



# Hawaii & Pacific Basin NEWSLETTER

December 2014



Your Farm Service Agency Online Monthly Newsletter Covering the Latest Topics

**In this Issue:**

Page 1:

**Microloan Cap Grows to \$50,000**

**Emergency Loans**

**Interest Rates for December 2014**

Page 2:

**A Profile on Excellence: Dedication During Disaster**

Page 3:

**USDA Provides Greater Protection for Fruit, Vegetable and other Specialty Crop Growers**

Page 4:

**Learn More About NAP and NAP Buy-Up**

**Loan Deficiency Payments for Unshorn Lamb Pelts**

**FSA Signature Policy**

**Dates to Remember**

**For more information on Farm Service Agency programs, visit our website**

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

**Microloan Cap Grows to \$50,000**

Farm Service Agency (FSA) reminds farmers and ranchers that the borrowing limit for microloans increased from \$35,000 to \$50,000, effective November 7. Microloans offer borrowers simplified lending with less paperwork.

The microloan change allows beginning, small and mid-sized farmers to access an additional \$15,000 in loans using a simplified application process with up to seven years to repay. Microloans are part of the Department’s continued commitment to [small and midsized farming operations](#).

To complement the microloan program additional changes to FSA eligibility requirements will enhance beginning farmers and ranchers’ access to land, a key barrier to entry level producers. Policies related to farm experience have changed so that other types of skills may be considered to meet the direct farming experience required for farm ownership loan eligibility. Operation or management of non-farm businesses, leadership positions while serving in the military or advanced education in an agricultural field will now count towards the experience applicants need to show when applying for farm ownership loans.

Since 2010, FSA has made a record amount of farm loans — more than 165,000 loans totaling nearly \$23 billion. More than 50 percent of USDA’s farm loans now go to beginning farmers. In addition, FSA has increased its lending to minority and women producers by nearly 50 percent since 2010.

Please review the FSA [Microloan Program Fact Sheet](#) for program application, eligibility and related information.

**Emergency Loans**

Hawaii and Maui counties, along with the Territories of American Samoa and Guam, were declared primary disaster areas due to recent tropical storms. Under this designation, producers with operations in any location are eligible to apply for low interest emergency loans.

Emergency loans can help producers recover from production and physical losses due to natural disasters. Farm Service Agency (FSA) 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.

Hawaii and Maui producers have until May 4 and May 12, 2015, respectively, to apply. Producers in American Samoa and Guam have until May 11, 2015.

For more information about emergency loans, please contact your local FSA office or visit [www.fsa.usda.gov](http://www.fsa.usda.gov)

**Interest Rates for December 2014**

Farm Operating Loans — Direct	2.625 %
MicroLoans	2.625 %
Farm Ownership Loans — Direct	4.00 %
Farm Ownership Loans — Direct Down Payment, Beginning Farmer or Rancher	1.50 %
Emergency Loans	3.625 %

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<b>Office Hours: Monday—Friday from 8:00 am to 4:00 pm</b>	
<p><b>Next County Committee Meeting Dates:</b></p> <p><u>Hawaii County</u> - January 9 at 8:30 am</p> <p><u>Honolulu County</u> - January 16 at 3:00 pm</p> <p><u>Kauai County</u> - January 21 at 8:30 am</p> <p><u>Maui County</u> - January 15 at 9:00 am</p> <p><u>Guam County</u> - January 14 at 9:00 am</p> <p><u>CNMI County</u> - January 14 at 9:00 am</p> <p>Contact the County Office to confirm meeting date and time, as budget constraints may limit the County Committee's ability to meet each month. A list of County Offices, contact numbers and addresses may be found at:</p> <p><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></p>	

## A Profile in Excellence: Dedication During Disaster



Ishikawa receiving the Employee of the Year award from State Executive Director Ley

If you are from Kauai County or the Puna District of Hawaii County you may already know Robert “Bobo” Ishikawa, Farm Service Agency's (FSA) 2014 Employee of the Year. If you do not know him, here is an introduction to a man committed to public service, as he ably demonstrated following Hurricane Iselle.

