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## Safety During Fall Harvest

### Today is National Farmers Day!

Thank you for all you do to provide the food, fuel, feed and fiber for our lives. Fall is here and harvest is underway in the Hoosier heartland. Farm safety is thought about, but during this time of the year, it sometimes takes a back seat to the focus of the day – getting the crop from the field to the wagon, to the bins, to market!



Here are a few quick reminders as you finish your 2022 crop:

1. ***Slow down and take a breath – especially on the road:*** remember to use flashers and slow-moving vehicle emblems and consider using a follow vehicle when moving equipment.

2. ***Wear proper clothing:*** Hooded sweatshirts and jackets are often a go-to during harvest but can be very dangerous around moving parts. Take the strings out of your sweatshirts or switch to crewnecks. Wearing visible clothing is important too and teaches the younger generation how important being seen is on the farm.
3. ***Practice grain bin and silo safety:*** Grain harvest and storage can be hazardous. Never be alone when entering a silo or grain bin.
4. ***Don't forget to rest:*** Harvest is one of the busiest times of the year on the farm. You are closely watching the weather forecast and trying to beat the rain or the wind. It is easy to rack up the hours without resting your body. The lack of sleep can slow your response times and makes it more difficult to focus. Do not ignore your health.
5. ***Have an emergency plan:*** Creating a plan for emergencies is essential. Knowing who to call and where they should go can save you time in the moment and could potentially save lives. Develop and then communicate your emergency plan with others on the farm.

I wish you a safe and healthy harvest season. If you need something from FSA, we are only a phone call away.



State Executive Director

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## Acreage Reporting Policy and Final Planting Dates

The USDA Farm Service Agency (FSA) acreage reporting policy for cover crops, revising intended use, late-filed provisions and grazing allotments.

### Reporting Cover Crops:

Cover crop types can be chosen from the following four categories:

- **Cereals and other grasses**
- **Legumes**
- **Brassicas and other broadleaves**
- **Mixtures**

If the cover crop is harvested for any use other than forage or grazing and is not terminated according to policy guidelines, then that crop will no longer be considered a cover crop and the acreage report must be revised to reflect the actual crop.

### Permitted Revision of Intended use After Acreage Reporting Date:

New operators or owners who pick up a farm after the acreage reporting deadline has passed and the crop has already been reported on the farm, have 30 calendar days from the date when the new operator or owner acquired the lease on land, control of the land or ownership and new producer crop share interest in the previously reported crop acreage. Under this policy, appropriate documentation must be provided to the County Committee's

satisfaction to determine that a legitimate operator or ownership and producer crop share interest change occurred to permit the revision.

### **Acreage Reports:**

In order to maintain program eligibility and benefits, you must timely file acreage reports. Failure to file an acreage report by the crop acreage reporting deadline may result in ineligibility for future program benefits. FSA will not accept acreage reports provided more than a year after the acreage reporting deadline.

### **Reporting Grazing Allotments:**

FSA offices can now accept acreage reports for grazing allotments. You will use form "FSA-578" to report grazing allotments as animal unit months (AUMs) using the "Reporting Unit" field. Your local FSA office will need the grazing period start and end date and the percent of public land.

### **Definitions of Terms**

FSA defines "idle" as cropland or a balance of cropland within a Common Land Unit (CLU) (field/subfield) which is not planted or considered not planted and does not meet the definition of fallow or skip row.

Fallow is considered unplanted cropland acres which are part of a crop/fallow rotation where cultivated land that is normally planted is purposely kept out of production during a regular growing season.

### **Know Your Final Planting Dates**

All producers are encouraged to contact their local FSA office for more information on the final planting date for specific crops. The final planting dates vary by crop, planting period and county so please contact your local FSA office for a list of county-specific planting deadlines. The timely planting of a crop, by the final planting date, may prevent loss of program benefits.

For more information, contact your local USDA Service Center or visit [fsa.usda.gov](https://fsa.usda.gov).

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## **Ask the Expert: A Q&A on Commodity Loans with Shayla Watson**



As we enter harvest season, we want to remind agricultural producers about commodity loans, which provide marketing options for producers as commodity prices fluctuate. In this *Ask the Expert*, Shayla L. Watson answers questions about how Marketing Assistance Loans (MALs) and Loan Deficiency Payments (LDPs) can provide financial support for producers, if needed at and after harvest. Shayla is the Program

Manager for Marketing Assistance Loans (MALs) and Loan Deficiency Payments (LDPs) at the Farm Service Agency (FSA). She is responsible for providing national policy and guidance for both programs.

