Growing Opportunity

A Guide to USDA
Sustainable Farming Programs

Spring 2022



Farmers' Guide to USDA Programs and Resources:

HOW TO USE THIS GUIDE

This information and all the links mentioned in this guide, as designated with \bullet can be found on the online Farmers' Guide portal at https://bit.ly/GrowingOpportunity

This guide is for anyone who is farming – or thinking about getting into farming – whether you're a beginner or just looking to try something new. If you are:

- · From a rural and urban area, or anywhere in between,
- · Conscious of your impact on the environment and interested in learning how to protect natural resources on your farm,
- · Seeking access to capital, land, infrastructure, or technical assistance to begin or expand your operation,
- · Looking to pursue new markets and sell both fresh or value-added products directly to consumers, wholesalers, restaurants, schools, and food hubs, or
- · Considering diversification options, comprehensive conservation systems, and organic farming practices, then this guide is for you.

HOW TO USE THIS GUIDE

This guide breaks down dozens of federal programs offered by the United States Department of Agriculture for farmers and ranchers. Programs are broken down by agency (see page 26 for a description of what each agency does), and provide helpful information on who's eligible, what a program helps farmers do, and where to go to get more information. Not sure what you're looking for? Start with the handy chart on page 4.

This guide does not include all USDA programs but rather includes key Farm Bill programs that can help sustainable agriculture farmers. Reference farmers.gov for a complete list of current opportunities.





Download the digital version of this Guide for live links. Visit: www.sustainableagriculture.net/publications/

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NATIONAL SUSTAINABLE AGRICULTURE COALITION

Getting Started:

What Are You Hoping To Do?



LAND

Buy, sell, lease, transition

I want to buy farmland

Check out: Direct or Guaranteed Farm Ownership Loans, Down Payment Loan Program, Land Contract Guarantee, Microloans, Transition Incentives Program

I want to lease farmland

Check out: Direct or Guaranteed Operating Loans, Microloans, Transition Incentives Program

I want to sell or transition my farmland to a beginning farmer

Check out: Land Contract Guarantee, Transition Incentives Program



CONSERVATION

Soil, water, wildlife, profitability

I want to improve the quality of my soil

Check out: Environmental Quality Incentives Program (EQIP), EQIP Organic Initiative, Conservation Stewardship Program (CSP)

I want to reduce water usage

Check out: EQIP, EQIP Organic Initiative, CSP

I want to improve wildlife and/or pollinator habitat on my farm

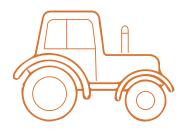
Check out: CRP Organic Buffers, CSP, EQIP, EQIP Organic Initiative

I want to improve the sustainability of my farm overall and build upon my good conservation practices

Check out: CSP

I want to research innovative conservation techniques on my farm

Check out: Sustainable Agriculture Research and Education Program



INFRASTRUCTURE & OPERATING EXPENSES

Tractors, seeds, storage, season extension

I want to purchase needed farm equipment

Check out: Direct or Guaranteed Farm Operating Loans, Microloans

I want to cover my farm's operating expenses until I am paid for my crops

Check out: Direct or Guaranteed Farm Operating Loans

I want to invest in a new enterprise or marketing a new product

Check out: Value-Added Producer Grants

I want to invest in buildings and equipment to help me process, store, or deliver my products

Check out: Farm Storage Facility Loans

I want to increase the length of my growing season by using hoop houses or high tunnels

Check out: EQIP High Tunnel Initiative

I want to be reimbursed for the cost of organic certification

Check out: Organic Certification Cost Share Program



MARKETS

New products & markets, local & direct, food safety, advertising

I want to develop a new product from my farm's raw materials – and/or develop a business plan to do this

Check out: Value-Added Producer Grant Program

I want to market my products in a new way (local, organic, grass-finished, etc.)

Check out: Value-Added Producer Grant Program

I want to adopt improved food safety practices so I can access new markets

Check out: Good Agricultural Practices Audits

I want to test out growing or raising something new for market

Check out: Sustainable Agriculture Research and Education Program



RISK MANAGEMENT

Insurance, disaster & crop loss

I want to insure my crops and/ or animals against losses

Check out: Risk Management Agency Assistance, Whole Farm Revenue Protection Program

Traditional crop insurance isn't an option for me, but I still need basic protection

Check out: Non-Insured Assistance Program

I want to ensure my entire farm and/or a diversified operation

Check out: Whole Farm Revenue Protection Program

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Farm Operating Loans

Providing low interest financing for annual farm operating expenses

Farming is a business, and just like other business owners, farmers need access to financial resources (i.e., capital) to grow and build their enterprises. FSA **Direct Farm Operating Loans** support both established and beginning farmers by providing short-term financing to cover annual operating expenses. These expenses include but are not limited to: livestock, farm equipment, feed, seed, fuel, rent, insurance, or minor improvements to existing buildings and farm infrastructure. FSA **Guaranteed Farm Operating Loans** help farmers obtain more affordable financing from a bank or other lending institution by providing the commercial lender a government guarantee.

Requirements: To apply, farmers must: be unable to obtain credit from other sources; have acceptable credit history; have not had a direct loan outstanding for more than seven (7) years; demonstrate sufficient education, training, and experience; and be not larger than a family-sized farm (i.e., one in which the farm family provides all the management and a substantial amount of the total labor). A farmer must also be able to demonstrate their ability to repay the loan. Farmers are eligible to receive new direct farm operating loans for a maximum of six (6) years after the first loan is made, with a waiver for two (2) additional years allowed in some cases. Guaranteed lenders may have additional eligibility requirements. Talk to your local FSA loan officer or lender for more details on eligibility.

Beginning and socially disadvantaged (SDA) farmers and ranchers receive special funding from USDA when applying for farm loans, including FSA Direct Operating Loans. For a definition of SDA see **page 27**.

Loan Terms: Repayment terms vary, but operating loans are normally repaid within seven (7) years. Interest rates are calculated monthly and can be found on the FSA website (see sidebar). Maximum direct loan amount is \$400,000; maximum amount for a guaranteed operating loan is \$1,825,000 (adjusted annually for inflation). Operating loans up to \$50,000 are considered microloans (see **page 8**) and have a streamlined application process and more flexible requirements and terms.

