

## Aquaculture Producers

Given the disaster declaration by the President for the entire state of New Jersey, aquaculture producers are eligible for financial assistance to deal with BOTH economic injury AND physical damage, including to both product losses and property damage.

The US Small Business Administration is assisting business who experienced economic losses. This particularly affects New Jersey shellfish growers due to the closure of shellfish growing areas over the Labor Day holiday, but all aquaculture producers in New Jersey are eligible.

*Information on the current status of shellfish growing areas can be found at <http://www.state.nj.us/dep/bmw/>*

### Economic Injury

The Small Business Jobs Act of 2010 makes small enterprises engaged in aquaculture eligible for economic injury disaster loan (EIDL) assistance. These loans providing working capital to help the business continue operations and pay its expenses and obligations that could have been paid if the disaster had not occurred.

The procedure for pursuing financial assistance for economic injury through the SBA is as follows:

- Go directly to SBA's website to apply:
  - electronic application: <https://disasterloan.sba.gov/ela/>
  - paper application forms: <http://www.sba.gov/content/disaster-loan-paper-applications>
- Be sure to complete the IRS Tax Information Authorization for the corporation and owner
- Register with FEMA 800-621-3362 or online at [www.disasterassistance.gov](http://www.disasterassistance.gov). (Businesses can register directly with SBA.)
- Anyone needing assistance, can contact SBA's Customer Service Center at 800-659-2955.

### Product Losses

Losses of farm-raised fish (excluding bivalve molluscan shellfish) are covered under the Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP). This program is administered by the USDA Farm Service Agency.  
[http://www.apfo.usda.gov/Internet/FSA\\_File/elap\\_fish10.pdf](http://www.apfo.usda.gov/Internet/FSA_File/elap_fish10.pdf)

FSA's Noninsured Crop Disaster Assistance Program (NAP) program covers physical losses of shellfish due to a natural disaster event. Producers are required to sign up for NAP shellfish (mollusks) by September 1 each year for the subsequent year's coverage. Since preregistration is required, current losses will not be eligible. While product losses do not seem to be the major concern of Hurricane Irene, producers are strongly encouraged to register to mitigate the risk of losses that may result from future events.  
[http://www.fsa.usda.gov/Internet/FSA\\_File/nap\\_august\\_2011.pdf](http://www.fsa.usda.gov/Internet/FSA_File/nap_august_2011.pdf)

### Property Damage

Low interest emergency loans are available through FSA's Emergency Loan Program to eligible for damage to buildings, equipment, etc.  
[http://www.fsa.usda.gov/Internet/FSA\\_File/emergency\\_loan2011.pdf](http://www.fsa.usda.gov/Internet/FSA_File/emergency_loan2011.pdf)

More information from the USDA FSA is available in the [Farmers Who Suffered Losses](#) section of this page.