Resources for New Farmers

A guide for farmers looking to start or diversify a farm in New York State.
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Resources for New Farmers

General resources to get started:

• NYS Department of Agriculture and Markets Beginning Farmer Page
  https://agriculture.ny.gov/farming/beginning-farmers

• Guide to Farming in NYS (developed by Cornell University)
  http://www.nebeginningfarmers.org/resources/guides/farming-guide/

• Northeast Beginning Farmers Project
  http://www.nebeginningfarmers.org/

• USDA Start to Farm
  https://newfarmers.usda.gov/

• National Young Farmers Coalition
  http://www.youngfarmers.org/

• NY Farmland Finder Resource Page
  https://nyfarmlandfinder.org/resources

Links and resources in this resource guide are current as of March 2022.
State Resources

New York is open for business and interested in helping entrepreneurs start a farm enterprise. State agencies can provide you with necessary information to help your farm get off the ground and sustain it once operating. When ready to start your business legally, you must incorporate within New York State. To learn about state licenses, please access the state’s licensing website.

Farmland Protection Resources
https://agriculture.ny.gov/land-and-water/agricultural-districts

New York Soil and Water Conservation Districts
http://www.nys-soilandwater.org/contacts/county_offices.html

Market Development Resources
http://www.agriculture.ny.gov/AP/APHome.html

Farmers Markets
https://agriculture.ny.gov/farmersmarkets

Farm to School
http://www.agriculture.ny.gov/f2s/index.html

Agricultural Environmental Management
https://agriculture.ny.gov/soil-and-water/agricultural-environmental-management

Food Establishment Licenses
https://agriculture.ny.gov/food-safety/home-processing

Home Processing
https://agriculture.ny.gov/food-safety/home-processing

Office of Cannabis Management
https://cannabis.ny.gov/

Summary of New York State Labor Laws Related to Farm and Food Processing

New York State Liquor License
https://sla.ny.gov/get-license

Farm Labor and Minimum Wage
https://dol.ny.gov/workforce-protections

Business Services
https://www.ny.gov/services/business

New York State Office of New Americans
http://www.newamericans.ny.gov/business/agriculture.html

Minority Women-owned Business Enterprises (MWBE)
http://esd.ny.gov/mwbe.html
Consolidated Funding Application
https://apps.cio.ny.gov/apps/cfa/

New York State New Farmers Grant Fund
http://esd.ny.gov/businessprograms/newfarmersgrantfund.html

NYS’s Business Programs and Incentives
http://esd.ny.gov/BusinessPrograms.html

New York State Wine, Beer, Spirit and Cider
http://esd.ny.gov/nysbeveragebiz.html

Free and Low-Cost Energy Audits
https://www.nyserda.ny.gov/Business-and-Industry/Agriculture

Agricultural License Plates
https://dmv.ny.gov/registration/about-agricultural-and-farm-vehicles

Water Quality Regulation
http://www.dec.ny.gov/chemical/290.html#Guidance

Concentrate Animal Feed Operations Permits
http://www.dec.ny.gov/permits/6285.html

Pesticide Regulations
http://www.dec.ny.gov/permits/45618.html

Chemical and Pollution Control
http://www.dec.ny.gov/25.html

Water Management
http://www.dec.ny.gov/chemical/84764.html

Agricultural Land Assessment Program
https://www.tax.ny.gov/research/property/assess/valuation/ag_overview.htm
Planning Your Farm

Land
National Young Farmers Coalition
http://www.youngfarmers.org/land-and-jobs/

New York Farmland Finder
https://nyfarmlandfinder.org/

Financing Your Farm
There are a number of funding sources that help cover costs associated with business operations, infrastructure, and land transfer.

Federal (not an exhaustive list)
Beginning Farmers and Ranchers Loans

Farm Service Agency Beginning Farmer and Rancher Program

USDA Loan Factsheets
https://www.fsa.usda.gov/news-room/fact-sheets/index#loans

USDA Underserved Farmer Fact Sheets
https://www.fsa.usda.gov/news-room/fact-sheets/index#underserved

USDA New Farmer Fact Sheets
https://www.fsa.usda.gov/news-room/fact-sheets/index#new-farmers

USDA Farm Service Agency Microloans

State
Soil and Water Conservation Committee (Grants available with bonus points awarded to first time applicants)
https://agriculture.ny.gov/soil-and-water/soil-water-conservation-committee

Loans and Grant Programs
https://agriculture.ny.gov/farming/expand-your-farm

Public Authorities, including Local Development Corporations (LDCs, i.e. Binghamton Local Development Corporation) and Industrial Development Agencies (IDAs, i.e. Grow Schoharie County), provide funding to many beginning farmers. Speak with someone at your local soil and water conservation district or your local Cornell Cooperative Extension office to learn where the closest LDC or IDA is located.

Private
There are traditional and alternative sources of capital that you can access. Traditional sources include banks or credit unions that tailor their loan products and resources to farmers. Some offer specific resources for beginning farmers. One excellent resource for beginning farmers is on Farm Credit East’s website (https://www.farmcrediteast.com/products-and-services/new-farmer-programs). Talk to your local Cornell Cooperative Extension office to learn about nearby banks or credit unions that offer capital for farms. Alternative sources of capital can be secured in a variety of ways. Social media and crowd funding
platforms, micro-lending organizations, and foundations and venture capital firms positioned to support small farms are potential sources of funding.

