

February 2018



Farm Service Agency **Electronic News Service**

# NEWSLETTER

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## New Jersey State FSA Newsletter

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### New Jersey Farm Service Agency

300 Clocktower Dr,  
Ste 202 Hamilton Square, NJ 08690

**Phone:**  
609-587-0104

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

#### State Committee:

Linda DuBois, Chair  
Kurt Alstede  
Sam Conard  
Jim Etsch

#### State Executive Director:

[Barry Calogero](#)

#### Farm Loan Chief:

[Kevin P. Murphy](#)

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

### Producers Urged to Consider Risk Protection Coverage before Crop Sales Deadlines

The USDA Farm Service Agency (FSA) reminds producers to review available USDA crop risk protection options, including federal crop insurance and Noninsured Crop Disaster Assistance Program (NAP) coverage, before the crop deadline of **March 15, 2018**.

Federal crop insurance covers crop losses from natural adversities such as drought, hail and excessive moisture. NAP covers losses from natural disasters on crops for which no permanent federal crop insurance program is available, including perennial grass forage and grazing crops, fruits, vegetables, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, bioenergy, and industrial crops.

#### The following crops have a NAP application deadline of March 15, 2018:

Beans, Brussel Sprouts, Celery, Corn (processing), Cucumbers, Eggplant, All Melons, Oats, Okra, Peppers, Sweet Potatoes, Pumpkins, Rutabaga, Shallots, Sorghum (forage), Squash, Sunflower, Tomatillos, Tomatoes, Yam, .

Producers can determine if crops are eligible for federal crop insurance or NAP by visiting <https://webapp.rma.usda.gov/apps/actuarialinformationbrowser2017/CropCriteria.aspx>.

NAP basic coverage is available at 55 percent of the average market price for crop losses that exceed 50 percent of expected production, with higher levels of coverage, up to 65 percent of their expected production at 100 percent of the average market price, including coverage for organics and crops marketed directly to consumers.

Important Dates: **NAP basic fees are waived and premium coverage is offered at 50% reduction for minority (including women), beginning, and low-income farmers.**

**Feb 19:** Washington's Birthday Offices Closed Federal crop insurance coverage is sold and delivered solely through private insurance agents. Agent lists are available at all USDA Service Centers or at USDA's online Agent Locator: <http://prodwebnlb.rma.usda.gov/apps/AgentLocator/#>. Producers can use the USDA Cost Estimator, <https://ewebapp.rma.usda.gov/apps/costestimator/Default.aspx>, to predict insurance premium costs.

For more information on NAP, service fees, premiums and sales deadlines, contact your [local FSA Office](#) or visit the web at [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap).

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## Farm Loan Programs – Making a Difference for Thousands in Rural America across the Country

Capital is the lifeblood of any farming and ranching operation, and in the recently completed fiscal year the U.S. Department of Agriculture's (USDA) [Farm Loan Programs](#) pumped \$5.9 billion in support to a diverse group of producers across America, which was the [second highest total in Farm Service Agency \(FSA\) history](#). Over \$2.5 billion of that total was direct and guaranteed [operating loans](#), and another \$3.5 billion was allocated for direct and guaranteed [farm ownership](#) loans. The \$5.9 billion in new lending continued the recent growth in FSA's farm loan portfolio. By the end of the fiscal year, FSA was providing credit, either directly or guaranteed through commercial lenders, to 120,000 family farmers across the country.

As impressive as these statistics are, the true value of the programs is in the stories of the lives these loans change for the better, and the opportunities they provide. For example:

**Chelten and Stephen Hasty** are beginning farmers with a cow/calf operation in Gasconade and Warren counties in **Missouri**. The Hastys used the [FSA Farm Ownership](#) and [Operating Loan](#) Programs to help build their cattle business. They sell a variety of meat products, including beef sticks and jerky, and beef cuts processed from cattle they raise.

After a brewing hobby turned into wine crafting, **Hillary and Diane Dean** dreamed about expanding their modest hobby into a business venture. With the help of FSA's [Microloan Program](#), Hillary and Diane opened Blue River Valley Winery in **Oklahoma** in 2015. They sold more than 15,000 bottles of their handcrafted wine in 2016 and currently grow muscadine grapes, along with other grape varieties. They also purchase juice from several vineyards across the country to keep up with demand.

**Ryan and Travis Kuster** grew up on their family's operation, Kuster Farms, in **Wisconsin**. While still working with their father, Ryan and Travis are starting an operation of their own. "FSA's operating loans can keep a farming operation running during the low and high times that there are with farming," said Ryan. "It has helped me take out a large amount to operate, which I never could have done alone."

**Koua Thao**, formerly of Laos, aims to grow his already successful farming operation in Miller County, **Arkansas**, with some help from USDA. In January 2005, Thao used a USDA FSA Guaranteed Farm Ownership loan of \$30,000 to purchase a hen breeding farm with two henhouses on 40 acres. Last year, Thao wished to diversify his farming operation, so he obtained a microloan to purchase 22 cows and one bull.

**Lauri Roberts**, owner of Farming Turtles in **Rhode Island**, acquired a Farm Ownership Loan and two Farm Operating Loans, allowing her to obtain property and greenhouses needed to grow and expand her microgreen business. Products from her operation are sold in multiple supermarkets in Rhode Island, New York City and the New England area. Her microgreens are also featured on numerous restaurant menus in Rhode Island and Massachusetts.

These are just five of the literally thousands of loan success stories from across the country. Since FSA provides credit when applicants cannot qualify for commercial loans, it's clear that the achievements of these operations, and many others, would not have been possible without the help of FSA.

