

# CHAPTER 7: AGRICULTURE INDUSTRY SUSTAINABILITY, RETENTION AND PROMOTIONS

## Existing Agricultural Industry Support

### Right to Farm

To ensure farmers have the ability to continue accepted agricultural operations, the Right to Farm Act was enacted by the State Legislature in 1983 and amended in 1998. The Act provides “protection of commercial farm operations from nuisance action, where recognized methods and techniques of agricultural production are applied, while, at the same time, acknowledging the need to provide a proper balance among the varied and conflicting interests of all lawful activities in New Jersey.” (*Right to Farm Program*) See the table below for municipalities with existing Right to Farm ordinances and their consistency with the State model ordinance.

Municipality	Right to Farm Ordinance Yes/No	RTF Date Enacted	RTF SADC Modeled Yes/No	Comment
Alexandria Township	Yes	1983	Unknown	
Bethlehem Township	Yes	06/01/99	Unknown	
Clinton Township				No data from Twp
Delaware Township	Yes	Unknown	Unknown	Incomplete data from Twp.
East Amwell Township	Yes	11/12/98	Yes	
Franklin Township				No data from Twp
Hampton Borough	Yes	Unknown	Unknown	
Holland Township	Yes	08/02/83	Unknown	
Kingwood Township	Yes	09/21/89	Yes	
Lebanon Township				No data from Twp
Raritan Township				No data from Twp
Readington Township	Yes	02/02/00	Yes	
Tewksbury Township	Yes	01/01/87	Unknown	Amended in 98'
Union Township				No data from Twp
West Amwell Township	Yes	10/19/89	Yes	

Another critical piece of legislation to support agriculture was the 1983 Agriculture Retention and Development Act. This Act created the State Agriculture Development Committee (SADC), and eighteen County Agriculture Development Boards (CADB's). Both the SADC and CADB implement the Right to Farm Act on the State and local levels. The

SADC works to maximize protections for commercial farmers under the Right to Farm Act by developing Agricultural Management Practices (AMPs), tracking right to farm cases, offering a conflict resolution process, and reviewing rules proposed by other state agencies for the impact they may have on agriculture. In order to qualify for Right to Farm protection a farm must meet the definition of a “commercial farm” in the Right to Farm Act; be operated in conformance with federal and state law; comply with AMPs recommended by the SADC, or site specific AMPs developed by the Hunterdon County Agriculture Development Board (CADB) at the request of a commercial farmer; must not be a direct threat to public health and safety; and, must be located in an area where agriculture was a permitted use under municipal zoning ordinances as of December 31, 1997, or thereafter; or, must have been an operating farm as of December 31, 1997.

It should be noted that the Hunterdon CADB has developed a “Policy for Development and Recommendation of Site Specific Agricultural Management Practices” that closely mirrors guidelines of the SADC. All Right to Farm complaints or issues that are brought before the Hunterdon CADB are first handled by CADB staff with fact finding, and efforts to resolve differences between the parties. The mediation can be informal or, if the parties agree, the SADC will provide mediation or conflict resolution at no cost to the participants through its Agricultural Mediation Program. If a formal complaint is filed with the Hunterdon CADB, it is sent to the SADC for a determination as to whether the farm falls within the parameters established by the Act for Right to Farm protection. Once the complaint is returned to the Hunterdon CADB from the SADC, additional fact finding and technical review occurs and the issue is given a public, quasi-judicial hearing at the county level. After all information has been considered, the Hunterdon CADB will make a determination as to whether the agricultural activity is protected by the Right to Farm Act or whether changes to the operation will be required. If the issue is not resolved by the Hunterdon CADB determination, either party in the dispute may take the matter for a subsequent appeal and determination to the New Jersey Office of Administrative Law. It should be noted that the Hunterdon CADB has developed a “Policy for Public Hearings Involving Right to Farm Conflicts”, which was developed through guidance offered by the SADC. Municipalities can and should limit the number of right to farm complaints and encourage farming as an industry by:

- Adopting comprehensive Right to Farm ordinances as outlined by the SADC.
- Making agriculture a permitted use in all appropriate zones.
- Requiring notification of homeowners purchasing a home in a new subdivision where active agriculture occurs on adjacent property.

