

# Resource Guide for Vermont's New and Aspiring Farmers



**Third Edition**

**Produced by the Vermont New Farmer Network**

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Additional print copies can be purchased for \$5 from the Center for Sustainable Agriculture, 802-656-5459 or [susagctr@uvm.edu](mailto:susagctr@uvm.edu).

Questions and/or feedback regarding the guide should be directed to the UVM Center for Sustainable Agriculture

# Welcome

**W**elcome to the Resource Guide for Vermont's New and Aspiring Farmers! The guide is an effort among members of the Vermont New Farmer Network, a collaboration of agricultural organizations to better serve new and aspiring farmers.

Farming continues to play an essential role in Vermont's rural economic development, food security, and the maintenance of open space for tourism, wildlife habitat and recreation. To assure a bright future for agriculture in the state, it is critical that efforts are made to encourage new entrants to farming and to help them succeed. A career in farming is attractive to many young people as well as to people seeking a change of professions. Anecdotal evidence suggests there is an ample pool of people willing and eager to enter into farming if they can overcome the initial challenges, which include: access to financial capital, access to land, access to markets and access to technical assistance. The goal of Vermont New Farmer Network (VNFN) is to strengthen collaboration and communication among people and organizations that serve new farmers.

## **Who Are New Farmers?**

New farmers are a diverse group. They include recruits (people with an aptitude or interest in farming who have not considered it as a career option); explorers (those actively researching farming as a career option); aspiring farmers (committed to becoming farmers but haven't started commer-

cially); start-up farmers (in their first few years of commercial production); re-strategizing farmers (in their first few years and now reassessing their operation); and establishing farmers (stabilizing their production and marketing). Programs and services need to understand these differences and be clear about which type(s) of new farmers they are targeting.

## **How to Use this Guide**

The guide is divided into two sections. The first section addresses four commonly identified challenges that new and aspiring farmers may face—access to capital, access to production knowledge, access to land, and access to markets. In this section, we include considerations for each topic, as well as resources available within the state and region to address that topic.

The second section of the guide gives descriptions of Vermont New Farmer Network member organizations. Each description includes an overview of services, specifically how each organization serves new and aspiring farmers, and contact information. Appendices provide an overview of Farm Credit availability for beginning farmers, and some considerations for managing and deriving income from farm woodlots.

If you have any questions and/or feedback about the guide, please contact the Center for Sustainable Agriculture at (802) 656-5459.

# Access to Capital

*By Dennis Kauppila, UVM Extension; Annette Higby, Attorney at Law; Don Maynard, UVM F.A.R.M.S.; and Liz Veskosky, USDA Farm Service Agency*

**F**arms can be very expensive hobbies. A good business plan can help to make sure that your farming venture will be a business that contributes to family living expenses instead of an expensive hobby. First though, you must think through which you want—a hobby or a business? If it will be a hobby, good luck to you and I hope you have fun.

If it you are hoping for a business, you must think about capital needs and profit. Capital needs include buying machinery and equipment, livestock, buildings, and land. Plus you will need money to cover your operating expenses until you begin to sell a product. Starting up can be difficult. You will need to have some assets, either cash in the bank or collateral (land, buildings, machinery and equipment or livestock) in order to borrow any money. Lenders are often very wary of loaning money for a start-up operation. They would rather see you with an operating business that is creating a profit, then come in to borrow money for additional equipment, land, a new barn, or more livestock. It can be tough to get that first agricultural loan.

Quite often, when working with farmers, I ask how much the farm is contributing to the family's living expenses. In a number of cases, the farm does not contribute any cash to the family. So, on these farms, there must be some off-farm income to support the family, or maybe contribute medical insurance. On other farms, there is no off-farm income, and profits from the farm totally support the family. Which kind of farm are you planning on having?

## Types of Capital Needs

There are two types of capital needs to operate a farm business—money for operating, and money for ownership of assets.

## About Agricultural Loans

At some point, you will need to consider debt fi-

ancing or taking out an agricultural loan to finance one or more of your capital needs.

A loan proposal or business plan is the best way you can demonstrate to a lender your understanding of and commitment to the success of your business. Before you approach any lender, it is important to prepare this paperwork to prepare for your meeting. Lenders expect that you know your business and understand your finances. The more informed you are, the better your chances of getting the financing you need. If you want to borrow money, you must be able speak the language of finance. So it is important that your proposal or business plan include basic financial statements like a Balance Sheet (or Net Worth Statement), Operating Statement (or Profit and Loss), and Cash Flow Statement. Most lenders will also want to see income tax returns from previous years.

A lender will likely use the following “Cs” when reviewing your loan application:

- **Capacity** to repay the loan. The lender will look at the financial ability that you and your farm has to pay back the loan based on the history of the farm, on-going cash flow, and assets you hold.
- **Capital** or the money you have already invested in your business. Do you have sufficient capital to support ongoing operation of the farm as well servicing debt? Better still, do you have enough capital to operate the farm during tough times?
- **Character** or the general impression you make on the lender. This is a subjective judgment on the part of the lender as to whether you and your business idea will succeed. They will look at your qualifications, experience and management skills, as well as your personal credit. The better prepared you are before you meet with a lender, the better your chances of making a good impression on the lender with regard to character.
- **Collateral** are the assets you own that the lender uses as a backup to recover funds if you happen to default on the loan. Think about the assets that you will put up as collateral. Is the



liquidation value of these assets sufficient to pay back the lender in case of default?

- **Conditions** surrounding the intended purpose of the loan are also considered. How risky is your farm enterprise? What are the current economic trends of the farm's commodity and/or markets? Do they make your future success more or less likely?

If your loan application is turned down by a lender, federal law requires that the lender tell you, in writing, the specific reasons for the denial. You may be denied because one of your "Five Cs" is weak, you have poor credit, or simply that the financial institution is not familiar with the type of agricultural business in which you are pursuing.

If your loan is turned down because of a poor credit report, you may request a free copy of the report from a credit report company. Check it for accuracy and completeness as you have the right to dispute any errors. If you have a poor credit history, start repaying outstanding balances on time to re-establish an acceptable record and then try to apply for a loan again.

### **Vermont Agricultural Lenders**

There are several lending institutions in Vermont that make agricultural loans. The following list of lenders is not intended to be exhaustive. Rather, it puts in one place, the major sources of agricultural financing organizations in the State of Vermont. While banks and other for-profit organizations offer competitive interest rates, governmental lending institutions, such as the USDA Farm Service Agency and the Vermont Agricultural Credit Corporation, offer entry loans at subsidized rates to encourage business start-ups. Typically, these subsidized sources have a five to seven year limit on the length of loans, with transfer to the more commercial sources expected at that time. In all cases, however, a detailed business plan, including market analysis, projected first year cash flows, risk management, and exit strategies will be expected as a part of the loan application process. Sources for help with this planning are included in the "Additional Resources" section and should be used prior to any contact with the loan institutions.

In addition, including in the appendix are detailed descriptions of lending programs offered by five of the institutions listed below.

- Commercial Banks. There are a number of commercial banks in Vermont that make agricultural loans. For a listing of banks, visit [www.compasscg.com/banking\\_links/vermont.html](http://www.compasscg.com/banking_links/vermont.html). You may want to start with the institution with whom you already do your banking, and/or check with an agricultural service provider for local contacts.
- Ag Venture Financial Services, 800-524-2484.
- Northeast Organic Farming Association Green Mountain Revolving Loan Fund, 802-434-4122, [www.nofavt.org](http://www.nofavt.org). Please see Section II and/or the Appendix for more information.
- USDA Farm Service Agency, [www.fsa.usda.gov/vt](http://www.fsa.usda.gov/vt). Please see Section II and/or the Appendix for more information.
- USDA Rural Development (farm labor housing loans), [www.rurdev.usda.gov](http://www.rurdev.usda.gov).
- Vermont Economic Development Authority / Vermont Agricultural Credit Corporation, (802) 828-5627, [www.state.vt.us/veda](http://www.state.vt.us/veda). Please see the Appendix for more information.
- Vermont Community Loan Fund, 802-223-1448, [www.vclf.org](http://www.vclf.org). Please see the Appendix for more information.
- Vermont Development Credit Union, 800-865-8328, [www.vdca.org](http://www.vdca.org).
- Yankee Farm Credit, (802) 879-4700, [www.yankeeaca.com](http://www.yankeeaca.com). Please see the Appendix for more information.

### **Additional Resources**

- Micro-Business Development Program, [www.vt-microbusiness.org](http://www.vt-microbusiness.org).
- NxLevel's Tilling the Soil of Opportunity, [www.nxlevel.org](http://www.nxlevel.org).
- Small Business Administration, [www.sba.gov](http://www.sba.gov).
- Small Business Development Corporation, [www.vtsbdc.org](http://www.vtsbdc.org).
- UVM Extension, [www.uvm.edu/extension](http://www.uvm.edu/extension). See Section II for more information.
- Vermont Agency of Agriculture, [www.vermontagriculture.com](http://www.vermontagriculture.com). See Section II for more information.
- Vermont Department of Economic Development, [www.thinkvermont.com](http://www.thinkvermont.com).
- Women's Agricultural Network, [www.uvm.edu/wagn](http://www.uvm.edu/wagn). See Section II for more information.

# Access to Production Knowledge, Skills & Technical Assistance

*By Allen Matthews, UVM Center for Sustainable Agriculture, and Anne Hilliard, USDA Natural Resources Conservation Service*

One of the most diverse issues you face as a new farmer is gaining access to production skills, knowledge and technical assistance. While finding access to land, capital and markets can be daunting, developing the skills to actually produce a sustainable income is critical to success. Gaining practical, on-the-farm experience may often be one of your best investments to a productive future in farming.

If you weren't raised on a farm, think about how you will gain the skills and knowledge to address the challenges of understanding soils, nutrition, and on-going farm maintenance, as well as sources of information and support along the way. If you are already farming but considering a new crop, animal or production method, think about how you and your family will ensure the viability of the farm business while making the needed changes.

For new and aspiring farmers, access to production skills, knowledge, and technical assistance starts with developing an awareness of the various agricultural outreach and educational programs available in the state and region. You'll also want to develop an understanding of appropriate state and federal regulations that will affect your farm business; commodity and farmer associations that provide support and professional development; and relevant internships and applied degree programs available.

## **Agricultural Outreach Programs**

There are numerous organizations in Vermont that assist farmers with production and marketing practices; help farmers conserve their soil, water, and other natural resources; and provide technical assistance to farmers as they plan and operate their businesses. The following are some of these organizations. More information on all of these organizations can be found in the second section of this guide.

- Intervale Foundation, <http://www.intervale.org>
- Northeast Organic Farming Association of Vermont, [www.nofavt.org](http://www.nofavt.org)
- University of Vermont Extension, [www.uvm.edu/extension/ag/links.htm](http://www.uvm.edu/extension/ag/links.htm)
- USDA Natural Resource and Conservation Service, [www.vt.nrcs.usda.gov](http://www.vt.nrcs.usda.gov)
- UVM Center for Sustainable Agriculture, [www.uvm.edu/sustainableagriculture](http://www.uvm.edu/sustainableagriculture)
- Vermont Agency of Agriculture, Food and Markets, [www.vermontagriculture.com](http://www.vermontagriculture.com)
- Vermont Farm Bureau, [www.vtfb.org](http://www.vtfb.org)
- Vermont Farm Service Agency, [www.fsa.usda.gov](http://www.fsa.usda.gov)
- Vermont Housing and Conservation Board, [www.vhcb.org](http://www.vhcb.org)
- Vermont Land Trust, [www.vlt.org](http://www.vlt.org)

Growing New Farmers, a Northeast project to assist new farmers in the region, is another resource. The website, [www.northeastnewfarmer.org](http://www.northeastnewfarmer.org), has an extensive list of organizations throughout the Northeast that may be helpful in identifying ways to get the knowledge and skills you need. The program is developing curricula and tools for on-farm skills development. Using an occupational profile framework, twenty competency-based learning guides are to be produced. They also have an on-line service where you can "chat" with other new farmers about your challenges.

## **Internships and Degree Programs**

"Learning by doing" may be one of the best ways for you to gain the skills you need. Become familiar with local farmers in your area. Most farmers are always in need of more help, and may be willing to have you volunteer on their farm to gain experience. Some may even be able to provide you with a modest income as you learn from them. NOFA-Vermont coordinates an apprenticeship program with organic farmers across the state. You may also want to check out the ATTRA website at [attra.ncat.org](http://attra.ncat.org) for a listing of internships and apprenticeships across the country and even in Europe.

UVM's F.A.R.M.S. 2+2 program prepares young

people to become professional farm managers/owners for Vermont and the Northeast. All students first earn an Associates Degree in Dairy Management, Agricultural Business Management or Landscape Design from Vermont Technical College. More information about the program can be found in Section II of the Resource Guide.

