

July 2020



Farm Service Agency **Electronic News Service**

NEWSLETTER

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Hawaii & Pacific Basin FSA State Office

PJKK Federal Building
P.O. Box 50065
300 Ala Moana Blvd, Rm 5-108
Honolulu, HI 96850

Phone: 808-541-2600 x 2
FAX: 855-356-9493

State Executive Director:
AL Frenzel

Chief Program Specialist:
Patrick Lewis

Chief, Farm Loan Program:
Theresa Correa

Enrollment Period Begins for USDA's Reimbursement Transportation Cost Payment Program

The U.S. Department of Agriculture (USDA) Farm Service Agency (FSA) has announced that the enrollment period for the [Reimbursement Transportation Cost Payment Program \(RTCP\)](#) for fiscal year 2020 began on July 13 and will run through Sept. 4.

The Further Consolidated Appropriations Act 2020, reauthorized RTCP and allows farmers and ranchers in Alaska, Hawaii and insular areas including the Commonwealth of Puerto Rico, Guam, American Samoa, Commonwealth of Northern Mariana Islands, Virgin Islands of the United States, Federated States of Micronesia, Republic of the Marshall Islands and Republic of Palau, to recover any costs to transport

Upcoming County Committee Meetings: agricultural commodities or inputs used to produce an agricultural commodity.

Hawaii County Committee
September 11, 2020 at 8:30 am

Honolulu County Committee
August 21, 2020 at 3:00 pm

Maui County Committee
August 20, 2020 at 8:30 am

Kauai County Committee
August 19, 2020 at 9:00 am

Guam County Committee
October 13, 2020 at 10:00 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.

RTCP payments are calculated based on the costs incurred for transportation of the agricultural commodity or inputs during a 12-month period, subject to an \$8,000 per producer cap per fiscal year. If claims for payments exceed the funds available from the program for a fiscal year, payments will be reduced on a pro-rata basis.

Farmers and ranchers interested in participating in RTCP can obtain applications and other documents by calling toll-free 1-866-794-1079.

To find your local FSA county office, visit <https://www.fsa.usda.gov/state-offices/Hawaii/service-centers/index>.

Click here for a list of County Offices, contact numbers and addresses: <https://www.fsa.usda.gov/state-offices/Hawaii/service-centers/index>

Website for Hawaii and Pacific Basin FSA:

www.fsa.usda.gov/hi

USDA Issues First Coronavirus Food Assistance Program Payments

U.S. Secretary of Agriculture Sonny Perdue today announced the USDA Farm Service Agency (FSA) has already approved more than \$545 million in payments to producers who have applied for the Coronavirus Food Assistance Program. FSA began taking applications May 26, and the agency has received over 86,000 applications for this important relief program.

In the first six days of the application period, FSA has already made payments to more than 35,000 producers. Out of the gate, the top five states for CFAP payments are Illinois, Kansas, Wisconsin, Nebraska, and South Dakota. USDA has released data on application progress and program payments and will release further updates each Monday at 2:00pm ET. The report can be viewed at farmers.gov/cfap.

FSA will accept applications through August 28, 2020. Through CFAP, USDA is making available \$16 billion in financial assistance to producers of agricultural commodities who have suffered a five-percent-or-greater price decline due to COVID-19 and face additional significant marketing costs as a result of lower demand, surplus production, and disruptions to shipping patterns and the orderly marketing of commodities.

In order to do this, producers will receive 80 percent of their maximum total payment upon approval of the application. The remaining portion of the payment, not to exceed the payment limit, will be paid at a later date nationwide, as funds remain available.

Getting Help from FSA

New customers seeking one-on-one support with the CFAP application process can call 877-508-8364 to speak directly with a USDA employee ready to offer general assistance. This is a recommended first step before a producer engages the team at the FSA county office at their local USDA Service Center.

Producers can download the CFAP application and other eligibility forms from farmers.gov/cfap. Also, on that webpage, producers can find a payment calculator to help producers identify sales and inventory records needed to apply and calculate potential payments. Producers self-certify their records when applying for CFAP and that documentation is not submitted with the application. However, producers may be asked for their documentation to support the certification of eligible commodities, so producers should retain the information used to complete their application.

Those who use the online calculator tool will be able to print a pre-filled CFAP application, sign it, and submit it to your local FSA office either electronically or via hand delivery through an office drop box. Please contact your local office to determine the preferred delivery method for your local office. Team members at FSA county offices will be able to answer detailed questions and help producers apply quickly and efficiently through phone and online tools. Find contact information for your local office at farmers.gov/cfap.

Policy Clarifications

FSA has been working with stakeholder groups to provide further clarification to producers on the CFAP program. For example, the agency has published a matrix of common marketing contracts that impact eligibility for non-specialty crops and has provided a table that crosswalks common livestock terms to CFAP cattle categories. Updated information can be found in the frequently asked questions section of the CFAP website.

More Information

To find the latest information on CFAP, visit farmers.gov/CFAP or call 877-508-8364.