**Farm Risk Management**
First and foremost, farmers need general liability insurance to operate a farm. Then, one must consider the following types of additional insurance:

Supplemental Insurance
Workers Compensation
Crop Insurance
Health Insurance

Here are some additional resources to reduce your risk on the farm.

Cornell Small Farms Program resource sheets on risk management and farm insurance
http://www.nebeginningfarmers.org/2012/04/05/5-farm-risk-management/
http://www.nebeginningfarmers.org/2012/04/06/6-farm-insurance/

GrowNYC’s FARMroots guide on farm insurance
https://www.grownyc.org/insurance-planning

**Technical Assistance and Education Opportunities**
There are several technical assistance programs located across the state that can provide information on anything from construction to water management to funding opportunities for beginning farmers.

Cornell Small Farms Program
http://smallfarms.cornell.edu/

NY FarmNet
http://www.nyfarmnet.org/

NOFA NY - New York Organic Farmers’ Association
https://www.nofany.org/

Heroic Food (Resource for Veterans)
http://heroicfood.org/

Small Business Administration
https://www.sba.gov/

Farmer Veteran Coalition
http://www.farmvetco.org/

New York Farm Bureau
http://www.nyfb.org/

American Farmland Trust
https://www.farmland.org/

CADE (Center for Agricultural Development and Entrepreneurship)
http://www.cadefarms.org/

Farmland Information Center
https://farmlandinfo.org/
Selling Your Product
Successful farms require sustainable sales. Two major market channels are direct and wholesale. Selling direct means directly to the customer, such as at a farmers’ market or through community-supported agriculture (CSA). Selling wholesale means selling to a third party that will then sell your food. Wholesale market channels utilize distributors to sell products to restaurants and retailers.

Technical Assistance Providers
New York State Department of Agriculture and Markets, Division of Agricultural Development can provide marketing and branding assistance, information on available funding, specific certification programs and organic certification, and opportunities for business to participate in tradeshows and other industry events.

Nearly every county in the state has a Cornell Cooperative Extension office. These offices are staffed by experts on nutrition, land management, and sales and marketing.

Buy-local campaigns in each region
A ‘buy-local’ campaign can be used to educate and encourage consumers to invest in businesses in their communities. There are several ‘buy-local’ campaigns across New York State including restaurant weeks and on-product labeling. This is a great way to promote your business to local customers.

Finger Lakes Culinary Bounty (Finger Lakes)
http://www.flcb.org/
Legal Resources for Farmers
Farmers have many legal considerations ranging from labor laws to taxes to succession and land transfer planning. Here are some guides to navigate legal questions when starting a farm.

Understanding Taxes and Regulations
http://www.nebeginningfarmers.org/farmers/taxes-regulations/

Environmental Regulations
http://www.nebeginningfarmers.org/2012/04/10/10-environmental-regulations/

Zoning Regulations & Farming
http://www.nebeginningfarmers.org/2012/04/08/8-zoning-regulations-and-farming/

Farm Vehicle Regulations
http://www.nebeginningfarmers.org/2012/04/07/7-farm-vehicle-regulations/

Legal Aspects of Rural Living

Labor Laws
http://www.nebeginningfarmers.org/2012/04/18/18-labor-laws/

Succession Planning and Retirement
Farm Journal Legacy Project
http://www.farmjournallegacyproject.com/

Land for Good’s Farm Transfer Planning

General Legal Resources
Farm Commons
https://farmcommons.org/
Land and Soil

Soil and its components, air, water, and nutrients, are the foundation for growing crops. Before starting your farm, contact your nearby Soil and Water Conservation District office. Districts work with farmers to assess, plan, and implement solutions to environmental issues on their farms, and then re-assess the outcomes of the implemented solutions.

Farming Practices
New York Agricultural Landowner Guide (American Farmland Trust)
http://www.ongov.net/planning/documents/NYAgLandownerGuide.pdf

Agricultural Environmental Management Program (New York State)

NRCS Programs (National Resources Conservation Service)

Soil Chart, Texture and Maps
Soil Texture Calculator (USDA)
http://www.nrsc.usda.gov/wps/portal/nrcs/detail/soils/survey/?cid=nrcs142p2_054167

Climate and Soil Considerations (Northeast Beginning Farmers Project)
https://nebeginningfarmers.org/2012/04/02/2-climate-and-soil-considerations/

Web Soil Survey (National Resources Conservation Service)
http://websoilsurvey.sc.egov.usda.gov/App/HomePage.htm

Soil Testing Resources
Cornell University
Cornell Nutrient Analysis Laboratory (CNAL)
cnal.cals.cornell.edu
(607) 255-4540
soiltest@cornell.edu

See laboratories that are certified under NYS’s Environmental Laboratory Approval Program
ELAP@health.state.ny.us
(Select a laboratory certified for “solid and hazardous waste”.)
http://www.wadsworth.org/regulatory/elap

New York City Soil and Water Conservation District
http://www.soilandwater.nyc/

Access to Water
DEC’s Water Withdrawal Permits and Reporting
http://www.dec.ny.gov/lands/55509.html