Right to Farm Ordinances are a necessary item if a municipality, or property owner, wishes to enter into the farmland preservation program. Therefore, all municipalities within Hunterdon County with commercial farms are encouraged to adopt a Right to Farm Ordinance, and to update their existing ordinances to be consistent with the SADC model ordinance.

### **Farmland Assessment**

The Farmland Assessment program is a tax incentive which reduces property taxes on active commercial farmed land, thereby assisting farmers with a critical financial aspect in helping to keep land in farms. This tax incentive is made possible by the Farmland Assessment Act of 1964, N.J.S.A. 54:4-23.1 et seq. Basic eligibility requirements include:

- The applicant must own the land;
- The property owner must apply annually for Farmland Assessment on or before August 1 of the year immediately preceding the tax year;
- Land must be devoted to agricultural and/or horticultural uses for at least two years prior to the tax year;
- Land must consist of at least five contiguous farmed and/or woodland management plan acres. Land under or adjoining a farmhouse is not counted towards the minimum five acres;
- Gross sales of products from the land must average at least \$500 per year for the first five acres, plus an average of \$5.00 per acre for each acre over five. In the case of woodland or wetland, the income requirement is \$.50 per acre for any acreage over five. Dependent on the agricultural or horticultural products being produced, the farmer can also offer clear evidence of anticipated yearly gross sales, payments, or fees within a reasonable period of time; and,
- The property owner must represent that the land will continue in agricultural or horticultural use to the end of the tax year.

The Farmland Assessment program does not, however, apply to farm structures, such as barns and storage facilities. It has been proposed that additional tax incentives are necessary which encourage farmers to maintain their buildings in good working order as part of active farm operations, and which do not financially penalize them for renovating, or replacing, old or unsafe structures. Maintained buildings are not only critical to the farmer but also add to farm “aesthetics” for the larger community, helping to support agritourism, an important element of agricultural sustainability in Hunterdon County.

It is important to sustain and expand tax incentives such as Farmland Assessment to keep land in farms, and to encourage the development or extension of other tax incentives for the agricultural industry. By making agriculture more profitable and viable, tax incentives will help ensure a steady, permanent source of agricultural lands for the County’s farmland sustainability efforts.

## **Additional Strategies to Sustain, Retain, and Promote Agriculture in Hunterdon County**

### **Public outreach**

Over the last 50 years, Hunterdon County and New Jersey have transformed from a largely rural and agricultural landscape, to a more urban and suburban landscape. However, farming remains strong and viable in many portions of the state, including Hunterdon County. If the County’s remaining agricultural areas are to survive and prosper, the non-farming public needs to be aware of, and be financially supportive of, the continuing economic, cultural, scenic and agricultural contributions made by Hunterdon County’s farmers. Public education and outreach will increase the recognition of the farm industry importance to the non-agriculture resident, and should be continued and expanded whenever possible. Agritourism is one form of public outreach that exists in Hunterdon County, as is the annual 4-H Fair, and educational programs at schools. These should all be expanded wherever possible, and other public outreach mechanisms should be explored and instituted when feasible.

### **Regulatory Flexibility**

Municipalities play a key role in the preservation of farming as an industry. Without strong and active support from municipal governments, farming can be too costly and burdensome to be profitable or worthwhile. In towns with a sizable acreage of assessed farmland, zoning powers

can be utilized to require buffers between agriculture and other uses to minimize conflict. The aforementioned Right to Farm Ordinances are an active example of municipalities' commitment and support for agriculture. However, the support of municipal governments must not only be on paper, but also be actively practiced so that agriculture is seen as an important and permanent part of the community and County as a whole. An example are ordinances to support farmers' rights to move slow moving farm vehicles on town roads, which assists farmers in running their agriculture business. Such actions create an atmosphere favorable to agriculture, and its economics and profitability.

