% increments
 - All buy-up levels are at 100% of Price
 - Premium offered at 50% off for Beginning farmers, limited resource farmers and socially disadvantaged farmers.
 - Direct Market Pricing
 - 30% increase in price for percent sold retail.

The title "NAP" is displayed in a bold, yellow, sans-serif font, centered within a green, semi-circular graphic element that resembles a field or a path.

Non-insured Crop Disaster Assistance Program

- ❖ Buy-up level coverage (continued)
 - Premium at 50% discount for:
 - Beginning farmers, limited resource farmers and socially disadvantaged farmers.
 - Premium Calculation
 - Crop acreage x approved yield x coverage level x price x 5.25%
 - Maximum Premium \$ 15,750
 - Maximum Pay out \$300,000

The background of the slide is a composite image. The top portion shows a close-up of a cow's head and legs in a grassy field. The bottom portion shows a bunch of ripe, dark purple grapes hanging from a vine with green leaves. A large, semi-circular green graphic element is overlaid on the top half of the image, containing the title and the first bullet point.

TAP

Tree Assistance Program

- ❖ TAP provides financial assistance to qualifying orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes and vines damaged by natural disasters
- ❖ Eligible Crops:
 - Fruit Trees
 - Christmas Trees
 - Grapes
 - Blueberries
 - Caneberries
 - Cranberries

A background image showing a farm scene with green grass and the lower legs of several people standing in a field.

ELAP

Emergency Livestock Assistance Program

- ❖ ELAP provides emergency assistance to producers of livestock, honeybees and farm-raised fish.
- ❖ Honeybees:
 - Losses must be due to adverse weather or Colony Collapse Disorder (Honeybees)
 - Loss must be above normal mortality
 - 22% for 2019



The background of the slide is a collage of farm-related images. On the left, there is a close-up of fresh vegetables including purple eggplants, red and yellow bell peppers, and purple onions. On the right, there is a photograph of several white chickens in a grassy field. A large green semi-circular graphic is overlaid on the top half of the slide, containing the title and the first bullet point.

OCCSP

Organic Certification Cost Share Program

- ❖ OCCSP provides cost share assistance to producers and handlers of agricultural products who are obtaining or renewing their certification under the National Organic Program (NOP).
- ❖ Certified operations may receive up to 75 percent of their certification costs paid during the program year, not to exceed \$750 per certification scope.



New Jersey FSA Offices

- **Burlington, Camden, and Ocean Counties**
Columbus, NJ - Phone: (609) 267-1639
- **Monmouth, Mercer, and Middlesex Counties**
Freehold , NJ - Phone: (732) 462-0075
- **Hunterdon and Somerset Counties**
Frenchtown, NJ - Phone: (908) 782-4614
- **Warren, Sussex, and Morris Counties**
Phone: (908) 852-2576
- **Cumberland, Cape May, and Atlantic Counties**
Vineland, NJ - Phone: (856) 205-1225
- **Salem and Gloucester Counties**
Woodstown, NJ - Phone: (856) 769-1126





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Austin Baird

Austin.Baird@nj.usda.gov

Gabi Grunstein

Gabor.Grunstein@nj.usda.gov

www.fsa.usda.gov/nj