Key Resources for Getting Started in Connecticut Agriculture

The Farmers' Bucket List

To view online go to: http://ctfarmrisk.uconn.edu/

GETTING STARTED

- The <u>CT Agricultural Business Management Guide</u> is a comprehensive business planning and management tool prepared by UConn Extension. A clear business plan will be required for most loans and grants. Visit UConn Extension's <u>Farm Risk Management</u> program for additional business planning resources.
- 2. Consult the <u>Connecticut General Statutes (C.G.S.) Sec. 1-1(q)</u> for the legal definition of "farming" and "agriculture" in the State of Connecticut.
- 3. Become familiar with <u>CT Dept.of Agriculture</u> Programs, Services, and Grant Opportunities.
- 4. Visit a <u>USDA Service Center</u> and introduce yourself to staff at Natural Resource Conservation Service (NRCS) and Farm Service Agency (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. *TIP: Starting in your first season, be sure to record your production history, including number of acres farmed, pounds harvested and dollars generated. This will be very helpful in future years as you begin to explore agriculture loans, grants, and insurance that may require your crop history.
- 5. Familiarize yourself with your town's zoning to see what is allowed for farming and retail operations. A few towns have Agriculture Commissions that can help orient you to farming in your community. The CT Farm Bureau Association's Advocacy Toolkit provides fact sheets on state and local tax programs, land use regulations, farm to market information and, more. If you have questions or concerns about local agricultural regulations, or local tax programs that you may be eligible for (including Public Act 490 aka PA 490), contact Joan Nichols at CT Farm Bureau Association for help: JoanN@cfba.org
- Seek out producer associations to meet producers of poultry, sheep, fruit, vegetables, honey, maple syrup, ornamentals, milk, timber, and more. Producer associations have very useful resources, and expertise about crop-specific tools and infrastructure.
- 7. There are dozens of trainings offered each year by agriculture service providers, including UConn Extension's Solid Ground Farmer Trainings targeting new growers. Sign up for service provider e-news (see page 2) to receive training announcements.
- For smaller, diversified farms in Connecticut the <u>Noninsured Crop Disaster</u>
 <u>Assistance Program</u> (NAP) administered by FSA might be of interest since it
 provides catastrophic coverage for crops not eligible for regular crop insurance.
 All crop insurance resources are available at UConn Extension's <u>Farm Risk</u>
 <u>Management and Crop Insurance</u> website.
- The <u>FarmUP Pilot Program</u> offer by CT RC&D is designed to provide one-on-one
 assistance to new, existing, and under-served farms and agriculture based rural small businesses with navigating the
 many programs and incentives available here in Connecticut
- 10. Access free legal assistance from the <u>Legal Food Hub</u> for issues such as land acquisition/transfer, estate issues, taxes, contracts, and corporate formation, among others.
- 11. Match up with a business mentor through <u>SCORE</u> to help you through the process of starting-up and maintaining a new business. USDA and its partners across rural America are working with <u>SCORE</u> to support new farming and ranching operations, and identify and recruit mentors with a wealth of agricultural experience.



CONNECT WITH FARMERS

Get involved with New CT Farmer
Alliance, a farmer-led and farmer-driven
group dedicated to supporting the next
generation of diverse small-scale
growers who market direct to consumer.
NCTFA hosts farm tours,
potlucks, and its annual
Hootenanny. NCTFA is
the state chapter of the

Get involved in CT Farm Bureau
Association to help advocate and educate on issues that support agriculture businesses. CFBA's Young Farmer Committee has opportunities for leadership development, legislative advocacy, and networking with other farmers. Join a County
Farm Bureau to help

shape policy agendas that will move up to the state capitol.

National Young Farmers

Coalition.



The Northeast Organic Farming
Association of Connecticut promotes
local farms, hosts workshops yearround, and advocates
for ecological
agriculture.

FINDING FARMLAND

- Learn about your soils through free maps and data using the <u>USDA Natural</u> Resources Conservation Service Web Soil Survey.
- Soil testing is available through the <u>UConn Soil Lab</u> and the <u>CT Agriculture</u> Experiment Station.
- Farmland listing services for sale or for lease are available through <u>Connecticut Farmlink</u>. *TIP: If renting, secure a written lease since most grant and loan programs require a 5 year (or more) lease for eligibility. Consider adding language that permits you to install conservation practices and buildings.
- Additional farmland listings can be found at <u>New England Farmland Finder</u> and New England Landlink.
- Contact your Town Planner or local Agricultural Commission to enquire about municipal land parcels available for lease.
- Loans to purchase farmland can be obtained from USDA Farm Service Agency.
- <u>Land for Good</u> offers extensive tutorials, worksheets, as well as consulting to help farmers navigate the challenges of accessing farmland.
- See UConn Extension's resources on <u>farmland leasing</u> and consult the <u>Farmland</u> ConneCTions toolkit.

TAXES

- Register your business with <u>CT Dept. of Revenue Services</u> and obtain a Sales and Use Tax Permit (<u>Form Reg-1</u>). Certain items are taxable and you must collect state sales tax. The CT 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 (<u>Form REG 8</u>) from the CT Dept. of Revenue Services. This permit enables you to purchase farm business related supplies free of sales tax.
- Become familiar with <u>CT Department of Revenue Services</u> laws that apply to farmers (<u>Farmers Guide to Sales and Use Taxes</u>, <u>Motor Vehicle Fuels Tax</u>, <u>Estimated Income Tax</u>, and <u>Withholding Tax</u>)
- Check with your town assessor to determine if your farmland is classified as farmland for property tax purposes. Review the <u>PA 490 Guide</u> developed by CT Farm Bureau Association.