The viability of farming in New Jersey is impacted by many issues, including government regulation, development pressures and the economics of the marketplace. While land preservation is vital for maintaining a sufficient land base suitable for farming, sustaining Hunterdon County's strong agricultural base requires support on many fronts, one of which is flexibility in government regulation. The Hunterdon County Planning Board, CADB, Board of Agriculture, County Freeholders, Soil Conservation District, Natural Resource Conservation Service, Rutgers Cooperative Research & Extension, municipal planning and zoning boards, chambers of commerce, Non-profit farm preservation groups, and other interested entities and individuals, can work together to present a united front in issues regarding government regulation and permits.

The *2006 Agricultural Smart Growth Plan for New Jersey* identified the following as important relative to regulatory flexibility and priority, and which the aforementioned entities can work towards ensuring proper advantage for agriculture in Hunterdon County:

**Positive and supportive public policy:** This includes legal protection (right to farm), priority in decisions on taxation (farmland assessment), regulation exemptions, and financial incentives (Planning Incentive Grants). These need to be strengthened and modified if, and when, necessary;

**Exemptions:** State, county and municipal regulations must be responsive to the needs of farmers. Minor changes to, or exemptions from, certain local and state regulations, rules, and ordinances help to buffer agricultural operations from burdensome costs, thereby creating a farmer-friendly environment. Pertinent examples are the strong Right to Farm Ordinances in seven of the twenty one municipalities within the County. At a state level, the Department of Environmental Protection's "Freshwater Wetlands Protection Act Rules" (N.J.A.C. 7:7A-et. seq.), and the "Flood Hazard Area Control Act Rules" (N.J.A.C. 7:13), grant exemptions, permits-by-rule, or general permits for agricultural activities. The Hunterdon County agriculture community must work to ensure that exemptions are adequate and reasonable.

**Flexibility:** State agencies such as the Department of Environmental Protection, Department of Transportation, Department of Community Affairs, Department of Labor, and New Jersey Commerce Commission, should consider the NJDA *2006 Agricultural Smart Growth Plan for New Jersey* when making important decisions regarding existing and proposed infrastructure, developing and amending regulations and programs, and protecting environmental and historic resources. These agencies should coordinate with NJDA to ensure that regulations and programs are attuned to the needs of Hunterdon County farmers;

**Agriculture-Friendly Zoning:** This refers to a comprehensive land use practice that coordinates zoning and land use policy in a proactive way. The desired result is that it encourages

agribusiness, while at the same time reducing the incidence of farmer / homeowner nuisance issues. In other words, it seeks to harmonize potentially conflicting land use policies.

### **Agriculture vehicle movement**

In recent years, as many portions of the rural New Jersey landscape have become developed with residential subdivisions and shopping malls, the sometimes conflicting lifestyles of farmers and suburban residents clash. Hunterdon County farmers need to move heavy, slow moving agricultural equipment over local, county and sometimes state roads to access unconnected fields, barns, etc. The County's residents also need to commute to workplaces, or drive to area destinations for shopping, town sports and social activities, at a pace much faster than the slow moving agricultural equipment. These different paces can, and do, cause conflict between Hunterdon County's farmers and suburban dwellers. They can also create unsafe road conditions as residents and farmers "compete" for road space.

Since many farm vehicles travel over local municipal roads, municipalities should continue to support local agricultural business' right to do so. The SADC model Right to Farm ordinance recognizes as a specific right the operation and transportation of large, slow moving equipment over roads.

Signage alerting faster moving cars as to the possible movement, and road crossing of slower moving farm vehicles is an additional effective tool to protect farmer and automobile passenger safety. Signage also informs the public at large that agriculture is an important, equal and permanent fixture of Hunterdon County life. Where absent or inadequate, appropriate signage can be posted.