Check out the [Q&A on Commodity Loans](#) on [farmers.gov](https://farmers.gov).

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# Obtaining Payments Due to Deceased Producers

In order to claim a Farm Service Agency (FSA) payment on behalf of a deceased producer, all program conditions for the payment must have been met before the applicable producer's date of death.

If a producer earned a FSA payment prior to his or her death, the following is the order of precedence for the representatives of the producer:

- administrator or executor of the estate
- the surviving spouse
- surviving sons and daughters, including adopted children
- surviving father and mother
- surviving brothers and sisters
- heirs of the deceased person who would be entitled to payment according to the State law

For FSA to release the payment, the legal representative of the deceased producer must file a form FSA-325 to claim the payment for themselves or an estate. The county office will verify that the application, contract, loan agreement, or other similar form requesting payment issuance, was signed by the applicable deadline by the deceased or a person legally authorized to act on their behalf at that time of application.

If the application, contract or loan agreement form was signed by someone other than the deceased participant, FSA will determine whether the person submitting the form has the legal authority to submit the form.

Payments will be issued to the respective representative's name using the deceased program participant's tax identification number. Payments made to representatives are subject to offset regulations for debts owed by the deceased.

FSA is not responsible for advising persons in obtaining legal advice on how to obtain program benefits that may be due to a participant who has died, disappeared or who has been declared incompetent.

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## 2022 Census of Agriculture - Your Voice, Your Future, Your Opportunity

The Census of Agriculture is a complete count of America's farms and ranches and the people who operate them. Taken every five years, the census provides valuable information used at the local, state and national levels to plan for the future.



**Your Voice** - The census gives you and other producers a voice. Completing your census form is your opportunity to tell how American agriculture provides food, fuel, feed and fiber to the world.

**Your Future** - Your response provides input for future agricultural planning and decision making. The information collected helps USDA work with other organizations and rural communities to develop short-term and long-term improvements, strategies, and safeguards to better serve you.

**Your Opportunity** - The information you supply in your census response is important - regardless of the size or type of your operation. Some of the information you provide is not collected by any other means and helps to provide new tools, resources and reports.

USDA will begin data collection for the [2022 Census of Agriculture](#) in November 2022.

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## Submit Loan Requests for Financing Early

The Farm Loan Team in Indiana is already working on operating loans for spring 2023 and asks potential borrowers to submit their requests early so they can be timely processed. The [Indiana Farm Loan Team](#) can help determine which loan programs are best for applicants.

FSA offers a wide range of low-interest loans that can meet the financial needs of any farm operation for just about any purpose. The traditional **farm operating and farm ownership loans** can help large and small farm operations take advantage of early purchasing discounts for spring inputs as well expenses throughout the year.

**Microloans** are a simplified loan program that will provide up to \$50,000 for both Farm Ownership and Operating Microloans to eligible applicants. These loans, targeted for smaller and non-traditional operations, can be used for operating expenses, starting a new operation, purchasing equipment, and other needs associated with a farming operation. Loans to beginning farmers and members of underserved groups are a priority.

Other types of loans available include:

**Marketing Assistance Loans** allow producers to use eligible commodities as loan collateral and obtain a 9-month loan while the crop is in storage. These loans provide cash flow to the producer and allow them to market the crop when prices may be more advantageous.

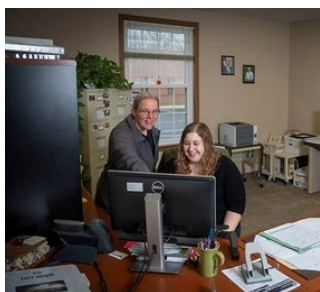
**Farm Storage Facility Loans** can be used to build permanent structures used to store eligible commodities, for storage and handling trucks, or portable or permanent handling equipment. A variety of structures are eligible under this loan, including bunker silos, grain bins, hay storage structures, and refrigerated structures for vegetables and fruit. A producer may borrow up to \$500,000 per loan.

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## USDA Service Centers Provide Free, One-on-One Help and Offer Online Options for Signing and Sharing Documents

At USDA, we are committed to helping farmers complete loan applications, environmental reviews, and other paperwork free of charge. One-on-one support is available at more than 2,300 USDA Service Centers nationwide. USDA's Farm Service Agency and Natural Resources Conservation Service staff are usually co-located at these Service Centers and

can help guide farmers to the best USDA assistance based on their unique goals, whether it is loans, conservation programs, or insurance.