WHO'S ELIGIBLE

Family farmers, including beginning, socially disadvantaged, and veteran farmers and ranchers

ELIGIBLE PROGRAM USES

To finance farm equipment, feed, seed, fuel, and other annual expenses

MORE INFORMATION:

- NSAC's Grassroots Guide to Farm Operating Loans
- **USDA Farm Operating**Loan information



TO APPLY:

Ontact your local FSA office

https://offices.usda.gov



Farm Ownership (Real Estate) Loans

Affordable financing for farmland, buildings, and conservation improvements

Access to credit is critical for farmers and ranchers. Often, it can be the deciding factor in whether or not they are able to pursue a career in agriculture, or able to continue with an existing farming operation. FSA **Direct Farm Ownership Loans** support both established and beginning farmers by providing affordable financing directly from FSA. FSA **Guaranteed Farm Ownership Loans** help farmers obtain more affordable financing from a bank or other lending institution by providing the commercial lender a government guarantee.

Requirements: To apply, farmers must: be unable to obtain credit from other sources; have acceptable credit history; be able to repay and provide enough collateral to secure a loan; and be not larger than a family-sized farm (i.e., one in which the farm family provides all the management and a substantial amount of the total labor). The applicant must also have participated in the operation of a farm or ranch (or have comparable experience) for at least three (3) years within 10 years of the application date. Farmers are only eligible to receive FSA direct ownership loans for 10 years, after their first loan is made. Guaranteed lenders may have additional eligibility requirements. Talk to your local FSA agent or lender for more details on eligibility.

Beginning and socially disadvantaged farmers (SDA) and ranchers receive special priority from USDA in applying for farm loans, including FSA Direct and Guaranteed Farm Ownership Loans. For a definition of SDA see **page 27**.

Loan Terms: Repayment terms vary but cannot exceed forty years for ownership loans. Interest rates are calculated monthly and can be found on the FSA website (see sidebar). Maximum direct farm ownership loan amount is \$600,000; maximum amount for a guaranteed ownership loan is \$1,825,000 (adjusted annually for inflation).

WHO'S ELIGIBLE

Family farmers, including beginning, socially disadvantaged, and veteran farmers and ranchers

ELIGIBLE PROGRAM USES

To finance the purchase of farmland, the purchase or repair of farm buildings, or the installation of conservation structures

MORE INFORMATION:

- NSAC's Grassroots Guide to Farm Ownership Loans
- **USDA Farm Ownership**Loan information



TO APPLY:

Contact your local FSA office

http://offices.usda.gov



Farm Microloans

Streamlined options for small loans for operating costs, land, or equipment purchase

Access to capital is often cited as the number one barrier for those interested in pursuing a career in farming. The FSA **Microloan Program** is tailored to the smaller-scale operations of beginning, socially disadvantaged, and veteran farmers and ranchers – including urban and small-scale diversified farmers, and those serving local and regional food markets. Farmers may apply for both a **Direct Farm Ownership Microloan** and a **Direct Farm Operating Microloan**. Examples of eligible purchases include but are not limited to seeds, animals, small equipment, marketing-related costs, land rents, hoop houses to extend the growing season, delivery vehicles and small parcels of farmland.

Requirements: To apply, farmers must: be unable to obtain credit from other sources; have acceptable credit history; and be not larger than a family-sized farm (i.e., one in which the farm family provides all the management and a substantial amount of the total labor). A farmer must also be able to demonstrate their ability to repay the loan and have enough collateral to secure the loan.

Farmers applying for an ownership microloan require three (3) years of farm management within 10 years of the application date. Operating microloan recipients must still demonstrate sufficient education, training, and experience, or applicants with minimal farm experience may work with a mentor for guidance. Talk to your local FSA loan officer for more details on eligibility.

Beginning, socially disadvantaged (SDA), and veteran farmers receive special priority from USDA in applying for FSA microloans For a definition of SDA see page 27.

Loan Terms: Microloan repayment schedules and loan terms are like those for FSA Direct Operating and Ownership Loans (see **page 6** and **page 7**). However, the maximum loan amount for microloans is capped at \$50,000. Applicants may apply for microloans totaling a combined maximum of \$100,000: Up to \$50,000 for a farm ownership loan and up to \$50,000 for an operating loan. Unlike other FSA loans, microloans made to beginning and veteran farmers do not count toward the total number of years a farmer can receive FSA loan assistance. Microloans can also be used in the context of the Down Payment Loan Program (see **page 9**).

WHO'S ELIGIBLE

Beginning, socially disadvantaged, veteran, and established family farmers and ranchers

ELIGIBLE PROGRAM USES

To finance farming related operating expenses, equipment, or small land purchases

MORE INFORMATION:

- NSAC's Grassroots Guide to Microloans
- **USDA Microloan** information



TO APPLY:

Ontact your local FSA office

https://offices.usda.gov



NATIONAL SUSTAINABLE AGRICULTURE COALITION

First Time Farm Buyer Loans

A joint financing option to help beginning and underserved farmers purchase farmland

Access to affordable farmland is one of the most significant challenges aspiring farmers face when looking to start a career in agriculture. To help, FSA offers a special joint-financing loan option, the Down Payment Loan Program, which creates a partnership between the farmer, FSA, and a private lender to help beginning and socially disadvantaged farmers buy farmland.

Down Payment Program: This special loan program assists beginning farmers in purchasing a farm and retiring farmers in transferring their land to future generations.

Requirements: Applicants must have at least 3 years of farm management (or comparable) experience and be a beginning farmer, a veteran farmer with less than 10 years of experience, or a member of a socially disadvantaged group, which are farmers of color and women.

To apply, a 5% cash down payment is required, and the borrower must be able to secure a commercial loan for at least 45% of the purchase price. Farmers must have an acceptable credit history and not already own farmland bigger than 30% of the average acreage of the farms in the county. A farmer must demonstrate their ability to repay the loan and have enough collateral to secure the loan. Talk to your local FSA loan officer for eligibility details.

