# **NEW FARMER BUCKET LIST**

# **Key Resources for New and Beginning Farms in Connecticut**

Compiled: Fall 2014

This list was assembled as a collaborative activity by:

UConn Extension

CT Department of Agriculture

CT Farm Bureau Association

New CT Farmer Alliance

Northeast Organic Farming Association of CT

USDA Farm Service Agency

USDA Natural Resources Conservation Service

# **GETTING STARTED**

- 1. Contact the relevant producer association(s) that can help you get started. These groups tend to have very useful resources, expertise about crop-specific tools and infrastructure, and hold regular meetings, events, and trainings. In CT, there are associations for producers of poultry, sheep, fruit, honey, maple syrup, ornamentals, milk, timber, and more.
- 2. Contact your town officials to check on zoning and what is allowed for farming and retail operations. Also check to see if your town has an Agricultural Commission, since this group can help orient you to farming in your community. If you have questions or concerns about local agricultural regulations, or to ask about local tax programs that you may be eligible for (including PA 490), contact Joan Nichols at CT Farm Bureau Association for help: joann@ctfba.org
- 3. Develop a complete business plan. Not only is this a good planning and management tool, but having a clear business plan is essential to be eligible for loans and grants.

  AgPlan provides templates to assist you in developing your plan, hosted by the University of Minnesota. UConn Extension's Farm Risk Management program has business planning resources.
- 4. Visit a USDA Service Center and introduce yourself to NRCS and FSA. You may be eligible for free conservation planning and technical assistance with NRCS as a first step toward financial assistance for conservation practices. FSA can provide free maps of the property you are farming.
- 5. If you are interested in organic methods, attend CT NOFA's *Getting Started in Organic Farming* event (held annually in January).
- 6. Purchase region-specific production guides at the <a href="http://www.store.uconn.edu/">http://www.store.uconn.edu/</a>, such as the New England Vegetable Management Guide and the New England Small Fruit Management Guide.
- 7. Evaluate your crop insurance options. For smaller, diversified farms in Connecticut the Noninsured Crop Disaster Assistance Program (NAP) administered by FSA might be of interest since it provides catastrophic coverage for crops not eligible for regular crop insurance. All crops insurance resources are available at UConn Extension's Farm Risk Management and Crop Insurance website.

**Suggestion**: Starting in your first season, be sure to record your production history, including acres farmed, pounds harvested and dollars generated. This will be very helpful in future

years as you begin to explore federal and state programs for agriculture such as loans, grants, and insurance.

## FINDING FARMLAND

- There are two farmland listing services available through <a href="New England Farmland Finder">New England Farmland Finder</a> and CT Farmlink.
- The cost of farmland in Connecticut is high, but in certain cases, loans to purchase farmland can be obtained from <u>USDA Farm Service Agency</u>.
- For some, leasing farmland is the best option. One-on-one assistance with farmland leasing is available through UConn Extension's <u>Farmland ConneCTions</u> program.
- Many new and beginning farmers have found it challenging to find farmland to get started. <u>Land for Good</u> has tutorials, worksheets, as well as consulting to help farmers navigate the challenges of accessing farmland.
- A critical first step is learning how to understand your soils landscapes through free
  maps and data using the <u>USDA Natural Resources Conservation Service Web Soil Survey</u>.
  Soil testing is available through the <u>UConn Soil Lab</u> and the <u>CT Agriculture Experiment</u>
  <u>Station</u>.

Suggestion: If renting, secure a written lease since most federal and state financial assistance, grant and loan programs require a 5 year (or more) lease for eligibility. Consider adding language that permits you to install conservation practices/buildings if appropriate.

# **REGISTRATION, TAXES, LICENSES**

- Download a copy of the <u>CT Agricultural Business Management Guide</u>
- Register your business with the <u>Department of Revenue Services</u> and obtain a Sales and Use Tax Permit (Form Reg-1). Certain items are taxable and you must collect state sales tax. The Dept. of Revenue Services can provide you with guidance on what is taxable. You are not required to obtain a sale and use tax permit if you raise and sell tobacco, fruit, vegetables, and board horses or are involved in dairy farming.
- Obtain a Farmers Tax Exemption Permit (Form REG 8) from the CT Dept. of Revenue Services. This permit enables you to purchase farm business related supplies free of sales tax.
- Become familiar with state revenue laws that apply to farmers (<u>Farmers Guide to Sales</u> and Use Taxes, Motor Vehicle Fuels Tax, Estimated Income Tax, and Withholding Tax)
- Check with your town assessor to determine if your farmland is classified as farmland for property tax purposes. Review the <u>PA 490 Guide and the PA 490 webinar</u> offered by CT Farm Bureau Association; this is where you can find all the forms you may need to apply.
- Obtain a <u>Pesticide Applicators License</u> through the CT Dept. of Energy and Environmental Protection in order to use herbicides and pesticides on your property.

