

A green combine harvester is shown in a field, harvesting crops. The harvester is a John Deere S780, with the model number visible on the side. It is moving from left to right across the frame. The background shows a rolling landscape with trees and hills under a blue sky with some clouds.

# *The* **Organic Voice**

Organic Farmers Association – No. 18 • September 2025

## **How Beginning Organic Farmers Navigate Land Access**

*Stories from innovative farmers who are finding ways to  
access land*

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## **Land is Intertwined with All Aspects of a Farmer's Success**

*A first-generation farmer's journey to land*

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## **Building Financial Resilience for Beginning & Transitioning Farmers**

*Tips for building lender relationships and how to protect  
your assets and family*

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# From Our President

I'm a quantitative kind of person—a "quant." I try to understand parts of my world by identifying the equations and algorithms that represent them. And then I see which variables could be changed to improve things.

And I'm an organic farmer. Which means that I want to improve the farming and food systems. So here's an equation for you to think about:  $\text{Farming Success} = \text{Resources} \times \text{Opportunity} \times \text{Knowledge}$

What this equation means is that farming success is a three-legged stool. All three factors are essential. Lose any one (i.e. make it zero) and you're headed toward farming failure. You can have all the resources and knowledge, but if there's no opportunity to sell your products, you'll fail. Or if you have knowledge and opportunity but don't have the necessary resources, you fail. Or if you just lack the knowledge...again, failure.

Resources include natural resources like land and water, because without land you can't farm, and without water you can't farm the land you've got. Resources also include labor (either the farmer's own or employees') and equipment like tractors. And it includes financial reserves to get the farmer through hard times brought on by weather, market collapses and other disasters. In equation form, then:  $\text{Resources} = \text{Land} \times \text{Water} \times \text{Labor} \times \text{Equipment} \times \text{\$ \$ \$ Reserves}$

Just like my main equation for farming success, the resources for farming are multiplied, not added. So if you're missing one you don't have the resources you need to succeed.

Much of this edition of Organic Voice addresses issues relating to land access. It's blindingly obvious that without land you can't farm. That's why the very word "farm" means the land where farming is done. And there are excellent projects underway to facilitate land access. Here in Oregon, the Friends of Family Farmers offers its [Oregon Farm Link](#) to connect new and beginning farmers with landowners, and there are similar programs in many other states. But don't be lulled into thinking that if we can just solve the need for farmland access, we'll have the resources for successful farms. Remember the other essential resources and the need to provide them all, too. Opportunity is the market times the price.  $\text{Opportunity} = \text{Market} \times \text{Price}$

Because with no market demand for a farm's products, even the highest price is pointless. And with a zero price, all the market demand in the world won't deliver revenue to the producer.

The Knowledge part of the farming success equation is subtly different than the resources and opportunity factors.  $\text{Knowledge} = \text{Experience} + \text{Learning}$

It's easiest to go into farming with experience—like having grown up on a farm or ranch. That's why it's so important to preserve and support small- and medium-sized family farms. But it's possible to start farming without that experience, if you can learn farming before your reserves run out. I'm an example of the latter—a first-generation farmer who learned farming from my neighbors (all conventional producers), from OFA colleagues, from the USDA's Natural Resources Conservation Service, from my organic certifier, and from the Internet. OFA's educational programs are a rich source of learning, based on the experiences of our farmer members and organic associations. It's not easy, but it can be done—learning can be substituted for experience, to a degree. But one way or the other, you have to know how to farm in order to succeed at it.

It's no surprise that so many aspiring new farmers don't succeed, considering the number of terminal pitfalls they face. Land access is essential. Education is, too. And so are water, markets, equipment, and financial reserves, and the family farms that preserve the knowledge of farming for future generations. OFA is the national voice for organic farmers, and works tirelessly to advocate for farming and food systems that provide all the factors necessary for farming success for organic producers.

Sincerely,

Pryor Garnett  
OFA Governing Council President  
Garnetts Red Prairie Farm  
Sheridan, Oregon







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# Fall Organic Policy Update

*By Lily Hawkins*

This summer was a whirlwind for organic agriculture policy, with major legislative shifts and administrative changes in Washington, D.C. From the "megabill" (OBBA Act) to a major USDA reorganization; here's a look at the key developments and what they mean for the industry.

## THE BIG BEAUTIFUL BILL AND ITS IMPACT ON ORGANIC PROGRAMS

Just before the July 4th holiday, Congress passed a massive domestic policy bill, pushed through using the budget reconciliation process. This special procedure allows for quicker passage of legislation with a simple majority of votes.

While the OBBA bill contained controversial cuts to social safety-net programs like Medicaid and SNAP, it provided critical funding for several "orphan programs" that were left out of previous spending resolutions. For the organic sector, this included:

➡ **The Organic Certification Cost Share Program (OCCSP)**, which received \$8 million over the next seven years, matching its 2018 Farm Bill funding. Please note that the USDA's Farm Service Agency (FSA) must receive a final rule before it can begin processing payments for 2025. Delays are likely.