Loan Terms: The repayment period for the FSA portion of the loan is scheduled in equal, annual installments for a term not to exceed 20 years. Repayment terms for the commercial portion can vary but must be a minimum of 30 years and cannot have a balloon payment due within the first 20 years. Interest rates on the FSA portion of the loan are calculated monthly and can be found on the FSA website.

The total financed by FSA may not exceed 45% of the least of: the purchase price of the farm; the appraised value of the farm; or \$667,000. With this cap, the maximum loan amount that can be financed by FSA is \$300,000. FSA can provide the commercial lending partner with a 95% guarantee, to keep the commercial interest rate lower than it might otherwise be. If unable to secure a loan with a private lender, farmers can apply for an FSA Farm Ownership Loan, financed 100% through FSA (see page 7).

Joint Financing Program: Beginning farmers may participate in a joint financing arrangement. FSA and another lender each lend up to 50% of the amount financed. The applicant uses funds from the arrangement along with FSA funds for authorized farm ownership purposes. Talk to your FSA loan officer for details.

WHO'S ELIGIBLE

Beginning, socially disadvantaged, and veteran farmers and ranchers.

ELIGIBLE PROGRAM USES

To finance the purchase of farm or ranchland

MORE INFORMATION:

NSAC's Grassroots Guide to Down Payment Loans

USDA Down Payment Loan information:

- **b** For women and people of color
- **b** For beginning farmers and ranchers

TO APPLY:

Ontact your local FSA office

https://offices.usda.gov



Loan Guarantees to Connect Retiring and Beginning Farmers

Providing federal loan guarantees for retiring farmers who self-finance the sale of their land to a beginning or socially disadvantaged farmer

Two of the biggest barriers for beginning farmers are access to land and capital. FSA's Land Contract Guarantee Program helps farmers help one another, by connecting farmers looking to sell their farmland with beginning farmers, farmers of color, and women farmers looking for property. This loan program reduces the financial risk for retiring farmers who self-finance the sale of their land and creates an additional, muchneeded option for land access for new and socially disadvantaged farmers.

Requirements: To qualify to purchase land through this program, the buyer of the farm must be a beginning farmer with less than 10 years of experience or be a member of a socially disadvantaged group (e.g., women and farmers of color). A farmer must also be unable to obtain credit from other sources, have an acceptable credit history, project the ability to make the land contract payments, intend to be the owner or operator of the farm being purchased, and be able to provide a five (5) percent cash down payment.

Loan Terms: The seller can choose between a Prompt Payment Loan Guarantee or a Standard Guarantee, both in effect for up to 10 years. The Prompt Payment Guarantee option would afford the seller up to three annual installments plus the cost of related real estate taxes and insurance. The Standard Guarantee option protects 90 percent of the outstanding principal balance under the land contract. The purchase price or appraised value of the farm or ranch that is the subject of the contract sale cannot be greater than \$500,000.

WHO'S ELIGIBLE

Retiring farmers together with beginning and socially disadvantaged farmers

ELIGIBLE PROGRAM USES

To encourage the private sale of farmland to new and socially disadvantaged farmers

MORE INFORMATION:

- **NSAC Grassroots Guide to Land Contract Guarantee Program**
- **USDA Land Contract Guarantee Program Information**



TO APPLY:

Ontact your local FSA office

https://offices.usda.gov



Farm Storage Facility Loans

Helping farmers build or upgrade on-farm storage and packing facilities

On-farm storage is essential for farmers who need to keep food fresh and safe prior to marketing. Farm Storage Facility Loans provide farmers with very low-interest financing to help pay for new or used equipment, facilities and transportation they need to safely wash, package, store, and transport their products, including:

- Storage and drying facilities
- Packing sheds and walk-in coolers
- Graders, sorters, conveyers, washers, scales and dryers
- Portable storage and handling trucks, including mobile refrigeration

Eligible Commodities: Fruits, vegetables, meat, poultry, dairy, eggs, grains, pulses (e.g. chickpeas or lentils), rye, peanuts, hay, renewable biomass, honey, hemp, cotton, wool, maple sap, flowers, hops, and aquaculture.

Eligible Costs: Purchase price and sales tax; cost of new or used materials; shipping and delivery; site prep costs; installation costs; off-farm paid labor; appraisals and legal fees.

Requirements: To apply, a farmer must: have satisfactory credit; be able to repay the loan; have proof of crop insurance (with exceptions for specialty crop growers); produce an eligible commodity; and demonstrate a storage need (producers may self-certify the storage need for a microloan). Talk to your local FSA agent for more details on eligibility.

Loan Terms: Regular		Microloan		
Loan Amount:	\$500,000 (max)	\$50,000		
Down Payment:	15%	5%		
Loan Term:	3, 5, 7,10, 12 years	3, 5, 7 years		

WHO'S ELIGIBLE

Any farmer

ELIGIBLE PROGRAM USES

To finance construction or purchase of on-farm and mobile storage, packing, washing, handling facilities and storage and handling trucks

MORE INFORMATION:

- **NSAC's Grassroots Guide** to Farm Storage Loans
- **USDA Farm Storage Loan** program information



TO APPLY:

Ontact your local FSA office

https://offices.usda.gov



NATIONAL SUSTAINABLE AGRICULTURE COALITION

Transition Assistance for Conservation Farmland

Helping farmers rent or sell expiring Conservation Reserve Program (CRP) land to veteran, beginning and socially disadvantaged farmers and ranchers

While farmers are deciding what to do with their expiring CRP acres, veteran, beginning and socially disadvantaged (SDA) farmers and ranchers may be struggling to access new land. The **CRP Transition Incentives Program (CRP-TIP)** helps connect the dots.

CRP-TIP offers two years of additional CRP rental payments to owners or operators of expiring CRP land who rent or sell their land to beginning, socially disadvantaged or veteran farmers or ranchers who will use sustainable grazing practices, resource-conserving cropping systems, or organic production methods. The TIP participant will have the option to enroll the former CRP acres in the Conservation Stewardship Program or Environmental Quality Incentives Program, and to re-enroll portions of the land in CRP through the "continuous sign-up," which is for conservation practices such as buffer strips.

Eligibility: Farmers and ranchers with expiring CRP contracts; veteran, beginning and socially disadvantaged farmers and ranchers; who have been farming for no more than 10 years.

