NEW FARMER BUCKET LIST

Key Resources for New and Beginning Farms in Connecticut

Revised: SPRING 2016

GETTING STARTED

1. Download a copy of the CT Agricultural Business Management Guide. Develop a complete business plan. Not only is this a good planning and management tool, but having a clear business plan is required for most loans and grants. UConn Extension’s Farm Risk Management program has business planning resources.

2. Read Connecticut General Statutes (C.G.S.) Sec. 1-1(q) to understand the legal definition of “farming” and “agriculture” in the State of Connecticut.

3. Familiarize yourself with the CT Dept. of Agriculture and its Programs, Services, and Grant Opportunities for farmers.

4. Visit a USDA Service Center 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.

5. 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. The 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 want 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@cfba.org

6. 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.

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 crop 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 agriculture loans, grants, and insurance.

FINDING FARMLAND

- Farmland listing services are available through New England Farmland Finder, Connecticut Farmlink, and New England Landlink.

- Loans to purchase farmland can be obtained from USDA Farm Service Agency.

- See UConn Extension’s Farmland ConneCTions for guidance on farmland leasing.

- Many new and beginning farmers have found it challenging to find farmland to get started. Land for Good has tutorials, worksheets, as well as consulting to help farmers navigate the challenges of accessing farmland.

To view online go to: http://ctfarmrisk.uconn.edu/
A critical first step is learning how to understand your soils landscapes through free maps and data using the [USDA Natural Resources Conservation Service Web Soil Survey](http://www.nrcs.usda.gov/wps/portal/nrcs/detailfull/?dengid=1323860487318). Soil testing is available through the [UConn Soil Lab](http://soiltest.cas.uconn.edu/) and the [CT Agriculture Experiment Station](http://agriext.uconn.edu/). Contact your local Agricultural Commission, if one exists, to enquire about available land or visit your town hall.

**Suggestion:** 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 if appropriate.

### TAXES

- Register your business with [CT Dept. of Revenue Services](http://www.revenue.state.ct.us/) and obtain a Sales and Use Tax Permit (Form Reg-1). 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 (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 ([Farmers Guide to Sales and Use Taxes, Motor Vehicle Fuels Tax, Estimated Income Tax, and Withholding Tax](http://agriext.uconn.edu/ct/ctsalesanduse.html)).
- Check with your town assessor to determine if your farmland is classified as farmland for property tax purposes. Review the [PA 490 Guide and the PA 490 webinar](http://agriext.uconn.edu/pa.html) developed by CT Farm Bureau Association.

### REGISTRATIONS AND LICENSES

- Obtain a [Pesticide Applicators License](http://agriext.uconn.edu/pa.html) 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 licenses and permits 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.
- Consider and obtain other relevant state and municipal licenses and permits, such as those required to control wildlife that damages your crops and those specific to aquacultural businesses.

### FINANCING IMPROVEMENTS

- USDA Farm Services Agency has a selection of [loan programs](http://www.fsa.usda.gov/loanprograms/) including loans for operation expenses and equipment. FSA’s [Microloan Program](http://www.fsa.usda.gov/loans-microloans/microloans.html) may be of particular use for start-up capital, inputs, and infrastructure. For more information about FSA loan programs, contact [Ron Clark](mailto:Ron.Clark@ct.gov), 860-887-9941 ext. 105
- The [Environmental Quality Incentives Program](http://www.nrcs.usda.gov/wps/portal/nrcs/detailfull/?dengid=1323860487318) (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 about EQIP, contact [Joyce Purcell](mailto:Joyce.Purcell@ct.gov), 860-871-4028

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The [Farmland Restoration Program](#) 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 Farm Transition Grants provide matching funds to Connecticut farms and agricultural cooperatives to expand, diversify, and improve existing operations in conjunction with a sound business plan.

The CT Dept. of Agriculture’s competitive Farm Reinvestment Grants provide matching funds to established, working Connecticut farms to expand, diversify, and improve through capital investment projects with a lifespan of 10 years or more in conjunction with a sound business plan.

The CT Dept. of Agriculture’s competitive Farm Viability Grants can provide matching funds to your municipality, as well as associations of municipalities, regional planning organizations, and 501 c(3) agricultural non-profits, for qualifying projects that can directly benefit your farm, including implementation of local agricultural regulations and/or farmland protection strategies, educational workshops, marketing of local or regional agriculture, establishment of local farmers' markets, and more.

The Organic Cost Share Program, administered by the CT Dept. of Agriculture, can reimburse certified organic farms and processors up to 75 percent of their organic certification costs.

The [FarmStart Program](#) 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) [Farmer Grants](#) are available to commercial farmers who want to test a new idea using a field trial, on-farm demonstration, marketing initiative, or other technique.

### 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](#)
- [USDA Certified Organic Standards](#)

### SELLING YOUR PRODUCT

- Ensure customers identify your products as local by branding them as Connecticut Grown, using the CT Dept. of Agriculture’s [Identity Standards](#), and by using the agency’s free [marketing resources](#), including price cards/point-of-purchase materials, directional signage, and programs such as farmers’ market nutrition, and farm-to-wholesale (restaurants/schools/institutions/healthcare/retailers).

- Take advantage of free marketing and promotion on [buyctgrown.com](http://buyctgrown.com)

### FOOD SAFETY

- Learn about [Produce Safety and Good Agricultural Practices (GAP)](#) trainings offered by [UConn Extension’s Food Safety Program](#).

- CT Farm Bureau Assoc. has assembled [Resources for Processing Farm Grown Fruits and Vegetables in Your Farm Kitchen](#)

- Contact the CT Dept. of Agriculture for information regarding GAP Audits for producers. 860-713-2580

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This list was assembled as a collaborative activity by:

**UConn Extension**

**Connecticut Department of Agriculture**

**Connecticut Farm Bureau Association**

**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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*These organizations are equal opportunity employers and program providers.*

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