



Your Farm Service Agency Online Monthly Newsletter Covering the Latest Topics

**In this Issue:**

**Page 1:**

**Building the Next Generation of Farmers & Ranchers**

**Get NAP by December 1st - Avoid being left out in the storm**

**Page 2:**

**Maui and Kauai Ranchers May Apply for Disaster Assistance**

**USDA Commits to \$2.5 Million to Expand New Farmer Education**

**Interest Rates for November 2015**

**Page 3:**

**Direct Loans**

**Emergency Loans Available in Multiple Counties**

**Assistance for West Hawaii Producers**

**Page 4:**

**Assistance Available Due To Floods**

**Dates to Remember**

**Sign Up Today for NAP 2016**



**Building the Next Generation of Farmers and Ranchers**

The United States Department of Agriculture (USDA) recently announced a commitment to prioritize \$5.6 billion over the next two years within USDA programs and services that serve new and beginning farmers and ranchers. Deputy Secretary Harden also announced a new, tailored web tool designed to connect burgeoning farm entrepreneurs with programs and resources available to help them get started.

The new web tool is available at [www.usda.gov/newfarmers](http://www.usda.gov/newfarmers). The site was designed based on feedback from new and beginning farmers and ranchers around the country, who cited unfamiliarity with programs and resources as a challenge to starting and expanding their operations. The site features advice and guidance on everything a new farm business owner needs to know, from writing a business plan, to obtaining a loan to grow their business, to filing taxes as a new small business owner. By answering a series of questions about their operation, farmers can use the site's Discovery Tool to build a personalized set of recommendations of USDA programs and services that may meet their needs.

**Get NAP by December 1st - Avoid being left out in the storm**

Business owners buy insurance and hope they never have to file a claim; however, when it is needed, insurance can be a "business-saver." In 2015, Hawaii and Pacific Basin producers suffered many weather-related crop losses. Fortunately those producers who had enrolled their crops in the NonInsured Crop Disaster Assistance Program (NAP) before disaster struck were able to receive a portion of a total of \$2.56 million dollars paid out under the program.

December 1, 2015 is the deadline for vegetables, fruit, honey and grazed forage producers to apply for 2016 NAP coverage at a local Farm Service Agency (FSA) County Office.

The service fee for basic NAP coverage is the lesser of \$250 per crop or \$750 per producer per administrative county, not to exceed a total of \$1,875 for a producer with farming interest in multiple counties. Producers interested in buy-up coverage must pay a premium, in addition to the service fee. The maximum premium will be \$6,563.

Minority, beginning or limited resource farmers or ranchers may qualify to have service fees waived and may choose to purchase buy-up coverage with basic service fees waived and the buy-up premium capped at \$3,282.

To learn more about NAP visit [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap) or contact your [local FSA County Office](#).



**Don't forget to vote in your FSA County Office Committee Elections today. Ballots were mailed to eligible area voters. Deadline to return your ballot is December 7, 2015**

<b>Hawaii State &amp; Pacific Basin Farm Service Agency Office</b>	
300 Ala Moana Blvd, Rm 5-108 Honolulu, HI 96850 Ph: (808) 541-2600 Fax: (855)356-9493	Diane Ley State Executive Director Steve Bazzell Farm Program Loan Chief
<b>Hawaii County Farm Service Agency Hilo Office</b>	
154 Waiuanue Ave, Room 219 Hilo, HI 96720 Ph: (808)933-8381 x 1 Fax: (855)356-9492	Lester Ueda County Executive Director Linda Kow Farm Loan Manager
<b>Honolulu County Farm Service Agency Office</b>	
3375 Koapaka Street, Suite B-211 Honolulu, HI 96819 Ph: (808)861-8538 Fax: (855)356-9490	Jason Shitanishi County Executive Director Melissa Rodriques Farm Loan Manager
<b>Kauai County Farm Service Agency Office</b>	
4334 Rice St, Suite 103 Lihue, HI 96766 Ph: (808)245-9014 x 2 Fax: (855)356-9495	Robert Ishikawa County Executive Director Melissa Rodriques Farm Loan Manager
<b>Maui County Farm Service Agency Office</b>	
77 Hookele St, Suite 201 Kahului, HI 96732 Ph: (808)871-5500 x 2 Fax: (855)356-9494	James Robello County Executive Director Richard 'Buddy' Nichols Farm Loan Manager
<b>Guam-CNMI Farm Service Agency Office</b>	
770 East Sunset Blvd. Room 265 Barrigada, GU 96913 Ph: (671)472-7568 Fax: (855)356-9491 CNMI (670)234-0896	Thomas Camacho County Executive Director Doreen Rivera Farm Loan Analyst
<b>American Samoa Farm Service Agency Office</b>	
Pago Plaza Building, Room 213 P. O. Box 3661 Pago Pago, AS 96799 Ph: (684)633-1031 x 2 Fax: (684)633-7614	Josie Malepeai Lealasola Agricultural Specialist Letisha Gaoā Loan Analyst
<b>Office Hours: Monday—Friday from 8:00 am to 4:00 pm</b>	
<b>Next County Committee Meeting Dates:</b>	
<u>Hawaii County</u> - January 8, 2016 at 8:30 am	
<u>Honolulu County</u> - November 20, 2015 at 3:00 pm	
<u>Kauai County</u> - November 18, 2015 at 8:30 am	
<u>Maui County</u> - November 18, 2015 at 8:30 am	
<u>Guam County</u> - December 16, 2015 at 9:00 am	
<u>CNMI County</u> - December 16, 2015 at 9:00 am	
Contact the County Office to confirm meeting date and time, as budget constraints may limit the County Committee's ability to meet each month and published dates may need to be changed. For a list of County Offices, contact numbers and addresses go to: <a href="http://www.fsa.usda.gov/Internet/FSA_File/hi_cof_staff.pdf">http://www.fsa.usda.gov/Internet/FSA_File/hi_cof_staff.pdf</a> .	

