

RESOURCE GUIDE



Land Access Steps (a very general overview):

1. Develop a Business Plan & Vision
 - a. Asking yourself guiding questions, developing realistic enterprise budgets
2. Set Goals (be realistic and patient!)
 - a. Develop a timeline and tasks
3. Search for Land
 - a. Explore all your resources
4. Evaluate the Land
 - a. Carefully consider each opportunity
5. Access Credit
 - a. Know what you can afford
6. Partnerships
 - a. Working with a land trust, farmland investor, or other
7. Secure Access to the Land
 - a. Deciding what length is appropriate, building equity; writing a strong lease
8. Business Establishment, Legal, and Other Things
 - a. Success! But still some work to do...
9. Resolving Conflicts

Farm Goals / Land Access Planning

- Land For Good – Toolbox for Land Seekers, including online tutorial: www.landforgood.org/resources/toolbox/toolbox-farm-seekers
- Holistic Management International – online & in-person courses: www.holisticmanagement.org
- Farm Beginnings course – offered locally once a year: www.landstewardshipproject.org/morefarmers/fbotherregions

Business Planning

- *Online Resources*
 - NE Beginning Farmers Project *Guide to Farming in NY*: www.nebeginningfarmers.org/2012/04/12/12-business-plans
 - Farm answers: www.farmanswers.org/Library
 - U.S. Small Business Administration: www.sba.gov
 - Agplan: www.agplan.umn.edu
- *One-on-One*
 - Farm Credit East Young, Beginning, Small and Veteran Farmer Program – discounts on consulting services: <https://www.farmcrediteast.com/Products-and-Services/FarmStart-and-Other-New-Farmer-Information.aspx>
 - Carrot Project – business plan development, financing & resource list on website: www.thecarrotproject.org
 - NYS Small Business Development Center – free business advice: www.nyssbdc.org
 - NY Farmlink consultants – free business advice: www.nyfarmnet.org
 - Hudson Valley AgriBusiness Development Corporation – Incubator Without Walls Program: www.hvadc.org
 - SCORE – free business advice from retired professionals: www.score.org
 - Kitchen Table Advisors: www.kitchentableadvisors.org
- *Courses*
 - NE Beginning Farmers Project: www.nebeginningfarmers.org/online-courses
 - Farm Credit East Generation Next Seminars – free classes at Farm Credit offices
 - GrowNYC – FARMroots Technical Assistance Program & resource list: www.grownyc.org

Finding Farmland

- *Farmlinking Programs*
 - Regional: www.pafarmlink.org; www.marylandfarmlink.com; www.hudsonvalleyfarmlandfinder.org; www.newenglandfarmlandfinder.org; [www.smallfarm.org/main/for new farmers/new england landlink](http://www.smallfarm.org/main/for_new_farmers/new_england_landlink); www.njlandlink.org; www.catskillsfarmlink.org; www.ctfarmlink.org; www.mainejarmlink.org; www.vermontlandlink.org.
 - International Farm Transition Network: www.farmtransition.org
 - National Young Farmers Coalition Land Link Directory: www.youngfarmers.org/landlinks
- *Land trusts*
 - NYFC Guidebook: www.youngfarmers.org/landaccess
 - CA FarmLink Case Studies: www.californiafarmlink.org/resource-library
 - Farmland Protection Directory: www.farmlandinfo.org/directory
 - Land Trust Alliance: www.findalandtrust.org
 - Serve Your Country Food Map: www.serveyourcountryfood.net
 - State land trust associations
- *Extension Offices*
 - State extension: Cornell Cooperative Extension; Penn State Extension; etc.
 - Nat'l Institute of Food & Ag Map: www.nifa.usda.org/partners-and-extension-map
- *Real Estate Sites*
 - Examples: www.trulia.com; www.zillow.com; www.landandfarm.com; www.landsofamerica.com; www.ruralproperty.net; www.unitedcountry.com; www.ranchandcountry.com; www.ruralpropertyfinder.com; www.uslandandhome.com
 - Foreclosure properties: www.resales.usda.gov; www.governmentauctions.org; www.auction.com
- *Listserve/Local Networks*
 - Word of mouth, land auctions, local paper want ads, local real estate agents
- *Websites*
 - Agrarian Trust Land and Job Opportunities: www.agrariantrust.org
 - Craigslist: www.craigslist.org

Farm Evaluation

- *Online*
 - NRCS Web Soil Survey: www.websoilsurvey.sc.egov.usda.gov/App/HomePage.htm
 - Google Earth: www.google.com/earth
 - State, County & Local Regulations: zoning / county agricultural plans / right to farm laws
 - Local tax maps
- *Reading*
 - *Finding Good Farmland*, by Ann Larkin Hansen
 - NE Beginning Farmers Project *Guide to Farming in NY*: www.nebeginningfarmers.org/2012/04/01/1-finding-a-farm-to-buy-or-lease
- *One-on-One*
 - Local NRCS Office: www.offices.sc.egov.usda.gov/locator/app
 - Land for Good: www.landforgood.org
 - Find a local farmer, NRCS agent, or Extension Agent to walk the property with you

