Help for Agriculture

The federal government has enacted various programs to help farmers dealing with the COVID-19 outbreak. These programs are run through the USDA. Information from several USDA agencies appears below.

**USDA-Rural Development**

**Loan Flexibility Programs**
For agricultural or ag-related businesses that have outstanding loans with USDA-Rural Development (RD), the state’s RD office can help arrange loan flexibility in payments going forward (including potential 180-day payment delays). Borrowers can call the USDA-RD main number in Mount Laurel, N.J., at 856-787-7700.

The flexibility necessitated by the COVID-19 pandemic also can be factored into new loans that USDA-RD has for ag and ag-related business expansion, due to the uncertainty of how the pandemic will play out.

New Jersey-related USDA-RD information can be found at [www.rd.usda.gov/nj](http://www.rd.usda.gov/nj)

**Other**
- USDA-RD also can help farmers, or businesses developing off-farm ag-labor housing, with low-interest loans including for projects such as improving septic systems for farm-labor housing.
- USDA Rural eConnectivity Program for rural broadband systems will be bolstered by an additional $100 million to be made available later this month. Applications for the current round of funding are due by April 15.

**USDA-Farm Service Agency**

**Loan Flexibility**
Farmers with outstanding loans through the Farm Service Agency can contact the agency to arrange for extended payment terms. New loans also may be subject to extended payment terms as well. The agency advises applying for operating loans instead of emergency loans, as the rates on operating loans are lower. Also, short-term Farm Storage Facility Loans are available at .75-percent interest, for farmers planning to build such facilities.

More information will be forthcoming shortly regarding funding through the CARES Act that USDA-FSA will administer. Check back to this web page for more information going forward.

The contact information for USDA-FSA’s offices, searchable by county, in New Jersey can be found at: [https://offices.scegov.usda.gov/locator/app?state=nj&agency=fsa](https://offices.scegov.usda.gov/locator/app?state=nj&agency=fsa)
All USDA-NRCS offices throughout New Jersey are open for business, with programs running normally, although appointments must be made due to social-distancing protocol. Phone numbers for local service centers can be found at: https://www.nrcs.usda.gov/wps/portal/nrcs/main/nj/contact/local/