Requirements: Before the CRP contract expires, the owner or operator must sell or lease some or all of the land that was covered by the CRP contract to a veteran, beginning or SDA farmer or rancher, who must develop and implement a conservation plan for the land.

WHO'S ELIGIBLE

Farmers with CRP contracts set to expire within one year

ELIGIBLE PROGRAM USES

To transfer expiring CRP acres from current farmers to veteran, beginning or socially disadvantaged farmers or ranchers who will conserve natural resources on the land

MORE INFORMATION:

- NSAC's Grassroots Guide to CRP-TIP
- **USDA CRP-TIP information**



TO APPLY:

Ontact your local FSA office

https://offices.usda.gov



Field Border Buffers for Organic Producers

Helping Farmers Meet Organic Certification Requirements and Enhance Natural Resources

Organic farmers are required by the National Organic Program (NOP) to meet certain conservation standards in order to be certified organic. Certain buffer practices which are part of the **Conservation Reserve Program (CRP)** helps organic farmers enhance their conservation systems and meet NOP certification requirements at the same time.

CRP Organic Buffers payments provide farmers with cost-share, rental payments, and incentive payments to help cover the cost of installing*:

- Windbreaks
- Habitat for Upland Birds (Field Buffers)
- Pollinator Habitat
- Shelterbelts
- Filter Strips

Program Basics: Like other CRP contracts, buffer contracts are for either 10 or 15 years, with the longer 15-year agreements intended for tree plantings. Payments include cash rental rate payment plus cost share for installation and, in many cases, additional incentives.

Eligibility: In order to be eligible, a farmer must be certified or transitioning to organic or be adjacent to an organic farm, have owned or operated the land for at least one year prior to the contract period (with some exceptions), and the land must be cropland that meets certain cropping requirements of the CRP.

 $\mbox{\ensuremath{\star}}$ Find definitions of these practices at the links in the sidebar to the right

WHO'S ELIGIBLE

Farmers who are certified Organic, transitioning to Organic, or have fields located adjacent to an Organic Farm

ELIGIBLE PROGRAM USES

To support installation of conservation buffers and other field borders

MORE INFORMATION:

- NSAC's Grassroots Guide to CRP
- **NSAC Farmers' Guide**
- **USDA CRP information**



TO APPLY:

Farmers may enroll in the initiative at any time rather than waiting for specific sign-up periods. Apply by contacting **your local FSA office** \$\frac{1}{2}\$



Risk Management Assistance for Noninsured Crops

Providing insurance-style assistance for crops not covered by most federal crop insurance policies

Traditional crop insurance is not available for all crops or in every county. If farmers cannot get traditional crop insurance for their crops, this program might be a good fit. The **FSA Noninsured Crop Disaster Assistance Program (NAP)** provides a crop insurance-like product to 300+ crops at low cost. NAP also covers the organic, direct market, fresh, and processing crop values when adequate pricing data is available as well as contract prices guaranteed for farmers with a production contract.

In the event of an eligible natural disaster that causes crop losses or prevents planting, farmers enrolled in NAP can receive payment on their lost crop to help recoup their expenses for the year. NAP considers 100 percent of the crop's value, and a farmer can buy coverage for up to 65 percent of that value. NAP's annual payout limit is \$125,000 or \$300,000, dependent on the type of coverage.

Annual premiums are calculated based on crop acreage, yield, coverage level, and market price. Beginning and veteran farmers who have less than 10 years' experience, limited resource farmers earning less than \$177,300 per year and having a total household income below the poverty line or below 50 percent of county median income, and socially disadvantaged farmers (e.g., women farmers and farmers of color) are eligible for a 50 percent discount on their annual NAP premiums.

Requirements: In order to be eligible to receive NAP assistance, farmers must not have an average Adjusted Gross Income greater than \$900,000. Farmers are also required to pay a service fee calculated as the lesser of either \$325 (per crop, per county) or \$825 (per producer per county). The maximum service fee required is capped at \$1,950 per farmer. Beginning, some veteran, socially disadvantaged, and limited resource farmers are eligible to have their service fees waived.

WHO'S ELIGIBLE

Any farmer who grows a crop for which a traditional Risk Management Agency crop insurance policy is not available.

ELIGIBLE PROGRAM USES

Risk management for crops that cannot be insured through traditional federal crop insurance policies, including specialty crops, row crops, and organic crops.

MORE INFORMATION:

- NSAC's Grassroots Guide to NAP
- **USDA NAP Information**



TO APPLY:

Visit your local FSA office to fill out an application, which must be submitted by the closing date for the crop in your state.

• https://offices.usda.gov



Organic Certification Cost Share

Helping organic farmers and ranchers by reducing the cost of certification

The process of annual organic certification can be a significant cost to many producers, but it is an essential step for farmers wanting to tap into the growing demand for certified organic food. Organic certification allows an operation to label and sell their products as 'certified organic,' adding value and increasing revenue in the long run.

The Organic Certification Cost Share Program (OCCSP) helps to address the financial burden of organic certification by reimbursing farmers for up to 50 percent of their incurred certification costs, up to \$500 annually.¹

USDA's Farm Service Agency (FSA) administers the program in 50 states. However, in certain states the program can be accessed through state Departments of Agriculture.

How it works: A USDA-accredited certifying agent must first certify the farmer or handler before they can be partially reimbursed for the certification expense. Allowable costs include application fees, inspection fees, certification costs, state organic program fees, user fees or sale assessments, and postage. Eligible businesses can apply for and receive cost-share assistance annually.

Producers can apply by visiting **FSA regional Service Centers** or the state FSA office. To find your service center, visit **USDA's Service Center Locator**. To apply through State agencies, see the list **here**:

https://sustainableagriculture.net/wp-content/uploads/2022/01/ occsp_state_agency_contact_listing.pdf

 1 In 2020, the maximum reimbursement was temporarily reduced to 50 percent, up to a maximum of \$500 due to a reduction in program funding.

WHO'S ELIGIBLE

Certified organic farmers, ranchers, and "handlers" (packagers, processors, wholesalers).

ELIGIBLE PROGRAM USES

To provide organic operations with partial reimbursement for the annual costs of organic certification.