# **SELLING YOUR PRODUCT**

 If you are interested in using the CT Grown logo, selling in farmers markets, farm stands, to chefs, or via agri-tourism, there are many resources you can find through the <u>CT</u> <u>Grown Program</u> of the CT Dept. of Agriculture.

- Take advantage of free marketing and promotion on <u>buyctgrown.com</u> and let your customers know about the <u>CT 10% Campaign</u>
- Learn about <u>Produce Safety and Good Agricultural Practices (GAP)</u> trainings offered by Diane Hirsch at UConn Extension. CT Farm Bureau has assembled <u>Resources for</u> Processing Farm Grown Fruits and Vegetables in Your Farm Kitchen

#### FINANCING IMPROVEMENTS

- USDA Farm Services Agency has a selection of <u>loan programs</u>, including loans for operation expenses and equipment. FSA's <u>Microloan Program</u> may be of particular use for start-up capital, inputs, and infrastructure. For more information about FSA loan programs, contact Ron Clark, 860-887-9941 ext 105
- The <u>Environmental Quality Incentives Program</u> (EQIP) of USDA Natural Resources
   Conservation Service offers financial and technical assistance to address conservation
   improvements, including installation of seasonal high tunnels, energy efficiency systems,
   soil health practices, livestock practices, nutrient management systems, and irrigation
   systems. Program payment rates can reach 90% for beginning, limited resource, and
   socially disadvantaged farmers. For more information about EQIP, contact <u>Joyce Purcell</u>,
   860 871-4028
- The <u>Farmland Restoration Program</u> of the CT Dept. of Agriculture helps finance reclamation of overgrown fields, removal of invasives, clearing trees and stumps, fencing to keep livestock out of sensitive areas, renovation of ponds, replanting for erosion prone lands, and more. For more information about FLRP, contact <u>Cam</u> <u>Weimar</u>, 860-713-2511
- The <u>Agriculture Viability Grants Program</u> of the CT Dept. of Agriculture has three grant opportunities worth exploring: Farm Reinvestment Grants, Farm Transition Grants, and Farm Viability Grants. Beginning farmers are eligible for Farm Transition grants that can be used for purchase of farm equipment, farm infrastructure and facilities, energy efficiency, and more. It is critical to have a strong business plan in order to qualify.
- The <u>FarmStart Program</u> of Farm Credit East offers seed capital (up to \$50,000 line of credit) to beginning farmers in their startup years.
- Northeast SARE (Sustainable Agriculture & Research Education) <u>Farmer Grants</u> are available to commercial farmers who want to test a new idea using a field trial, on-farm demonstration, marketing initiative, or other technique.

# **CONNECT WITH OTHER NEW FARMERS**

- Sign up for the listserv hosted by <u>New CT Farmer Alliance</u> in order to be in the loop as new farmers trade and sell each other equipment and supplies, ask questions, and post relevant news and events. NCTFA also coordinates several farm tours and potlucks per year.
- Participate in CT Farm Bureau's <u>Young Farmer Committee</u> (age 18 to 35) that hosts tours and events.
- Visit the <u>CT NOFA apprentice site</u>, or sign up for CT NOFA's <u>Mentorship Program</u>
- Join <u>CRAFT Western CT</u> (Collaborative Regional Alliance for Farmer Training) for training in small, diversified farms and to exchange ideas among farmers and apprentices in the western part of CT.

## **SERVICE PROVIDER E-NEWS:**

- CT Weekly Agriculture Report, send request to <u>Ronald.Olsen@ct.gov</u>
- Crop Talk CT Vegetable & Fruit Crops newsletter, stacey.stearns@uconn.edu
- Pest Messages (IPM-Integrated Pest Management)
  - O <u>Vegetable</u>, send request to <u>stacey.stearns@uconn.edu</u>
  - O Fruit send request to mary.concklin@uconn.edu
  - O Greenhouse, send request to leanne.pundt@uconn.edu
- UMass Veggie Notes listserv, subscribe at http://extension.umass.edu/vegetable/
- NE Greenhouse Update, send request to <u>tsmith@umext.edu</u>
- Dairy & Livestock news, send request to <a href="mailto:joyce.meader@uconn.edu">joyce.meader@uconn.edu</a>
- Soil Health, send request to <u>raymond.covino@ct.usda.gov</u>
- FSA State News Releases, <u>subscribe</u>
- NRCS News Releases & Events, subscribe

## JOIN THE AGRICULTURE COMMUNITY

Note: The following are membership organizations. Annual membership fees may apply.

- <u>CT Farm Bureau Association</u> Join your county Farm Bureau to network with other farmers who can assist and advise you about equipment, resources and agricultural practices.
- <u>CT NOFA</u> Join a network of people active and knowledgeable about organic farming and take advantage of discounts on bulk ordering of supplies.
- New CT Farmer Alliance Become a part of a farmer-led and farmer-driven group dedicated to supporting the next generation of diverse small-scale growers who market direct to consumer.

### OTHER WEBSITES FOR NEW & BEGINNING FARMERS

- USDA New Farmers
- Start2Farm
- Cornell Small Farms Program

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**EXTENSION** 