➡ **The Organic Transition Initiative (OTI)**, which was level-funded at \$5 million for the next six years.

➡ **The Organic Data Initiative (ODI)**, which will see a significant \$10 million boost over the next six years, doubling its 2018 allocations.

These funding wins are a positive step. However, the inclusion of many agricultural programs in the OBBA complicates the future of the upcoming Farm Bill, creating uncertainty around timing and content. Lawmakers continue to work on marker bills—legislation not intended to pass on its own but rather to build support for policies to be included in the final Farm Bill. You can read about [the marker bills OFA supports here](#).

## APPROPRIATIONS AND PROPOSED CUTS

As the end of the 2025 fiscal year approaches, work on the Fiscal Year 2026 appropriations bills is picking up. Both the House and Senate Agriculture Appropriations Committees have advanced their own version of spending bills.

The House bill proposes deep cuts to several key agricultural programs, including:

- A 56% cut to the Value-Added Producer Grant program.
- A 9% reduction in Conservation Technical Assistance.
- A 16% cut to the Sustainable Agriculture Research and Education (SARE) program—the USDA's only farmer-driven research program.



# Farm Bill Marker Bill Tracker



Legislators of the 119<sup>th</sup> Congress are beginning work to introduce and reintroduce Farm Bill marker bills. (Bills that OFA supported last year need to be reintroduced in the new Congress.) These bills are not intended to pass on their own, but are a vehicle to introduce ideas and build support for policies in hopes that they'll be included in the next Farm Bill. Keep track of organic policies in our tracker!

[View the Tracker](#) ➤

## *Appropriations cont.*

In contrast, the Senate bill largely maintains funding for the USDA and FDA, preserving some programs targeted for cuts in the House version. The two chambers must still pass their own version of other appropriations bills and come to an agreement on a final version by September 30 to avoid another stopgap measure to keep the government running.

## MAJOR USDA REORGANIZATION

Outside of the legislative sphere, the USDA has announced plans for a major reorganization that will have significant effects on the department. The plan involves relocating thousands of employees from Washington, D.C. to five new regional centers across the country in an effort to save money and increase accessibility. As part of the plan, the USDA's South Building and the Beltsville Agricultural Research Center will be closed.

This move follows a significant loss of over 15,000 employees through the Deferred Resignation Program (DRP). The National Organic Program (NOP) was hit particularly hard, losing about one-third of its staff.

OFA is concerned that further staffing losses would create a serious setback for maintaining the integrity of the organic label.

After facing criticism for a lack of transparency, the USDA opened a brief 30-day public comment period on the plan, which originally closed on August 31, 2025, but has been expanded to September 30, 2025. [Read OFA's comments here.](#)

## Thank You!

Thanks to OFA's Members and their word-of-mouth advocacy efforts, OFA facilitated the submission of **574 comments so far** on the USDA's reorganization plans, making the organic community's voices heard!

**Send your letter now!**

**Do you want to get alerts when it's time to take action?**

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## ORGANIC DAIRY PRODUCERS VISIT D.C.

In mid-July, the Organic Farmers Association hosted a special Organic Dairy Fly-In to bring organic dairy farmers directly to legislators. The group, including farmers from New York, Minnesota, and California, met with more than a dozen offices to advocate for policies that address the challenges facing the industry.

The farmers focused on two key pieces of legislation:

- **The Organic Dairy Data Collection Act**, which aims to improve data collection on organic milk production costs and prices.
- The Senate's **O DAIRY Act**, a more comprehensive bill that proposes emergency assistance, investment in dairy infrastructure, and a study on the viability of an organic safety-net program, as well as the data collection provisions from the House bill.

These bills are a direct outcome of dairy producers from around the country working together to advocate for solutions that address issues of shared importance. [Learn more about OFA's dairy policy priorities here.](#)

Lillian Hawkins is the Policy Director of Organic Farmers Association. She ensures the policy priorities of certified organic farmers are represented in Washington, D.C.



## OFA Farmer Members

- ? Are you interested in hosting an in-district visit on your farm in 2026?
- ? Do you live in a district with a member of congress who could become an organic advocate?
- ? Is there an organic issue you're facing on your farm that you'd like to build support for?

**We want to work with you to host an in-district visit next year!**

Please email to OFA Policy Director Lily Hawkins and let us know!

Read more about a recent farmer-hosted in-district on page 7.

*L-R: Andy Olson - Dairy Farmer, MN, Zach Cahill - Dairy Farmer, CA, Lia Sieler - Farmer & WODPA, Lily Hawkins - OFA Policy Director, Darryl Alexander - Welch Staffer, Sen. Welch (VT-D), Samantha Kemnah - Dairy Farmer & NOFA-NY, and Ed Maltby - Retired Dairy Farmer and NODPA.*





# Farmer-Led In-District in Ohio

*By Julia Barton*

This August, OFA and Ohio Ecological Food and Farm Association (OEFFA) hosted an in-district visit with Joel Baldwin of Pine Grove Jersey Farm in Ashtabula, Ohio, where we welcomed staffer Ariann Smith of Rep. Dave Joyce's [R-OH14] office to the organic dairy farm.

