



FARMER RESOURCE NETWORK
RESOURCE GUIDE

BEGINNING FARMERS

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Beginning farmers face many obstacles to starting a profitable farm business. Three of the largest obstacles to success are land access, funding and practical training and experience. Success with any business requires a realistic plan. The plan at minimum needs to address these three areas and include a realistic budget that demonstrates a reasonable return on investment.

THE BUSINESS PLAN

The University of Minnesota offers a [free online farm business planning tool](#) to help you develop your farm plan. Part of that plan will involve the incorporation of enterprise budgets to have a realistic expectation of earning potential of various crop choices you might consider producing. [BeginningFarmers.org](#) has several sources of enterprise budgets, but current information can be difficult to obtain.

The Sustainable Agriculture Research and Education (SARE) program has a comprehensive guidebook for developing your business plan called [Building a Sustainable Business](#). SARE offers this guidebook for free in PDF format in both English and Spanish. A printed book can be purchased in English.

Some of the best sources of current enterprise budgets and other financial management information are often found at the [Extension Service of the Land Grant Universities](#) in your state. If the Extension Service does not have current enterprise budgets available, your [local County Extension office](#) may be able to help you access that information from another source.

GENERAL LEARNING AND MENTORSHIP OPPORTUNITIES

The [Greenhorns' Guidebook Series](#) has several free resources for beginning farmers including one called "Getting into Farming." [BeginningFarmers.org](#) also has an extensive array of resources, publications, events, forums and other tools for beginning farmers. NCAT-ATTRA has a great website specifically for [Farm Start-Ups](#).

The USDA can be a valuable partner for all farmers but particularly beginning farmers. They have a robust website focused on [How to Start a Farm](#). This site explores what it takes to start farming and to find resources, particularly within the USDA, to help guide you on your way. They know that new farmers can get overwhelmed by all the USDA programs and to help address this concern each state has a [Beginning Farmer coordinator](#) to help answer questions and direct you to USDA programs you may benefit from.

Before you can access any USDA program or loan you need what the USDA refers to as a "Farm Number." The Rural Advancement Foundation International (RAFI) has a detailed [explanation of why you need a Farm Number and how to obtain one](#). Once you

have this number you can set up a [self-service USDA account](#) to expedite paperwork and store records.

INTERNSHIPS, APPRENTICESHIPS, INCUBATOR FARMS AND OTHER INFORMAL TRAINING OPPORTUNITIES

Hands-on, experiential learning is essential for gaining skills and knowledge. For people interested in entering farming as a career, apprenticeships and internships provide practical hands-on experience to learn about production, marketing and business management. In addition, the relationships developed between mentor farmers and mentees often continue to help beginning farmers throughout their careers.

Search by state to find **farm apprenticeship opportunities** in your area with the [ATTRA Sustainable Internship and Apprenticeship Database](#).

Other places to find jobs on farms and with food and farming organizations include: [Good Food Jobs](#), [Worldwide Opportunities on Organic Farms \(WWOOF\)](#) and [Sustainable Agriculture Education Association](#).

Farm incubator and apprenticeship programs offer great opportunities to receive training, guidance and experience through a structured program that often includes business and financial planning, technical assistance and cooperative marketing. The New Entry Sustainable Farming Project maintains a [national listing map of farm incubators and apprenticeship projects](#).

For informal training, the Cooperative Extension System (CES) is an extremely valuable resource. Their objective is to empower farmers and ranchers of all sizes to meet the challenges they face, adapt to changing technology, improve food safety, prepare for and respond to emergencies and protect our environment. They have local and state Extension Agriculture Specialists, Food Scientists, Farm Management Specialists and Environmental Scientists who can provide technical assistance and direct you to resources to meet specific educational needs you may have. Every state has at least one Extension program associated with the Land Grant Universities within the state. They can be found [on this searchable map](#).

LAND ACCESS

Access to land is obviously a prerequisite to starting a farm. Finding the best land to build your farm business is critical to its success. The following resources will help you search for land, understand land tenure issues and assess what land features are appropriate for different types of agriculture.

The first place we suggest you look is the [Farmland Information Center](#). They have some great tools to help you navigate the often difficult process involved in assessing suitable farmland. Penn State Extension has a very good [Farmland Assessment Checklist](#) to help you ask the right questions about potential farmland.

Leasing land can be a way for undercapitalized farms to get started, but it is important to have a formal lease that allows you to utilize the land in a way that is consistent with your plan. For instance, if you plan to grow perennial crops or need livestock fencing, you need a lease agreement long enough to make it profitable to invest in the plants or infrastructure needed to be successful.