MORE INFORMATION:

- NSAC's Grassroots Guide to Organic Certification Cost Share
- USDA Organic Certification Cost Share Program
- USDA's Organic Cost Share Fact Sheet
- **National Organic Program**Regulations

TO APPLY:

Apply by submitting a short application (available on FSA's website), W-9 tax form, proof of certification, and itemized expenses to FSA. Applications are processed in each state on a first-come, first-serve basis annually.



Food Safety Audits

Helping produce farmers certify on-farm food safety practices to access new markets and demonstrate conformance to regulatory expectations

Whether it is to meet buyer requirements for accessing new markets or seen as a means to demonstrate conformance with food safety regulatory expectations, specialty crop farmers are increasingly turning to the USDA Agricultural Marketing Service (AMS) voluntary audit programs as a way to demonstrate they are properly managing on-farm food safety risks using standard industry best practices.

USDA AMS offers the following on-farm voluntary food safety audits:

- · Harmonized Produce GAP Audit
- · Harmonized Produce GAP Plus+ Audit
- USDA GAP&GHP Audit Program
- GroupGAP
- Commodity Specific Audits for tomatoes, leafy greens, mushrooms, and cantaloupes

Voluntary audit services provided by AMS cost on average \$750, but costs may vary. Audit services are delivered by local AMS Specialty Crops Inspection Division auditors or by State Department of Agriculture auditors licensed by AMS. A number of state departments of agriculture also have cost-share assistance to help farmers recoup the cost of a voluntary audit. Check with your state department of agriculture to ask whether they will reimburse all or some of the costs of an audit. USDA has also provided free Harmonized GAP audits for farmers in 16 states since 2019, and will continue to do so until funding runs out. Those states are Connecticut, Delaware, Hawaii, Maine, Maryland, Massachusetts, Nevada, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Utah, Vermont, West Virginia, and Wyoming.

GroupGAP allows small and mid-sized farms to pool their resources to do food safety training and share the cost of certification. Farm groups, food hubs, co-ops, and other marketing organizations can be the conduit for GroupGAP training and certification.

WHO'S ELIGIBLE

Specialty crop farmers, whether intending to certify individually or as a group through a producer cooperative, food hub, or other central organizing entity.

ELIGIBLE PROGRAM USES

These voluntary audit programs, including **Good Agricultural Practices or GAP Audits**, help growers demonstrate they have taken measures to manage on-farm food safety risks, using standard industry best practices.

MORE INFORMATION:

- NSAC's Grassroots Guide to Good Agricultural Practices Voluntary Audit Services
- A Farmer's Handbook to the USDA Harmonized GAP (Carolina Farm Stewardship Association)
- USDA Good Agricultural Practices Voluntary Audit Services program information

TO APPLY:

Contact the AMS GAP Program or your **State Department of Agriculture (b)** Telephone: (202) 720-5021 Email: SCAudits@usda.gov



Whole-Farm Revenue Insurance

Helping highly diversified farms manage risk

Risk management is important for all farmers, but not all farmers have the same risk management needs or access to crop insurance. The Risk Management Agency's (RMA) **Whole-Farm Revenue Protection (WFRP)** is a crop-neutral revenue insurance policy designed to protect a farmer's entire operation, not just one commodity.

WFRP is especially useful for diversified farmers, including integrated crop-livestock operations, organic farms, specialty crop farms, and farms serving local markets, for whom insurance for a particular crop may be unavailable in their area, or for whom policies that are available do not cover their niche market price premiums. WFRP allows the insured amount to be adjusted if farm expansion or changes have occurred, so it may also be attractive to producers who are transitioning to a more diversified or intensified cropping system, transitioning to organic commodities, or adding livestock or specialty crops for local markets back into the farming system.

WFRP is available in every state and every county in the country. Policyholders receive a premium subsidy of up to 80 percent when at least two crops are grown, progressively larger premium discounts for increased diversification starting from two and up to seven crops, and an additional 10 percent premium discount for beginning farmers and ranchers. WFRP will cover livestock and other animal-based production up to \$2 million worth of production. Costs for activities to make crops ready for market, such as washing and packaging in the field, can also be included. WFRP can also be combined with single crop policies or the Noninsured Crop Disaster Assistance Program (see **page 14**) for a reduced WFRP policy cost.

WFRP is administered by the Risk Management Agency (RMA) but is only available through a crop insurance agent. It has different closing dates based on which part of the country the farm is in.

Micro Farm policy In October 2021, RMA announced a Micro Farm policy offered through WFRP for producers who have a farm operation that has an approved revenue of \$100,000 or less or, for carryover insureds, up to \$125,000. The Micro Farm option simplifies recordkeeping requirements for eligible producers and considers revenue from post-production costs, such as washing and packaging commodities and value-added products, as allowable revenue.

WHO'S ELIGIBLE

Any farmer with up to \$8.5 million in insured revenue

ELIGIBLE PROGRAM USES

To provide an insurance policy that protects a farm's revenue from all the crops and animals grown and raised by a given farmer under a single policy.

MORE INFORMATION:

- NSAC's Grassroots Guide to WFRP
- **USDA's WFRP information**



TO APPLY:

Contact your local crop insurance agent. **Insurance Agent Locator (**



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Crop Insurance Assistance for Beginning Farmers

Making crop insurance more affordable for beginning farmers

Farming is full of uncertainty and risk, especially for those just beginning their careers in agriculture. **The Risk Management Agency (RMA)** can help eligible beginning farmers purchase crop insurance by providing a 10-percentage point increase in crop insurance premium subsidy. If the premium subsidy for a crop insurance policy were 65 percent for a non-beginning farmer, it would be 75 percent for a beginning farmer for five years.

For those choosing low-cost catastrophic coverage, the normal \$655 administrative fee is waived for their first five years of farming.

Eligible farmers may also be able to utilize a previous producer's production history on a farm they are taking over if they have been previously involved in production of the crop to be planted. Also, an increase in the substitute Yield Adjustment, which allows a beginning farmer to replace a low yield due to an insured cause of loss, from 60 to 80 percent of the applicable transitional yield (T-Yield).

Combined, these provisions make securing and paying for federal crop insurance coverage easier and less costly for beginning farmers in the early start up years.