The group discussed the Organic Dairy Data Collection Act, the O-Dairy Act, the Organic Import Verification Act (OIVA), the USDA staffing reductions and reorganization, and appropriations funding for organic.

## THE ISSUES

This is the second time Joel Baldwin met with Rep. Joyce's office regarding the [Organic Dairy Data Collection Act](#) and the [O Dairy Act](#). These two pieces of legislation, borne of ideas from OFA's National Dairy Farmer Workgroup, would require USDA to collect and publish cost-of-production data for organic milk, including the costs of major organic feedstuffs, payment for milk, among other organic dairy-specific data to help build federal programs that better address the challenges of organic dairies. The O Dairy Act would go further, providing investments in regional organic dairy infrastructure the organic dairy farmers need to keep providing our communities with high quality organic milk.

The [Organic Import Verification Act \(OIVA\)](#) was also a top priority of some of the farmers in attendance. As grain growers, Joel Baldwin and Scott Myers shared their experiences and thoughts regarding strategic testing at the ports to deter organic import fraud, and how the lack of import regulation negatively impacts their operations.

This feedback was coupled with input from the group and the broader OFA community [regarding staffing cuts at USDA](#), and programs such as the Organic Cost Share program which was funded at 2018 levels for the next six years in the recently passed appropriations reconciliation bill. The functionality of the cost share program, the timeline of which remains unclear, was both a top priority of local beef producer Mardy Townsend, and Joel.

## WHY IN-DISTRICTS ARE IMPORTANT

In-district meetings, when legislators are home from D.C., allow constituents to connect with their elected officials on the farm, about issues important to them and their organic operations. While Rep. Joyce did not attend in person, his staffer was from the county and able to discuss issues of importance to the farmers and health professionals present. She could also see, first-hand, Joel's rotational grazing, meet his animals, ask questions about organic farming, and even admire his spotless filter from morning milking.

Special thanks to Scott Myers (Woodlyn Acres Farm - Dalton, Ohio), Mardy Townsend (Marshy Meadows Farm - Windsor, Ohio), and T Gallo (DNP, RN, NP-C and local food market, Harbor Gardens, owner, Ashtabula, Ohio) for joining us to talk about organic farms, food, and healthy communities. 🌱



**Keep up with all the organic marker bills  
OFA is tracking for the 119th Congress.**







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## FEATURED STORY

# Finding Ground: How Beginning Organic Farmers Navigate Land Access in a Changing Landscape

*By Rachel Witte*

Photo: Jorge Reyes

Today's beginning farmers face a landscape transformed by development pressure, tourism economies, and generational transitions that pit agricultural preservation against retirement security. Yet across the country, from Montana's grain fields to California's wine country, innovative farmers are finding ways to access land, build community, and create thriving organic operations that prove farming can still be a viable path forward.

## THE NEW REALITY: COMPETING WITH DEVELOPMENT

Land access challenges have intensified dramatically in recent years, as agricultural land increasingly competes with development interests. Since 1996, U.S. land in farm production has declined by 75 million acres, representing an 8% decrease, while average U.S. farm real estate values increased by \$200 per acre, or 5%, in 2024 alone.<sup>1, 2</sup> Regional variations are stark: in 2024, purchasing top-quality farmland in Indiana now averages \$14,392 per acre, while Iowa farmland decreased slightly to \$11,467 per acre in 2024—yet both figures remain far above historical averages and are often beyond reach for beginning farmers without significant capital or family connections.<sup>3</sup> For beginning farmers, the statistics are stark: in a 2022 survey of more than 10,000 young farmers, 59 percent said that finding reasonably priced land is "very or extremely challenging," with acquiring affordable farmland ranking as their top challenge.<sup>4</sup>

In South Carolina's tourism corridor, Live Oak Farmstead's Pamela Bronn has watched this transformation firsthand. "In this very short time of seven years since we've owned this land, things have changed dramatically... the price per acre has more than doubled. My gosh, I would say almost tripled," she explains. "You can't buy a 100-acre farm now in this vicinity, because they're selling to developers."

This pressure isn't limited to coastal areas. In Wisconsin's Door County, Caitlin Oleson and her partner spent three years searching for suitable farmland for their grazing operation, which they run alongside their Healthy Way Market grocery stores. "We're competing with folks like developers that want to take a parcel, chop it up, and sell it," Oleson notes. "It has to be the right seller that really understands the value of the land—not just the financial value but the natural capital value of what the land actually means."

The challenge reflects a deeper tension in rural communities, where land often serves as families' primary retirement asset while also holding deep meaning for those who have been stewarding it for their entire careers. As Montana grain farmer John Wicks observes, "A lot of retirement age farmers want to have somebody farm their land when they retire. They don't want a big corporate farm or their giant neighbor coming in to do it. They want to see more people on the landscape."



