

Newsletter - July 2022

Farm Service Agency | Natural Resources Conservation Service | Risk Management Agency

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Gear Up for the 2022 Hurricane Season



Hurricane season is officially underway, and it lasts until November 30. NOAA predicts that the eastern Pacific hurricane season will produce 10 to 17 named storms, with four to eight hurricanes and zero to three major hurricanes.

Take precautions to prepare and protect your family and agricultural operation.

- 1. **Develop an Emergency Plan** Ensure your household and employees know your hurricane plan, including meeting points, emergency contact lists, and alternate evacuation routes in case infrastructure is damaged.
- 2. Remove Debris and Secure Large Objects Clean out culverts, ditches, and other drainage areas, especially before and during peak hurricane season to reduce water damage. Most injuries to animals, people, or structures during a hurricane are caused by flying objects. To lessen the risk, minimize the presence of equipment, supplies, and debris that may become airborne during high winds or encountered in floodwaters.
- Secure Important Records and Documents- Pre- and post-hurricane documentation is extremely important for insurance compensation and recovery assistance. You'll want to have thorough records of damages and losses sustained on your farm as well as documentation of your cleanup and recovery efforts.
 - o It is critical to document inventory of farm buildings, vehicles, equipment, and livestock before a disaster occurs. Take photos, videos, or make written lists with descriptions. Keep copies of this inventory in multiple places: computer, off-site in a safe location, and on a cloud-based server where information is transmitted and saved weekly.
- 4. **Know Your Insurance Options-** Regularly review your insurance policies with your agent to be sure you have adequate coverage, including flood insurance, for your facilities, vehicles, farm buildings, crops and livestock. Note, there are limitations on how soon insurance coverage will take effect. Generally, insurance policies will not cover damage if the policy was not in place before a disaster.
- 5. **Gather Supplies** Have drinking water, canned food, a generator, batteries, a flashlight, and fuel available in case you lose power. For widespread outages, credit and debit cards may not work, so have cash handy.
- 6. Access Real-time Emergency Information- Download the FEMA app for free on the App Store and Google Play for safety tips on what to do before, during, and after disasters. Subscribe to our <u>text message and email service</u> to receive realtime, local operational and recovery information from the Farm Service Agency, Natural Resources Conservation Service and Risk Management Agency.

On farmers.gov, the <u>Hurricane Webpage</u>, <u>Disaster Assistance Discovery Tool</u>, <u>Disaster-at-a-Glance fact sheet</u>, and <u>Farm Loan Discovery Tool</u> can help producers and landowners determine program or loan options. For assistance with a crop insurance claim, producers and landowners should contact their <u>crop insurance agent</u>. For FSA and NRCS programs, they should contact their local <u>USDA Service Center</u>.

Producers Have Until Aug. 1 to Submit FSA County Committee Nominations

Farmers and ranchers have until Aug. 1, 2022, to nominate candidates to serve on their County Farm Service Agency (FSA) Committee. The U.S. Department of Agriculture (USDA) accepts nominations each year in certain Local Administrative Areas (LAAs) for individuals to serve on these locally led committees.

This year, nominations are being accepted for the following LAAs:

Hawaii County LAA 3 Hamakua and Waiakea Districts, Tax Map Key zones 2, 3, and 4.

Honolulu County LAA 2 & 3: LAA 2 - Farm/ranch land located on the Windward side of the island. Starting from the north end of Waimanalo up to the northern tip of Kahuku. LAA 3 All ranches and farms on the West and Northshore of Oahu. This includes the communities of Waipahu, Ewa, Kunia, Wahiawa, Makakilo, Nanakuli, Waianae, Waialua and Mokuleia.

Kauai County LAA 2 Kamalomalo, Kealia, Kapaa, Waipouli and North and South Olohena.

Maui County LAA 3 Molokai and Lanai.

Commonwealth of the Northern Mariana Islands County LAA 2 Saipan.

Guam County LAA 2 Parts of Yona (north of Route 17), Apra Heights, Piti, Asan, Ordot, Chalan Pago, Mangilao, Barrigada, Barrigada Heights, Sinajana, Agana, Agana Heights, Maina, Mongmong-Toto-Maite, Tamuning-Tumon-Harmon, parts of Dededo (south of Ysengsong Road).

Agricultural producers who participate or cooperate in a USDA program and reside in the LAA up for election this year, may be nominated for candidacy for the county committee. A cooperating producer is someone who has provided information about their farming or ranching operation to FSA, even if they have not applied or received program benefits.

Nationwide, more than 7,700 dedicated members of the agricultural community serve on FSA county committees. The committees are made up of three to 11 members who serve three-year terms. Individuals may nominate themselves or others and qualifying organizations may also nominate candidates. USDA encourages minority producers, women and beginning farmers or ranchers to nominate, vote, and hold office.

Producers should contact their local FSA office today to register and find out how to get involved in their county's election, including if their LAA is up for election this year. To be considered, a producer must be registered and sign an <u>FSA-669A</u> nomination form. Urban farmers should use an <u>FSA-669-A-3</u> for urban county committees. The form and other information about FSA county committee elections are available at <u>fsa.usda.gov/elections</u>.