WHO'S ELIGIBLE

Beginning farmers and ranchers with five or fewer years of operating and managing a farm, not counting crop years when individual was under 18 years of age, or years enrolled in college or active military duty.

Special Note – The RMA definition of beginning farmer differs from that of all other USDA programs for which beginning farmers are those with 10 or fewer years of farming. An exception is the Whole-Farm Revenue Protection policy that defines beginning farmers as not having more than 10 years of insurable interest in a crop or livestock.

ELIGIBLE PROGRAM USES

The Federal Crop Insurance Program (FCIC) reduces the financial burden of crop insurance for beginning farmers and ranchers.

MORE INFORMATION:

- **NSAC's Beginning Farmer** information
- USDA's Beginning Farmer Insurance information
- **MA Fact sheet**
- **USDA** beginning farmer website

TO APPLY:

Contact your local crop insurance agent.

• Insurance Agent Locator

Risk Management Tools for Organic Farmers

Ensuring appropriate premium and insurance coverage for organic crops

Crop insurance is an indispensable tool for all farmers for managing risk. In the past organic and transitioning-to-organic farmers have been unable to insure their crops at the premium prices indicated by market demand for organics. In the last decade, USDA's RMA has taken several important steps to remove barriers and increase access to crop insurance for organic and transitioning-to-organic farmers.

The features of federal crop insurance that benefit organic agriculture are:

- Crop insurance "price elections" that reflect organic price premiums in the marketplace for over 84 crops. Details can be found at https:// https://www.rma.usda.gov/Topics/Organic-Crops/Organic-Premium-Price-Elections-Available-by-Commodity
- Option for organic producers to insure their crop at a specific contract price. Details can be found at https://www.rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/Contract-Price-Addendum
- Whole-Farm Revenue Protection (WFRP), which allows farmers to insure all their farm's crops and animals under one policy and offers unique incentives for organic farms. WFRP is addressed on page 17.

WHO'S ELIGIBLE

Certified organic and transitioning-to-organic farmers

ELIGIBLE PROGRAM USES

The Risk Management Agency (RMA) provides appropriate crop insurance coverage through Approved Insurance Providers (AIPs) to farmers of certified organic crops or transitional crops marketed through contracts, local markets, wholesale markets, or other marketing channels.

MORE INFORMATION:

NSAC's Grassroots Guide to Organic Crop Insurance

USDA's Organic Crop Insurance information **⊕ Organic Fact Sheet**

© Contract PriceAddendum Fact Sheet

TO APPLY:

Insurance is available through Approved Insurance Providers (AIPs). Contact your local crop insurance agent.

b Insurance Agent Locator



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Cost Share for Environmental Practices

Helping farmers and ranchers manage natural resources and improve environmental benefits

The **Environmental Quality Incentives Program (EQIP)** provides financial assistance and hands-on help for farmers and ranchers who implement practices and activities that conserve and improve natural resources on eligible land.

Resources that can be addressed include soil erosion and soil health, plant vigor and productivity, animal health, wildlife habitat restoration, water and air quality improvements, water conservation, and energy efficiency improvements. Many activities are eligible for support, such as pasture restoration, nutrient and pest management, and cover crop adoption. EQIP can also help defray the cost of equipment or infrastructure like high tunnels, irrigation equipment, fencing, and livestock watering facilities. A small portion of EQIP assistance is also targeted through several initiatives that use specific conservation practices to address priority natural resource concerns.

Five percent of all funds are set aside each year for beginning farmers and ranchers and for socially disadvantaged producers. Ask your local NRCS office about other special initiatives for particular regions, resource concerns, or participants.

Payments: Payments are made based on installed practices being certified to NRCS standards and specifications, and at the approved payment rate. Beginning, socially disadvantaged, veteran, and limited resource farmers and ranchers may be eligible for higher payment rates (up to 90% instead of the normal limit of 75%) and advance payments to purchase materials and services (up to 50% of the cost).

New Cover Crop Initiative: In January 2022, NRCS created a new Cover Crop Initiative available in 11 states: AR, CA, CO, GA, IA, MI, MS, OH, PA, SC and SD. Check with your **state office** for application information.

Conservation Incentive Contracts: Created in the 2018 Farm Bill and piloted in limited states, Conservation Incentive Contracts (CIC) became available within EQIP nationwide in 2022. This five-year contract option offers an annual payment for implementing practices and addressing resource concerns, including sequestering carbon. See the **CIC Fact Sheet** for details.

WHO'S ELIGIBLE

Farmers, ranchers, and nonindustrial private forestland owners.

ELIGIBLE PROGRAM USES

Technical and financial assistance to help producers plan and implement conservation practices to improve natural resources on eligible agricultural and forested land.

MORE INFORMATION:

- NSAC's Grassroots Guide to the Environmental Quality Incentives Program
- USDA Environmental Quality Incentives Program information



TO APPLY:

NRCS accepts EQIP applications on a continuous basis, and reviews and funds applications at multiple posted periods throughout the year.

NCRS website

Contact your **state office** to learn more



Cost Share for Organic Environmental Practices

Helping organic and transitioning to organic farmers and ranchers offset the cost of environmental practices

Protecting natural resources like soil and water is a core part of organic production; for certified organic farmers it is also required in a farmer's **Organic System Plan (OSP)**. Examples of conservation activities well suited for organic farmers include: developing conservation plans supporting organic transition; establishing buffer zones; developing pollinator habitat; and conservation crop rotation, nutrient management, and integrated pest management.

The Environmental Quality Incentives Program (EQIP) Organic Initiative assists organic and transitioning to organic farmers with adopting conservation practices and activities on their land through costshare payments and hands-on help. Farmers in the process of transitioning to organic may also receive financial assistance to hire a technical service provider (TSP) to develop a conservation activity plan supporting organic transition.

WHO'S ELIGIBLE

Farmers or ranchers who are certified organic, transitioning to organic, or organic and exempt from NOP certification requirements.

ELIGIBLE PROGRAM USES

To provide technical and financial assistance to help farmers plan and implement practices to improve natural resource conservation, tailored to organic and transitioning to organic production systems and National Organic Program certification requirements.