## FINDING OPPORTUNITY IN THE OVERLOOKED

Despite these challenges, today's beginning farmers are demonstrating remarkable creativity in finding land access opportunities. Some discover possibilities in properties others have passed by. When Jorge Reyes was searching for a mountain cabin in California, he stumbled upon 3 acres with an abandoned and dilapidated vineyard that would become Reyes Vineyard. "Nobody else wanted it because it was in such bad shape," he recalls. "The house was not in very good shape—holes in the roof, on the walls, the vineyard was overgrown with brush and 80% of the vines were dead—but it had good bones and I saw it as an opportunity and a great project for me because nobody else wanted it."

Rather than viewing these challenges as obstacles, Reyes embraced them as advantages. "If you want to get something that's already established and a turnkey operation, that's probably going to be harder to get," he explains. "If I would have been looking for something that's already kind of established, then I would probably still be looking."

Sometimes timing and persistence create opportunities where none seemed to exist. Oleson's Door County farm came together through what she calls serendipity: "We just got very lucky... there were just a number of things that had led to this parcel in particular not being seemingly as attractive as what it really was."

For Nic Stapel and his wife Betsy, purchasing 140 acres near Madison, Wisconsin, happened when development plans shifted. Their farm, Cellanie Farms, will focus on mixed production including high-density apple orchards and market gardens. "This was going to be developed at some point in the future," Stapel explains. "The previous generation had stopped farming it, and it was being rented out by the six siblings. And they were ready to divide their inheritance... but as things go, plans for immediate development shifted and other school sites were nominated, and the price kept dropping."

Personal relationships often prove more valuable than market listings in accessing farmland. Unlike commercial real estate, farmland markets are notably more private and less formalized. Interest in top-tier land is often high enough that a parcel up for sale need not be made public; a private agreement facilitated amongst locals can get the job done.<sup>5</sup> This private nature of farmland transactions means that many of the best opportunities never reach public listings.

## THE ORGANIC ADVANTAGE... AND CHALLENGE

For farmers pursuing organic certification, land access presents unique complexities beyond typical agricultural leasing. The USDA requires a three-year transition period during which no prohibited substances can be applied to the land before crops can be certified organic. This transition time creates particular challenges for leased land: many landowners are hesitant to commit to multi-year rental agreements that restrict their management options, especially when conventional practices might generate higher short-term returns.

Photo: Caitlin Oleson - Door County, WI



### *Organic Advantage cont.*

Research on organic grain production in Indiana found that short-term farmland rental agreements not supporting organic transition were among the barriers organic farmers face, though landowner relationships can help overcome this hurdle. Some innovative programs are emerging to address this gap—specialized partnerships now purchase conventional cropland and enter into long-term lease agreements with organic farmers "at rates that accommodate the upfront cost of organic transition."<sup>6, 7</sup>

For the farmers featured here, building trust proved essential to navigating these organic-specific challenges. Wicks, who operates Tiber Ridge Organics, a 4,000-acre dryland grain operation in Montana, emphasizes that "personal relationships are about the only way that you can find ground, by seeing who's in your community that might be looking to retire."

The key lies in demonstrating competence and building trust with landowners. "Once you get your hands on some land and start going, then people take a look at what you're doing," Wicks notes. "They might not understand the agronomy behind organic, but if they see you're successful and you're not having a total wreck out there, then they're kind of willing to give you a shot."

For the Stapels, connecting directly with the selling family proved crucial. "We made contact, and we said, hey, here's what we're thinking about doing. What do you think?" Stapel recalls. "Most of the siblings were just ecstatic because, as children of farmers, they wanted to keep this space green if they could."



## THE POWER OF COMMUNITY AND MENTORSHIP

While finding land represents the first hurdle, building a successful organic operation requires ongoing support and knowledge sharing. The USDA's Transition to Organic Partnership Program (TOPP), launched in 2022 with \$100 million in funding over five years, has emerged as a vital resource, connecting beginning farmers with experienced mentors.<sup>8</sup> Through its network of six regional partnerships, TOPP has already reached more than 15,000 people through 222 separate events held across the United States, pairing experienced organic producers with farmers interested in transitioning to organic.<sup>9</sup>

Oleson, a TOPP mentee, can't stress the program's value enough: "It's the person who can help answer questions that come up. Our mentor has also introduced us to other folks to help us build our community of farmers, and those introductions that come out of that program have been so valuable." The community aspect extends beyond technical assistance. "Having people around you that are trying to move the same boulder up the hill feels a lot less heavy when you've got other people there," Oleson reflects, capturing the emotional support that farming communities provide.

Bronn found similar value in the Southeast TOPP program, where she was assigned a fellow South Carolina farmer as a mentor. "It's just nice for people to encourage you, give you some tips, fill in all the gaps of the learning... those things that you just won't know without stumbling on them or failing."