There are also some very exciting internship and applied degree programs available throughout Vermont colleges, including Vermont Technical College, [www.vtc.edu](http://www.vtc.edu); Sterling College, [www.sterling.edu](http://www.sterling.edu); University of Vermont, [www.uvm.edu](http://www.uvm.edu); and Green Mountain College, [www.greenmtn.edu](http://www.greenmtn.edu); among others.

### **Commodity Associations**

Commodity-based associations can be a resource for gaining production knowledge. Whether you are just starting out, thinking of transitioning to a new crop, or developing a new market for your farm products, it may be helpful to get directly in touch with the appropriate “commodity” or farmer association. Visit

[www.vermontagriculture.com/agorgs.htm](http://www.vermontagriculture.com/agorgs.htm) for a list of organizations. You may also want to check out the listing of individual farm vendors, commodity associations and retail outlets who sell Vermont agricultural products at [www.vermontagriculture.com/buyvermont.htm](http://www.vermontagriculture.com/buyvermont.htm).

### **Regulations**

There are numerous state and federal regulations that govern many aspects of farming. While they may sometimes be seen as a burden, it is extremely important to become familiar with regulations related to the crops, livestock and products you intend to produce. “An ounce of prevention”, in this case, “is worth a pound of cure.” The Vermont Agency of Agriculture, Food & Markets (VAAFAM) is the primary regulatory agency of agriculture in the state. To find a listing of agriculture-related laws and regulations, check out the website at [www.vermontagriculture.com/regulations.htm](http://www.vermontagriculture.com/regulations.htm).

In addition, you might consider contacting someone within the different divisions at VAAFAM, addressing animal health issues (802-828-2421), dairy (802-828-2433), plants, soil, water quality (802-828-2431) plus overall administrative, policy

or permitting questions (802-828-5434). Farmers wishing to be certified organic should contact NOFA-Vermont (802-434-4122). As a new farmer, you need to work through the regulations and license requirements specific to the agricultural product(s) you plan to grow for sale and/or food/agricultural/horticulture products made for sale, wholesale or retail. If you have a question about whether or not a regulation applies or a license is needed, it is best to call ahead and ask.

### **Conservation and Cost-Share Programs**

The USDA’s Natural Resource and Conservation Service (NRCS) at [www.vt.nrcs.usda.gov](http://www.vt.nrcs.usda.gov) works with landowners to conserve soil, water, and other natural resources. They provide technical assistance for conservation of natural resources; develop and deliver technical assistance and information on conservation practices; conduct natural resources surveys and analyses; and help land users develop conservation plans for their land. NRCS also offers several cost-share programs to encourage environmental stewardship.

One beneficial cost-share program of NRCS is the Environmental Quality Incentives Program (EQIP). EQIP provides technical and financial assistance to producers to help solve natural resource problems such as transition to organic certification, grazing practices, dealing animal waste, and soil erosion issues. New farmers (those with under 10 years of farming) and limited resource farmers who are approved for EQIP contracts are eligible for 90% cost share assistance on all high priority practices established on the EQIP practice list. (All other farmers are eligible for 75% cost-share assistance.)

Other NRCS resources for new and beginning farmers include:

- Agricultural Management Assistance (AMA) covers some high risk areas not covered by EQIP. Past AMA funding included stream bank stabilization, buffer strips and animal waste storages.
- Conservation Technical Assistance (CTA) provides landowners and users, as well as groups, with technical assistance and educational assistance with land use planning and conservation of private lands.

- Farmland and Ranchland Protection Program (FRPP) provides eligible entities within the state up to 50% of the funds for purchase of development rights on agricultural land.
- Grazing Lands Conservation Program (GLCP) assists livestock owners to enhance or improve their pastures for optimum productivity and protection of water quality. They also assist producers in locating funds to help them with their plan implementation.
- Wetland Reserve Program (WRP) provides technical and financial assistance to producers to restore and protect converted and degraded wetlands. The program provides both cost-shares for practices needed to restore the wetland as well as easement payments dependent upon length of the easement.
- Wildlife Habitat Incentives Program (WHIP) provides technical and financial assistance to landowners for the enhancement of wildlife habitat. In Vermont many of the funds have been used to enhance riparian wildlife habitat with the planting of riparian forest buffers.



# Access to Farm Land

*By Debra Heleba, Land Link Vermont Coordinator, Center for Sustainable Agriculture, University of Vermont Extension*

One of the steps you face as a new farmer is gaining access to farmland. If you were not raised on a farm, you may not have access to family farmland. In Vermont, like the rest of the Northeast, land prices are steadily rising and development is reducing the amount of available farmland, so finding an affordable farm to buy can be a serious challenge. Sale of development rights programs have helped some new farmers acquire farmland (see Vermont Land Trust page) but given the high start-up costs of some farm businesses, purchasing a farm is simply not the best first step in starting an agricultural business.

If you were raised on a farm and are hoping to take over the family farm someday, you may face slightly different although significant challenges. In attempting a farm transfer, you and your family need to ensure the ongoing viability of the farm business while maintaining positive family relationships and communications. Land needs for you, as a beginning farmer within a family transfer, may include new farmland for expanding the business, diversifying the farm, and/or siting additional housing.

## Start with Your Goals

Finding the right piece of land on which to start a new farm business begins with a look at personal and business goals. Personal and family values and goals will focus farmland questions around location (do you need to locate close to family members and/or an off-farm job?), and type of farming opportunity (i.e., will you become a self-employed business person or a farm employee / partner?). Farmland selection will also be influenced by business goals—selection of farm enterprise(s), farming practices, and markets will all play a role in farmland choice and use.

## Site Assessment

When looking for a suitable parcel for a new farm business, the following factors must be considered.

- **Size and Location.** Does the parcel have the right number and type of acres (i.e., tillable versus pasture, etc.) needed for the new enterprise? Is the farm located in the right area to access markets and support services, as well as fulfilling personal and family needs (including proximity to family, friends, off-farm employment, etc.). Is the farm located in a “farm-friendly” community? Is the land zoned for agricultural use? The local town clerk’s office can provide information on size and property boundaries through tax maps. Zoning information is also usually available through the town clerk’s office.
- **Ownership.** Who currently owns the property? The town clerk’s office can also provide information on property ownership, as well as property tax rates.
- **Soils.** Consideration should be given to soil type(s) on the parcel, its fertility, slope, and drainage. The USDA Natural Resources Conservation Service (NRCS) provides, by county, inventories of the state’s soils through soil surveys. The surveys contain detailed soil maps and descriptions. Some farm-specific soil information is also available from NRCS. Please see the NRCS description in Section II for more information and/or visit their website at [www.vt.nrcs.usda.gov](http://www.vt.nrcs.usda.gov). In addition, the University of Vermont Agricultural and Environmental Testing Lab conducts soil fertility testing on a fee-for-service basis. For more information, visit their website at [www.uvm.edu/pss/ag\\_testing/](http://www.uvm.edu/pss/ag_testing/).
- **Water Availability.** The source, quantity and quality are all factors to consider, whether starting a horticulture business (need for irrigation) or a livestock farm. The Vermont Farm-A-Syst program can provide you with a free assessment of each on-farm well or spring, conducting analyses for nitrate, herbicides, and bacteria. Contact Farm-A-Syst staff at 802-388-6748, 802-229-2720, or 802-254-5323.
- **Climate.** New farmers need to take into account the elevation of the property, number of frost-

free days, averages temperatures and rainfall, exposure and wind patterns. A Vermont Hardiness map is available at [www.uvm.edu/extension/publications/oh/oh53.htm](http://www.uvm.edu/extension/publications/oh/oh53.htm).

- **Access.** How will the farmer (and customers) access the property on a routine basis?

### Land Use Regulations and Restrictions

In addition to zoning lands to clarify their approved uses, there are other regulations associated with land in general, as well as specifically to agricultural lands. Before you purchase or lease a farm, it's a good idea to learn about farmland use regulations and specific restrictions that may be associated with the property. The following are some common farmland-use related restrictions and regulations.

- **Accepted Agricultural Practices (AAP's).** These are regulations designed to reduce agricultural non-point source pollution and are handled by the state through the Vermont Agency of Agriculture, Food and Markets. Examples of AAP's include the ban on spreading manure on frozen ground, and vegetative buffer strips maintained between cropland and adjoining waters. For more information about AAP's, contact the Agency of Agriculture at 1-800-675-9873 or visit their website at [www.vermontagriculture.com](http://www.vermontagriculture.com).
- **Act 250.** The Land Use and Development Law, commonly known as "Act 250," requires certain development projects to obtain a land use permit. This law was passed in 1970 as a way reviewing development plans that might have significant environmental, aesthetic, and/or community impacts. The Vermont Environmental Board manages the permit review process. Their website is [www.state.vt.us/envboard/](http://www.state.vt.us/envboard/). Farming and forestry uses are exempt from Act 250, unless they occur above the elevation of 2,500 feet.
- **Easements.** These are land use restrictions attached to the title of the property. An easement is a right or interest given by the landowner to a third party. In farming, a conservation easement is held by a land conservation organization (a land trust) that permanently restricts development of the land. A right-of-way, another type

of easement, allows a party the right to travel across your land.

- **Current Use.** The farm and forest use value appraisal program, commonly called, "current use program," provides an incentive to keep agricultural and forest land in production by taxing the property according to its use value. Farmland eligible for the program must be at least 25 contiguous acres in active agricultural use; or smaller parcels which generate at least \$2,000 annually from the sale of farm crops. For more information, contact your town clerk, lister, county forester, or the Property Valuation and Review office of the Vermont Department of Taxes at 802- 828-5861 or [www.state.vt.us/tax/pvr.htm](http://www.state.vt.us/tax/pvr.htm).

### Getting on the Land—Tenure Options

As Kathy Ruhf from the New England Small Farm Institute demonstrates in her book, *Farmland Transfer and Protection in New England* there are numerous tenure options available to new farmers. She points out that the word, "tenure" comes from the Latin, "to hold" and that farmers do not necessarily need to own or hold title to farmland in order to farm it. The following are some tenure options available to new farmers.

- **Purchase farmland.** New farmers can buy farmland through cash purchase, standard debt financing, owner financing, installment sales, etc. The challenges of purchasing land include the high cost of real estate, limited equity of new farmers, and limited farming experience. Land conservation organizations can help reduce the purchase price of some parcels by placing a permanent conservation easement on the property at the time of the sale (see Vermont Land Trust information in Section II). When purchasing property, new farmers should consult with a certified realtor, appraiser, and/or attorney.
- **Leasing.** Short-term rental and long-term leasing agreements can be an affordable way to get on the land. New farmers may lease from retiring farmers, farmers with additional land, and non-farming landowners. A signed, written lease over at least a three year term qualifies farmers and/or landowners for certain programs like current use, and USDA conservation and lender

programs. As an example of leasing, please see the description of the Intervale Foundation in Section II for their Incubator Program, which leases certified organic land to new farmers.

- **Partnering with Another Farmer.** Working with another new or experienced farmer is an additional way to get on the land. New farmers could access farmland by becoming an employee, leasing from a farmer, or entering into a business arrangement (partnership, corporation or LLC) with the farmer.

### **Finding Farmland**

The following organizations offer an inventory of farmland properties.

- **Land Link Vermont.** Land Link Vermont is a program of the University of Vermont Center for Sustainable Agriculture that connects farm seekers with farmland and farming opportunities in Vermont, and helps participants make informed decisions about farm start-up and transfers. The program offers a Matching Service that provides links among farm seekers and farmland owners interested in purchase/sale, lease, joint farming and other farm transfer agreements. Please see the description for the University of Vermont Center for Sustainable Agriculture in Section II for more information on Land Link Vermont or visit their website at [www.uvm.edu/landlinkvt](http://www.uvm.edu/landlinkvt).
- **Real Estate Agency.** The Vermont Association of Realtors maintains a listing of realtors on their website at [www.vtrealestate.com/](http://www.vtrealestate.com/).
- **Land Trusts.** Occasionally land trusts will sell properties. Please visit the Vermont Land Trust website at [www.vlt.org](http://www.vlt.org) for more information about their organization and a listing of more than 30 other land trusts working in Vermont.
- **USDA Farm Service Agency.** On occasion, the USDA-FSA will offer government-owned or foreclosed properties to new farmers. These properties are listed on FSA's "Real Estate for Sale" website at [www.resales.usda.gov](http://www.resales.usda.gov).
- **Word-of-Mouth.** In addition to contacting the

above organizations to find farmland, consider talking with farmers or service providers in the area where you would like to farm. Vermont is a small community and often local folks can be extremely useful in helping you identify available farmland.

### **What about Forested Lands?**

About 78 percent of Vermont is forested so there is a strong likelihood that some of your farm will include forested lands, and/or your farmland will abut forests. The article, *What about the Woods?*, included in the appendices of this Guide, gives some helpful information about forested lands on the farm.