MORE INFORMATION:

- NSAC's Grassroots Guide to the EQIP Organic Initiative
- **USDA EQIP Organic**Initiative information

TO APPLY:

NRCS offices accept EQIP applications on a continuous basis, reviewing applications at certain cut-off dates throughout the year.

NCRS Website

b Apply through your local FSA office

http://bit.ly/farmguide20-3



NATIONAL SUSTAINABLE AGRICULTURE COALITION

Cost Share for High Tunnels

Helping farmers improve plant health through purchase and installation of growing season-extending high tunnels

Unpredictable weather and short growing seasons present major challenges for high-value vegetable and specialty-crop farmers. By installing high tunnel systems, farmers can capture sunlight and protect plants from cold temperatures, high winds, and heavy rains. Extending the growing season allows farmers to access valuable markets – growing warm season crops like tomatoes or peppers when it's cold outside or producing flowers and greens well beyond when field production would allow.

The EQIP High Tunnel System Initiative support farmers in constructing high tunnels and related conservation practices system practices with technical and financial assistance. Crops must be grown in the natural soil profile, although raised beds (up to 12 inches in depth) may be installed to improve soil condition, fertility, and access.

Payments are made based on installed practices meeting certification to NRCS standards and specifications and at the approved payment rate. Beginning, socially disadvantaged, veteran, and limited resource farmers and ranchers may be eligible for higher payment rates (up to 90 percent of cost compared to the up to 75 percent normal rate) and advance payments to purchase materials and services (up to 50 percent of costs). In recent years, beginning, socially disadvantaged, and limited resource farmers have received over half of the high tunnel EQIP contracts.

Additional Conservation: Many farmers holding EQIP high tunnel contracts are also implementing other critical conservation practices through EQIP, such as runoff mitigation, nutrient and pest management, crop rotation, and soil health enhancement.

WHO'S ELIGIBLE

Cropland Farmers

ELIGIBLE PROGRAM USES

Technical and financial assistance to farmers to install high tunnel systems (hoops covered with plastic over the growing area) for crops grown in the ground

MORE INFORMATION:

- **NSAC's Grassroots Guide** to the EQIP Seasonal High **Tunnel Initiative**
- **USDA Seasonal High Tunnel Information**



TO APPLY:

NRCS offices accept high tunnel system applications on a continuous basis, and reviews and funds applications at multiple posted cut-off dates throughout the year.

Contact NRCS to apply. **NRCS State Offices**



Payments for Whole Farm Resource Conservation

Rewarding farmers and ranchers for advanced conservation efforts on land in agricultural production

As stewards of our shared air, water, and soil, farmers and ranchers understand the importance of managing their operations to protect and conserve those resources. Conservation activities such as resourceconserving crop rotations, cover crops, management-intensive rotational grazing, integrated pest management, and buffer strips complement and build upon each other to create more sustainable farming and ranching systems. Such practices may help to reduce a farm or ranch's greenhouse gas emissions and make the operation more resilient to climate impacts.

The Conservation Stewardship Program (CSP) provides funding and technical assistance – in the form of per-acre payments and handson support from NRCS staff - directly to farmers and ranchers. This support helps producers actively manage existing conservation efforts and implement additional conservation activities on land in agricultural production.

Five percent of all CSP dollars annually are set aside for beginning farmers and ranchers, and another five percent are set aside for socially disadvantaged producers. Within these set-asides, military veterans receive additional preference.

Enhancements and Bundles: CSP participants adopt "enhancements," or conservation activities, as well as "bundles," or groups of complementary enhancements. Multi-species cover crops and improved grazing management are examples of high-level enhancements. Bringing together multiple enhancements, bundles offer a higher payment and target specific groups of participants (such as organic or pasture-based).

WHO'S ELIGIBLE

Any farmer or rancher who controls private or Tribal agricultural land (cropland, pasture, rangeland, land used for agroforestry, and nonindustrial private forestland).

ELIGIBLE PROGRAM USES

To support ongoing and additional natural resource conservation efforts on a farmer or rancher's entire operation, including practices and enhancements that may help farmers and ranchers address climate change concerns.

MORE INFORMATION:

- **NSAC's Grassroots Guide** to the Conservation **Stewardship Program**
- NSAC's Farmers' Guide to **CSP**
- **USDA Conservation Stewardship Program** information

TO APPLY:

NRCS offices accept CSP applications on a continuous basis with periodic ranking period cut off dates announced nationally. Only one ranking period per Fiscal Year will be available. CSP contracts last for five years with the option to

Apply through your local NRCS office &

http://bit.ly/farmguide20-3

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Value-Added Processing and Marketing Grants

Helping farmers and ranchers add value to what they grow through processing and marketing

Adding value to farm or ranch products through processing or special marketing activities helps increase your bottom line and capture more of the consumer dollar. Whether it is processing your commodities into products like flour, jam, or cheese, marketing your farm products by their identity (like organic or grass-fed), or by developing a local market or participating in a regional food aggregation and distribution system, VAPG can help you successfully realize your big ideas.

VAPG provides grant funding in two ways:

- Planning Grants up to \$75,000 for economic planning to develop business plans, feasibility studies or marketing plans for value added products; or
- Working Capital Grants up to \$250,000 (and there is a simplified application for less than \$50,000 requests) to acquire working capital to create or expand a producer-owned value-added enterprise.

Eligible Project Categories: processing (e.g., milled grains, cheese); product differentiation (e.g., organic, grass-fed); commodity segregation (e.g., non-GMO, no-rBGH); on-farm renewable energy generation; local food marketing; and mid-tier value chains, including regional food hubs.

Requirements: match grant funds on a 1:1 basis (in-kind or cash); participants must grow/raise more than ½ of the commodity needed; working capital grants over \$50,000 require an independent feasibility study or business plan.

WHO'S ELIGIBLE

Farmers, ranchers, harvesters (such as a fisherman), farm groups, or producer-controlled businesses (such as a farmer co-op).

ELIGIBLE PROGRAM USES

Value-Added Producer Grants (VAPG) provide planning grants and working capital grants that help eligible businesses develop or improve processing, marketing, and other value-added efforts

MORE INFORMATION:

- NSAC's Grassroots Guide to the Value-added Producer Grant Program
- NSAC's Farmers' Guide to VAPG
- USDA Value-added Producer Grant program information

TO APPLY:

Contact your nearest **USDA Rural Development Office**



NATIONAL SUSTAINABLE AGRICULTURE COALITION

On-Farm Research and Demonstration Grants

Enabling farmer-driven research and education projects that improve farm sustainability, profitability, and land stewardship.