FSA Offers Joint Financing Option on Direct Farm Ownership Loans

The USDA Farm Service Agency's (FSA) [Direct Farm Ownership loans](#) are a resource to help farmers and ranchers become owner-operators of family farms, improve and expand current operations, increase agricultural productivity, and assist with land tenure to save farmland for future generations.

Depending on the applicant's needs, there are three types of Direct Farm Ownership Loans: regular, down payment and joint financing. FSA also offers a [Direct Farm Ownership Microloan](#) option for smaller financial needs up to \$50,000.

Joint financing allows FSA to provide more farmers and ranchers with access to capital. FSA lends up to 50 percent of the total amount financed. A commercial lender, a State program or the seller of the property being purchased, provides the balance of loan funds, with or without an FSA guarantee. The maximum loan amount for a Joint Financing loan is \$600,000 and the repayment period for the loan is up to 40 years.

To be eligible, the operation must be an eligible farm enterprise. Farm Ownership loan funds cannot be used to finance nonfarm enterprises and all applicants must be able to meet general eligibility requirements. Loan applicants are also required to have participated in the business operations of a farm or ranch for at least three years out of the 10 years prior to the date the application is submitted. The applicant must show documentation that their participation in the business operation of the farm or ranch was not solely as a laborer.

For more information about FSA Loan programs, contact your local FSA office or visit fsa.usda.gov. To find your local FSA office, visit offices.usda.gov.

FSA Implements Set-Aside Loan Provision for Customers Impacted by COVID-19

Set-Aside Delays Loan Payments for Borrowers

USDA's Farm Service Agency (FSA) will broaden the use of the Disaster Set-Aside (DSA) loan provision, normally used in the wake of natural disasters, to allow farmers with USDA farm loans who are affected by COVID-19, and are determined eligible, to have their next payment set aside. In some cases, FSA may also set aside a second payment for farmers who have already had one payment set aside because of a prior designated disaster.

FSA direct loan borrowers will receive a letter with the details of the expanded Disaster Set-Aside authorities, which includes the possible set-aside of annual operating loans, as well as explanations of the additional loan servicing options that are available. To discuss or request a loan payment Set-Aside, borrowers should call or email the farm loan staff at their local FSA county office.

The set-aside payment's due date is moved to the final maturity date of the loan or extended up to twelve months in the case of an annual operating loan. Any principal set-aside will continue to accrue interest until it is repaid. This aims to improve the borrower's cashflow in the current production cycle.

FSA previously announced it was relaxing the loan-making process and adding flexibilities for servicing direct and guaranteed loans to provide credit to producers in need. Direct loan applicants and borrowers are encouraged to contact their local FSA county office to discuss loan making and servicing flexibilities and other needs or concerns. Customers participating in FSA's guaranteed loan programs are encouraged to contact their lender. Information on these flexibilities, and office contact information, can be found on farmers.gov/coronavirus.

FSA will be accepting most forms and applications by facsimile or electronic signature. Some services are also available online to customers with an eAuth account, which provides access to the farmers.gov portal where producers can view USDA farm loan information and certain program applications and payments. Customers can track payments, report completed practices, request conservation assistance and electronically sign documents. Customers who do not already have an eAuth account can enroll at farmers.gov/sign-in.

USDA Service Centers are open for business by phone appointment only, and field work will continue with appropriate social distancing. While program delivery staff will continue to come into the office, they will be working with producers by phone and using online tools whenever possible. All Service Center visitors wishing to conduct business with the FSA, Natural Resources Conservation Service or any other Service Center agency are required to call their Service Center to schedule a phone appointment. More information can be found at farmers.gov/coronavirus.

FSA Reminds Producers of Ongoing Disaster Assistance Program Signup

The U.S. Department of Agriculture (USDA) has started making payments through the Wildfire and Hurricane Indemnity Program – Plus (WHIP+) to agricultural producers who suffered eligible losses because of drought or excess moisture in 2018 and 2019. Signup for these causes of loss opened March 23, and producers who suffered losses from drought (in counties designated D3 or above), excess moisture, hurricanes, floods, tornadoes, typhoons, volcanic activity, snowstorms or wildfires can still apply for assistance through WHIP+.

To be eligible for WHIP+, producers must have suffered losses of certain crops, trees, bushes or vines in counties with a Presidential Emergency Disaster Declaration or a Secretarial Disaster Designation (primary counties only) for qualifying natural disaster events that occurred in calendar years 2018 or 2019. Also, losses located in a county not designated by the Secretary as a primary county may be eligible if a producer provides documentation showing that the loss was due to a qualifying natural disaster event.

For losses due to drought, a producer is eligible if any area of the county in which the loss occurred was rated D3, or extreme drought, or higher on the U.S. Drought Monitor during calendar years 2018 or 2019. Producers who suffered losses should contact their FSA county office.

In addition to the recently added eligible losses of drought and excess moisture, FSA will implement a WHIP+ provision for crop quality loss that resulted in price deductions or penalties when marketing crops damaged by eligible disaster events. To ensure an effective program for all impacted farmers, the Agency is currently gathering information on the extent of quality loss from producers and stakeholder organizations.