### **Additional Resources**

*Keeping Farmland Working in Vermont: A Lease Agreements Guide for Landowners and Farmers.* By Debra Heleba, Land Link Vermont with David Major, Major Farm; and Bill Snow, University of Vermont Extension. The fact sheet provides farmers and landowners with some of the basics involved in putting together an effective agreement to keep the state's "working landscape" open and productive. Includes descriptions of three types of agreements--verbal, lease, and letter of agreement, and considerations on liability, current use taxation, and Accepted Agricultural Practices (AAPs). Available from the UVM Center for Sustainable Agriculture at (802) 656-5459.

*Farmland Transfer and Protection in New England: A Guide for Entering and Exiting Farmers.* By Kathryn Ruhf. This booklet includes strategies to transfer farms as well as ways to protect farmland. It includes worksheets, sample documents, and additional resources. Published by the New England Small Farm Institute. Available for \$12 by calling 413-323-4531.

# Access to Markets and Marketing

*By Mary Peabody, UVM Extension with Dennis Kauppila, UVM Extension*

The key to any successful business is to get your product into the hands of enough customers who are willing to pay a price that returns a fair profit to you, the producer. There are many several different types of market outlets for selling agricultural products and each option has benefits and challenges that you need to consider. For many small farms direct marketing (selling your product directly to the customer) provides a way to increase profitability while developing valuable relationships with customers. However, direct marketing requires the development of some special skills and it does take time away from production.

If you are just starting out it may be all that you can manage (especially in the first years) just to focus on production and quality. In that case becoming a member in a marketing cooperative may be the right choice for you. This allows you to focus on honing your production and management skills while your coop staff takes care of finding customers and nurturing those relationships on your behalf.

Likewise if you plan to produce large quantities of product you may find that planting, growing, harvesting or herd management takes all of your time and there are no resources left for marketing. In that case a marketing cooperative or a wholesale operation may be the best solution.

However, if you truly want to produce products that bring people pleasure and satisfaction there is no substitute for direct marketing. Selling direct to consumers allows you to develop great communication skills, gets you immediate feedback from your customers, and provides you with insight into what additional products your customers might be looking to purchase. The bonus is that direct market outlets allow you to educate consumers regarding the challenges of producing high-quality agricultural products.

## What is Marketing?

Marketing encompasses all the management tasks you are responsible for from the time you harvest

your product to the time a customer consumes your product and makes the decision to buy it again. Like all management activities, marketing is intricately connected to every other process on the farm and once your business is up and running you will have precious little time to stop and consider individual activities. Your marketing plan is your opportunity to give some concentrated thought to what you sell, to whom, where, and for how much.

Some of the areas you'll need to consider for your marketing plan include the following.

- **Your Marketing Goals:** How much time and money do you have available to invest in the marketing of your product? What percentage of your total income needs is this product going to supply? Is it important to you to have a relationship with your customers? Would you be happier selling many products to a few customers or selling a few products to many customers? Is it important to you that people recognize your farm label on products?
- **Customer Profile:** Who exactly is your customer? What are the demographics/psychographics of your target customer (i.e. age, gender, education level, income, and household size)? Why would they want your product? How much of your product will they consume in a week or month? Is your product a staple that they will buy frequently or a specialty product that they will only purchase on special occasions? Are consumption trends for your product growing or decreasing? Will you need to educate your customers on your product (What is it? How is it used?)
- **Competition:** Who else is already doing what you are proposing to do? What makes your product unique? Why will customers choose your product over other, similar products in the marketplace? [Note: Your competition is not necessarily local to you – it could be products sold on the internet, through national/international chains, etc.]
- **Sales:** Will you be selling wholesale or retail?

Will you direct market your product (farmers' markets, restaurants, farm stands, pick-your-own operations, etc.)? Or will you entrust the marketing to someone else? Where are your customers located? Will they come to you or will you need to go to them? How many potential customers (i.e. those that fit your customer profile) live within 25 miles of where you live? 50 miles?

- **Post-harvest care/Regulatory requirements:** What are the regulations governing how your product is cared for? What has to be done to ensure the quality and freshness of your product? Do you have the proper washing, packaging and cooling facilities? If you are raising meat do you know if there are slaughter facilities in your area?
- **Packing/Labeling:** What will your product require regarding labeling/packaging? What is the shelf-life of your product? Where will you buy the right boxes, cartons, shipping supplies? Have you selected packaging that is consistent with your business/product? Will your product be sold by piece, weight or volume?
- **Transportation/Distribution:** How will you get your product to the point of sale? Who will be responsible for transporting your product? Does your product need any special care during transit (i.e. will it need to be kept cool? Frozen? Is it a fragile product?) How often will the product be picked up? Is there any processing required? If so, who will do the processing? How/when will you be paid for your product?
- **Quality control:** Who ensures that your product is well-displayed? Has customer appeal? What happens to product that doesn't get sold? Will you need product liability insurance?
- **Pricing:** What is your pricing strategy? Do you know your breakeven point? What is your payment collection schedule? What is the competition charging for a similar product? Can you make a profit at the price your competition charges? Or is your product better in some way that would justify the higher cost?

## **A Special Note about Marketing and Dairy Farming**

Farm gate milk prices are regulated by Federal Milk Marketing Orders. Most Vermont dairy farmers belong to a dairy marketing cooperative. Cooperatives are member-owned businesses which are governed by an elected Board of Directors. Day-to-day operations are managed by staff hired and overseen by the Board. Members wishing to join cooperatives must be approved by the Board and sign a contract. Members are also required to invest in the cooperative through cash payments (member equity). When the business is profitable the members (as owners) can either share the profits or agree to reinvest the profits back into the business. The two largest dairy coops in Vermont are St. Albans Cooperative Creamery and AgriMark (which includes the Cabot product line). Other active cooperatives in Vermont include Dairy Farmers of America (DFA), Dairylea, and National Farmers' Organization (NFO).

If you choose not to belong to a dairy marketing cooperative, there are two other options available to you. You may choose to sell your milk to a private firm rather than belonging to a cooperative. Some of these private firms include Garelick, Crowley Foods, Monument Farms and Thomas Dairy. The Vermont Agency of Agriculture maintains current lists of all Cooperatives and private milk handlers licensed to do business in the state. [Note: Regardless of which marketing strategy you select, have a contract in place before you get started. Not all cooperatives, or all firms, operate in all parts of the state and sometimes companies are not in a position to take on new farms.]

Finally, there are some dairy farms that are processing and selling their own milk. They might be selling bottled milk, yogurt, cheese, ice cream or some other value-added product. Because of the high startup costs associated with processing milk, it is extremely important to do a thorough job on your market research before you make an investment.

## **A Special Note about Organic Dairy Farming**

Organic dairy farmers have the same basic market outlets as conventional producers. There are marketing cooperatives (i.e. CROPP) and there are



private firms (i.e. Horizon), and there are organic producers selling/processing their own value-added products. The additional requirement for organic producers is that they must be certified by an entity approved to oversee organic production standards (i.e. NOFA-VT). See the Northeast Organic Farming Association of Vermont description in Section II for more information.

### **Where to Go for Help**

A final consideration in selecting the right marketing strategy for your situation has to do with what you enjoy. Some farmers/growers really like the social aspect of direct marketing. They enjoy talking with customers and other growers on a regular basis. Other farmers are perfectly happy staying on the farm and are uncomfortable with the idea of “selling.” It pays to know yourself and be honest about which jobs you like best and which jobs you dread. The following are some resources to help you.

### **Researching & Writing your Marketing Plan:**

- UVM Extension (NxLevel, Growing Places, etc.), [www.uvm.edu/extension](http://www.uvm.edu/extension)
- Small Business Development Centers (SBDCs), [www.vtsbdc.org](http://www.vtsbdc.org)
- Northeast Center for Food Entrepreneurship (NECFE), [www.nysaes.cornell.edu/necfe/](http://www.nysaes.cornell.edu/necfe/)
- New England Agricultural Statistics Service (NASS-USDA), [www.usda.gov/nass/](http://www.usda.gov/nass/)

**Regulations** (selling food and food products; weights and measures; labeling requirements; processing restrictions, water testing, facility standards, etc.):

- Vermont Agency of Agriculture, [www.vermontagriculture.com](http://www.vermontagriculture.com)
- Vermont Department of Health, [www.healthyvermonters.info](http://www.healthyvermonters.info)

**Farmers’ Markets:** Visit [www.vermontagriculture.com](http://www.vermontagriculture.com) for a list of active markets. For questions regarding the operating rules of a specific market, contact the market manager directly. Farmers’ markets are independent organizations and there is considerable variation in how they operate.

### **Community Supported Agriculture (CSA):**

Check the VT Agency of Agriculture website at [www.vermontagriculture.com](http://www.vermontagriculture.com) for operating

CSA’s in your area

- NOFA-VT also lists CSA’s on their website at [www.nofavt.org](http://www.nofavt.org)
- The Robyn VanEn Center for CSA Resources provides resources for CSA farmers around the country. Please visit their website at [www.csa-center.org](http://www.csa-center.org) for more information.

### **Shipping Milk:**

Vermont Agency of Agriculture (requirements on milking facilities, handling, etc.)

Cooperative Membership (Call directly)

Private handlers (Contact directly)

### **Farmer and Other Professional Associations:**

Visit [www.vermontagriculture.com](http://www.vermontagriculture.com) for a list of additional associations.

- North American Farmers’ Direct Marketing Association (all aspects of direct marketing, they also have regional chapters and conferences), [www.nafdma.com](http://www.nafdma.com)
- Vermont Fresh Network (links farmers with chefs), [www.vermontfresh.net](http://www.vermontfresh.net)
- NOFA-VT (organic production in all areas; dairy technical assistance), [www.nofavt.org](http://www.nofavt.org)
- NODPA (Northeast Organic Dairy Producers Association), [www.organicmilk.org](http://www.organicmilk.org)
- VT Farm Bureau (member association for all farmers), [www.vtfb.org](http://www.vtfb.org)
- Vermont Sheep Breeders Association (coordinates some wool/lamb marketing activities), [www.vermontsheep.org](http://www.vermontsheep.org)
- Vermont Beef Producers (coordinates some marketing and sales efforts), [www.vermontbeefproducers.org](http://www.vermontbeefproducers.org)

# Organizations Serving Vermont's New and Aspiring Farmers

The Vermont New Farmer Network is a working group of agricultural organizations committed to serving the needs of new and aspiring farmers in Vermont.

The goals of the Network are to:

- Strengthen collaboration among agencies and organizations serving new and aspiring farmers;
- Enhance commitment and effectiveness of agencies serving new and aspiring farmers;
- Coordinate program planning and development to address gaps in services to these farmers;
- Identify and compile information on resources to help new and aspiring farmers access them; and,
- Promote innovative and creative approaches to helping these farmers succeed.

Membership of the Network is informal and dynamic. It is open to any agency, organization, or institution and any farmers interested in fulfilling the mission or participating in particular activity. The 'core group' at present are those who have provided the descriptions that follow.

For more information about the Network, please contact Beth Holtzman at the UVM Center for Sustainable Agriculture at 802-656-5459 or Women's Agricultural Network at 802-223-2389 x15, or by email at [beth.holtzman@uvm.edu](mailto:beth.holtzman@uvm.edu).



# Intervale Center

A non-profit center for sustainable ventures and ecological innovation, the Intervale Center runs a network of programs in a unique agricultural setting. Located in Burlington, Vermont, the Intervale comprises 700 acres of community farms, gardens, wildlife, and nature trails. Our mission is to incubate sustainable businesses in farming, and value-added food, fiber and fuel production, with a focus on economic development and environmental solutions for communities worldwide. We invite you to visit our farms, programs and projects that provide healthy food, clean energy and jobs for our entire community.

## **Farm Venture Program:**

### **Creating Opportunities for New Farmers**

Founded in 1990, The Farm Program is a business incubator that leases land, equipment, greenhouses, irrigation and storage facilities to small farms that agree to farm organically on Intervale land. Farmers have access to a cafeteria of technical and mechanical support as well as the benefit of marketing programs and business planning resources to ensure profitability. One of the great assets of the program is the cooperative spirit of the farmers themselves, the informal mentoring and support they provide to each other. After completing three years as an Incubator farmer, individuals graduate from the program and become Enterprise farmers. At this stage farm enterprises are entitled to extended leases and their fees increase to cover full operating costs for Intervale services. Farmers have the option of continuing to farm in the Intervale or re-establishing their business elsewhere in the Northeast.