Farmers and ranchers have a critical insight when it comes to improving the sustainability of their farming systems. Whether they need to limit off-farm inputs, diversify, improve soil health, learn marketing skills, or find other ways to enhance their livelihoods, farmers can turn to **Sustainable Agriculture Research and Education (SARE)** competitive farmer or partnership grant program for help investigating new tools and practices.

- Farmer grants¹ provide assistance directly to farmers or groups of farmers who want to explore sustainable solutions to agricultural challenges through on-farm research, demonstration, and education projects.
- Partnership grants² are made to agricultural professionals (Extension, sustainable agriculture organizations, conservation districts, etc.) who work directly with farmers and ranchers to pursue on-farm research, demonstration, and education activities on sustainable agriculture issues.

Grants are administered by SARE's four regional offices: North Central, Northeast, South, West. Successful proposals explore new paths and innovations for greater sustainability, profitability, stewardship, and quality of life. Topical areas include soil health, cover crops, livestock and rotational grazing, pollinators, marketing, and local/regional food systems among others.

Eligible Expenses: Grant funds may be used to pay for your time and the time of project partners, materials and supplies, consulting services, outreach expenses, project travel, and other project-related costs.³

Grant Amounts: Farmer and partnership grants vary by region; farmer grants range from \$15,000 to \$30,000 and depend on the number of farmers participating in the proposal in some regions while partnership grants can range from \$20,000 to \$75,000 for project periods of one to three years.

WHO'S ELIGIBLE

Farmers, ranchers, researchers, graduate students, agricultural professionals.

ELIGIBLE PROGRAM USES

To help offset the costs of labor and expenses involved in on-farm research and demonstration projects.

MORE INFORMATION:

- NSAC's Grassroots Guide to SARE
- **USDA's SARE information**

TO APPLY:

The application process and timing for this competitive grant program varies by region. Find full details for your region, including the most recent calls for proposals, through the links on https://www.sare.org/grants/.

Learn more about grants funded in your state by visiting **SARE's grants webpage** §



 $^{^1}$ Called farmer grants in the northeast, producer grants in the south, and farmer-rancher grants in the western and north central regions

²Called on-farm grants in the south and professional & producer grants in the west

 $^{^{3}\!\}text{SARE}$ funding cannot be used to make large purchases for land, equipment or capital investment

USDA Agencies

AGRICULTURAL MARKETING SERVICE (AMS)

Market Data, Certification, and Labeling

AMS facilitates the strategic marketing of agricultural products in domestic and international markets while ensuring fair trading practices and promoting a competitive marketplace. AMS publishes price data, conducts market research, provides audits and accreditation, and helps to establish certified organic standards.

FARM SERVICE AGENCY (FSA)

Farm Loans, Disaster Assistance, and Price Supporting Commodity Programs

FSA administers credit and loan programs and manages conservation, commodity, disaster and farm marketing programs through a national network of offices. Find your local FSA field office at: http://offices.sc.egov.usda.gov/locator/app?agency=fsa

NATURAL RESOURCES CONSERVATION SERVICE (NRCS)

Conservation Technical and Financial Assistance

NRCS provides leadership in a partnership effort to help farmers conserve, maintain and improve our natural resources and environment through federal conservation programs. Find your local NRCS field office at: http://offices.sc.egov.usda.gov/locator/app?agency=nrcs

RISK MANAGEMENT AGENCY (RMA)

Crop Insurance Policy Development and Data Collection

RMA helps to ensure that farmers have the financial tools necessary to manage agricultural risks. RMA works with private crop insurance companies and agents to administer the Federal Crop Insurance Program which protects farmers against losses on their farms.

RURAL DEVELOPMENT (RD)

Grants, Loans, and Rural Infrastructure

RD helps rural areas to develop and grow by offering Federal assistance that improves quality of life. RD targets communities in need and then empowers them with financial and technical resources. Find your local RD office at: http://www.rd.usda.gov/contact-us/state-offices

SPECIAL PROVISIONS FOR BEGINNING AND SOCIALLY DISADVANTAGED PRODUCERS

Over the past two decades, Congress has set goals and targeted funding to reach beginning and socially disadvantaged farmers and ranchers, as well as military veterans. These special provisions help target those most in need of assistance and help begin to reverse the aging of American agriculture and the loss of land ownership among farmers of color.

"Beginning farmers and ranchers" for most but not all federal programs are those that have farmed on their own for 10 or fewer years. "Socially disadvantaged" or an SDA farmer or rancher is a group whose members have been subject to racial, ethnic, or gender prejudice because of their identity as members of a group without regard to their individual qualities. These groups consist of American Indians or Alaskan Natives, Asians, Blacks or African-Americans, Native Hawaiians or other Pacific Islanders, Hispanics, and women.

This matrix lists federal programs that include special provisions for certain types of farmers and ranchers. The following is not a comprehensive list and only covers programs in this guide. For a comprehensive list of USDA programs and resources see: https://www.farmers.gov/ for comprehensive lists of USDA programs and resources

Program	Organic Farmers	Beginning Farmers & Ranchers	Farmers of Color	Women	Military Veterans
Direct Farm Ownership Loans		X	Х	X	
Down Payment Loan Program / Participation Loans		X	X	X	
Land Contract Guarantee Program		X	X	X	
Direct Farm Operating Loans		Х	X	х	
Microloans		Х	X	X	Х
Conservation Reserve Program – Transition Incentives Program	х	х	х		х
Organic Certification Cost Share Program	Х				
Noninsured Crop Disaster Assistance Program (NAP)		x	х	x	x
Conservation Reserve Program – Field Border Buffer	х	x	х	x	x
Environmental Quality Incentives Program (EQIP)	х	x	х		x
EQIP High Tunnels		X	X		X
EQIP Organic Initiative	X	X	X		х
Conservation Stewardship Program		X	x		х
Crop Insurance	x	X			
Value-Added Producer Grants	х	х	X	х	х







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