



Funding Sources for Farmers

Compiled by Vern Grubinger, Vegetable and Berry Specialist

There are many different sources of funds available to farmers seeking to start or expand their business, explore new practices, or get compensation for losses. These can be categorized by type of funding, sources of funds, and purpose of or eligibility for the funding.

Type of funding includes:

- gifts: funds donated with few if any strings attached
- grants: funds provided for specific projects to achieve specific goals
- insurance: funds provided in response to financial loss, based on coverage that was purchased
- loans: funds provided for specific projects to accomplish specific tasks; funds must be paid back

Sources of funds include:

- businesses
- family, friends, supporters, platforms e.g. [GoFundMe](#), [Kickstarter](#), etc.
- federal and state agencies
- foundations

	gifts	grants	insurance	loans
banks				√
businesses		√	√	
family, friends, supporters	√			√
federal and state agencies		√	√	√
foundations	√	√		

Purpose of or eligibility for funding may include:

- capital expenses including buildings and/or land
- equipment
- marketing
- operating expenses
- planning, training
- research, testing

Requesting funds from any source will likely require a farmer to articulate:

- description of the farm business
- specific need(s) to be addressed, with background/context
- why the need is important; the benefits of addressing it
- what the funds will be used for and why that makes sense

USDA agencies offer a wide variety of agricultural grants, loans, and insurance. Here are some of the major funding agencies, and some of their programs.

- [Agricultural Marketing Service \(AMS\)](#)
 - [Competitive grant programs](#), including [Farmers Market Promotion Program](#), [Local Meat Capacity Grants](#), and [Organic Market Development Grants](#)
- Farm Service Agency (FSA)
 - [Conservation Programs](#)
 - [Disaster Assistance Programs](#)
 - [Loan Programs](#)
- [Natural Resources Conservation Service \(NRCS\)](#)
 - [Easement Programs](#)
 - [Environmental Quality Incentive Program \(EQUIP\)](#)
- [National Institute of Food and Agriculture \(NIFA\)](#)
 - [Competitive grants](#). Farmers are eligible for some, such as [Small Business Innovation Research \(SBIR\)](#) and [Sustainable Agriculture Research and Education Program \(SARE\)](#)
- [Risk Management Agency \(RMA\)](#)
 - [Crop Insurance](#)

Some detailed descriptions of USDA programs

- [A Guide to USDA Resources for Historically Underserved Farmers and Ranchers](#). 2022.
- [A Guide to USDA Sustainable Farming Programs](#). National Sustainable Agriculture Coalition. 2022
- [A Guide to Federal Programs for Sustainable Agriculture, Forestry, Entrepreneurship, Conservation, Food Systems, and Community Development](#). 2020
- [USDA Urban Agriculture Programs at a Glance](#). 2022
- [Your Guide to FSA Farm Loans](#) (summary chart on pages 14-15). 2019
- [A Guide to Funding Resources](#). National Agricultural Library, USDA
- [Introduction to Crop Insurance](#) for Organic and Transitioning Producers. Organic Farming Research Foundation. 2019

Foundations offer a wide range of grant programs for agriculture, farming and rural enterprises. There does not appear to be a single database for these. Here are some searchable databases that may be helpful in locating funders.

- [Community Foundation Locator](#)
- [Foundation Directory Quick Start](#)

Here are examples of **non-profit organization (and mission-driven for profit) grant programs**:

- [American Farmland Trust](#)
- [Farm Aid](#)
- [Farm Credit East](#)
- [Farmer Veteran Coalition](#)
- [Maine Organic Farmers and Gardeners](#)
- [National Young Farmer Coalition](#)
- [NOFA-Vermont](#)

State Agriculture Agencies and Departments offer many grants, and loans, unique to their local issues and typically only farmers from their state are eligible for funding. This is only a partial list:

- [Vermont Agency of Agriculture, Food and Markets](#)
- [Connecticut Department of Agriculture](#)
- [Delaware Department of Agriculture](#)
- [Maine Department of Agriculture, Conservation and Forestry](#)
- [Maryland Agricultural and Resource-Based Industry Development Corporation](#)
- [Massachusetts Department of Agriculture](#)
- [New Hampshire Agricultural Development](#)
- [New Jersey Department of Agriculture](#)
- [New York Department of Agriculture and Markets](#)
- [Pennsylvania Department of Agriculture](#)
- [West Virginia Department of Agriculture](#)

Grant writing resources include:

- [Grants.Gov grant writing basics](#)
- [Grants advice - Michael Fields Agricultural Institute](#)
- [Grant writing tips for success - USDA](#)
- [Tips for a successful federal grant proposal, University of Nebraska](#)
- [Writing a successful grant proposal - Purdue University](#)