Hunterdon County municipalities may consult with farmers as to what adequate signage is, and where it should be posted. If local non-agriculture residents are to enjoy the scenic vistas, fresh produce,

clean air and limited traffic congestion that Hunterdon County's agriculture provides, they must be more tolerant of the farming community. Local, county and state government can advertise the contributions of the farming community via public outreach at local schools and various community activities. The annual 4-H Fair, held yearly, is a prime example of advertising the importance and permanence of agriculture in Hunterdon County.



### **Farm Labor**

An adequate labor supply is integral to not only produce farming, but also for operating equine businesses, a growing and thriving segment of the Hunterdon County farming community. Measured in farmed acreage, Hunterdon County has a relatively small industry for produce products compared with field crops such as corn, soybeans, and hay, and nursery products. Harvesting of the latter farm products is more mechanized, and/or not as labor intensive as produce or equine. As an example, produce (fruits, berries and vegetables) occupy far less land in Hunterdon County than field crops and nursery products.

Rising farm labor costs in Hunterdon County overall are not currently impacting agriculture

sustainability, which is due at least in part to the continued strong trend of mechanized, non-labor intensive crop farming in the county. However, as this trend may change over time especially with the growing equine industry in the County, a brief discussion of the topic is warranted.

The New Jersey Department of Labor recommends the following to address farm labor issues at the state and local levels:

- Work with the U.S. Department of Agriculture's Rural Development program to reexamine program criteria to enable New Jersey's rural communities to qualify for more programs related to farm labor. The current focus of the program, such as rural area infrastructure, is not applicable to Hunterdon County (and New Jersey).
- Link neighborhood revitalization efforts with housing opportunities for farm workers and, where appropriate, establish on-site housing, to ensure a safe and stable workforce.
- Develop and promote comprehensive and ongoing training opportunities for farm workers.
- Work with the New Jersey Department of Labor, Rutgers Cooperative Extension and others to provide farm safety training.
- Join other agricultural stakeholders in supporting ongoing efforts at the federal level to streamline and modernize the immigration process.

The cost of labor in New Jersey is a material issue for some farming sectors such as produce, and one that needs further consideration for its effect on agriculture in Hunterdon County and New Jersey. This is because as labor costs increase, so does the cost to farmers producing commodities. Though a farmer may wish to raise his/her prices to cover increased production costs, this is many times not feasible due to competition from neighboring states with lower production (i.e. labor) costs. The result is lower profits for Hunterdon County and New Jersey farmers, making the business of farming less profitable, and therefore more difficult.

The New Jersey Department of Agriculture has specified the identification and posting of new markets as a specific strategy in its 2007 Economic Development Strategies report.

This effort is a necessary outgrowth of the report's finding that due to the State's high labor rates (in addition to high land values and property taxes) production costs in New Jersey are higher than in most other areas. With commodity prices based on national production costs, yields and demand, it is less profitable to produce commodity items in New Jersey than elsewhere

### **Agriculture Education and Training**

To sustain a modern, diverse and stable food and agricultural industry, education and progressive, ongoing training for farmers will promote a more efficient and productive business environment. This includes programs covering "farmer risk management education, labor education including worker safety, agricultural leadership training, secondary school and college agricultural education."

One educational link for Hunterdon County agricultural land owners and operators is to collaborate with the Rutgers Cooperative Research and Extension (RCRE) of Hunterdon County (associated with Cook College, Rutgers University). There is not a minimum or maximum size farm to which the RCRE will lend assistance, so long as it is farmland assessed. During the growing season, RCRE of Hunterdon County can provide one on one, on-site consultations with farmers to assist with control of insect infestations and plant diseases for fruits, vegetables, greenhouse nurseries and ornamentals, Christmas trees, and also for field crops. Similar farm animal consultation can be provided on a year round basis. During these one on one consultations, technical scientific research is relayed to the farmer in a useful and

