SED's Comments

Agricultural producers affected by major natural disasters in 2018 and 2019 can now apply for assistance through the Wildfire and Hurricane Indemnity Program Plus (WHIP+). Sign-up for this U.S. Department of Agriculture (USDA) program began Sept. 11, 2019 and will extend at least 4 more months through 2020. WHIP+ will be available for eligible producers who have suffered eligible losses of certain crops, trees, bushes or vines in counties with a Presidential Emergency Disaster Declaration or a Secretarial Disaster Designation. Disaster losses must have been a result of hurricanes, floods, tornadoes, typhoons, volcanic activity, snowstorms or wildfires that occurred in 2018 or 2019.

This includes: • April flooding of Kauai and Honolulu Counties; • Lava and VOG impacting Hawaii County after the volcano eruption; • Hurricane Lane; and • Typhoons Mangkhut, Yutu and Wutip (2019).

Outreach Meetings FSA will hold 9 more customer outreach meetings to discuss WHIP+. The Natural Resources Conservation Service (NRCS) will also be on hand to discuss programs they offer to producers and landowners. Producers are highly encouraged to attend the outreach meetings to learn first-hand the records requirements necessary to document their losses in order to apply for assistance. The next outreach meetings will take place at:

Hawaii County:

• Sept. 27, 4-6 p.m., Pahoa Community Center, 15-3022 Kauhale St., Pahoa, HI
Higher Limits Now Available on USDA Farm Loans

Higher limits are now available for borrowers interested in USDA’s farm loans, which help agricultural producers purchase farms or cover operating expenses. The 2018 Farm Bill increased the amount that producers can borrow through direct and guaranteed loans available through USDA’s Farm Service Agency (FSA) and made changes to other loans, such as microloans and emergency loans.

Key changes include:

- The Direct Operating Loan limit increased from $300,000 to $400,000, and the Guaranteed Operating Loan limit increased from $1.429 million to $1.75 million. Operating loans help producers pay for normal operating expenses, including machinery and equipment, seed, livestock feed, and more.

- The Direct Farm Ownership Loan limit increased from $300,000 to $600,000, and the Guaranteed Farm Ownership Loan limit increased from $1.429 million to $1.75 million. Farm ownership loans help producers become owner-operators of family farms as well as improve and expand current operations.

- Producers can now receive both a $50,000 Farm Ownership Microloan and a $50,000 Operating Microloan. Previously, microloans were limited to a combined $50,000. Microloans provide flexible access to credit for small, beginning, niche, and non-traditional farm operations.
Producers who previously received debt forgiveness as part of an approved FSA restructuring plan are now eligible to apply for emergency loans. Previously, these producers were ineligible.

Beginning and socially disadvantaged producers can now receive up to a 95 percent guarantee against the loss of principal and interest on a loan, up from 90 percent.

About Farm Loans

Direct farm loans, which include microloans and emergency loans, are financed and serviced by FSA, while guaranteed farm loans are financed and serviced by commercial lenders. For guaranteed loans, FSA provides a guarantee against possible financial loss of principal and interest.

For more information on FSA farm loans, visit www.fsa.usda.gov or contact your local USDA service center.

Every Season is #scamseason

Remember to discuss your USDA Farm Service Agency (FSA) account information only with people you recognize and trust.

If you have questions about your FSA accounts, contact your local FSA County Office.

Reimbursement of Transportation Cost Payment Program - Deadline

Producers are reminded that November 1, 2019 is the last day to submit receipts for the Reimbursement of Transportation Cost Payment Program.

ASKFSA

Are you looking for answers to your FSA questions? Then ASK FSA at askfsa.custhelp.com.

AskFSA is an online resource that helps you easily find information and answers to your FSA questions no matter where you are or what device you use. It is for ALL customers, including
underserved farmers and ranchers who wish to be enrolled in FSA loans, farm, and conservation programs.

Through AskFSA you can:

- Access our knowledge base 24/7
- Receive answers to your questions faster
- Submit a question and receive a timely response from an FSA expert
- Get notifications when answers important to you and your farming operation are updated

Customize your account settings and view responses at any time.

Disaster Assistance Meetings

Hawaii County:

- September 27, 4-6 p.m., Pahoa Community Center, 15-3022 Kauhale St., Pahoa, HI
- September 30, 4-6 p.m., Kau District Gym Multi-Purpose, 96-1219 Kamani St, Pahala, HI
- October 1, 4-6 p.m., CTAHR Ext. Office - Kainaliu Office, 79-7381 Hawaii Belt Road, Kealakekua, HI

Kauai County:

- October 2, 4-6 p.m., Kapaa High School, Room TBA, 4695 Maili Hina Rd, Kapaa, HI
- October 3, 4-6 p.m., Hanalei Neighborhood Center, 5-5358 Kuhio Hwy, Hanalei, HI
- October 10, 4-6 p.m., Koloa Neighborhood Center, 3461 Weliweli Road, Koloa, HI

Maui County:

- October 4, 4-6 p.m., UH CTHAR Comm Service Bldg #205, 310 Ka'ahumanu Ave., Kahului, HI
- Oct. Date pending/time/location pending - Molokai

Honolulu County:

- October 9, 4-6 p.m., FSA Office, 3375 Koapaka St., Suite B-211 Honolulu, HI

September 2019 Interest Rates

Farm Operating Loans 2.75%
Farm Operating Microloans 2.75%
Farm Ownership Loans 3.50%
Farm Ownership Microloans 3.50%
Farm Ownership Loans Direct Down Payment for Beginning Farmer or Rancher 1.500%
Emergency Loans 3.750%

FSA Hawaii & Pacific Basin State Committee

Teena Marie Rasmussen, Chairperson
Wilson Kenzo Koike
Glenn Martinez
Boyd J. Ready
Simon Russell
Sign Up Today for Text Alerts from FSA

Subscribers Can Receive Important Program Reminders and Updates

USDA Farm Service Agency (FSA) farmers and ranchers now can receive notifications from their county office through text messages on their cell phone.

Whether producers are in the field, on a tractor or even on horseback, this service enables FSA customers and stakeholders to receive notifications while on the go. Producers will receive text messages regarding important program deadlines, reporting requirements, outreach events and updates.

Producers can text the **short codes** below to FSANOW (372-669) to subscribe to text message alerts from their respective counties. Standard text messaging rates apply. Contact your wireless carrier for details associated with your particular data plan. Participants may unsubscribe at any time.

- Hawaii County: **HPBHawaii**
- Honolulu County: **HPBHonolulu**
- Kauai County: **HPBKauai**
- Maui County: **HPBMaui**

Please contact your [local FSA office](mailto:localFSAoffice) if you have questions regarding FSA’s email news service or the text message option.

USDA Farm Service Agency (FSA) farmers and ranchers now can receive notifications from their county office through text messages on their cell phone.

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**Hawaii County Mailing Address Update**

Please send correspondence to the following address:

Hawaii County FSA
P O Box 845
Hilo, HI  96721

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USDA is an equal opportunity provider, employer and lender. 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).