No matter what your current situation is, I encourage you to check out our loan programs. In the 2017 fiscal year, over 25,300 of the loans we made were to farmers classified as “[beginning](#)” or “[socially disadvantaged](#)”. Almost 1,400 loans went to [veterans](#) and of the 6,900 microloans we made, over 1,100 went to [female applicants](#).

Whether you have a driving passion to raise vegetables, grain, livestock or run a dairy, chances are we have a loan program that is right for you. **FSA also recently partnered with the national organization [SCORE](#) to help interested producers draft a business plan and obtain training and mentorship that will aid in assisting the producer in becoming successful with their production agriculture venture.**

The first step is to reach out to any of the over [2,100 FSA offices](#) across the country. We're here to help you achieve your agricultural goals.

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## NRCS Local Work Groups - We want to hear from you!

Come have your say about how NRCS directs its funding and resources to meet the conservation needs of New Jersey communities in central New Jersey.

The locally led conservation effort is the foundation of the United States Department of Agriculture's (USDA) conservation program delivery process. Through these Work Groups, NRCS aims to gather recommendations on local natural resource priorities. These discussions will help direct USDA conservation activities and programs that will coordinate with other Federal, State, tribal, and local conservation programs. This meeting, designed to identify and target priority resource concerns in Central Jersey, is being conducted with the cooperation and partnership of the Freehold Soil Conservation District.

Join the locally led process to:

- Identify the biggest conservation needs in your area.
- Prioritize those conservation needs that can be addressed by USDA programs;
- Recommend USDA conservation program application and funding criteria and the focus of NRCS funding efforts.

Who should attend?

- Agricultural producers with crops, livestock, equine, and poultry;
- Owners of nonindustrial private forest land, Representatives of agricultural and environmental organizations; '
- Representatives of governmental agencies carrying out agricultural and natural resource conservation programs and activities.

Where and When

- **South Jersey Work Group** will meet at the Rutgers Extension of Gloucester County, 1200 N. Delsea Drive, Clayton, NJ 08312 on Monday, March 12, 2018 from 6:00 p.m.- 8:00pm
- **North Jersey Work Group** will meet at the Alstede Farms, 1 Alstede Lane, Chester, NJ 07930 on Monday, March 14, 2018 from 10:00 a.m. - 12:00 noon.
- **Central Jersey Work Group** will meet at the Freehold Soil Conservation District, 4000 Kozloski Road, Freehold NJ 07728 on Thursday, March 22, 2018 from 9:00 a.m. – 11:00 a.m.

**There is no fee. Registration is requested to ensure seating and adequate materials and food are available.** Persons with disabilities who require accommodations to attend or participate in this meeting should contact their [local NRCS office](#) or Federal Relay Service at 1-800-877-8339

Contact your local NRCS office to RSVP or for additional information.

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## Enrollment Period for Safety Net Coverage in 2018 is Open

Farmers and ranchers with base acres in the Agriculture Risk Coverage (ARC) or Price Loss Coverage (PLC) safety net program may enroll for the 2018 crop year. The enrollment period will end on Aug. 1, 2018.

**Since shares and ownership of a farm can change year-to-year, producers must enroll by signing a contract each program year.**

The producers on a farm that are not enrolled for the 2018 enrollment period will not be eligible for financial assistance from the ARC or PLC programs for the 2018 crop should crop prices or farm revenues fall below the historical price or revenue benchmarks established by the program. Producers who made their elections in previous years must still enroll during the 2018 enrollment period.

The ARC and PLC programs were authorized by the 2014 Farm Bill and offer a safety net to agricultural producers when there is a substantial drop in prices or revenues for covered commodities. Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium grain rice (which includes short grain and sweet rice), safflower seed, sesame, soybeans, sunflower seed and wheat. Upland cotton is no longer a covered commodity. For more details regarding these programs, go to [www.fsa.usda.gov/arc-plc](http://www.fsa.usda.gov/arc-plc).

For more information, producers are encouraged to visit their local FSA office. To find a local FSA office, visit <http://offices.usda.gov>.

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## **Conservation Stewardship Program (CSP) deadline March 2nd**

Agricultural producers wanting to enhance current conservation efforts are encouraged to apply for the [Conservation Stewardship Program \(CSP\)](#).

Through CSP, USDA's Natural Resources Conservation Service (NRCS) helps private landowners build their business while implementing conservation practices that help ensure the sustainability of their entire operation. NRCS plans to enroll up to 10 million acres in CSP in 2018.

While applications for CSP are accepted year round, applications must be received by March 2, 2018 to be considered for this funding period.

Through CSP, agricultural producers and forest landowners earn payments for actively managing, maintaining, and expanding conservation activities like cover crops, ecologically-based pest management, buffer strips, and pollinator and beneficial insect habitat – all while maintaining active agriculture production on their land. CSP also encourages the adoption of cutting-edge technologies and new management techniques such as precision agriculture applications, on-site carbon storage and planting for high carbon sequestration rate, and new soil amendments to improve water quality.

Some of these benefits of CSP include:

- Improved cattle gains per acre;
- Increased crop yields;
- Decreased inputs;
- Wildlife population improvements; and
- Better resilience to weather extremes.

NRCS recently made several updates to the program to help producers better evaluate their conservation options and the benefits to their operations and natural resources. New methods and software for evaluating applications help producers see up front why they are or are not meeting stewardship thresholds, and allow them to pick practices and enhancements that work for their conservation objectives. These tools also enable producers to see potential payment scenarios for conservation early in the process.

Producers interested in CSP are recommended to contact their [local USDA service center](#) or visit [www.nrcs.usda.gov/GetStarted](http://www.nrcs.usda.gov/GetStarted).

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