applicable manner. However, it is reported that these on-site consultations have become infrequent. This is due, in part, to more farm visits by chemical company representatives that supply herbicides and pesticides, and the decline in the dairy industry to only several Hunterdon County dairy farms. Also during the growing season, RCRE of Hunterdon County coordinates with other RCRE offices in northwest New Jersey to conduct on-site farm meetings regarding a range of agricultural issues including vegetable growing, safe operation of farm equipment, and programs to certify and recertify farmers for pesticide application licenses. Hunterdon County farmers are invited, and do attend.

In the winter months, regional and local classes are conducted by RCRE of Warren and Hunterdon Counties on a diverse set of agriculture topics. Two of special significance are conducted with the North Jersey Vegetable and Fruit Growers Association. A class on vegetable growing is conducted at the Snyder Farm in Pittstown, Hunterdon County, while a similar class on fruit growing is held at the Warren Grange in Franklin Township, Warren County. Hunterdon County farmers and the RCRE of Hunterdon County participate in these classes. RCRE of Hunterdon County also provides practical assistance to farmers.

Examples include:

- Assistance in obtaining water certification and registration permits from the New Jersey Department of Environmental Protection, for groundwater and/or surface water allocations;
- Soil testing for fields and pastures;
- Assistance with obtaining farmer certificates for N.J. Division of Motor Vehicle registrations;
- Assistance with applications for “Outstanding Young Farmer” (OYF) nominations. OYF is a state award given annually by the NJDA which “recognizes the outstanding achievements of a young person engaged in farming in New Jersey
- Assistance with grant applications to the NJDA for various types of economic assistance. Examples include “Jersey Fresh” grants to advertise;
- Distribution of “Jersey Fresh” and “Jersey Grown” promotional material such as bumper stickers, banners and t-shirts;
- Assistance to connect owners of farmland with tenant farmers, so that land may stay in farmland assessment;
- Assist new farmers with various regulatory requirements, and acquaintance with various farmer organizations;
- Provide outreach through the RCRE of Hunterdon County Website, and at the annual 4-H Fair

Through its Division of Agriculture and Natural Resources’ Natural Resource Conservation Program, the New Jersey Department of Agriculture offers technical, financial and regulatory assistance, and provides educational outreach to landowners throughout the state. The Department also offers, in conjunction with the U.S. Department of Agriculture, farm risk management and crop insurance education programs to assist farmers in understanding what assistance is available to reduce agricultural risks

Hired farm workers continue to be one of the most economically disadvantaged groups in the United States due to low wages, seasonal employment and limited participation in the non-farm labor market. Therefore, as an important statewide resource to the agricultural industry, the New Jersey Department of Labor recommends that more must be done to ensure a well-trained, educated farm labor workforce, that has adequate living and working conditions, and is trained in worker safety. Agriculture labor education and training funding may be available through the New Jersey Department of Labor and Workforce Development programs. These programs can

help to assist in upgrading the skills and productivity of the agricultural workforce. Some of the programs which may be applicable include Customized Training Initiative, Basic Skills Program, and Occupational Safety and Health Training Program.

Finally, as a form of “education”, government agencies at the state and county level can provide continuous outreach information to farmers, to ensure they take full advantage of all federal and state loan, grant, education, and technical assistance programs. This is especially important since these programs are meant to aide the farming business to thrive and survive. Due to the complexity and vast array of the programs, they may be unknown to many farmers.

### ***Youth Farmer Education Programs***

Due to the aging farmer population in Hunterdon County (52.7 years in 1969, as compared to 56 years in 2002) the next generation of the County’s farmers needs to become interested in, and exposed to the business of agriculture, and be prepared to enter the industry.

