

March 2018



Farm Service Agency **Electronic News Service**

NEWSLETTER

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New Jersey State FSA Newsletter

New Jersey Farm Service Agency

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Please contact your [local FSA Office](#) for questions specific to your operation or county

Important Dates:

Mar. 15: NAP Coverage Deadline

Submit Loan Requests for Financing Early

The Farm Loan team in New Jersey is already working on operating loans for spring 2018 so it is important that potential borrowers submit their requests early so they can be timely processed. The farm loan team can help determine which loan programs are best for applicants.

FSA offers a wide range of low-interest loans that can meet the financial needs of any farm operation for just about any purpose. The traditional **farm operating and farm ownership loans** can help large and small farm operations take advantage of early purchasing discounts for spring inputs as well expenses throughout the year.

Microloans are a simplified loan program that will provide up to \$50,000 to eligible applicants. These loans, targeted for smaller operations and non-traditional operations, can be used for operating expenses, starting a new agricultural enterprise, purchasing equipment, and other needs associated with a farming operation. The staff at the Name County FSA office can provide more details on farm operating and microloans and provide loan applications. Loans to beginning farmers and members of underserved groups are a priority.

Other types of loans available include:

Marketing Assistance Loans allow producers to use eligible commodities as loan collateral and obtain a 9-month loan while the crop is in storage. These loans provide cash flow to the producer and allow them to market the crop when prices may be more advantageous.

Farm Storage Facility Loans can be used to build permanent structures used to store eligible commodities, or for storage and handling trucks, or portable or permanent handling equipment. A variety of structures are eligible

Mar. 31: Deadline to obtain Marketing Assistance Loans (MAL) and Loan Deficiency Payments (LDP) for prior year harvested wheat, barley, canola, crambe, flaxseed, honey, oats, rapeseed and sesame.

under this loan, including bunker silos, grain bins, hay storage structures and refrigerated structures for vegetables and fruit. A producer may borrow up to \$500,000 per loan.

Please call the your County office if you have questions about any of the loans available through FSA. Click [here](#) for March Interest rates.

Fox Run Berry Farm Manages Risk through FSA's Program for Noninsurable Crops

By Lauren Moore, FSA Public Affairs Specialist

Roger Brockman, owner of Fox Run Berry Farm in Gretna, Nebraska, has had a long career in bug extermination.

"I've always been self-employed as an exterminator, a legalized killer of bugs," he said.

While he's still in the extermination business, Roger and his wife, Sandra, began a new business venture in 2010.

"We had unused land that was planted with just grass," he said. "My wife was told about the aronia berry from a massage therapist. They were talking about how we wanted to do something with our land and they gave her a brochure about the berry."

Roger began looking into the crop six months later to learn more about it. [Aronia berries](#) are a perennial crop, native to some of the Eastern and Midwestern states.

"We decided to put some bushes in the ground and see what happens," Roger said. "We did this originally as a sideline project for a supplemental income. After the first couple of harvests, we decided to add more bushes. We put our first bushes in the ground in 2010. It normally takes three to four years after planting before you get a crop. Two years ago, we put 1,400 more bushes in the ground."

Fox Run Berry Farm is a part of a group of organic growers who grow aronia berries for an intermediate processor, [Sawmill Hollow Family Farm](#).

"We couldn't find a market for our berries, so we went up to Sawmill Hollow's North American Aronia Berry Festival in Missouri Valley, Iowa," Roger said. "We talked to the Pittz family, the owners and operators of the farm, and joined their group of growers."

Roger found out about the USDA Farm Service Agency's (FSA) [Noninsured Crop Disaster Assistance Program \(NAP\)](#) during a growers meeting at Sawmill Hollow. NAP provides financial assistance to producers of noninsurable crops when low yields, loss of inventory or prevented planting occur due to natural disasters.

The Brockmans contacted their county office and enrolled their aronia berries in the program as [beginning farmers](#). There are special provisions for new and beginning farmers and ranchers under NAP. A beginning farmer or rancher is a person or legal entity who has not operated a farm or ranch for 10 years and materially and substantially participates in the operation.

NAP basic is FREE and premium coverage is offered at a 50% reduction for minority (including women), beginning, and low-income farmers.

"We looked into NAP three years ago," he said. "We haven't needed to use the benefits of NAP so far. Hopefully it will stay that way."

Roger says the most rewarding part about being involved with agriculture is working with the land, planting and watching their yield grow. While dealing with the weather is one of his least favorite parts, in the event of a storm, the Brockmans know FSA has them covered.

Deadlines to apply for NAP coverage vary by state and crop. Contact your local FSA office to schedule an appointment to enroll. To find your local USDA Service Center visit offices.usda.gov.

New Jersey's final NAP deadline for the 2018 crop year is March 15th!
Call your local office TODAY!