## **Growing Success on Farms:**

### **A Farm Viability Enhancement Program**

Growing Success on Farms began in 2002 as an Intervale Center pilot project to help Vermont farm operations increase their economic viability over a five year period. Still in its development stages, Growing Success works one-on-one with selected farmers throughout the state, and provides specialized support and technical assistance to help farmers expand their markets and increase revenues. A key component of the project is to engage farmers in a rigorous self-evaluation process so that they can develop the skills they need to grow their unique business. Linking farmers with technical assistance providers (lenders, tax consultants, extension agents, and well-established farmers, to name a few) is critical to the program's success. These consultants will assist farmers with production, diversifying, solid business planning, securing financing, developing value-added businesses, and marketing. Ultimately the project will form a caring and lasting marriage between farmers and those committed to their success.

## **For More Information:**

Intervale Center  
282 Intervale Road  
Burlington, Vermont 05401  
802 660-0440  
E-mail: [info@intervale.org](mailto:info@intervale.org)  
Website: [www.intervale.org](http://www.intervale.org)

# Natural Resources Conservation Districts

For over 60 years Natural Resources Conservation Districts have been working with landowners, organizations and government agencies to protect our soil, water, forests, wildlife and other natural resources.

Vermont's 14 NRCDC's provide landowners and agricultural producers with technical, financial and educational assistance for working with state and federal programs. Districts act as local facilitators linking farmers with the appropriate federal and state cost share programs and private sources of funding that can help producers meet their management objectives. Districts coordinate the Local Work Group for the 2002 Farm Bill programs, run agricultural and natural resource management workshops and provide educational information on many related topics.

Through the Agricultural Resource Specialist (ARS) program, staff work with farmers on meeting Vermont's Accepted Agricultural Practices, provide environmental assessments of farm operations through the Farm\*A\*Syst program and make recommendations on improving environmental impacts of the farm operation. Assistance is available on manure management, proper siting of manure storage or composting facilities, technical information on water quality issues and much more.

Conservation District assistance is available to all landowners at no cost. Fees are charged for most workshops. For more information, contact:

Jon Anderson, Executive Secretary  
Natural Resources Conservation Council  
116 State Street, Drawer 20,  
Montpelier, VT 05620-2901  
(802) 828-3529, [jwa@agr.state.vt.us](mailto:jwa@agr.state.vt.us)

## **Bennington County NRCDC**

Shelly Stiles, District Manager  
PO Box 505, 310 Main St.  
Bennington, VT 05201  
802-442-2275 FAX 802-447-1934  
[stiles@together.net](mailto:stiles@together.net)

## **Caledonia County NRCDC**

Andrea Turner, District Manager  
1153 Main St, Ste 2  
St Johnsbury, VT 05819  
802-748-3885 FAX 802-748-1621  
[andrea.turner@vt.nacdnet.net](mailto:andrea.turner@vt.nacdnet.net)

## **Essex County NRCDC**

Andrea Turner, District Manager  
1153 Main St, Ste 2  
St Johnsbury, VT 05819  
802-748-3885 FAX 802-748-1621  
[andrea.turner@vt.nacdnet.net](mailto:andrea.turner@vt.nacdnet.net)

## **Franklin County NRCDC**

Renaë Masse, District Manager  
27 Fisher Pond Road, Suite 1  
St Albans, VT 05478  
802-524-6505 FAX 802-524-4575  
[renae.masse@vt.nacdnet.net](mailto:renae.masse@vt.nacdnet.net)

## **Grand Isle NRCDC**

Sherri Potvin, District Clerk  
317 Old W. Shore Rd.  
North Hero, VT 05474  
802-864-0223  
[giconred@aol.com](mailto:giconred@aol.com)

## **Lamoille County NRCDC**

Christina Goodwin, District Manager  
109 Professional Dr., Ste 2  
Morrisville, VT 05661  
802-888-9218 FAX 802-888-8901  
[lnature@pwshift.com](mailto:lnature@pwshift.com)

## **Orleans County NRCDC**

Karen O'Donnell, District Clerk  
59 Waterfront Plaza  
Newport, VT 05860  
802-334-8325 FAX 802-334-1365  
[karen.odonnell@vt.nacdnet.net](mailto:karen.odonnell@vt.nacdnet.net)

## **Ottawaquechee NRCDC**

Sally Mansur, District Manager  
28 Farmvu Drive  
White River Junction, VT 05001  
802-295-7942 FAX 802-296-3654  
[onrcd@vt.nacdnet.net](mailto:onrcd@vt.nacdnet.net)

## **Otter Creek NRCDC**

Patricia Bergevin, District Clerk  
68 Catamount Park, Ste. B  
Middlebury, VT 05753  
802-388-6746 FAX 802-388-3709  
[patricia-bergevin@vt.nacdnet.org](mailto:patricia-bergevin@vt.nacdnet.org)

## **Poultney-Mettowee NRCDC**

Marli Rupe, District Manager  
PO Box 209  
Poultney, VT 05764  
802-287-5841 FAX 802-287-5841  
[pmnrcd@sover.net](mailto:pmnrcd@sover.net)

## **Rutland NRCDC**

Nanci McGuire, District Manager  
170 S Main St, Ste 4  
Rutland, VT 05701  
802-775-7192 FAX 802-773-4177  
[nanci-mcguire@vt.nacdnet.org](mailto:nanci-mcguire@vt.nacdnet.org)

## **White River NRCDC**

Abbey Willard, District Manager  
617 Comstock Road, Suite 1  
Berlin, VT 05602  
802-828-4493 FAX 802-223-6163  
[abbey.willard@vt.nacdnet.net](mailto:abbey.willard@vt.nacdnet.net)

## **Windham County NRCDC**

Jolene Hamilton, District Manager  
28 Vernon St, Ste 2  
Brattleboro, VT 05301  
802-254-5323 FAX 802-254-3307  
[jolene-hamilton@vt.nacdnet.org](mailto:jolene-hamilton@vt.nacdnet.org)

## **Winooski NRCDC**

Abbey Willard, District Manager  
617 Comstock Road, Suite 1  
Berlin, VT 05602  
802-828-4493 FAX 802-223-6163  
[abbey.willard@vt.nacdnet.net](mailto:abbey.willard@vt.nacdnet.net)



# Northeast Organic Farming Association of Vermont

The Northeast Organic Farming Association of Vermont (NOFA-VT) is a non-profit association of farmers, gardeners, and consumers working to promote an economically viable and ecologically sound Vermont food system for the benefit of current and future generations. NOFA-VT was founded in Vermont in 1971 and is the oldest organic farming association in the U.S. We focus on six key areas: Agricultural Education, Community Food Security, Organic Certification, Promotion, Social Action, and Technical Assistance.

Some of the biggest challenges for farmers when transitioning to organic dairy production are learning new ways to manage the health of their herd and the fertility of their soils. Organic farming strives to create a healthy farm system; one that will enhance the biological activity of their soils and have a positive affect on the quality of life and production of their animals.

## Dairy Technical Assistance Program

Ongoing dairy technical assistance includes:

- Visits to farms interested in making the transition to organic dairy production.
- Workshops offered throughout the year on animal health & nutrition, soil health, growing grains & forages, and organic dairy certification.
- Resources for organic livestock and dairy production includes a resource listing, animal health products listing, numerous articles on livestock health and land management, and an economic comparison of organic and conventional dairy production.
- Farmer Mentors work with certified producers as they make improvements in their farm system.
- Feedback to the National Organic Standards Board (NOSB) on issues important to organic livestock and dairy issues.

## Apprentice and Willing Workers Program

Having the opportunity to work on an organic farm is a valuable and rewarding form of education. Vermont farms offer exciting learning opportunities whether you are looking for a more structured experience (apprenticeship) or general farm work (willing worker). To aid interested individuals in their search for farm experience, NOFA publishes a directory each year of Vermont farms looking for apprentices and willing workers. You can use the directory to contact farms and find a situation that fits the farming experience you are looking for. NOFA does not provide a placement or matching service but we are happy to serve as a resource if you have questions or concerns along your search.

The NOFA-VT on-line directory provides up to date information to help you find a situation that fits the farming experience you are looking for. The directory profiles over 60 farms looking for apprentices and willing workers and provides information that may help you locate the appropriate apprenticeship. Each farm has a half page listing that includes information about the farm, skills to be learned, dates of the position, compensation, and contact information. The directory allows you to view the apprentice opportunities and communicate with the farmer directly. We encourage you to take some time to visit the farm where you are interested in working and meet the farmer who you will be working with, as the success of your experience often hinges on the host-apprentice relationship. NOFA-VT does not provide a placement or matching service but we are happy to serve as a resource if you have questions or concerns along your search.

## What else does NOFA offer?

Apprentices are encouraged to attend NOFA-VT's summer on-farm workshops series. Workshops are held June-September and cover a wide range of organic gardening and farming topics. The workshops are led by local farmers and held on farm. Many farmers who are listed in the directory have



agreed to let their workers attend NOFA-VT sponsored workshops/potlucks that are geared to the needs of new farmers & apprentices. These workshops are also an opportunity to meet other apprentices on Vermont farms and share experiences.

Discounted prices on books sold through NOFA and reduced price for attendance at our annual Winter Conference (Held in February at Vermont Technical College in Randolph, VT). Unfortunately at this time, we are not able to assist International Applicants as we do not provide a matching service and can not assist with securing a work VISA.

While there is not a deadline for applying, the majority of positions are for the spring to fall season: beginning in April, May, or June and ending in September, October, or November. There are some early spring opportunities on farms producing maple syrup and some dairy farms have year round placements.

Register to view our on-line directory free of charge by visiting our website. It is then your responsibility to apply to farms that interest you. We recommend contacting at least 5 farms to insure that you receive a job placement. Once you receive a position, please let our office know

your change of address so we can send you information on trainings and workshops. The earlier you apply the better chance you have of receiving a position with the farm of your choice. Often farms only have a few apprentice placements to offer and they can fill up quickly.

**Financial Assistance:  
Green Mountain Growers Revolving Loan Fund**

NOFA-VT offers a revolving loan fund to farmers that farm with sustainable agricultural practices; organic farmers; farmers that are interested in making the transition to sustainable management practices; and/or farmers that are interested in making the transition to organic management.

Loan amounts range from \$2,000 to \$15,000, with a fixed rate of 7.5%. Terms vary based on the use of the funds. Farmers may use the loan for working capital, equipment, or for improvement of business management, i.e. market research, computer software and training, or seasonal labor.

**For More Information:**

NOFA-VT  
P.O. Box 697  
Richmond, VT 05477  
Phone: 802-434-4122  
email: [info@nofavt.org](mailto:info@nofavt.org)  
website: [www.nofavt.org](http://www.nofavt.org)

# Randolph Area Family Farms

Connect – Prosper – Celebrate

Randolph Area Family Farms (RAFF) is a diverse group of individuals and organizations in the Randolph, VT area seeking creative ways to support the long term viability of local agriculture. The group is comprised of berry, dairy, flower, vegetable, fruit, and livestock farmers, many local organizations, and many local volunteers, including artists, journalists, and consumers. The group was formed in the spring of 2002.

The RAFF steering committee targeted a set of activities connecting local producers of food, fiber, forestry, and farm-based fun to the people who use them, helping farmers find economic stability, and celebrating the richness and diversity of the regional farming community. RAFF's goal is to increase the long-term viability of not only the businesses that produce agricultural products but also those that use them or add value to them. RAFF has identified a geographic area in which to focus its efforts; the towns of Randolph, Bethel, Brookfield, Braintree, Chelsea, Tunbridge, Royalton, Barnard, Stockbridge, Strafford, Rochester and Vershire.

Beginning and experienced farmers are welcome to get involved with our many community-based activities, including:

- Hosting a twilight farm visit or open farm location for the Family Farm Fest.
- Participating in our seasonal Local Buying Guide, distributed to over 6,000 households.
- Listing on our web site (we offer free pages for farmers!).
- Helping RAFF offer more local foods at area celebrations and events; both to increase sales of locally produced foods, but also educate community members about the variety and amount of local foods available.
- Work with RAFF and its many community partners to connect local food producers and area schools and hospitals.
- Hosting Valley Quest treasure hunts on area farms—encouraging families and the public to enjoy farms, and learn more about them in a self-directed atmosphere.

RAFF offers many ways to help farms be successful; by connecting farmers to local, state, and federal resources; encouraging diversification; helping develop more direct sale markets; and building local partnerships to support farms and farming.