REGISTRATIONS, LICENSES, AND CERTIFICATIONS

- 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.
- Obtain any and all CT Dept. of Agriculture <u>licenses and permits</u> that are required by your agricultural business. Also check with the Department for animal health, identification and interstate movement requirements if your business involves livestock, including equine, and/or poultry.
- CT NOFA now offers free consulting for those who need help with their application for organic certification of crops, livestock, poultry, eggs, wild crops, mushrooms, sprouts, processed product, and cranberries. The first 4 hours of help are free and is paid for by the generosity of CT NOFA Donors.

SERVICE PROVIDER E-NEWS

- Connecticut Department of Agriculture's <u>Connecticut Weekly</u> <u>Agricultural Report</u>, send request to <u>crystal.morris@ct.gov</u>.
- UConn Crop Talk: CT Vegetable & Fruit Crops Newsletter, send request to mackenzie.white@uconn.edu
- Solid Ground Trainings, send request to jiff.martin@uconn.edu

Pest Messages

- Vegetable, send request to shuresh.ghimire@uconn.edu
- Fruit, send request to <u>mary.concklin@uconn.edu</u>
- 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>

Agricultural Messages & Updates

- Soil Health, send request to raymond.covino@ct.usda.gov
- FSA State News Releases, go to <u>http://www.fsa.usda.gov/news-room/news-releases/index</u>
- NRCS News Releases & Events, go to http://www.nrcs.usda.gov/wps/ portal/nrcs/news/ct/newsroom/ releases/
- CT Farm Bureau's news magazines are available at www.cfba.org

• Obtain other relevant state and municipal <u>licenses and permits</u>, such as those required to control wildlife that damages your crops and those specific to <u>aquacultural businesses</u>.

SELLING YOUR PRODUCT

- Ensure customers identify your products as local by branding them as Connecticut Grown, using the CT Dept. of
 Agriculture's <u>Identity Standards</u>, and by using the agency's free <u>marketing resources</u>, including price cards/point-ofpurchase materials, directional signage, and programs such as farmers' market nutrition, and farm-to-wholesale
 (restaurants/schools/institutions/healthcare/retailers).
- UConn Extension has assembled a tool for choosing where to sell <u>Finding Your Market</u>: A CT Farmer's Guide to Selling Their Farm Products Directly to Consumers.

GROWING YOUR PRODUCT

- New England Vegetable Management Guide
- New England Tree Fruit Management Guide
- New England Small Fruit Management Guide
- New England Greenhouse Floriculture Guide
- UConn IPM
- UConn Plant Diagnostic Laboratory
- <u>USDA Certified Organic Standards</u>

ADDITIONAL ONLINE RESOURCES FOR GETTING STARTED

- USDA New Farmers
- USDA-NIFA Farm Answers
- Cornell Small Farms Program
- Other State & Federal Agricultural Organizations

FINANCING IMPROVEMENTS

- USDA Farm Service 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, 860-319-8073 or Carolyn Marlowe, 860-319-8072.
- 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 high tunnel systems, energy efficiency systems, soil health practices, livestock practices, nutrient management systems, and water conservation irrigation systems. Program payment rates can reach 90% for Beginning, Limited Resource, and Socially Disadvantaged farmers. For more information on EQIP, contact your local service center at: https://www.nrcs.usda.gov/wps/portal/nrcs/main/ct/contact/local/
- The <u>Farmland Restoration Program</u> administered by the CT Dept. of Agriculture provides funding for qualifying projects that reclaim farmland through removal of invasive species, clearing of trees and stumps, exclusion fencing, pond renovation, erosion control, and more.
- The CT Dept. of Agriculture's competitive <u>Farm Transition Grants</u> provide matching funds to Connecticut farms and agricultural cooperatives to expand, diversify, and improve existing operations in conjunction with a sound business plan.
- The <u>Organic Cost Share Program</u>, administered by the CT Dept. of Agriculture, can reimburse USDA Certified Organic farms and processors 75%, up to \$750, of annual certification costs. <u>FSA</u> can also provide assistance to apply for and receive reimbursement for certification costs.
- The <u>FarmStart Program</u> of Farm Credit East offers seed capital (up to \$75,000 line of credit) to farmers in their startup years.
- USDA Rural Development offers <u>Value-Added Producer Grants</u> to help agricultural producers enter into activities that add value to their products (e.g. feasibility studies, business plans).
- 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 techniques.

ENERGY

- Energy-saving improvements can reduce energy costs and improve efficiency. <u>Energize CT</u> can help with expert advice, resources, programs, incentives and financing tailored to your needs.
- The <u>CT Farm Energy Program</u> provides technical assistance to agriculture producers by increasing awareness about energy conservation and efficiency opportunities while facilitating innovative renewable forms of energy on Connecticut farms.
- USDA Rural Development offers <u>Rural Energy for America Program (REAP)</u> Loan Guarantees and Grants which provide assistance for energy efficiency improvements and the purchase of renewable energy systems.

FOOD SAFETY

- Learn about Produce Safety, the Food Safety Modernization Act Produce Safety Rule and related training and resources offered by UConn Extension's <u>Food Safety Program</u>.
- If you are considering developing a value added product that you want to process in a commercial kitchen or your onfarm home kitchen, UConn Extension has information and resources.
- Contact the CT Department of Agriculture for information regarding how the Produce Safety Rule will be implemented and the CGAP program: ProduceSafety@ct.gov or call 860-713-2522.

Contributors:

UConn Extension

Connecticut Department of Agriculture

Connecticut Farm Bureau Association

Connecticut Farm Energy Program

New Connecticut Farmer Alliance

Northeast Organic Farming Association of Connecticut

USDA Farm Service Agency of Connecticut

USDA Natural Resources Conservation Service

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