Election ballots will be mailed to eligible voters beginning Nov. 7, 2022.

County Committee Spotlight: Farmers.gov Blog



Throughout the nomination period USDA's https://www.farmers.gov/blog will be introducing county committee members from across the nation. For insight into why COC members are currently serving our communities and what they find rewarding about their work, check out the blog stories below.

https://www.farmers.gov/blog/lead-your-fsa-

generational-passion-agriculture

https://www.farmers.gov/blog/lead-your-fsa-empowering-community-with-urban-agriculture https://www.farmers.gov/blog/lead-your-fsa-history-public-service

Signup Open for the Reimbursement Transportation Cost Payment Program (RTCP)

The U.S. Department of Agriculture (USDA) in Hawaii and the Pacific Basin opened enrollment for the Reimbursement Transportation Cost Payment Program (RTCP) for fiscal year 2023. The enrollment period began July 11 and will run through Sept. 2.

Click here for the full news release.

Contact your local FSA County Office below directly to file an RTCP application today:

American Samoa - 684-633-1031 ext 126 Guam/CNMI - 671-300-8551 / 671-300-8550 Hawaii County - 808-933-8341 Honolulu County - 808-861-8538 ext 107 Kauai County - 808-245-9014 ext 2 Maui County - 808-871-5500 ext 2

Ask the Expert: A Farm Operating Loan Q&A with Jack Carlile

In this Ask the Expert, Jack Carlile, Farm Loan Manager for the USDA Farm Service Agency (FSA), answers questions about farm operating loans and when producers should apply in order to secure funds for the current crop year.

As the Farm Loan Manager for the Cherokee County Service Center, Jack is responsible for managing the loan making and loan servicing activities for five counties in northeast Oklahoma. His office provides services for over 650 farm loan customers. Jack was raised on a cross bred cow/calf operation that his grandparents started. Over the years, each generation has added to the operation by purchasing additional pasture. The operation also grows and bales their own hay. Jack's agriculture background and degree in agriculture economics from Oklahoma State University help him better understand the financing needs of his producers.

Who can apply for FSA Farm Loans?

Anyone can apply for FSA's loan programs. Applications will be considered on basic eligibility requirements. To apply for a loan, you must meet the following general eligibility requirements including:

- Be a U.S. citizen or qualified alien.
- Operator of a family farm or ranch.
- Have a satisfactory credit history.
- Unable to obtain credit elsewhere at reasonable rates and terms to meet actual needs.
- Not be delinquent on any federal debts.

What can I purchase with operating loans?

<u>Farm Operating Loans</u> are traditionally used for purchasing capital items such as farm machinery, equipment, or livestock. Loan funds can also be used to help pay typical operating expenses for farming and ranching operations. For example, a rancher may use an operating loan to purchase forage for his cattle to feed them through the winter or a row crop producer may use an operating loan for paying for inputs like seed or fertilizer.

What is the maximum loan amount and terms?

The maximum loan amount for a Direct Farm Operating Loan is \$400,000. Direct loans are made and serviced by FSA.

Producers can also apply for <u>Guaranteed Operating Loans</u> that are made by your commercial lender, and guaranteed against loss by FSA. The maximum loan amount for a Guaranteed Farm Operating Loan is \$1,825,000. Loan terms for operating loans range from one to seven years.

How do I apply?

If you're interested in applying for a farm loan, you can pick up an application by visiting your local FSA office. Visit farmers.gov to find the USDA Service Center nearest you.

When applying for a loan, you will need a business plan, which must include:

- Your mission, vision, and goals for your farm or ranch.
- Your current assets and liabilities.
- Marketing Plan (what your operation will produce and where you will market and sell your products.)
- Whether the amount of income your operation generates will be enough to pay your business and family living expenses.

When should I apply for an operating loan?

I would recommend beginning the application process a few months in advance of needing the funds to allow time for the request to be processed, and for any necessary security checks and searches to be completed. That allows time for the funds to be available for your use when most needed.

Where can I find more information?

To learn more about FSA loans visit <u>farmers.gov/loans</u> or <u>fsa.usda.gov/farmloans</u>. Fact sheets and application packages are also available at your USDA Service Center. To learn more about other types of FSA loans or to find the right loan for your operation, use the Farm Loan Discovery Tool by visiting <u>farmers.gov/loans/farm-loan-discovery-tool</u>.

July Interest Rates

Farm Operating- Direct 3.875%

Farm Operating - Microloan 3.875%

Farm Ownership - Direct 4.125%

Farm Ownership - Microloan 4.125%

Farm Ownership - Direct, Joint Financing 2.500%

Farm Ownership - Down Payment 1.500%

Emergency Loan - Amount of Actual Loss 3.750%

Dates to Remember

August 1, 2022 - Last day to file nomination forms at your local USDA Service Center for County Committee members



USDA website:https://www.usda.gov/ Farmer.gov website: https://www.farmers.gov/

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Farm Service Agency

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Service - Pacific Islands Area

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CONTACT US:

Farm Service Agency
Natural Resources Conservation Service
Risk Management Agency
Service Center Locator



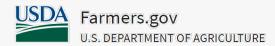








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