The National Future Farmers of America (FFA) Organization “operates under a Federal Charter granted by the 81st Congress of the United States, and is an integral part of public instruction in agriculture. The National FFA Organization was founded in 1928, and currently has 7,242 chapters and nearly 500,000 members. The Hunterdon County Agriculture Community can look to expand agriculture education beyond the

Vocational Technical School so that more youth are exposed to agriculture, and may become interested in it as a future career. Youth agriculture education classes or programs are not offered at any elementary schools within the County, but are an opportunity to cultivate young people’s interest in the field of agriculture. The National Agriculture in the Classroom program helps K-12 students become aware of the importance of agriculture. 4-H is an informal, practical educational program for youth, which assists young people interested in farm animals through livestock projects. The New Jersey Agricultural Society’s Agriculture Leadership Program provides young professionals in agriculture with leadership development skills and opportunities. In addition, the New Jersey Department of Agriculture offers an “Agricultural Education” program. This is “a systematic program of instruction available to students desiring to learn about the science, business, and technology of plant and animal production and/or about the environmental and natural resources systems. A complete Agricultural Education program is composed of three components: class/lab instruction, supervised agricultural experience (SAE), and FFA, which provide a well-rounded and practical approach to student learning

### **Management of nuisance and crop damaging wildlife**

Management of nuisance and crop damaging wildlife is critical to the short and long term sustainability of Hunterdon County’s agriculture industry. Crop damage from wildlife leads to economic loss for the farmer and/or land owner, and is a serious problem in Hunterdon County, with “large” losses reported in certain instances. Most damage is caused by a multitude of insects, as well as deer, turkey, Canada Geese and other wildlife. It is imperative to not only control and manage damage to crops, but also to do it in a manner which creates the least amount of collateral natural resource damage (i.e. limit pesticide use to the greatest extent possible, using natural pest control). State, county, and local government units must be sensitive to the negative economic impacts caused by crop damage, and support efforts to control it through education, technical and financial assistance, and regulatory flexibility.

Deer exclusion fencing may be effective for protecting produce, since produce is grown on relatively small plots of land. However, it is not cost effective to erect deer fencing on very large tracts of land where, for example, corn may be grown. One key way for Hunterdon County

farmers to control damage from deer is through hunting of crop damaging animals. This hunting is allowed on private lands through depredation permits, issued by the New Jersey Department of Environmental Protection's (NJDEP) Fish and Wildlife Program. In many instances, this is the only short term solution to control damage of crops by what is widely considered an excessive deer population in the County. Hunterdon County farmers continue to work with the NJDEP and NJDA, as well as counties and municipalities, to implement wildlife control strategies on privately and publicly owned land. One example of this cooperation is coordinated hunting of nuisance animals on county owned lands. Municipalities may approach the Hunterdon County Parks Commission with a request to stage a hunt on county owned lands, typically when such lands are adjacent to other publicly owned lands. The Parks Commission works with the town on details of a proposed hunt, but the township generally is the lead implementing entity. Hunting Clubs or professional hunting companies may be brought in to perform an approved hunt. This cooperative program between municipalities and the Hunterdon County has been successful in controlling nuisance wildlife, especially deer.

The New Jersey Department of Agriculture's Division of Plant Industry works to safeguard New Jersey's plant resources from injurious insect and disease pests. The Division implements several programs for detection, inspection, eradication and control of insect pests, which helps to ensure that the public can enjoy high quality, pest-free agricultural products. In addition, "the Division oversees programs that certify plant stock for interstate and international shipments, protects forested communities from tree loss caused by the gypsy moth and Asian longhorned beetle, inspects honeybees for harmful bee diseases and pests, regulates the quality of plant seeds, and produces and releases beneficial insects to reduce crop and environmental damage and decrease dependence on chemical pesticides. Protection of forest resources is important to Hunterdon County farmers who harvest wood as part of woodland management plans on their farmland assessed properties. One important example of the Division of Plant Industry's work is in control of the gypsy moth. The gypsy moth is considered the most destructive defoliation forest insect pest in New Jersey. The Division's Gypsy Moth Suppression Program is a voluntary cooperative program involving local governments, county and state agencies, as well as the USDA Forest Service. The Division promotes an integrated pest management approach, which "encourages natural controls to reduce gypsy moth feeding and subsequent tree loss." However, aerial spray treatments of the chemical insecticide *Bacillus Thuringiensis* are utilized when gypsy moth cycles are at a peak and natural controls are not sufficient to control defoliation.