For more information or to get involved, please contact:

Jennifer Colby  
RAFF Coordinator & Howling Wolf Farm  
c/o George D. Aiken Resource Conservation & Development Council  
22 No. Main St., #2  
Randolph, VT 05060802-728-9526  
[hwfarm@wildblue.net](mailto:hwfarm@wildblue.net)



The USDA Farm Service Agency (FSA) provides direct and guaranteed loans to beginning farmers and ranchers who are unable to obtain financing from commercial credit sources. Each fiscal year, the Agency targets a portion of its direct and guaranteed farm ownership (FO) and operating loan (OL) funds to beginning farmers and ranchers. A beginning farmer or rancher is an individual or entity who (1) has not operated a farm or ranch for more than 10 years; (2) meets the loan eligibility requirements of the program to which he/she is applying; (3) substantially participates in the operation; and, (4) for FO loan purposes, does not own a farm greater than 30 percent of the average size farm in the county. (Note: all applicants for direct FO loans must have participated in the business operation of a farm for at least 3 years.) If the applicant is an entity, all members must be related by blood or marriage, and all stockholders in a corporation must be eligible beginning farmers.

### **Maximum Loan Amounts**

Maximum amounts of indebtedness are:

- Direct FO or OL: \$200,000
- Guaranteed FO or OL: \$813,000 as of July 2006 (Amount varies annually based on inflation).

### **Sale of Inventory Farmland**

FSA advertises acquired farm property within 15 days of acquisition. Eligible beginning farmers and ranchers are given first priority to purchase these properties at the appraised market value for the first 135 days after acquisition. If more than one eligible beginning farmer or rancher offers to purchase the property, the buyer is chosen randomly. Visit the USDA website for properties available for sale at [www.resales.usda.gov](http://www.resales.usda.gov).

### **Where to Apply**

Applications for direct loan assistance may be submitted to the FSA local office serving the area where the operation is located. Local FSA offices are listed below. For guaranteed loans, applicants must apply to a commercial lender who partici-

pates in the Guaranteed Loan Program. Local FSA offices have lists of participating lenders.

### **Farm Programs Overview**

The Farm Service Agency administers farm production, price support, environmental conservation, and disaster assistance programs. Following is a summary of the programs that are available. Please call for more information or to be put on our newsletter mailing list.

### **Disaster Assistance**

- Noninsured Crop Disaster Assistance Program (NAP) -- financial assistance for catastrophic noninsured crop production losses due to natural disaster.
- Crop Disaster Program (CDP) -- monetary reimbursement for crop production losses due to natural disaster when authorized by Congress.
- Emergency Conservation Program (ECP) -- cost sharing to repair land damaged by torrential rain and restoration of failed livestock watering facilities during drought.

### **Environmental Conservation Programs**

- Conservation Reserve Program (CRP) -- provides annual land rental payments up to 15 years and cost sharing assistance to install water quality enhancement practices on environmentally sensitive land.
- Conservation Reserve Enhancement Program (CREP) -- State and Federal partnership allowing incentive payments to landowners who set aside environmentally sensitive land along streams or field boundaries.
- Environmental Quality Incentives Program (EQIP) -- provides cost sharing payments to participants who install enduring conservation practices to help control soil erosion and improve water quality.

### **Crop Price Support**

- Direct and Counter-cyclical Program (DCP) payments based on the farm's crop production

history. Partner counter-cyclical payments are made when market prices are low to help offset the difference.

- Farm Storage Facility Loans (FSFL) -- low interest loans to help finance grain and silage storage facilities.
- Milk Income Loss Contract (MILC) -- monthly payments to milk producers when market prices are low.
- Loan Deficiency Payments (LDP) -- provides funds to commodity producers when the national market price is lower than the loan price. LDP's are 'grants', and do not have to be repaid at any time.

### **Vermont FSA Offices**

All of the following offices administer farm programs. Loan programs are administered at four of these locations, and are noted as such. Please contact the office in your location for more information:

- Addison County 388-6748 ~ Loan Office
- Caledonia/Essex County 748-2641
- Chittenden/Washington County 865-7895
- Franklin / Grand Isle County 527-1296
- Lamoille County 888-4935
- Orleans County 334-6090 ~ Loan Office
- Rutland / Bennington County 775-8969
- Windham County 254-9766
- Windsor / Orange County 295-7942

Web Site: [www.fsa.usda.gov/vt](http://www.fsa.usda.gov/vt)

Email: [roger.allbee@vt.usda.gov](mailto:roger.allbee@vt.usda.gov)

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USDA's Natural Resources Conservation Service is the country's largest conservation agency, encouraging voluntary efforts to protect soil, water and wildlife on the 70 percent of America's lands that are in private hands.

**Program Services:** NRCS provides technical guidance and financial assistance to solve natural resources problems. All services are available upon request and without charge.

**Our Vision:** A productive agriculture in harmony with a quality environment.

**Our Mission:** to provide leadership and administer programs to help people conserve, improve and sustain our natural resources and environment.

**Who Is Served:** Farmers, individual landowners, local governments, towns, and state agencies.

**Programs in Vermont work to:**

- Implement the conservation provisions of the 2002 Farm Bill, to include:
  - Environmental Quality Incentive Program (EQIP)
  - Wildlife Habitat Improvement Program (WHIP)
  - Wetlands Reserve Program (WRP)
- Provide assistance in:
  - Nutrient management
  - Erosion and runoff control, streambank stabilization, buffers
  - Grazing practices & intensive grazing systems
  - Soils information
  - Converting to organic operations
  - Emergency repair work after natural disasters
  - Watershed protection & flood damage reduction
  - The purchase of conservation easements for preserving agricultural lands
  - Plant recommendations for conservation uses
  - Identifying problems with land, water and related resources
  - Helping communities conserve, develop and manage their natural resources
- Financial Assistance:
  - Up to 90 percent cost sharing through EQIP on approved high priority practices for new farmers

and those with limited resources.

**Our field offices cover all counties in Vermont:**

**Addison County**

68 Catamount Park, Middlebury, VT 05753  
Tel: 802-388-6748 Fax: 802-388-3709

**Bennington County**

310 Main St., P.O. Box 505, Bennington, VT 05201  
Tel: 802-442-2275 Fax: 802-447-1934

**Caledonia and Essex Counties**

1153 Main Street, St. Johnsbury, VT 05819  
Tel: 802-748-2641 Fax: 802-748-1621

**Chittenden and Washington Counties**

617 Comstock Road, Berlin, VT 05602  
Tel: 802-828-4493 Fax: 802-223-6163

**Franklin and Grand Isle Counties**

27 Fisher Pond Road, St. Albans, VT 05478  
Tel: 802-524-6505 Fax: 802-524-4575

**Lamoille County**

109 Professional Drive, Morrisville, VT 05661  
Tel: 802-888-4935 Fax: 802-888-8901

**Orleans County**

59 Waterfront Plaza, Newport, VT 05855  
Tel: 802-334-6090 Fax: 802-334-1365

**Rutland County**

170 South Main Street, Rutland, VT 05701  
Tel: 802-775-8034 Fax: 802-773-4177

**Windham County**

28 Vernon Street, Brattleboro, VT 05302  
Tel: 802-254-9766 Fax: 802-254-3307

**Windsor and Orange Counties**

28 Farmvue Drive, White River Jct, VT 05001  
Tel: 802-295-7942 Fax: 802-296-3654

Vermont Statewide Information: [www.vt.nrcs.usda.gov](http://www.vt.nrcs.usda.gov); [anne.hilliard@vt.usda.gov](mailto:anne.hilliard@vt.usda.gov)

NRCS is an equal opportunity provider and employer.63 [e](#)





# University of Vermont Center for Sustainable Agriculture

63 Carrigan Drive  
Burlington, VT 05405  
Phone: (802) 656-5459

[www.uvm.edu/sustainableagriculture](http://www.uvm.edu/sustainableagriculture)

The Center for Sustainable Agriculture was established in 1994 as a unit within University of Vermont (UVM) Extension to integrate university and community expertise to promote sustainable farming systems throughout Vermont and the region.

**Our Vision** is that farming in Vermont will be profitable, protect environmental quality, and provide consumers with affordable, high-quality products, while enhancing the quality of life for farmers and rural communities.

**Our Mission** is to bring people with a diversity of interests together to foster an understanding of agricultural issues that will lead to personal, institutional, organizational, and community decisions that encourage farming in Vermont.

## Our Programs

- Land Link Vermont
- Leadership Development
- New Farmer Network
- Pasture Network Program
- Planning for Alternative Enterprises
- Small Ruminant Dairy Project
- Sustainable Horticulture

## For New Farmers, We Offer:

- **Training.** We offer workshops, conferences, courses, and pasture walks on management-intensive grazing systems, starting dairy goat and sheep operations, farm business planning, alternative land tenure, sustainable horticulture techniques and tools, and more.
- **Technical Assistance.** Through phone and email consultation and/or farm visits, we provide technical assistance to farmers. We address production issues for sheep and goat dairy farmers; grazing systems needs; and business planning for established farms.
- **Educational Materials.** Newsletters, videos, fact sheets, reports, and web-based information are available on a range of subjects related to our program areas.
- **Networking and Linking.** The Center is home to the Vermont New Farmer Network, and most of our programs help connect new farmers to the resources and networks they need to become successful farm business owners. One of our programs, Land Link Vermont, provides a matching service that connects farm seekers with farmland owners.



**Mission:** To improve the quality of life of Vermonters by bringing the benefits of research and technology to them; and to provide educational programs and practical information concerning Vermont communities, families and homes, farms, businesses, and the natural environment.

**UVM Extension’s Values:**

The values that guide Extension include:

- Deep respect for people -- those served and those within the organization.
- Dedication to the stewardship of Vermont’s natural resources and the working landscape.
- Commitment to high quality research and outreach education.
- Regard for the essential role of good communication -- personal and technical -- within Extension and with every audience served.
- Commitment to efficient use of Extension resources to meet the educational needs of Vermont citizens.

**UVM Extension Offices (toll-free in Vermont)**

Bennington.....	800-287-1552
Berlin.....	866-860-1382
Brattleboro .....	800-278-5480
Burlington .....	800-571-0668
Guildhall .....	800-639-1207
Middlebury.....	800-956-1125
Morrisville.....	866-260-5603
Newport.....	866-260-5561
Rutland.....	800-281-6977
St. Albans .....	800-639-2130
St. Johnsbury.....	800-545-8920
White River Jct. ....	800-278-5471
State Office.....	866-622-2990
4-H .....	800-571-0668

**Programs of Benefit to New Farmers**

UVM Extension has a number of people and programs that benefit new farmers. Most Extension faculty members work one-on-one with individuals on the farm, or by phone, letter, or e-mail. Some host discussion groups, offer larger group meet-

ings/workshops, have web sites, and collaborate with organizations to distribute educational information to people who want it. The following is a short list of topics that could be particularly useful:

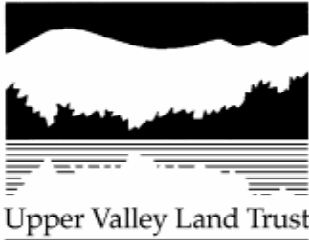
- **Soil Testing.** UVM’s agricultural testing lab is geared for Vermont to test soils, foliage, forages, manure, compost, and maple products. Sample bags and mailers are available at local Extension Offices. There is a cost for this service. [pss.uvm.edu/ag\\_testing/](http://pss.uvm.edu/ag_testing/)
- **Maple.** Extension specialists partner with local sugarmakers to develop day-long educational programs for maple producers. Maple specialists also work one-on-one with producers on production and marketing of maple products. [www.uvm.edu/~uvmapple/](http://www.uvm.edu/~uvmapple/)
- **Vegetables and Small Fruit.** Vermont’s Extension Vegetable and Small Fruit specialist works directly with growers, conducts on-farm research, and offers grower workshops and annual state-wide meetings for growers. [www.uvm.edu/vtvegandberry](http://www.uvm.edu/vtvegandberry)
- **Livestock.** Extension specialists work with sheep and beef producers, horse operations, and farmers who milk sheep or goats. They offer newsletters, conduct educational programs, and work directly with farmers. [www.uvm.edu/livestock/](http://www.uvm.edu/livestock/).
- **Forages.** Extension forage staff members conduct educational programs and work directly with growers. This includes planting, fertilizers, manure, and pest management. [pss.uvm.edu/vt-crops/](http://pss.uvm.edu/vt-crops/)
- **Plant Diagnostic Clinic.** This is a fee-based service at the Department of Plant and Soil Science that works with Vermont greenhouses, farms, and orchards by assisting in the identification and control of pests and diseases. They

also coordinate the state's Pesticide Applicator Training. [pss.uvm.edu/pd/pdc/](http://pss.uvm.edu/pd/pdc/)

- **Dairy.** Specialists conduct programs for farmers with dairy cattle including breeding, feeding, diseases, recordkeeping, production, and cow comfort.
- **Farm Business Management.** Specialists run one Ag Business Management Course each winter. Other events are offered on topics like business planning, balance sheet and budgeting, farm transfer, and Quicken. They also make farm visits for farm financial topics.
- **Greenhouse and Nursery.** Leonard Perry conducts research and writes about ornamental plants. Visit [www.uvm.edu/~pass/perry](http://www.uvm.edu/~pass/perry).
- **Master Gardener Hotline.** This hotline provides free information for home gardeners (not commercial growers). Volunteers are trained

during the winter and then volunteer their time during the gardening season to share what they learned. Visit [www.uvm.edu/mastergardener/](http://www.uvm.edu/mastergardener/) or call 1-800-639-2230.