For Wicks, the Montana Organic Association provided the foundation for his transition from conventional to organic farming. "That community was just so amazing and willing to share and enthusiastic about helping people get into organic," he remembers. "I've gotten more information there than anywhere else."

*Photo: Nic Stapel of Cellanie Farms, Waunakee, WI and Marbleseed mentor Harriet Behar of Sweet Springs Farm, Gays Mills, WI. (Courtesy of Marbleseed)*

[Learn more about Marbleseed mentorships here.](#)



## SCALE, STRATEGY, AND FINANCIAL REALITIES

Today's beginning organic farmers are succeeding across diverse scales and production systems, from Reyes's 3-acre vineyard operation to Wicks's 4,000-acre grain farm. This diversity reflects broader market trends: while cropland cash rents have reached record levels nationally—increasing 4.7% in 2024—organic production offers premium pricing opportunities that can offset higher land costs for those who successfully access it.<sup>10</sup>

Wicks offers practical advice for those starting smaller: "You can't really find the 6,000 acre farm that's going to be up for lease real cheap. But you can find little chunks cheap... 1,200 acres here or there. And for really minimal input of equipment, you can get rolling and be profitable right out of the gate."

The financial transformation of organic farming can be dramatic. When Wicks transitioned from conventional to organic, he cut "\$200,000 off the operating note by not spraying and not using fertilizer... probably closer to \$250,000 for our operation." This shift not only improved profitability but reduced family stress. "My mom started seeing the financials where we're not wasting all this money on chemicals. Now she sees us catching up on things and being able to upgrade equipment and paying off loans."

## LOOKING FORWARD: CREATING PATHWAYS FOR OTHERS

Perhaps most encouraging is how today's beginning farmers are already thinking about creating land access opportunities for the next generation. With farmland ownership becoming increasingly concentrated—the top 10% of farm operations now control 70% of all agricultural land—innovative ownership models may prove essential for future farmer access.<sup>11</sup>

The Stapels are considering an employee-owned cooperative model that could provide land access to others. "Having an employee stock program potentially in the future or creating a cooperative is really of interest to us, because it gives land access to people that they may not be able to do with the same agency as owner-operators," Stapel explains.

This approach recognizes that traditional land ownership may not be the only path forward for beginning farmers.

Wicks regularly mentors younger farmers making their own transitions, understanding that knowledge transfer is as crucial as land access. "I get a lot of calls now from all ages of farmers, really, but a lot of younger producers that are taking over land from the previous generation... whether it's agronomical, or financial or business wise."

The path requires persistence and creativity rather than perfect conditions. As Reyes puts it: "If you're interested in doing something that you believe in, don't let anybody discourage you, and don't always listen to other people. Just do what you're thinking of doing."

## THE PATH FORWARD

The stories of these five farmers illustrate that while land access challenges are real and significant, pathways to successful organic farming still exist. Success requires creativity in finding opportunities, persistence in building relationships, and wisdom in connecting with communities of practice. Most importantly, it requires recognizing that farming today is not just about individual success, but about building systems that can support the next generation of farmers committed to healthy soil, healthy food, and healthy communities.

As Oleson notes, "I can see that there are glimmers of hope, and I just wish it were happening faster." These farmers represent those glimmers—proof that with the right combination of determination, community support, and innovative thinking, the path to sustainable agriculture remains open for those willing to walk it. 🌱



Rachel Witte writes about sustainable agriculture, food systems, and environmental topics for organizations and businesses from her home in Santa Cruz, California. She believes good food and healthy ecosystems go hand in hand, and loves helping others communicate that connection. Find her work at [rachelwittecreative.com](https://rachelwittecreative.com).



# LAND ACCESS RESOURCES FOR BEGINNING ORGANIC FARMERS

## Mentorship & Technical Support

### USDA Transition to Organic Partnership Program (TOPP):

Six regional partnerships connecting beginning farmers with experienced organic mentors. Offers technical assistance, cost-share opportunities, and community building. Find your regional partner at [farmers.gov/topp](https://farmers.gov/topp).

### Organic Farmers Association:

- **Farmer HelpLine:** Expert guidance on certification, production, and business planning
- Call (833) 724-3834 or email [helpline@organicfarmersassociation.org](mailto:helpline@organicfarmersassociation.org).

### Regional and State Organic Associations:

Join your region's or state's organic farming organization for local networking, field days, and mentorship opportunities. Find yours through [OFA's member directory](#) or search "[Your State] Organic Association" in your search engine.

## Land Access Programs

### National Young Farmers Coalition:

- **Beginning Farmer Land Link:** Database connecting farmers with landowners
- **Land Access Toolkit:** Comprehensive guide to lease agreements and land search strategies

### Regional Land Link Programs:

- **American Farmland Trust's Farmlink Finder:** A national directory of farm link programs that match landowners who have available farmland with farmers looking for land to lease or buy.
- **California FarmLink:** Connects beginning farmers with landowners throughout California; offers business training and lease negotiation support.
- **New England Farm Link Collaborative:** Regional platform serving all New England states with detailed property listings and transaction guidance.
- **Land for Good:** Connects, assists, and engages farmers, landowners, service providers to grow equitable farming opportunities and keep land in agriculture. Primarily focused in New England.