The federal government is a key partner in supporting Hunterdon County agriculture. There are several federal programs that support, or could support, the agricultural industry in Hunterdon County. As such a discussion of each is warranted, and follows below.

### **USDA Rural Development Program**

Known as the Rural Development Program, the United States Department of Agriculture (USDA) has an extensive array of loans and grants to assist residents in rural areas of the country to support essential public facilities and services such as water and sewer systems, housing, health clinics, emergency service facilities, and electric and telephone service. Through the program, the USDA offers technical assistance and information to agricultural cooperatives, as well as to communities for empowerment programs. With a multi-billion dollar portfolio of loans, loan guarantees, and grants, the USDA is an effective partner to assist the agricultural community. Grants and loans are available in three key areas: Rural Business-Cooperative Service, Rural Housing Service, and Rural Utilities Service. Unfortunately, many of New Jersey's rural municipalities may not qualify for many of the program's loans and grants because

most are unavailable to cities with more than 50,000 residents, or municipalities with more than 10,000 residents. While the population criteria for these programs may make sense in a large portion of the country, they do not make sense for New Jersey.

The New Jersey Department of Agriculture, State Agriculture Development Committee, and Hunterdon County Agriculture Development Board, along with other relevant Hunterdon County agriculture entities, should work with and lobby the USDA to reexamine program criteria to enable New Jersey's rural communities to qualify for more program dollars.

### **Income Averaging for Farmers**

The U.S. Taxpayer Relief Act of 1997, administered by the U.S. Department of Treasury's Internal Revenue Service, is meant to smooth out economic disparities that farmers experience from year to year due to the cyclical nature of agriculture. Known as Farm Income Averaging, qualified farmers can average all or part of their current year farm income over the previous three years. Substantial tax dollars can be saved by income averaging. In the New Jersey Legislature, New Jersey Senate Bill 1425 is presently being considered by the Senate Economic Growth Committee, while Assembly Bill 1692 is being considered by the Assembly's Agriculture and Natural Resources, and Appropriations Committees. These bills would provide income averaging similar to the federal program described above. The New Jersey Department of Agriculture, State Agriculture Development Committee, Hunterdon County Freeholders, and Hunterdon County Agriculture Development Board should work with, and encourage, the New Jersey Legislature to adopt income averaging legislation. This would greatly assist Hunterdon County farmers, and farmers statewide, to remain economically viable.

### **USDA Farm Service Agriculture Program**

Farming is a business which can be cyclical and unpredictable, with factors such as weather and market conditions affecting crops and profitability, both out of the farmer's control. As such, farmers often need assistance to make ends meet, to stay profitable, and to stay in business. Many times federal government loan programs are available, and Hunterdon County farmers can take advantage of these loans as a tool in running their farm business. The United States Department of Agriculture (USDA), Farm Service Agency (FSA) makes:

"... guaranteed farm ownership and operating loans to (beginning farmers), family-size farmers and ranchers who cannot obtain commercial credit from a bank, Farm Credit System institution, or other lender", often due to financial setbacks from natural disasters, or whose resources are too limited to maintain profitable farming operations. FSA loans can be used for most agriculture necessities such as purchasing land, livestock, equipment, feed, seed, supplies, and also for construction of buildings, or to make farm improvements."

The FSA also makes "Direct" farm loans. These loans include supervision and credit counseling for farmers so they have a better chance for success. Under this program, farm ownership, operating, emergency and youth loans are the main types of loans available, but there are also minority applicant and beginning farmer loans.