- **4-H Youth.** There is an active 4-H Club program throughout the state. Visit [www.uvm.edu/~uvmext/4hyouth/](http://www.uvm.edu/~uvmext/4hyouth/) or call your local Extension Office.
- **Vermont Farm Show.** UVM Extension collaborates with the Vermont Agency of Agriculture and others to organize this annual event in Barre the last week of January. Many equipment dealers, farm organizations, and others involved with agriculture have exhibits during the show. Several farm organizations plan their annual meetings to occur during the show. It is a great opportunity to make contacts and learn about Vermont agriculture. Visit [www.vermontagriculture.com](http://www.vermontagriculture.com).



## Upper Valley Land Trust

The Connecticut River valley of New Hampshire and Vermont boasts some of the world's most fertile agricultural soils. Since 1985, the Upper Valley Land Trust has been working with farmers in this region to protect this resource through the purchase of conservation restrictions. UVLT's experience in farmland conservation can assist both established and new farm enterprises.

A non-profit land conservancy, the Upper Valley Land Trust works in 40 communities, from Ryegate, VT and Haverhill NH south to Springfield VT and Charlestown, NH. UVLT has permanently protected almost 300 parcels of land encompassing more than 30,000 acres. These lands include working farms; forestlands; wetlands and waterways; trails and scenic landscapes. They range in size from one acre to over 900 acres. UVLT uses conservation easements -- voluntary but legally-binding agreements -- to permanently limit development. Staff members work directly with landowners to draft conservation restrictions and specify land uses appropriate to the unique characteristics of each property. Conserved land generally remains in private ownership, but UVLT's obligation of stewardship ensures that the restrictions will remain in force when land change hands.

Farmland conservation not only helps to keep land in agricultural use, but can also offer financial benefits for farmers. Conservation restrictions generally reduce the market value of a property, and UVLT seeks to compen-

sate farm owners for this reduction, a transaction often referred to as "purchase of development rights." (An independent appraisal determines the value of the land prior to and after conservation.) This reduction in land value allows farmers to purchase agricultural land more affordably, or reduce their investment in their land and either invest this equity elsewhere in their farm operation or reduce debt.

UVLT seeks grants from a variety of state, federal, and private sources to fund its farmland conservation projects. These include the USDA Farmland Protection Program, New Hampshire's Land & Community Heritage Investment Program, and the Vermont Housing and Conservation Board. Grants generally have certain eligibility criteria and may carry various requirements. UVLT's conservation staff works with each farmer to determine which grants are compatible with his/her goals and submit applications.

For more information about the Upper Valley Land Trust, visit our website at [www.uvlt.org](http://www.uvlt.org). If you'd like to know more about UVLT's farmland conservation work or have a farm property you wish to discuss, please contact:

Peg Merrens, Vice President Conservation  
Upper Valley Land Trust  
19 Buck Road, Hanover, NH 03755  
603-643-6626

# Vermont Agency of Agriculture, Food & Markets

116 State Street, Montpelier  
802-828-2500

[www.vermontagriculture.com](http://www.vermontagriculture.com)

Regular business hours are 7:15 a.m. to 4:30 p.m.

The Vermont Agency of Agriculture, Food and Markets in Montpelier is organized primarily by function not by commodity. That said, there are different general divisions addressing animal health issues (802-828-2421), dairy (802-828-2433), plants, soil, water quality (802-828-2431) plus overall administrative, policy or permitting questions (802-828-5434). Farmers wishing to be certified organic should also contact NOFA located in Richmond (802-434-4122). New farmers need to work through the regulations and license requirements specific to the agricultural product(s) they plan to grow for sale and/or food/agricultural/horticulture products made for sale, wholesale or retail. There are also many commodity-based Vermont associations (call 802-828-2416 for contact information). At any rate, if you have a question whether a regulation applies or a license is needed call and ask.

Any new farmer wanting to purchase livestock needs to understand what is required for import permits and suggested pre-purchase health testing. The initial contact is Stephanie Parks in the Animal Health Division (802-828-2421).

**Dairy** activities of any kind require early consultation with the Byron Moyer (802-828-2433). Byron will advise the prospective new farmer of inspection and inspector's requirements, dairy regulations, labeling, certification and license requirements. Some requirements are very specific, like those for septic, clean water requirements for the milk inspector, or the requirements for a cheese room. Contacting ANR Environmental Permitting may also be necessary (802-241-3589).

Farms planning to **raise animals for meat** will have questions regarding labeling, animal health

issues (like vaccination withdrawal time), scale and freezer accuracy testing and licensing requirements. For both labeling and licensing questions consult Randy Quenneville, Meat Inspection Division (802-828-2426). Questions on certification of scale and freezer accuracy testing should be addressed to Henry Marckres, Consumer Assurance Division (802-828-3458). Finally, any questions including possible expansion relating to **large farm regulations** (more than 950 animal units, soon changing to 1,000 animal units or 750 mature cows) should consult Katie Gehr at 802-828-3476.

Whether **plants** are grown as a primary product (nurseries or greenhouses) or for animal feeds (corn, hay, alfalfa), there are regulations concerning feeds, seeds, fertilizers, etc. regulated by the Plant Industry Division. For animal feeds and pesticides, contact Cary Guigere at 802-828-6531. Fertilizer questions should be directed to Jim Leland at 802-828-3478. Water quality questions go to Jeff Comtock at 802-828-3473. If you have plant pest issues, contact Scott Pfister at 802-828-3481 as well as for questions about nursery and greenhouse certification for resale. However, international sale of plants requires consulting with Steve Parise at 802-828-2431.

**Bug/insect** questions go to Jon Turmel at 802-828-3490. For questions about **Vermont's Accepted Agriculture Principles** (the "AAPs"), the regulation of farm structures or local permits, contact Phil Benedict or Marian White at 802-828-3472 or 802-828-5434.

**Pesticide licensing and certification** requires contact with Wendy Anderson at 802-828-3475. She can talk about certification procedures and test dates.



Finally, there is a somewhat dated Environmental Handbook for Farming available by contacting Toni Lawrence at 802-828-2431 or Wendy Anderson at 802-828-3475.

The Agricultural Development Division helps new farmers and existing businesses gain access to working capital, explore new markets, facilitate new products, market their businesses and promote themselves. Staffers can help you at any stage along the way.

They can assist you if you are interested in selling directly to consumers from your farm or at a farmers' market, or if you would like to focus on wholesale business. They also organize and attend several trade shows every year, and can advise you on which show may work for you.

Agricultural Development staffers work directly with farmers, community groups and businesses to promote Vermont agricultural products year round. They also work with most of the state's commodity organizations. The Vermont Buy Local Program and the Seal of Quality Program help consumers identify Vermont products. The Agricultural Development Division runs these programs. Contact them for information.

#### **Personnel**

David Lane, Dep. Secretary of Agriculture, (802) 828-2430 david.lane@state.vt.us

Anson Tebbetts  
Dep. Secretary of Agriculture, (802) 828-2430,  
anson.tebbetts@state.vt.us

Teresa Doyle, Administrative Assistant, Agriview Advertising and Circulation, (802) 828-2416, teresa@agr.state.vt.us

Jennifer Grahovac, Specialty Foods, Trade Shows, Market Vermont Program, (802)-828-3828, jennifer@agr.state.vt.us

Sylvia Jensen, Assistant Agricultural Land Use Planner, (802) 828-5435, sylvia@agr.state.vt.us

Steve Justis, Exports, Apples, Seal of Quality, Horse Studies, Apple Promotion Board, Apple Marketing Order, Honey Promotion Board, (802) 828-3827, stevej@agr.state.vt.us

Bruce Martell, Maple Marketing Specialist, (802) 828-3461, bruce@agr.state.vt.us

Diane Bothfeld, Dairy Industry Specialist  
802-828-3835, [diane@agr.state.vt.us](mailto:diane@agr.state.vt.us)

Mark Bosma, Public Information Officer  
802-828-3829, mark.bosma@state.vt.us

Dan Scruton, Dairy Systems Coordinator, Milk Quality Enhancement, Dairy Management, Small Ruminant Dairying, Stray Voltage, Anaerobic Digesters, (802) 828-3836, dan@agr.state.vt.us

Louise Waterman, Risk Management Education Coordinator, (802) 828-6900, [waterman@agr.state.vt.us](mailto:waterman@agr.state.vt.us).

# Vermont F.A.R.M.S. 2+2 Program

The Farm and Agricultural Resource Management Stewards (F.A.R.M.S.) program is offered cooperatively by Vermont Technical College (VTC) and the University of Vermont (UVM). F.A.R.M.S. students make a seamless transition from an Associate's Degree in dairy farm management at VTC to earning a Bachelor of Science degree at UVM through the College of Agriculture and Life Sciences. Full-tuition scholarships are available to Vermont students in F.A.R.M.S. The program is seeking to ensure that there are motivated, highly trained young people to enter agricultural and agribusiness careers in the state.

## Goal of the FARMS 2+2 Program

To prepare professional farm managers/owners for Vermont and the Northeast.

- All students first earn an Associates Degree in Dairy Management, Agricultural Business Management or Landscape Design from Vermont Technical College.
- The focus of the program has been on dairy farm management and is now including those interested in the horticulture and landscape business as well. The Bachelors of Science Degree at the University of Vermont can be in : Animal Sciences, Plant and Soil Sciences or in Entrepreneurship. All programs are in the College of Agriculture and Life Sciences.
- For Vermont Residents, there are full-tuition scholarships available that can cover up to all four years. Scholarships are primarily funded by the Vermont legislature with some industry

scholarships as well. Awards are made to strong academic high school students who desire a bachelors degree and intend to farm in Vermont.

- Recipients of the FARMS Scholarships must maintain a 3.0 Grade Point Average throughout the four years of college and they must finish their degree program within five years of first being admitted. Funding is normally available for up to 10 students at both Vermont Technical College and at the University of Vermont each year, for a yearly total of twenty students.

Core competencies learned in the FARMS Program include:

- 1) Advanced business planning/decision making;
- 2) Solid communication skills as applied to personnel management (both written and oral);
- 3) Emphasis on systems analysis for problem solving.
- 4) Use of industry mentors in the final two years, and formal visits to 50 Northeast farms over the course of the four year curriculum;
- 5) A full semester spent in Advanced Farm Management at Miner Institute in West Chazy, New York that includes experience in applied agricultural research design and analysis as well as a 2:1 faculty student ratio, frequent field trips and numerous internationally recognized speakers.

*It is noted that students in the F.A.R.M.S. program are advised that this program is not appropriate as a preparation for graduate studies.*



# Vermont Farm Bureau

Our Mission: To represent the farm and home in their varied activities, including, but not limited to the legislative, economic, business, social and educational interests of farmers and to provide information to farm and rural people of Vermont.

With over 5100 members in 14 county Farm Bureaus statewide, Vermont Farm Bureau is the largest grassroots general farming organization in Vermont. It is the members of Farm Bureau that set the policies of Farm Bureau through a grassroots policy development process that begins at the county level. This process is widely respected as representing the collective will of the farmers of the state of Vermont.

The policies that are adopted at a statewide meeting of the membership of Vermont Farm Bureau are used to lobby on the behalf of the farmers of Vermont in the local, state and federal government levels. It is through the collaborative nature of Farm Bureau that we are able to protect and strengthen the stature of agricultural in Vermont.

Farm Bureau offers numerous services for members including a small but dedicated professional staff to help with questions concerning agriculture and diverse discount programs on services and products important to farmers in Vermont. As a member you have access to significant discount programs on long distant phone services, industry supplies, agricultural health insurance plans, vehicles and much more.

Opportunities for personal and professional development abound within Farm Bureau.

FB offers programs oriented to younger farmers between the ages of 18 and 35. These programs are all opportunities for younger or beginning farmers to explore new ideas, develop their personal skills in leadership roles, and share ideas and innovations with other farmers across the state and country. Vermont Farm Bureau was also instrumental in originating the New England LEAD program. A program designed solely for agriculturists in New England to develop their leadership skills as well as their knowledge of issues important to New England Farmers such as land use, water quality, the governmental process, and many others.

Programs such as these and others offered by Farm Bureau can be immensely helpful to all farmers, young and old. Perhaps more importantly, however, Farm Bureau offers a beginning farmer a voice. A voice to effect positive change for their new agricultural operation and the opportunity for meaningful interaction with other farmers in their local area, the state, and the country.