- **Colorado Land Link (Guidestone):** Matches farmers with landowners; provides transition planning services.
- **Land Stewardship Project Farmland Clearinghouse:** Serves Minnesota, Wisconsin, and Iowa with working farmland listings.
- **Vermont Land Link:** Statewide listings plus educational resources for sustainable farmland tenure.
- **Marbleseed Land Link:** Focuses on organic farmland access in the Midwest

### USDA Beginning Farmer Programs:

- **Farm Service Agency (FSA) Loans:** Direct and guaranteed loans for land purchase
- **Conservation Reserve Program (CRP):** Opportunities for transitioning CRP land to organic production

### Sustainable Agriculture Research & Education (SARE):

- **Farmer-to-Farmer Network:** Peer learning and mentorship
- **Land Access Resources:** Research-based guidance on lease agreements and land tenure

## Legal & Business Resources

- **National Agricultural Law Center:** Free legal resources for farmland leases, business structures, and agricultural regulations.
- **Farm Commons:** Legal resources and tools for sustainable farmers, including sample lease agreements and business planning guides.
- **SCORE Mentors:** Free business mentoring for agricultural enterprises, including financial planning and market development.
- **Land for Good:** Provides many land lease examples and interactive templates.
- **Farm Beginnings® Course:** Search for a local Farm Beginnings course offered in your area. Farm Beginnings is a farmer-led training program for new and beginning farmers considering starting a farm business, and farmers who have 1-5 years of experience.



## Land Conservation & Alternative Models

### American Farmland Trust:

- Farmland Information Center: Research and tools for protecting farmland
- Conservation easement guidance

### National Center for Appropriate Technology:

Resources for sustainable farming practices and alternative land access models.

### Community Land Trusts:

Explore community land trust models in your area that can provide affordable, long-term land access for farmers.

### Northeast Farmers of Color Land Trust:

A community-centered land trust primarily focused in the Northeast that advances land and food sovereignty through permanent and secure land tenure for farmers and landworkers.

### Article Sources:

<sup>1</sup> USDA Economic Research Service, "Farms and Land in Farms 2023 Summary," February 2024

<sup>2</sup> USDA National Agricultural Statistics Service, "Land Values 2024 Summary," August 2024

<sup>3</sup> Purdue University Center for Commercial Agriculture, "2024 Purdue Farmland Value Survey," 2024

<sup>4</sup> National Young Farmers Coalition, "Land Access Report," 2022

<sup>5</sup> AgriProFocus, "Understanding Farmland Markets: A Guide for Beginning Farmers," 2023

<sup>6</sup> Purdue University Extension, "Barriers and Opportunities for Organic Grain Production in Indiana," 2023

<sup>7</sup> Sustainable Agriculture Research and Education (SARE), "Innovative Land Access Models for Organic Farmers," 2024

<sup>8</sup> USDA National Institute of Food and Agriculture, "Transition to Organic Partnership Program," 2022

<sup>9</sup> USDA NIFA, "TOPP Program Impact Report," 2024

<sup>10</sup> USDA National Agricultural Statistics Service, "Cash Rents for Farm Real Estate," 2024

<sup>11</sup> USDA Economic Research Service, "Farmland Ownership and Tenure," 2023

## Getting Started Checklist

- ☐ **Connect with your regional or state organic association** for local networking
- ☐ **Apply to TOPP** for mentorship and technical support
- ☐ **Contact OFA's Farmer HelpLine** for certification guidance
- ☐ **Explore FSA loan programs** if considering land purchase
- ☐ **Join local farmer networks** through extension services or farm organizations
- ☐ **Research land tenure options** in your target region
- ☐ **Develop a business plan** using SCORE, Farm Beginnings®, or extension resources
- ☐ **Apply for cost-share programs** and NRCS programs to support organic transition



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# Land is Intertwined with All Aspects of a Farmer's Success

*By Will O'Meara, former Connecticut Field Agent, Land For Good, and  
Co-owner Hungry Reaper Farm*



As a young, first-generation farmer in Litchfield County, Connecticut, I know firsthand that land is deeply intertwined with all aspects of farmers' success, and it does not just impact farmers—land access is critical to the health and well-being of our environment, economy, and communities.

During my tenure as a farmer, I have experienced a multitude of challenges related to real estate and land access. In my decade as a farm worker and eventually farm manager, my colleagues and I often struggled to find adequate, affordable housing near the farms that we stewarded. Working in rural towns in Litchfield County, there was an abundance of short-term rentals for weekend and/or summer homes that commanded many thousands of dollars per month, and a dearth of apartments and homes for rent that would approach affordability on a farmworker's wages. I found myself commuting over an hour each day to the city of Waterbury in order to break even on my monthly budget.