Financing

- *Credit Score*

- Annual Credit Report: www.annualcreditreport.com/index.action
- *Loans*
 - Farm Credit East Farm Start – loans up to \$50,000
 - FSA Loans: www.fsa.usda.gov/programs-and-services/farm-loan-programs
 - Carrot Project: www.thecarrotproject.org
 - Other lenders: http://thecarrotproject.org/farmer_resources/farm_financing_options
- *Investors*
 - Dirt Capital Partners: www.dirtpartners.com
 - Iroquois Valley Farms: www.iroquoisvalleyfarms.com
 - Local Farms Fund: www.localfarmsfund.com
 - Northeast Farm Access: www.nefarmaccess.com
- *Crowdsourcing*
 - Examples: Kiva Zip, Barnraiser, Kickstarter, Indiegogo [each has different specifications for use]
- *Resources*
 - Greenhorns: *Affording OURLand* guidebook
 - Get a recommendation from a local appraiser or land trust to get a sense of what land is going for

Legal Assistance (business structure, contracts, transactions)

- Farm Commons – webinars & other resources: www.farmcommons.org
- National Ag Law Center: www.nationalaglawcenter.org
- Farmers Legal Action Group: www.flaginc.org
- Conservation Law Foundation: www.clf.org
- Sustainable Economies Law Center: www.theselec.org
- Equity Trust: www.equitytrust.org
- Land for Good – writing a strong lease: www.landforgood.org
- VT Law School Land Tenure Guide: www.farmlandtenure.org
- Ask local organizations, service providers, & farmers for attorney recommendations

Insurance (farm, commercial, product liability)

- Farm Family Insurance: www.farmfamily.com
- Ask other farmers for recommendations

Managing the Business (accounting, record keeping, tax considerations)

- Farm Credit Network: www.farmcreditnetwork.com
- Cooperative Extension offices: www.nifa.usda.gov/partners-and-extension-map

Social Networks/Continued Learning

- CRAFT: www.craftfarmer.org
- NYFC Chapters: www.youngfarmers.org/organize

Mediation/Dispute Resolution (landowner-tenant conflicts)

- NYS Ag Mediation Programs: www.nysamp.com
- NYS Dispute Resolution Association: www.nysdra.org

More Resources

- NYFC Land Access Resources: www.youngfarmers.org/policy/landaccess
- ATTRA: www.attra.ncat.org
- Hudson Valley Farmland Finder Resources: <http://hudsonvalleyfarmlandfinder.org/resources>
- CLC Resources: <http://clctrust.org/working-farms/ag-resources/>

GUIDING QUESTIONS FOR LAND ACCESS

(Disclaimer: this list is meant to be a jumping off point, not an exhaustive guide!)

Land Opportunity Quick Checklist

- Access for what?**
 - Appropriate resources for my farm enterprise?
 - Restrictions that would prevent activities?
 - Land use history: able to be certified organic; NRCS wetland determination
 - Are all property rights intact?
- What's around?**
 - School district
 - Farm services
 - Proximity to markets
 - Community support – right to farm law
- Room for growth?**
 - Property acreage
 - Local real estate opportunities & market
- For how long?**
 - Gaining skills v. establishing business
- How secure is it?**
 - Flexibility v. security
 - Rolling lease, Long-term lease, ground lease, ownership
 - Ability to build equity
- How affordable?**
 - Can your business model pay for the cost (mortgage/lease/other)?
 - Housing – on property or will you need to acquire?

General Guiding Questions

1. **Personal goals – do you want to make most of your income on the farm or off, do you want to be farming alone or with a partner?**

2. **How will your needs / desires change – in the next year, five year, ten years, forty?**

3. **What other social factors are important to you – school district quality, proximity to family, supportive community, strong farmer support systems?**

4. **Envision your farm enterprise – what do you want to produce, what kinds of resources does this require (land, water, infrastructure, capital, labor, markets)?**

- 5. What kinds of resources does this require – soil quality, forests, pastures, water access, infrastructure, capital investment, labor, market access?**

- 6. Are you willing/able to make improvements to the property if it does not have the necessary resources – can you afford to (consider your skillset and the cost of your time), do town/state regulations allow you to [*important to look at local zoning laws, building codes, land use history & check with your local NRCS office to make sure wetlands haven't been filled in since 1985]**

- 7. Will state laws impact you – e.g. raw milk sale regulations?**

- 8. Does the climate support your enterprise?**

- 9. How many acres do you need – now, in 5 years, in 20?**

- 10. Will you need housing – is it important to you that the housing is on the farm near your animals or crops?**

- 11. Does the land need to be all in one place or are you ok driving between multiple parcels?**

- 12. Is it important to you to be near farm resources – e.g. vets, Farm Credit, Extension offices, other farmers?**

- 13. Where do you want to farm – region, state, county, nearby to an urban center?**

- 14. How long do you want to stay – short-term while gaining skills, long-term with flexibility to leave, long-term with security & ability to build equity?**
- 15. Decision makers – are there other individuals involved in your land access decision?**
- 16. Land ownership – do you want to be the sole owner, are you comfortable with someone else owning the land or a cooperative ownership structure, is fee-simple ownership an ultimate priority?**
- 17. What can you afford – know your credit score, financial records, business plan, debts and assets; are family money, seller-backed financing, crowdfunding, or partnering with a land trust viable options?**