Service Center staff can guide farmers through the process of preparing and submitting required paperwork on their own, with no need to hire a paid preparer. Language translation service is available in all USDA Service Centers, so one-on-one assistance with a Service Center employee can be translated in real time for farmers requiring it. And while some program and loan applications do have an administrative fee for filing, there is never a charge for preparation services provided by USDA staff.

Farmers who work with the USDA Service Center can:

- Establish their farm by registering for a farm number, which is required for USDA programs and assistance.
- Learn how to meet conservation compliance provisions.
- Verify eligibility for USDA programs.
- Discuss their business and conservation goals.
- Create a conservation plan.
- Fill out and file loan and program applications.

Farmers can now sign and share documents online in just a few clicks. By using Box or OneSpan, producers can digitally complete business transactions without leaving their homes or agricultural operations. Both services are free, secure, and available for multiple FSA and NRCS programs.

Box and OneSpan are both optional services for customers interested in improved efficiency in signing and sharing documents with USDA, and they do not replace existing systems using eAuthentication for digital signature. Instead, these tools provide additional digital options for producers to use when conducting business with FSA or NRCS.

USDA Service Center staff are committed to delivering USDA programs and services to America's farmers. We encourage you to contact your local [USDA Service Center](#) and make an appointment to discuss your business needs and to express your interest in utilizing Box and OneSpan for signing and sharing documents

Visit [farmers.gov/mydocs](https://farmers.gov/mydocs) to learn more about Box and OneSpan, steps for getting started, and additional resources for conducting business with USDA online.

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## Reminders for FSA Direct and Guaranteed Borrowers with Real Estate Security

Farm loan borrowers who have pledged real estate as security for their Farm Service Agency (FSA) direct or guaranteed loans are responsible for maintaining loan collateral. Borrowers must obtain prior consent or approval from FSA or the guaranteed lender for any transaction that affects real estate security. These transactions include, but are not limited to:

- Leases of any kind
- Easements of any kind
- Subordinations
- Partial releases



- Sales

Failure to meet or follow the requirements in the loan agreement, promissory note, and other security instruments could lead to nonmonetary default which could jeopardize your current and future loans.

It is critical that borrowers keep an open line of communication with their FSA loan staff or guaranteed lender when it comes to changes in their operation. For more information on borrower responsibilities, read [Your FSA Farm Loan Compass](#).

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## New Tool: Discover If You're Eligible for Cost-Share on Your Organic Certification



The Organic and Transitional Education and Certification Program (OTECP) and Organic Certification Cost Share Program (OCCSP) help producers and handlers cover the cost of organic certification, along with other related expenses. Organic and transitioning producers can answer a few short questions to learn if OTECP and OCCSP may be right for them. Applications for both programs are due October 31, 2022.

Learn More: [OTECP and OCCSP Tool](#)

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## Deferred Pricing (DP) Agreements - After July 1, 2022

### *Grain Producers and House Enrolled Act 1483*

#### *How These Law Changes Could Impact Your Farm Business*

Created by the Indiana General Assembly in 1975, the Indiana Grain Buyers and Warehouse Licensing Agency (IGBWLA) administers the Indiana Grain Buyers and Warehouse Licensing and Bonding Law (IC § 26-3-7). IGBWLA's responsibilities include the licensing and compliance of commercial operations who purchase grain from producers in Indiana. Today, the agency operates as a regulatory division of the Indiana State Department of Agriculture with more than 200 licenses issued to grain elevators, warehouses, feed mills, ethanol plants, soybean processors, and food grade facilities. Collectively, these licensees operate over 325 grain facilities across Indiana and can store more than 630 million bushels of grain at a time.

April 2021, Governor Eric J. Holcomb signed into law House Enrolled Act 1483. The new law amends certain grain marketing practices that are important for both grain producers and grain operations to be aware of. To better understand these changes, visit [ISDA: Grain Producers](#) webpage.

**CROP YEAR** - The new law adopted and implemented USDA's definition of a "crop year". Under the definition, the term "crop year" is the period from one year's harvest to the next year for a specified field crop. Visit the [ISDA: Grain Producers](#) webpage for the full list

**DEFERRED PRICING (DP) AGREEMENTS** - AFTER July 1, 2022, this new definition will affect how producers are able to market their grain delivered to a licensee on a deferred pricing agreement.