This would continue through starting my own farm on leased land in Morris and the problem was compounded by the pandemic housing boom and subsequent housing crisis we find ourselves in currently. Our current employee had to expand her search up to an hour away before settling in a spare room in our rental house. While many are familiar with long commutes, farming is perhaps the most essentially place-based occupation there is, and even our "days off" require multiple trips to the farm to water seedlings, run irrigation, open and close greenhouses, scout for pests, etc. In the last year of our commute, it was not unusual to spend two hours in the car to accomplish an hour or so of chores spread out throughout the day.

Furthermore, many of my peers and I grew up in Litchfield County and are finding ourselves displaced or burdened by rural gentrification. The transformation of rural towns into seasonal playgrounds for wealthy vacationers places these communities at risk in a number of ways. Housing stock commands a premium that no full-time resident working in the community can afford.

Public school enrollment plummets in favor of private school attendance, a return to a primary residence, or an inflated population of retirees or people with adult children. Engagement with crucial public services such as volunteer fire departments, EMT's, and civic organizations decline. Economic and food system infrastructure that supports agriculture, including food processing facilities, slaughterhouses, feed dealerships, and local distributors, shutter or are pushed past their maximum capacity.

I believe that individuals and families have a right to live near where they grew up or where they work and go to school affordably and with dignity. The commodification and speculation of rural land for estate value threatens that right, and I believe class solidarity between rural and urban communities subjected to gentrification is long past due. A coordinated, modern agrarian vision for our rural communities has the ability to empower both communities and provide an essential public service by creating resilience in our food system in an uncertain economic, climate, and gastronomic future.



*Jill Verzino, left, Will O'Meara, right, Co-Founders and Farm Managers, Enya Cunningham, middle, Farm Manager, Hungry Reaper Farm*



The pandemic challenged our two farming businesses in different ways, but the ultimate challenge would come when the landowners put their property on the market for double the most recent appraisal during the pandemic boom. We had begun to negotiate a lease-to-own arrangement with the property owners with the hopes of selling the development rights on the land through Connecticut's Farmland Preservation Program in order to bring down the purchase price, but the 2+ year timeline was longer than they were willing to consider. As a result, we were both forced to essentially vacate the property at the end of the growing season. We would go on to find another year-long lease up the road, and our friend would ultimately choose to shutter his business between the difficulty with farmland and a lack of adequate meat processing infrastructure in our region.

With only the following year of land tenure guaranteed, my fiancé and I began looking for farmland to purchase. While half a dozen properties we could afford with the growth we projected for our farm, we were not able to purchase a property due the lack of affordable credit we could access. With only one year of business history, we were limited to farm ownership loans through USDA Farm Service Agency (FSA). FSA is a lender of last resort, meaning that borrowers must not qualify for other types of credit for investments in land, infrastructure, and equipment. While their interest rates are typically among the lowest, approval requires a signed purchase and sale agreement and often comes with a six month timeline for approval. These constraints made it impossible for us to compete in an incredibly fast-paced real estate market full of cash buyers and buyers with more established financial history. This also allowed prices to be driven up with many offers coming in above the initial asking price.

When it became clear we were not in a place to outbid or outpace other buyers, we settled into our lease and commute, and did the best we could managing our farm with a yearlong lease and no guarantee of a long-term home for our business. In September of 2021, however, we got a call from a friend letting us know that the price had dropped significantly on our original farm.



*Photo: Hungry Reaper Farm*

While still out of our price range, we strategized and decided to call Dirt Capital Partners, a farmland investment firm that purchases farms on behalf of farmers, executes long term leases with the option to purchase, and provides technical assistance with regards to business planning and the sale of development rights.

Within two weeks, they put an offer in on the farm and we were able to move there in April 2022. We held on to our annual lease and pursued another in order to access crucial infrastructure we would not have time to build as the growing season was already underway. The fickle nature of annual leases persisted, and another wealthy landowner terminated our lease just two weeks ago for no default or cause on our part, but simply a change of mind. Thankfully, we are secure in our lease on what we now call the “home farm.”

Unfortunately, stories like mine are not unique. Research from the USDA shows that across the country, the current generation of farmers is aging out of the profession—the average farmer in the U.S. is nearly 60 years old—while prime farmland is being lost to development at a rate of more than 2,000 acres per day.

Over the next twenty years of my life, nearly half of U.S. farmland is expected to change hands, and young farmers are leaving agriculture because they cannot secure land. According to the National Young Farmers Coalition (Young Farmers), finding affordable land to buy is the number one reason farmers are leaving agriculture, the top challenge for current farmers, and the primary barrier preventing aspiring farmers from getting started.