USDA Service Centers, including FSA county offices, are open for business by phone only, and field work will continue with appropriate social distancing. While program delivery staff will continue to come into the office, they will be working with producers by phone and using online tools whenever possible. All Service Center visitors wishing to conduct business with the FSA, Natural Resources Conservation Service or any other Service Center agency are required to call their Service Center to schedule a phone appointment. More information on Service Centers can be found at farmers.gov/coronavirus, and more information on WHIP+ can be found at farmers.gov/whip-plus.

Supervised Credit

Farm Service Agency (FSA) Farm Loan programs are considered supervised credit. Unlike loans from a commercial lender, FSA loans are intended to be temporary in nature. Therefore, it is our goal to help you graduate to commercial credit, and our farm loan staff is available to help borrowers through training and credit counseling.

The FSA team will help borrowers identify their goals to ensure financial success. Through this process, FSA staff will advise borrowers in developing strategies and a plan to meet your operation's goals and graduate to commercial credit. Ultimately, the borrower is responsible for the success of the farming operation, but FSA's staff will help in an advisory role to provide the tools necessary to help you achieve your operational goals and manage your finances.

For more information on FSA farm loan programs, visit fsa.usda.gov.

New Farmers.gov Feature Enables USDA Customers to Manage Conservation Activities Online

You can now manage your conservation activities and request assistance from USDA through a new feature on farmers.gov. These conservation features join several others already available through the farmers.gov portal, including the ability to view farm loan information.

Using a desktop, tablet, or phone, the “Conservation” feature enables you to:

- View, download and e-sign documents;
- Request conservation assistance;
- Reference technical terms and submit questions;
- Access information on current and past conservation practices; and
- View detailed information on all previous and ongoing contracts, including the amount of planned and received cost-share assistance.

Currently, access is only available for customers doing business as individuals. Entities – such as an LLC or Trust – can’t access the portal at this time, but access is being planned.

The new feature includes the most popular aspects from the NRCS Conservation Client Gateway (CCG), while providing enhanced functionality and an improved user experience. CCG is an NRCS portal for producers, but now these functionalities are being moved to farmers.gov to create one place to do business with NRCS, Farm Service Agency, and other USDA agencies. CCG will be actively maintained and supported until all its core features and functionalities have been migrated to farmers.gov later this year.

How to Access

1. To access your conservation information, visit farmers.gov and sign in to the site’s authenticated portal, available on the menu at the top right of the site. To access, you will need a Level 2 USDA eAuthentication account.
2. How to Create an eAuth Login to Access Your Farmers.gov Account
3. Contact your local service center to confirm you have a USDA customer record with a primary email address. Use our Service Center Locator to find your local office.
4. Go to the eAuth Account Registration page.
5. Select "Customer" on the registration page.
6. Enter your primary email address, which should match what USDA has on your customer record. You will receive an email from eAuthentication asking you to confirm your email address. Click the “Continue Registration” link in this email to continue the registration process. * Note: When you log in, your User ID will be your email address.
7. Next, enter your name and set a password.
8. Finally, you will need to verify your identity to access your farmers.gov account. You will be taken to a page where you will need to provide information such as your date of birth and residential address, and then you can either verify your identity online or in person at a Local Registration Authority (LRA).
9. You’re ready to log in!

* Current CCG users can use their existing login and password to access the Conservation features on farmers.gov.

USDA is building farmers.gov for farmers, by farmers. Future self-service features available through the farmers.gov portal include:

- Authority for FSA and NRCS customers to work in the portal and act on behalf of their active power-of-attorney entitlements and their current authorities for business entities,
- Updated e-sign capabilities to enhance the single and multi-signer functionalities and
- A document management system that enables customers to download, upload and interact with their important conservation practice and contract documents.

For more information, contact your local USDA Service Center, click here for a directory: <https://www.fsa.usda.gov/state-offices/Hawaii/service-centers/index>.

Communication is Key in Lending

Farm Service Agency (FSA) is committed to providing our farm loan borrowers the tools necessary to be a success. A part of ensuring this success is providing guidance and counsel from the loan application process through the borrower's graduation to commercial lending institutions. While it is FSA's commitment to advise borrowers as they identify goals and evaluate progress, it is crucial for borrowers to communicate with their farm loan staff when changes occur. It is the borrower's responsibility to alert FSA to any of the following:

- Any proposed or significant changes in the farming operation;
- Any significant changes to family income or expenses;
- The development of problem situations;
- Any losses or proposed significant changes in security

In addition, if a farm loan borrower cannot make payments to suppliers, other creditors, or FSA on time, contact your farm loan staff immediately to discuss loan servicing options.

For more information on FSA farm loan programs, visit fsa.usda.gov.

July 2020 Interest Rates

Farm Operating Loans 1.375%

Farm Operating Microloans 1.375%

Farm Ownership Loans 2.250%

Farm Ownership Microloans 2.250%

Farm Ownership Loans Direct Down Payment for Beginning Farmer or Rancher 1.500%

Emergency Loans 2.375%

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](#) if you have questions regarding FSA's email news service or the text message option.

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Honolulu County: **HPBHonolulu**
Kauai County: **HPBKauai**
Maui County: **HPBMaui**

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

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).

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