## Maui and Kauai Ranchers May Apply for Disaster Assistance

Maui and Kauai county ranchers are eligible to apply for 2015 Livestock Forage Disaster Program (LFP) benefits to compensate for grazing losses for covered livestock due to drought on privately owned or cash leased land.

For 2015 and subsequent years, eligible livestock producers must complete a CCC-853 and the required supporting documentation no later than 30 calendar days after the end of the calendar year (January 30, 2016) in which the grazing losses occurred. Losses must occur in the calendar year the application is being filed. Additional information about LFP, including eligible livestock, is available at your FSA County Office or online at: [www.fsa.usda.gov](http://www.fsa.usda.gov).

## USDA Commits \$2.5 Million to Expand New Farmer Education

The United States Department of Agriculture (USDA) has announced that \$2.5 million in grants is now available for projects to educate new and underserved farmers about more than 20 Farm Service Agency (FSA) programs that can provide financial, disaster or technical assistance to the agricultural community.

The grants will be awarded to nonprofits and public higher education institutions to improve farmer education on topics such as financial training, value-added production, recordkeeping, property inheritance, and crop production practices.

The Department will conduct four evaluation periods to review applications, with the deadlines of November 20, 2015, January 22, 2016, March 18, 2016, and May 27, 2016. Awards between \$20,000 and \$100,000 per applicant will be available. To learn more about the funding solicitation and the related Farm Service Agency programs go to [www.grants.gov](http://www.grants.gov) with the reference number USDA-FSA-CA-2015-001. Additional information is available at [www.fsa.usda.gov/outreach](http://www.fsa.usda.gov/outreach).

### Interest Rates for November 2015

Farm Operating Loans	2.50%
MicroLoans	2.50 %
Farm Ownership Loans	3.875 %
Farm Ownership Loans Direct Down Payment, Beginning Farmer or Rancher	1.50 %
Emergency Loans	3.50 %

## Direct Loans

Farm Service Agency (FSA) offers direct farm ownership and direct farm operating loans to producers who want to establish, maintain or strengthen their farm or ranch.

Direct farm operating loans can be used to purchase livestock and feed, farm equipment, fuel, farm chemicals, insurance and other costs including family living expenses. Operating loans can also be used to finance minor improvements or repairs to buildings and to refinance some farm-related debts, excluding real estate.

Direct farm ownership loans can be used to purchase farmland, enlarge an existing farm, construct and repair buildings, and to make farm improvements.

The maximum loan amount for both direct farm ownership and operating loans is \$300,000 and a down payment is not required. Repayment terms vary depending on the type of loan, collateral and the producer's ability to repay the loan. Operating loans are normally repaid within seven years and farm ownership loans are not to exceed 40 years.

Contact your [local FSA County Office](#) for more information.

## Emergency Loans Available in Multiple Counties

Severe weather has continued to wreak havoc on producers in Hawaii and the Pacific Basin. The latest to be impacted was Hawaii County with flash flooding that occurred August 24 through September 27, 2015. In response, Farm Service Agency's (FSA) Administrator Val Dolcini issued an Administrator's Physical Loss Notification which triggered the availability of low interest Emergency Loans.

Emergency loans help producers recover from production and physical losses due to drought, flooding and other natural disasters or quarantine.

Producers have eight months or until June 5, 2016 to apply for emergency loan assistance. Farm Service Agency will consider each loan application on its own merits, taking into account the extent of losses, security available and repayment ability. Producers can borrow up to 100 percent of actual production or physical losses, to a maximum amount of \$500,000.