Update Your Records

FSA is cleaning up our producer record database. If you have any unreported changes of address, zip code, phone number, email address or an incorrect name or business name on file they need to be reported to our office. Changes in your farm operation, like the addition of a farm by lease or purchase, need to be reported to our office as well. Producers participating in FSA and NRCS programs are required to timely report changes in their farming operation to the County Committee in writing and update their CCC-902 Farm Operating Plan.

If you have any updates or corrections, please call your local FSA office to update your records.

Breaking New Ground

Agricultural producers are reminded to consult with FSA and NRCS before breaking out new ground for production purposes as doing so without prior authorization may put a producer's federal farm program benefits in jeopardy. This is especially true for land that must meet Highly Erodible Land (HEL) and Wetland Conservation (WC) provisions.

Producers with HEL determined soils are required to apply tillage, crop residue and rotational requirements as specified in their conservation plan.

Producers should notify FSA as a first point of contact prior to conducting land clearing or drainage type projects to ensure the proposed actions meet compliance criteria such as clearing any trees to create new cropland, then these areas will need to be reviewed to ensure such work will not risk your eligibility for benefits.

Landowners and operators complete the form AD-1026 - Highly Erodible Land Conservation (HELC) and Wetland Conservation (WC) Certification to identify the proposed action and allow FSA to determine whether a referral to Natural Resources Conservation Service (NRCS) for further review is necessary.

FSA Offers Disaster Assistance for Qualifying Tree, Bush and Vine Losses

Orchardists and nursery tree growers who experience losses from natural disasters during calendar year 2018 must submit a TAP application either 90 calendar days after the disaster event or the date when the loss is apparent. TAP was authorized by the Agricultural Act of 2014 as a permanent disaster 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 tree types include trees, bushes or vines that produce an annual crop for commercial purposes. Nursery trees include ornamental, fruit, nut and Christmas trees that are produced for commercial sale. Trees used for pulp or timber are ineligible.

To qualify for TAP, orchardists must suffer a qualifying tree, bush or vine loss in excess of 15 percent mortality from an eligible natural disaster, plus an adjustment for normal mortality. The eligible trees, bushes or vines must have been owned when the natural disaster occurred; however, eligible growers are not required to own the land on which the eligible trees, bushes and vines were planted.

If the TAP application is approved, the eligible trees, bushes and vines must be replaced within 12 months from the date the application is approved. The cumulative total quantity of acres planted to trees, bushes or vines, for which a producer can receive TAP payments, cannot exceed 500 acres annually. Click [here](#) to additional information on FSA disaster programs.

Malted Grains and Maple Syrup are Now Also Eligible for Farm Storage Facility Loans

Malted small grains and maple syrup are now eligible for Farm Storage Facility Loans (FSFL) through the USDA Farm Service Agency (FSA).

FSFLs provide low-interest financing to producers to build or upgrade storage facilities and to purchase portable (new or used) structures, equipment and storage and handling trucks.

The eligible commodities have been expanded to include malted small grains and maple syrup. Eligible malted small grains include barley, oats, rice, rye and wheat. Maple sap is used to produce maple syrup.

The low-interest funds can be used for:

- bottler or filling systems for maple syrup, excluding containers
- equipment to improve, maintain, or monitor the quality of stored FSFL commodities, such as cleaners, moisture testers, heat detectors, along with a proposed storage facility
- handling and drying equipment determined by the County Committee to be needed and essential to the proper functioning of a storage system
- electrical equipment, such as pumps, lighting, motors, and wiring, integral to the proper operation of the storage and handling equipment, excluding installing electric service to the electrical meter.

FSFLs are not available for the actual processing of the small grain into the malted commodity or maple sap into maple syrup. Additionally, purchased commodities are not eligible for FSFLs.

The following storage and handling equipment is ineligible for FSFLs:

- boiling equipment
- feed handling and processing equipment
- production and feed facilities
- structures of a temporary nature not having a useful life of the term of the loan
- maple sap tubing and pumping systems.

The low-interest funds can be used to build or upgrade permanent facilities to store other commodities as well. Eligible commodities include corn, grain sorghum, rice, soybeans, oats, peanuts, wheat, barley, minor oilseeds harvested as whole grain, pulse crops (lentils, chickpeas and dry peas), hay, honey, renewable biomass, fruits, nuts and vegetables for cold storage facilities, floriculture, hops, maple sap, rye, milk, cheese, butter, yogurt, meat and poultry (unprocessed), eggs, and aquaculture (excluding systems that maintain live animals through uptake and discharge of water). Qualified facilities include grain bins, hay barns and cold storage facilities for eligible commodities.

Loans up to \$100,000 can be secured by a promissory note/security agreement. Loans exceeding \$100,000 require additional security.

Producers do not need to demonstrate the lack of commercial credit availability to apply. The loans are designed to assist a diverse range of farming operations, including small and mid-sized businesses, new farmers, operations supplying local food and farmers markets, non-traditional farm products, and underserved producers.

To learn more about the FSA Farm Storage Facility Loan, visit www.fsa.usda.gov/pricesupport or contact your local FSA office.

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).

