More than $10.5 million in payments, assistance and loans were made available to the Hawaii and the Pacific Basin’s farmers and ranchers during the past 11 months.

FSA has a vast array of programs available.
Farm Loan Programs
Operating Loans

Direct Operating Loans
• $300,000 maximum
• 1.125% interest rate, adjusts monthly
• 1 to 7 year term

Guaranteed Operating Loans
• $1,214,000 maximum
• Guaranteed up to 90%
• Interest rate at set by commercial lender
• Term set by lender
Farm Operating Loans

- $1.9 million –
- 72 loans, totaling $1,969,220 in Direct and Guaranteed Farm Operating Loans to help farmers plant crops, purchase livestock, or reorganize their operation.

Farm Ownership Loans

- $3.3 million –
- 9 loans, making $3,358,430 in credit available to farmers to purchase farm property or to make real estate improvements.
Conservation Loan Program

- To promote conservation practices and implement NRCS approved plans and organic production
- All size operations are eligible to apply

Rural Youth Loans

- $5,000 maximum
- For youths in a rural community 10 - 20 years old
- For projects sponsored by 4-H, FFA & others
Special Qualified Loans

FSA credit supports underserved groups including minorities and women and beginning farmers
Conservation Reserve Enhancement Program

- A federal-state partnership providing financial incentives for planting & maintenance for up to 15 years
- Participants remove cropland and marginal pastureland from production and convert the land to native grasses, trees and other vegetation
- Positive impact on biota, stream and coastal water quality
Reimbursement for Transportation Costs Payment Program

• Support geographically disadvantaged producers
• Payments range from > $100 - $8,000
• 18% Hawaii Island & 25% all others
• Sign up ended Sept. 10th
• Paper work due November 5th
• Mahalo – Hawaii’s Congressional Delegation – Inouye, Akaka, Hirono & Hanabusa
Natural Disasters in Hawaii
USDA Secretarial Disaster Designations

- 2012 Drought Hawaii, Honolulu & Maui
- 2012 Rain/Flooding Kauai & Maui
- 2011 Vog Hawaii
Emergency Loans

Assistance for physical or production losses in federally-declared disaster areas

• 100% loss amount, not to exceed $500,000
• 2.125% interest rate
• Must apply within 8 months of the disaster designation date
• Term:
  • 1-7 years for non-real estate
  • Up to 40 years for physical losses on real estate
Emergency Conservation Program

Wind & Water Erosion

Floods, Hurricanes & Other Natural Disasters
Tree Assistance Program (TAP)

Provides financial assistance to replace eligible trees, bushes, and vines damaged by natural disasters.
RMA insurance coverage addresses:

- Potted plants
- Papaya
- Banana, etc.

Visit: www.rma.usda.gov or call your local insurance agent.
Documentation is the key!

Whether it be detailed records of crop plantings and production, or running inventory of trees, etc.

Keep good written records!
• Grants, research, marketing, product outreach and more

• KYF2 is not just about “food” but rather understanding and supporting agriculture and our rural communities

• All USDA agencies and programs working in concert to support producers.

• [www.usda.gov/knowyourfarmer](http://www.usda.gov/knowyourfarmer)
For Further Information

- Contact Local FSA County Offices in
  - Aiea, Oahu
  - Lihue, Kauai
  - Kahului, Maui
  - Hilo, Hawaii

- [www.fsa.usda.gov/hi](http://www.fsa.usda.gov/hi) or 808-441-2704
- Monthly e-newsletters & news flashes
  click on “Going Green” logo on website