Contact us at:  
1-877-434-VTFB or email [staff@vtfb.org](mailto:staff@vtfb.org)



If you are planning to buy a farm or farmland, the sale of development rights to the Vermont Land Trust (VLT) may assist your efforts by making your purchase more affordable. VLT has played a critical role in the transfer of agricultural land to farmers throughout the state.

The Vermont Land Trust is a non-profit organization dedicated to conserving working land for the future of Vermont. Over the past 25 years VLT has conserved over 350 operating farms containing over 110,000 acres. Our farm projects are funded with grant money from foundations, local fund-raising, and the Vermont Housing & Conservation Board matched by Federal funds. We work with Land Link Vermont, the Vermont Department of Agriculture, Food and Markets and other organizations to support new and existing agriculture.

The legal tool that is used to conserve a farm is called a conservation easement. It is recorded in the local land records, just like a deed. The easement allows agricultural and forestry uses, but permanently protects the land from development. It also contains restrictions on other uses such as mining and commercial activities. The landowner continues to own and manage the land, pay taxes on it, can sell it or pass along the farm to a family member. The permitted and prohibited uses are clearly spelled out in the easement.

Farm size and business enterprises vary from a small thriving vegetable operation close to town to a big dairy surrounded by other farms. VLT conserves all types. However, underlying all decisions is the question "How likely is this farmland to stay in production into the future?" Farms are evaluated on the following four criteria, listed in priority order: land and soil resource, location, farm infrastructure, and management.

About one third of VLT's farm projects involve a transfer of ownership, with the sale of development rights lowering the sale price of the farm to an affordable level for a new farmer to cash flow the purchase of the farm. Most often these farm transfers are to family members, with an older generation selling the farm to younger relatives. However, VLT has completed many farm conservation projects where unrelated parties have purchased the conserved farm. In almost all these instances, the buyers have a strong background in agriculture, a viable business plan, and are able to obtain the financing necessary to buy the conserved farm and start up their operation.

For more information about the Vermont Land Trust, visit our website, [www.vlt.org](http://www.vlt.org). If you are considering the purchase of a farm and want to know more about our organization and how we may be of assistance, please contact us at our main office:

Vermont Land Trust  
8 Bailey Avenue  
Montpelier, VT 05602  
802-223-5234  
1-800-639-1709

# Vermont Technical College (VTC)

## Dairy Business Management & Agribusiness Management

### Program Goals

The goal of our educational programs here at Vermont Tech is to integrate classroom instruction with the Vermont Tech Farm and other Agricultural Businesses. This enables our students to obtain both a technical and practical understanding of material, promotes interaction with the agricultural community and develops the communication skills of our students.

### Program Model

Our model is setting up “on farm” labs, here students evaluate business practices, interact with owners and employees, and either develop a professional consulting report for the business or do a power point presentation for class discussion.

### Model Example

Vermont Tech Students under the guidance of Dr. Blessing and Mr. Thygesen completed a comprehensive milk quality evaluation to improve farm profitability for a local organic dairy. This was achieved by evaluating milking procedures and the milking system, performing CMT tests on all quarters in the herd, culturing milk samples to determine mastitis causing organisms, analyzing herd records and then developing a strategy the producer can use to improve milk quality for increased profits.

### NAIDC

This teaching model prepared our students for the North American Intercollegiate Dairy Challenge. This is a comprehensive farm evaluation contest where our students competed against 20 - 4 year universities and 1 - 4 year college in April. Our Students placed 1st in their division and joined Virginia Tech and Washington State University (who each won their respective divisions) as Platinum award winners for the contest.

### Curriculum

Classes where we have the ability to interact with producers are as follows; Nutrition, Reproduction and

Genetics, Dairy Management I & II, Farm Buildings, Livestock Production, Large Animal Diseases, Agricultural Business Problem Solving & Evaluation (new for next year), Independent Study – Reproduction.

### Cost

We would like to develop a more comprehensive network of farms to work with. Currently we are limited in the number of farms we can visit by the cost of mileage and supplies needed for certain types of evaluations, i.e. milk culture plates. Our goal is to develop a strategy to overcome this.

### Outreach

Given the location of Vermont Tech and the facilities at our disposal we see a tremendous opportunity to be a center of agricultural outreach combining our program and interaction with agricultural businesses and support organizations.

This is a reality, last year we partnered with 3 agribusinesses to bring in Dr. Andy Johnson and Dr. Jan Shearer to have a day long producer meeting. Dr. Johnson is widely regarded as the milk quality expert in the country and Dr. Shearer is acknowledged as a foot health expert. Dr. Shearer did a “hands on” practical presentation to producers, hoof trimmers and students at the Vermont Tech farm on foot health and corrective trimming, utilizing the farm classroom, cattle and hoof trimming chutes. They both combined in the afternoon to give a formal presentation of their respective disciplines.

We are also working as a pasture center for the Vermont Pasture Network in an ongoing capacity. Areas of opportunity are Maple production, Apple Orchard, Diversified Crops and Livestock.

Available facilities are the Vermont Tech Farm, Red Schoolhouse, Old Dorm Lounge, Langevin House and the Conant Auditorium.

# Vital Communities’ Valley Food & Farm Program

Vital Communities is a community based nonprofit which “works to engage citizens in community life and to foster the long-term balance of cultural, economic, environmental and social well being in our region”. One of our programs covers local agriculture, and is called Valley Food & Farm. Our purpose with this work is “fostering the relationships that make local agriculture a vital part of daily life.”

We explore and strengthen relationships within our local agriculture system—building what we refer to as our “Local Food Web”. The goal is to find and develop natural alliances between all the participants in the local agriculture system. This approach suits the geography and culture of our region, and been successful so far. Our eventual goal is a fully established local food system, or interconnected “web”, that incorporates the needs and resources of farmers, consumers, and other community groups.

Long-term Goal: Expand and fully establish our fledgling self-sustaining and community-driven local food system, or interconnected “web”, that incorporates the needs and resources of farmers, consumers, social service and government agencies, processing and slaughter facilities, institutions such as hospitals, colleges and schools, retailers, wholesalers and restaurants, youth, seniors and the faith and business communities.

Services available to new farmers through Vital Communities’ Valley Food & Farm program are:

- free listing in online version of Locally Grown Guide;
- free listing in 56-page print version of Locally Grown Guide (20,000 copies/year). Includes alphabetical farm listing, individual listings under every crop category, and number on map and index;
- free subscription to “Tidbits”, our free bi-weekly

local ag e-bulletin for this region: contains workshops listings, public farm events, ag news of interest, classifieds. Also includes “Marketplace” feature: what’s in season right now, who has it, and how to get it (derived from Guide website above);

- free submissions to Tidbits: farm events and news, classifieds, what’s in season;
- invitation to market products at our annual local farm products showcase, Flavors of the Valley (first Tuesday evening in May, 1000 attendees last year and 65 vendors);
- invitation to advertise in our Locally Grown Guide;
- promotion opportunities through underwriting of Valley Food & Farm program;
- free Vital Communities newsletter and events invitations;
- inclusion in our database of farmers, producers, retailers, chefs, and markets which we refer to when asked for sources and users of local ag products; we do these referrals at no cost.

We offer these services to new and experienced farmers alike, within the states of VT & NH, that are within the 120-town service area of Vital Communities’ Valley Food & Farm program: along the Upper Connecticut River Valley from Brattleboro and Keene on the south to Barnet and Monroe on the north, west through all of Orange, Windsor, and Windham counties and east to Sullivan, Cheshire, and western Grafton and Merrimack counties.

Contact:

Lisa Johnson  
Vital Communities  
104 Railroad Row,  
White River Junction, VT 05001  
802-291-9100 x103 802-291-9107 fax  
lisa@vitalcommunities.org  
www.vitalcommunities.org





# Women's Agricultural Network

UVM Extension

617 Comstock Road, Suite 5, Berlin, VT 05602-9194

Telephone: 802-223-2389

Email: [wagn@uvm.edu](mailto:wagn@uvm.edu)

Fax: 802-223-6500

Web: [www.uvm.edu/~wagn](http://www.uvm.edu/~wagn)

If you are interested in starting or expanding a farm or ag-related business, the Women's Agricultural Network (WAgN) is here to help you. While WAgN specifically targets women farmers our program services are open and available to all participants.

WAgN is a collaborative effort of University of Vermont Extension, the UVM Center for Sustainable Agriculture and the US Department of Agriculture. In addition to these collaborators, WAgN works with many partner organizations and agencies to ensure timely and accurate information gets to the clients.

This program is designed to increase the number of women owning and operating profitable farms and ag-related businesses. This vision is met through providing education and technical assistance to those individuals interested in starting or expanding their agricultural endeavors.

From hatching an idea through the final implementation phases, WAgN offers a wide range of educational opportunities that address the needs of individuals at all stages of their business development. Classes and workshops are held at various locations around the state at times convenient for busy adults.

Sample some of our on-going educational opportunities...

**Growing Places** helps you evaluate the possibilities and realities of starting an agriculture-based enterprise. In this 6-part seminar, you'll learn about goal setting, resource evaluation and marketing. You'll have an opportunity to hear how others like you have made their dream a reality and you'll meet the experts who are there to help and support you.

WAgN strongly supports the belief that the core of a strong business is advance planning.

Business Planning programs are offered by many partner organizations at many different locations—there's a class to suit both your interests and your budget. WAgN can

advise you on the opportunities to learn the skills of running a business while you research and write your own business plan.

## Strengthening Your Skills

Once your business idea is in place, WAgN provides several opportunities for you to fine-tune your enterprise, build relationships and further develop your business savvy.

**Discussion Groups**, typically facilitated by a WAgN staff member, occur throughout the state. These gatherings give participants an opportunity to network, support and offer feedback to one another. Guest speakers provide opportunities to ask questions of an expert. Contact WAgN for future Discussion Group locations and dates.

**Workshops** will address a wide range of specific topics in detail. From bookkeeping to cheesemaking, you'll find these workshops to be informative and great networking opportunities.

**One-on-one Technical Assistance** will give you an opportunity to talk to someone about the unique aspects of your business. Talking through a problem with someone who really understands you and your business can be a great help in the beginning phase of any business.

## Expanding Your Network

Our strength is in our networking! Through our affiliation with numerous partners and collaborators on a local, regional and national level, your access to information is virtually unlimited.

The following resources are in place to keep you updated on current issues and events, as well as encourage your connection to the agricultural community.

-A quarterly newsletter

-An e-mail listserv forum for discussion

-Our interactive website at [www.uvm.edu/~wagn](http://www.uvm.edu/~wagn)

-Resource library

Growing New Farmers (GNF) is a regional initiative to



# Growing New Farmers

provide future generations of Northeast farmers with the support and expertise they need to succeed. GNF brings together service providers from across the Northeast who are committed to working with and advocating for new and beginning farmers. GNF serves the Northeast states of Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Delaware, and West Virginia.

Growing New Farmers began as a four-year project funded by a grant from the US Department of Agriculture (see below). The project established a professional network and service delivery system focused on new farmers. It created the GNF website targeted to new farmers and their service providers. Project partners and Consortium members developed dozens of tools and resources for new farmers and the service providers who work with them.

Today, Growing New Farmers is...

- The GNF Service Provider Consortium—a regional system of support, service, referral and advocacy for new farmers.
- The GNF website with interactive features, links, information and resources.
- A collection of tools and resources for and about new farmers.

We welcome your inquiries and questions about GNF or issues related to new farmers.

Growing New Farmers  
P.O. Box 11  
Belchertown, MA 01007

phone/fax 413-323-9878  
info@growingnewfarmers.org

Website: [www.growingnewfarmers.org](http://www.growingnewfarmers.org)

Kathy Ruhf and Gaby Immerman, Staff

# Appendix I: What About The Woods?

*By Pieter van Loon, Stewardship Forester, Vermont Land Trust, 3117 Rose Hill, Woodstock, VT 05091-3117,*

*Phone: (802) 457-2369, Fax: (802) 457-5132*

One kind of land that is often overlooked or only peripherally considered by farmers, especially new farmers, is woodland. And there is a good reason for that. New farmers have enough on their minds, they don't need to worry about the woods. The agricultural land is the most important land to the future of the farm, so it gets a lot of attention and review. Then there are questions of equipment, infrastructure, livestock, crops, financing, marketing, and on and on. But, there are few farms in Vermont that don't have any woodland, so some consideration of how best to manage the woods is probably in order.

The thing is, there is real value in the woods and if it is managed right it can produce periodic income for the landowner to help smooth out some of the rough spots. If there are mature trees on the property, there may be an opportunity to offset some of your capital investment by doing a timber harvest. A carefully thought out timber harvest can produce income in the short term, while protecting the long-term value of the timber resource. A poorly planned and executed timber harvest will result in income in the short term, but will reduce or eliminate future earning potential.