The law adds an entire section regarding new and existing deferred pricing agreements to the statute. People may also refer to deferred pricing as "delayed price" or simply as "DP."

What does the law say about NEW deferred pricing agreements? Visit the [ISDA: Grain Producers](#) webpage.

**CONTRACT LANGUAGE UPDATE** - The law added new language to the risk notice that licensees are required to have in certain contracts when purchasing grain from producers. This new language addresses grain that is delivered on a deferred pricing agreement **AFTER** July 1, 2022, and stipulates that producers must price their grain within the new definition of the term "crop year."

The updated risk notice should be found immediately above the place on the contract where the seller of the grain must sign. New language can be found on the [ISDA: Grain Producers](#) webpage.

For questions regarding these law changes, or other grain related matters, please contact the agency's main office by phone at (317) 232-1360 or at [ingrainbuyers@isda.in.gov](mailto:ingrainbuyers@isda.in.gov).

Looking to learn more? Visit our ISDA Grain Producers website or click [here](#) for more information and frequently asked questions.

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## October 2022 Lending Rates

USDA announced loan interest rates for October 2022, which are effective October 1, 2022. USDA's FSA loans provide important access to capital to help agricultural producers start or expand their farming operation, purchase equipment and storage structures, or meet cash flow needs.

### Operating and Ownership Loans

- [Farm Operating Loans](#) (Direct): 3.875%
- [Farm Ownership Loans](#) (Direct): 4.125%
- [Farm Ownership Loans](#) (Direct, Joint Financing): 2.500%
- [Farm Ownership Loans](#) (Down Payment): 1.500%
- [Emergency Loan](#) (Amount of Actual Loss): 3.750%

FSA also offers guaranteed loans through commercial lenders at rates set by those lenders. You can find out which of these loans may be right for you by using our [Farm Loan Discovery Tool](#).



## Commodity and Farm Storage Facility Loans

- [Commodity Loans](#) (less than one year disbursed): 4.625%
- [Farm Storage Facility Loans](#)
  - 3-year loan: 3.625%
  - 5-, 7-, or 12-year loans: 3.375%
  - 10-year loan: 3.125%

Producers can explore available options on all FSA loan options at [fsa.usda.gov](https://fsa.usda.gov) or by contacting your [local USDA Service Center](#).

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## Dates to Remember

### [Indiana 2022 Indiana FSA Important Deadline Dates](#)

**October 31** – Signup Deadline for [Organic Certification Cost Share Program](#) and the [Organic and Transitional Education and Certification Program](#)

**November 4** - Final Date to Submit a Prevented Planting Claim for Fall Wheat with 10/20 Final Plant Date - [Indiana Wheat Annual Reporting Deadline Map](#)

**November 7** - [COC Election](#) Ballots Mailed to Eligible Voters

**November 11** - Offices Closed in Observance of Veteran's Day

**November 15** - Final date to Submit a Prevented Planting Claim for Fall Wheat with 10/31 Final Plant Date - [Indiana Wheat Annual Reporting Deadline Map](#)

**November 15** - [NAP](#) Sales Closing Date for Perennial Grazing & Forage Crops (Alfalfa, Grass, Mixed Forages, Clover, Etc.)

**November 22** - [NAP](#) Sales Closing Date for Apples, Apricots, Aronia (Chokeberry), Asparagus, Blueberries, Caneberries, Cherries, Grapes, Hops, Nectarines, Peaches, Pears, Plums, Strawberries

**November 24** - Offices Closed in Observance of Thanksgiving Day

**Ongoing** - Signup for [Continuous CRP](#)

**Ongoing** – Submit an Application for a [Farm Storage Facility Loan](#)

**Continuous** - Submit an Application for [FSA Farm Loans](#)

**Continuous** - Signup for Local County Office FSA Text Alerts - Text Your [Service Center Keyword](#) to FSANOW (372-669)

**Continuous** – Sign up for GovDelivery Newsletters, Bulletins and Indiana Press Releases ([Subscribe to USDA Emails for Farmers](#) | [Farmers.gov](#))

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#### **Indiana FSA State Committee**

Travis Nolcox, Gibson County - Chairman  
Amanda Berenda, Newton County  
Emily Wilson, Johnson County  
Joe Pearson, Grant County  
Beth Tharp, Putnam County

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