Recent natural disasters triggered the availability of emergency loans as follows:

County & Natural Disaster	Declaration Trigger	Deadline to Apply for Emergency Loans
Guam County – Typhoon Dolphin	Presidential Disaster Declaration	February 5, 2016
Saipan and Tinian – Typhoon Soudelor	Presidential Disaster Declaration	April 5, 2016
Maui and Kauai Counties – Drought	Secretarial Disaster Designation	April 19, 2016
Hawaii County – Flash Flooding	Administrator's Physical Loss Notification	June 5, 2016

For more information about emergency loans, please contact your local [FSA County Office](#).

## Assistance for West Hawaii Producers

The Emergency Conservation Program (ECP) is available to assist eligible West Hawaii producers with the clean-up and restoration of operations, including debris removal and fence replacement following recent heavy rains and resulting flooding. Sign-up deadline is December 15, 2015.

Contact the Farm Service Agency County Office at 933-8381, extension 1 for an application.

FSA County Office Committee (COC) ballots have been mailed out to producers who fall within local administrative areas where FSA COC seats are up for election. The deadline to return COC ballots to your FSA County Office is December 7, 2015.

Your Vote Counts!



## Assistance Available Due To Floods

Farm Service Agency (FSA) reminds farmers and ranchers that were impacted by recent heavy rains and flooding that disaster assistance and low-interest loan programs are available to assist in their recovery efforts. Available assistance programs and loans include:

[NonInsured Crop Disaster Assistance](#) (NAP) - provides financial assistance to producers of noninsurable crops when low yields, loss of inventory, or prevented planting occur due to natural disasters. Eligible producers must have purchased NAP coverage for 2015 crops.

[Livestock Indemnity Program](#) (LIP) - offers payments to eligible producers for livestock death losses in excess of normal mortality due to adverse weather. Eligible losses may include those determined by FSA to have been caused by hurricanes, floods, wildfires, tropical storms, tornados, lightening, extreme heat and cold. Producers will be required to provide verifiable documentation of death losses resulting from an eligible adverse weather event and must submit a notice of loss to their local FSA office within 30 calendar days of when the loss of livestock is apparent.

[Tree Assistance Program](#) (TAP) – provides assistance to eligible orchardists and nursery tree growers for qualifying tree, shrub and vine losses due to natural disasters.

[Emergency Livestock, Honey Bee and Farm Raised Fish](#) (ELAP) - provides emergency relief for losses due to feed or water shortages, disease, adverse weather, or other conditions, which are not adequately addressed by other disaster programs. Producers must submit a notice of loss to their local FSA office within 30 calendar days of when the loss is apparent. The program also covers up to 150 lost grazing days in instances when a producer has been forced to remove livestock from a grazing pasture due to floodwaters. For beekeepers, ELAP covers beehive losses (the physical structure) in instances where the hive has been destroyed by a natural disaster including flooding, high winds and tornadoes.

[Farm Loan Programs](#) offers a range of low-interest loan programs including microloans to assist producers. Additionally, producers with FSA existing loans should contact their loan officer once they anticipate having problems making their regular payments.

[Emergency Loans](#) – Available to producers with agriculture operations located in Hawaii County as a result of the recently announced FSA Administrator’s Physical Loss Notification. These low interest loans help producers recover from production and physical losses.

To establish or retain FSA program eligibility, farmers and ranchers must report prevented planting and failed acres (crops and grasses). Prevented planting acreage must be reported on form *FSA-576, Notice of Loss*, no later than 15 calendar days after the final planting date as established by FSA and Risk Management Agency (RMA).

Dates to Remember	
December 1, 2015	Deadline to apply for 2016 Non-Insured Crop Disaster Assistance Program and Buy-Up for fruit, vegetables, grazed forage and honey.
December 4, 2015	Deadline (extended) to submit documentation for Reimbursement of Transportation Cost Payment Program
December 16, 2015	Deadline to file accurate crop certification for Grazed Forage – 15 days before the onset of grazing
January 30, 2016	Deadline for Maui and Kauai ranchers to apply for 2015 Livestock Forage Disaster Program
February 5, 2016	Deadline for Guam County producers to apply for Emergency Loans due to impacts from Typhoon Dolphin
April 5, 2016	Deadline for Saipan and Tinian producers to apply for Emergency Loans due to impacts from Typhoon Soudelor
April 19, 2016	Deadline for Maui and Kauai County producers to apply for Emergency Loans due to impacts of drought
Continuous	Conservation Reserve Enhancement Program sign-up

USDA is an equal opportunity provider and employer. 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).