I am a forester. I know the woods and trees. I know a little about farming, but not that much. Now, I am going to put myself through a hypothetical exercise. In this hypothetical, I have just inherited a farm with a mix of yearling heifers and milkers, lets say 60 milkers and 40 heifers for the sake of argument. Some are excellent, some are average, and a few appear to be somewhat lacking. Overall, I guess you would call them an average herd. Now, let's say someone came along and offered me \$800 per head for my cows. I am not sure if that is a fair price. It seems I have heard somewhere that heifers go for around \$500 per head, but I don't really know about milking cows. But hey, they are offering \$80,000 in cash and I sure could use the cash, given the way milk prices are these days, so maybe I should sell. I think I have heard that a milking cow is worth twice what a heifer is, and

if that is true, I am being offered a fair price. But, I don't know enough about farming and the value of a dairy herd to know for sure whether this is a good price, so I am going to ask a couple farmers I know and see what they say.

Well, it turns out that the offer of \$80,000 was a little low. But you probably already knew that. Here is what I found out. On average, I could expect to get \$1200-\$1300 per head for my milkers and about \$700 per head for the heifers. If I figure an average of \$1250 for the milkers, that comes out to a total value of \$103,000, or \$23,000 more than I was offered. If I had taken the offer, I would have been paid for my milkers and I would have given almost all my heifers away for free. I'm glad I checked.

Now let's put you through a bit of a hypothetical situation. You have 100 acres of woods on your new farm. It is a fairly mature woodlot with 70 acres of mixed hardwood and softwood and 30 acres of sugar maple, never tapped. A timber buyer comes along and offers you \$32,000 for all the trees in excess of 15" in diameter. He explains that this kind of cut will only remove about 30-35% of the trees, so will leave you with a lot of small trees to grow up into the next crop of timber. The money will pay for that new bunk silo you want to build and you have a million other things on your mind, so not having to go for financing to do the bunk silo is a big plus. Should you take it? It's ready money. Cash on the stump, as they say.

Well, let's consider this a bit more closely. Let's assume he will be cutting 2,000 board feet per acre in the sugarbush, that's a pretty conservative estimate. The timber is mature and average to a little above average. If the stumpage value (the value of a tree as it stands in the woods) of the average sugar maple in the stand is \$550 per thousand board feet (again, pretty conservative), the stumpage value is \$33,000. That means he will be paying you for most of the timber in the sugar woods, and is getting all the timber in the mixed woods for free. Suddenly this doesn't look like such a good deal.

Add to that the fact that a certain portion of that sugar maple is veneer quality (probably somewhere around 10%) with a value between \$1,200 and \$2,500 per thousand board feet and it looks even worse. If you consider that this type of cut usually takes out all of the best trees and leaves the junk and, therefore, will mean you won't be able to have another commercial timber sale from the woods for another 25 years or so, it starts to look like a really bad deal.

Many farmers worry that hiring a forester will reduce the amount of money they get from a timber sale and take away their control of woodlot management. The reality is that the forester is hired to represent the farmer's best interests in the careful stewardship of their land. The farmer states his/her objectives for the woodland management and the forester's job is to implement a management scheme that will achieve those objectives.

Foresters have connections within the timber industry that allow them to access timber markets that farmers could not if they were doing it on their own. This increases profits for the farmer. The forester can also set up a competitive bidding system for the sale of forest products, be it standing timber or logs. Competitive bidding drives up prices and improves the farmer's profit margin. Foresters can also mark a stand of trees in such a way that there will be opportunity for making timber income on a regular basis, anywhere from every 10 to every 20 years. Logging operations carried out without sufficient consideration of future value can end up costing the farmer a lot of money in lost future income. The forester will also develop a timber sale contract and supervise the job to ensure a good result.

**S**o how does a new farmer go about dealing with woodland? The best thing to do is call a forester. You will likely make more money, have a better result, and be able to do it all again in a few years. My disclaimer on all this is that not all timber buyers are out to cheat you and not all foresters are perfect people. Call around, get recommendations from folks, talk to a number of foresters so you can see who you will work best with. You have many options, here are a few:  
Your County Forester. The County Forester can

come and take a look at the woodland and give you some unbiased ideas on how to best manage the land. He can also provide you with a list of consulting foresters who work in your area and explain the Use Value Appraisal program (commonly referred to as "Current Use") and how to enroll. The following website lists county foresters:  
[www.state.vt.us/anr/fpr/forestry/steward/county/index.htm](http://www.state.vt.us/anr/fpr/forestry/steward/county/index.htm).

A forester from the Consulting Foresters Association of Vermont (CFAV): [www.gwriters.com/cfav/member/html](http://www.gwriters.com/cfav/member/html).

The folks at Vermont Family Forest ([www.familyforests.org](http://www.familyforests.org)) Vermont Family Forests is a non-profit family forest conservation organization that promotes the conservation of forest community health, and when appropriate, promotes careful cultivation of local family forests for community benefits. At VFF, we believe that the three great conservers of family forests are well-informed forest stewards, sound economic returns from ecological forestry, and a community-shared land ethic. VFF promotes management which provides for human needs while preserving the forest's capacity to maintain itself as a healthy, natural ecosystem.

The Stewardship Forester for the Vermont Land Trust at their Woodstock office; [www.vlt.org/offices.html](http://www.vlt.org/offices.html). If you have conserved land, my job is to help you with any forestry questions you might have. If you don't have conserved land, call anyway, if you like, and I will try to answer your questions and will refer you to someone who can give you more information.

# Appendix II: Farm Credit Availability for Beginning Farmers in Vermont

<b>Farm Credit Services</b>			
Program Name	Eligibility Criteria	Rates and Terms Loan Limits and Purposes	Allocation for Beginning Farmers
Young Beginning and Small Farmers and Rancher	Federal law directs FCS to prepare “a program for furnishing sound and constructive credit to young, beginning and small farmers and ranchers.” A beginning farmer has farmed for less than 10 years, is 35 years of age or younger or generates less than \$250,000 in annual gross agricultural sales. YBS farmers must also have a solid business plan and a good credit rating.	Real estate loans are written for 20 to 25 years and operating or chattel loans for up to 7 years. Interest rates vary from 4.25% to 5.75% depending on assets. Smaller asset levels pay a higher rate	

<b>Northeast Organic Farming Association of Vermont (NOFA-VT)</b>			
Program Name	Eligibility Criteria	Rates & Terms Loan Limits & Purposes	Allocation for Beginning Farmers
<b>Green Mountain Growers Revolving Loan Fund</b> Established in 1996 by NOFA-VT and the Vermont National Bank’s (now Chittenden) Socially Responsible Banking Fund.	Open to non-NOFA members – intended for farm start-ups, farmers transitioning to organic or using sustainable farming practices who lack the credit history necessary to get a conventional loan.  Also provides technical assistance in financial planning for organic farmers, organic start-up or transitioning.	Loan amounts vary from \$2,000 to \$15,000 and the interest rate is currently 6%. The fund was initiated with a \$90,000 loan from Chittenden. Loans are primarily for annual operating or for the purchase of livestock or equipment with terms of 1 to 7 years. Real estate loans are rare.	Most all NOFA-VT borrowers have farmed less than 10 years.  Between 1996 and August 2006, the Fund has lent \$293,000 and made 35 loans to 21 borrowers.

## USDA Farm Services Agency

Program Name	Eligibility Criteria	Rates & Terms Loan Limits & Purposes	Allocation for Beginning Farmers
<p><b>Direct Lending</b></p> <p><i>Farm Ownership (FO)</i></p> <p><i>Operating Loans (OL)</i></p>	<p>Eligibility Criteria A qualified beginning farmer: has participated in a farm business operation for at least 3 years (for FO loans) but less than 10, meets the general loan eligibility requirements applicable to the FO/ OL programs, and does not own a farm greater than 30% of the average size farm in the county.</p>	<p>FO: Up to \$200,000 for the purchase of a farm or construction of farm fixtures, for up to 40 years, currently at 6.25%.</p> <p>OL: up to \$200,000 for the purchase of livestock, equipment, crop inputs or other operating expenses usually repaid within 7 years and currently at 4.5%.</p>	
<p><b>Limited Resource Loan Program</b></p> <p><i>Farm Ownership (FO)</i></p> <p><i>Operating Loans (OL)</i></p>	<p>Farmer or rancher who is the owner or operator of a small, marginal family farm with a low income who demonstrates a need to maximize farm income and who due to low income cannot pay the regular interest rate on such loans.</p>	<p>Same loan limits and purposes as above.</p> <p>Limited resource borrowers are given a reduced interest rate. The need for the reduced rate is evaluated annually.</p> <p>Current rates: FO: 5% OL: 5%</p>	
<p><b>Down Payment Farm Ownership Loan Program</b></p>	<p>Must meet the definition of a beginning farmer above.</p>	<p>The applicant must be able to make a cash down payment of 10% of the purchase price. FSA provides financing for up to 40% of the purchase price over a 15 year loan term at fixed rate of 4 percent. FSA can guarantee up to 95 percent of the balance obtained from a commercial lender and will waive the guarantee fee. The purchase price or appraised value may not exceed</p>	

## USDA Farm Services Agency, continued

Program Name	Eligibility Criteria	Rates & Terms Loan Limits & Purposes	Allocation for Beginning Farmers
<b>Rural Youth Loans</b>	Must be a U.S Citizen between the ages of 10 and 20, unable to obtain a loan from another source and live in a town of less than 10,000	FSA will make loans to support income-producing projects of modest size in connection with 4-H clubs, FFA or similar organizations. Loan purposes include any income producing project but typically involve livestock and crop production, lawn and garden services, and roadside stands.	
<b>Guaranteed Lending</b>  <i>Farm Ownership (FO)</i>  <i>Operating Loans (OL)</i>	Regular eligibility criteria for guaranteed loans and fit the definition of a beginning farmer.	FSA guarantees up to 95%. Same purposes as for the direct FO and OL but can also be used for refinancing. The loan limits are considerably higher at \$759,000.  Interest rates on guaranteed loans are set by the primary lender and are running around 5.25% to 6%. FSA can provide an interest subsidy on guaranteed operating loans of up to 4%	25 percent of all guaranteed farm ownership monies are reserved for beginning farmers until April 1 of each year.
<b>FSA Inventory Properties</b>	Must meet the definition of a beginning farmer above.	Farm properties that come into FSA inventory through foreclosure or voluntary liquidation are offered exclusively to beginning farmers for 135 days before it can be sold to anyone else. To the maximum extent possible, inventory properties are to be combined or divided to make them more suitable for beginning farmers.	
<b>Socially Dis-advantaged Farmers</b>	Direct loan funds are reserved each year to help socially disadvantaged applicants defined as a member of a group whose members have been subjected to racial, ethnic or gender prejudice because of their individual qualities. Generally, these applicants include women and people of color.		



<b>Vermont Economic Development Authority</b>			
<b>Program Name</b>	<b>Eligibility Criteria</b>	<b>Rates &amp; Terms Loan Limits &amp; Purposes</b>	<b>Allocation for Beginning Farmers</b>
<b>Vermont Agricultural Credit Corporation (VACC)</b>	VACC serves farmers not having their credit needs met by conventional agricultural sources at reasonable rates and terms. There is no discreet program tailored specifically to beginning farmers although assisting beginning farmers to commence or strengthen their operations is one of the program goals. Borrowers must be residents of Vermont, with sufficient education, training or experience, creditworthiness, and with sufficient cash flow to service the debt.	The maximum loan size is \$300,000 for operating and \$500,000 for acquisition of assets with an overall aggregate principal balance limit of \$500,000. The loan term is 20 years or less depending on the life of the security. Interest rates are based on the cost of money to VACC and can be a variable 90 day reset or a five year fixed. VACC charges an administrative fee (1/2%) an FSA guarantee fee (1% of guarantee amount) and an appraisal fee	Current information not available.
<b>Vermont Community Loan Fund (VCLF)</b>			
<b>VCLF, a statewide non-profit, community loan fund offers business loans to low &amp; moderate income entrepreneurs unable to find funds from traditional sources.</b>  <b>Business Lending Program (BL)</b>  <b>Agritourism Program (AP)</b>	BL: Must be a legal business operating in Vermont with a project that will support sustainable local economics that build on resources of communities; a business activity that will help conserve a working landscape; increase economic opportunities for low income Vermonters.  AP: Applicant must be a Vermont farmer owned and at least 50% of household income must come from agricultural endeavors. Farms must provide goods and services directly to consumers.	BL: Loan terms range from several months to 20 years. Interest rate is prime plus 2% (not less than 9%) Application fee is \$50 and origination fee of 1% of loan amount.  AP: Terms range from months to 12 years. The average loan is \$30,000. The interest rate is 4% annually and there is a 1% origination fee and \$50 application fee.	No discreet program for beginning farmers.

# NOTES:



UVM and USDA, cooperating, offer education and employment to everyone, regardless of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation and marital or family status.