If you have ever been through a hurricane then perhaps you know the emotions, the resiliency and the strength it takes to make it through the storm and to move forward in recovery. Robert and his family lost their entire orchid business to Hurricane Iwa in 1982. So when Hurricane Iselle slammed into the Puna district of Hawaii County this summer, Robert knew what he needed to do. He quickly called the FSA Hawaii County Office and asked, “How can I help?” And help Robert did in the days, weeks, and months ahead.

Robert got to work supporting the assessment of damages to Hawaii’s papaya industry, which was significantly impacted by Hurricane Iselle. Next, he identified FSA’s Tree Assistance Program (TAP) as a key resource that would quickly support papaya producers in clearing and replanting their fields.

Robert mapped out a plan, and a few days later he was headed to the Puna district for meetings with papaya producers and processors. He explained the benefits of TAP and what the producers’ responsibilities would be once they signed up for the program. Then he took applications from 72 producers for 117 individual farm locations. Over the subsequent weeks, Robert was frequently in the papaya fields or back in his office on Kauai talking to producers on the phone about the details of their losses and processing applications as quickly as possible.

Today, Robert continues supporting the papaya industry, as well as other producers, by processing applications for the Emergency Conservation Program (ECP). Meanwhile, he never lost his focus on meeting the needs of Kauai County producers.

Nominated by his peers for the FSA 2014 Employee of the Year, Robert sincerely thanked everyone and said, “I was just doing my job and helping out our producers.” A very humble man, with the strength to make it through a hurricane.

## USDA Provides Greater Protection for Fruit, Vegetable and Other Specialty Crop Growers

### *Free Basic Coverage Plans and Premium Discounts Available for New, Underserved and Limited Income Farmers*

Agriculture Secretary Tom Vilsack recently announced that greater protection is now available from the Noninsured Crop Disaster Assistance Program (NAP) for crops that traditionally have been ineligible for federal crop insurance. The new options, created by the 2014 Farm Bill, provide greater coverage for losses when natural disasters affect specialty crops such as vegetables, fruits, mushrooms, floriculture, ornamental nursery, aquaculture, turf grass, ginseng, honey, syrup, and energy crops.

“These new protections will help ensure that farm families growing crops for food, fiber or livestock consumption will be better able to withstand losses due to natural disasters,” said Vilsack. “For years, commodity crop farmers have had the ability to purchase insurance to keep their crops protected, and it only makes sense that fruit and vegetable, and other specialty crop growers, should be able to purchase similar levels of protection. Ensuring these farmers can adequately protect themselves from factors beyond their control is also critical for consumers who enjoy these products and for communities whose economies depend on them.”

Previously, the program offered coverage at 55 percent of the average market price for crop losses that exceed 50 percent of expected production. Now producers can choose higher levels of coverage, up to 65 percent of their expected production at 100 percent of the average market price.

The expanded protection will be especially helpful to beginning and traditionally underserved producers, as well as farmers with limited resources, who will receive fee waivers and premium reductions for expanded coverage. More crops are now eligible for the program, including expanded aquaculture production practices, and sweet and biomass sorghum. For the first time, a range of crops used to produce bioenergy will be eligible as well.

“If America is to remain food secure and continue exporting food to the world, we need to do everything we can to help new farmers get started and succeed in agriculture,” Vilsack said. “This program will help new

and socially disadvantaged farmers affordably manage risk, making farming a much more attractive business proposition.”

To help producers learn more about the Noninsured Crop Disaster Assistance Program (NAP) and how it can help them, United States Department of Agriculture (USDA), in partnership with Michigan State University and the University of Illinois, created an online resource. The web tool, available at [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap), allows producers to determine whether their crops are eligible for coverage. It also gives them an opportunity to explore a variety of options and levels to determine the best protection level for their operation.