The Center for Agriculture & Food Systems has a [farmland access legal toolkit](#) that can help beginning farmers navigate the often complicated topic of leasing farmland. In addition to farmland leasing information, they also have resources to [help farmers access, transfer and conserve existing farmland](#). Another great resource on this topic is [Farm Commons](#). They are a fee-based organization but have many free resources on this and many agriculture legal topics.

[Land for Good](#) is another very helpful organization related to farmland access issues you are likely to face. In addition to information similar to the previous links, they offer a decision-making tool called [Accessing Farmland Together](#) for those who are seeking to farm with others in a cooperative arrangement. These cooperative farming agreements offer many potential benefits to all parties, but they often add another layer of complication that needs to be considered before the legal arrangement is finalized. This is true for both leased and purchased properties.

An innovative opportunity from the USDA for farmers with land in the Conservation Reserve Program (CRP) is called the [Transition Incentives Program](#) (TIP). TIP offers assistance for landowners and operators, as well as opportunities for beginning and socially disadvantaged farmers and ranchers. It provides landowners or operators with two additional annual rental payments on land enrolled in expiring CRP contracts, on the condition they sell or rent this land to a beginning farmer or rancher or to a socially disadvantaged group. This incentivizes current landowners to assist aspiring farmers to get started.

When farmland has been identified it is critical to assess the land's suitability for various agricultural purposes. The USDA has a valuable online tool called the [Web Soil Survey](#) and can provide detailed information about the soil on any property within the United States. Depending on where you are purchasing or leasing farmland, it may be a good idea to test for environmental contamination. Check with your [local County Extension office](#) or your [state's environmental management department](#) for suggested testing needs. You may also consult with the [USDA-NRCS office](#) for [advice on testing](#). The primary concern with most farmland would be the so-called "forever chemicals" known as PFAS chemicals. The University of Maine has been a leader in this area and they have produced a [Guide to Investigating PFAS Risk on Your Farm](#).

FUNDING

Accessing affordable credit and capital to purchase and start a farm is the biggest hurdle for most beginning farmers. You should spend time developing your financial literacy for farm businesses and understand loan options available specifically for beginning farmers.

The [National Center for Appropriate Technology \(NCAT-ATTRA\)](#) offers many resources for beginning farmers, including how to finance your farm. The purpose of this publication is to lay out several financing options available to beginning farmers to start a farm and to illuminate the step-by-step process of applying for a loan.

Many beginning farmers turn first to the [USDA Farm Service Agency \(FSA\)](#) for funding. FSA makes loans to farmers using federal money set aside for this purpose, including a portion of loan funds designated specifically for beginning, military veterans and traditionally underserved farmers. In addition to direct loans, certain lenders are recognized as guaranteed lenders, which means that FSA can guarantee a loan made by that lender. If the farmer is unable to repay the loan and defaults, FSA will step in to repay the bank.

Beginning farmers should spend time researching FSA loan options before approaching them for a loan. The USDA has a great resource called the [Loan Assistance Tool](#) to help navigate the various loan options available. It's also helpful to learn about FSA direct and guaranteed loans from unbiased farmer support organizations. One of the best resources on this topic was created by the National Young Farmers Coalition called [FSA Loans Guidebook](#). Likewise, RAFI has several resources for [Navigating FSA](#) programs including advice on obtaining FSA loans. Their web-based information is freely available to all and they provide one-on-one technical assistance for [farmers of color in the Southeast](#).

Beginning farmers often seek grants to provide startup assistance and are soon discouraged by the lack of unrestricted grant funding. Most granting agencies have specific goals in mind and farmers' goals may or may not align with those goals. [Ambrook](#) offers an online search tool that allows for state-based searches for funding and grant opportunities. This is a free search, but they also offer greater levels of service for a fee you can research on their website.

Many [state departments of agriculture](#) have loan and grant opportunities listed on their websites. For soil conservation, value added food projects, meat processing, energy and environmental conservation grants and cost share opportunities, the USDA has some of the best opportunities. The National Sustainable Agriculture Coalition (NSAC) has a great publication called [Growing Opportunity: A Guide to Sustainable Farming Programs](#) available in [English](#) and [Spanish](#). It lists the many funding and grant opportunities currently available through various USDA agencies.

CONNECT WITH FARM AID

Farm Aid is constantly searching for national, state and local grant opportunities for farmers. We can do a personalized search for you if you complete the [Request for Assistance Form](#) and provide us with some details about you and your farm goals.

Lastly, you can request one-on-one assistance from our Farmer Services Team by calling **1-800-FARM-AID (1-800-327-6243)**. Farm Aid staff are happy to listen and help you however we can.

Also check out our [Online Directory](#) of farm service organizations and [Farmer Hero stories](#) for additional inspiration and ideas.

FARMER RESOURCE GUIDES

Check out our [Farmer Resource Guides](#) for straightforward information created by our Farmer Services Team to help with topics that come up frequently on our 1-800-FARM-AID hotline.