If the application deadline for an eligible crop has already passed, producers will have until January 14, 2015, to choose expanded coverage through the NAP. To learn more, visit the Farm Service Agency (FSA) website at [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap) or contact your local FSA office at [http://www.fsa.usda.gov/Internet/FSA\\_File/hi\\_cof\\_staff.pdf](http://www.fsa.usda.gov/Internet/FSA_File/hi_cof_staff.pdf).

The Farm Service Agency (FSA), which administers the program, also wants to hear from producers and other interested stakeholders who may have suggestions or recommendations on the program. Written comments will be accepted until February 13, 2015 and can be submitted through [www.regulations.gov](http://www.regulations.gov).

These new provisions under NAP were made possible through the 2014 Farm Bill, which builds on historic economic gains in rural America over the past five years, while achieving meaningful reform and billions of dollars in savings for the taxpayer. Since enactment, USDA has made significant progress to implement each provision of this critical legislation, including providing disaster relief to farmers and ranchers; strengthening risk management tools; expanding access to rural credit; funding critical research; establishing innovative public-private conservation partnerships; developing new markets for rural-made products; and investing in infrastructure, housing and community facilities to help improve quality of life in rural America. For more information, visit [www.usda.gov/farmbill](http://www.usda.gov/farmbill).

### **Hay Net Access for Producers**

Got extra pasture or need pasture? Farm Service Agency's Hay Net website is now available. Visit [www.fsa.usda.gov/haynet](http://www.fsa.usda.gov/haynet) for more information.



## Learn More About NAP and NAP Buy-Up

All Farm Service Agency (FSA) County Offices will host producer meetings in early 2015 to go over details of the new provisions of Noninsured Crop Disaster Assistance Program (NAP) and NAP Buy-Up. Watch your email for notifications regarding dates, locations and times.

If you are interested in the NAP Buy-Up and want to be sure to have the full details before the January 14, 2014 deadline, review the new web tool at [www.fsa.usda.gov/nap](http://www.fsa.usda.gov/nap) and contact your FSA County Office for an appointment well in advance of the deadline. A list of offices can be found at [http://www.fsa.usda.gov/Internet/FSA\\_File/hi\\_cof\\_staff.pdf](http://www.fsa.usda.gov/Internet/FSA_File/hi_cof_staff.pdf).

## Loan Deficiency Payments for Unshorn Lamb Pelts

Eligible producers have until January 31, 2015, to apply for Loan Deficiency Payments (LDP) for unshorn pelts produced during the 2014 crop year.

Eligible producers must have beneficial interest in the pelts, owned the lamb for at least 30 calendar days before the date of slaughter and sell the unshorn lamb for immediate slaughter. Producers must also comply with wetland conservation and highly erodible land conservation provisions on all lands they operate or have interest in.

To qualify for payment, pelts must have been produced by an eligible producer from live unshorn lambs of domestic origin in the United States.

## FSA Signature Policy

Using the correct signature when doing business with Farm Service Agency (FSA) can save time and prevent a delay in program benefits. The following are FSA signature guidelines:

- Spouses may sign documents on behalf of each other for FSA and Commodity Credit Corporation programs in which either has an interest, unless written notification denying a spouse this authority has been provided to the county office

- Spouses shall not sign on behalf of each other as an authorized signatory for partnerships, joint ventures, corporations, or other similar entities

For additional clarification on proper signatures contact your local FSA office.

Dates to Remember	
December 25-26, 2014	FSA Offices Closed
January 1, 2015	FSA Offices Closed
January 14, 2015	NAP Buy-Up deadline
January 30, 2015	Deadline to apply for Livestock Forage Disaster Program (LFP) and Livestock Indemnity Program (LIP)
May 4, 2015	Deadline for Hawaii County producers to apply for Emergency Loans due to Hurricane Iselle
May 11, 2015	Deadline for American Samoa & Guam producers to apply for Emergency Loans due to flooding and Tropical Storm Halong
May 12, 2015	Deadline for Maui County producers to apply for Emergency Loans due to impacts of Hurricane Iselle



*Happy Holidays!*

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).