This is why I worked for Land For Good from 2019 - 2025. **Land For Good** supports new and beginning farmers in their search for appropriate and affordable farmland and in crafting leases that promote secure farmland access and longer term tenure. Land For Good also helps to move the needle by creating opportunities for farmers to recruit successors who will steward the land for the next generation by supporting farmers through a farm transfer or succession planning. Find free, helpful resources at [landforgood.org/resources](https://landforgood.org/resources). Building the food future we want and deserve starts with the land and supporting those who work on it day in and day out. 🌱



*Gaining ground for farmers*

This article was originally published by [Land for Good](#) and written by Will O'Meara, former Connecticut Field Agent, Land For Good, and Co-owner Hungry Reaper Farm, and generously shared for republication by OFA.

## FARMLAND ACCESS GUIDES FROM LAND FOR GOOD



**How to Find, Assess & Secure Farmland:** Plain language guide that provides clear, straightforward, and accessible text



**Farm Access Methods Guide:** Decision guide that stands out in its organized and practical way while highlighting some of the challenges of land access



**Accessing Farmland Together:** Guidebook and decision tool if considering group farming

# Organic Farmer Education Resources

OFA has a collection of education resources and opportunities for organic curious, transitioning and certified farmers, as well as organic supporters.

## Browse OFA's...

- Organic Education Event Calendar
- Farmer Workgroups
- Organic Voice Magazine Archives
- Webinars
- Support Resources
- Policy & Issue Factsheets

**Explore the Resources**



# OFA at EU Organic Summit 25

*By Kate Mendenhall*

I was fortunate to be invited to represent the perspectives of U.S. organic farmers at the European Union (EU) Organic Summit 25, held in Copenhagen, Denmark, from August 18 to 19, 2025, following Denmark's assumption of the EU Presidency in July. The summit brought together policymakers, researchers, farmers, industry representatives, and market operators to discuss progress toward the ambitious EU goal of achieving 25% organic agricultural land and organic consumption by 2030.

This organic target was set by the European Green Deal (EGD), which seeks to transform Europe into a climate-neutral continent by 2050. Two policy initiatives outline strategies to achieve the EGD: the [Farm-to-Fork Strategy](#) (adopted 2020), which focuses on creating a sustainable food system from production to consumption, and the [Common Agricultural Policy 2023-2027](#), which provides financial and regulatory support for farmers to achieve the EGD goals. **Both initiatives recognize organic agriculture as a key solution to climate change** through its sustainable practices and ecological systems approach to farming that enhances soil health, reduces greenhouse gas emissions, promotes carbon sequestration, and increases biodiversity. The [EU Organic Action Plan](#) (2021) further outlines specific actions to boost organic production and consumption through 23 actions divided across three goals: 1) stimulate consumer demand and ensure consumer trust; 2) stimulate organic transition and reinforce the entire organic value chain; and 3) improve the contribution of organic farming to environmental sustainability.

The U.S. lags far behind the EU, with only 1% of its agricultural land under organic certification, and U.S. officials publicly opposed the EU Farm to Fork strategy in 2020, fearing the movement towards more organic

agriculture could spread to the U.S. While our government does not share the same commitment to mitigating climate change through changing our agricultural practices, the strategy of increasing organic farmland for climate change mitigation has been effective in the EU. Before the EU targets were set in 2020, EU organic farmland was 8.5% of total agricultural land. By 2023, EU organic land had increased to 11% and they expect to reach 12% in 2025. A few EU countries have already hit the target. The Summit reviewed this progress, what is needed to achieve 25% over the next five years, and shared innovative strategies by various EU countries that have made progress towards the targets.

As host, Denmark's organic growth, strategies, and challenges were featured throughout the summit. While Denmark has only achieved 11% of its 25% farmland transition goal, it has made significant progress in organic market development--particularly in the area of public food procurement. In Copenhagen, public schools and hospitals are supplied with 90% organic food, prioritizing the most vulnerable populations by reducing pesticide residues in food and creating a necessary institutional market through prioritized public food procurement.



To achieve this shift, they have also made dietary adjustments toward more plant-forward meals to account for the increased costs of organic meat. Stockholm, Sweden, has set an organic public school procurement goal of 70%, and has achieved 50%. Paris has achieved 45% of its organic public procurement goal.

The NYC Mayoral office was also featured at the summit with 0% organic targets, but is currently undergoing a landscape analysis for what increased organic public procurement would look like for NYC schools, hospitals, care facilities, and prisons throughout the city. NYC supplies 219 million meals a year spending \$500 million on its public procurement program. **Imagine the positive economic impact if that budget prioritized local organic food.**

While the Summit exposed me to innovative organic policy impacts, organic market strategies, and farmer perspectives on the EU strategy, it was the area of public procurement and initiatives to drive institutional and restaurant organic purchasing that most excited me. In the U.S., our midscale farmers need more markets to open space in the direct-marketing space for smaller producers and allow efficiencies of scale to be implemented with the support of increased wholesale markets that are consistent and support fair pricing.

The EU's strides towards significant organic public procurement targets is an area we should focus on in the U.S. We know that childhood obesity is rising (**one of every five U.S. children and teens is obese**), and **children are the most impacted by pesticide exposure**. Focusing public procurement of organic food for our US public schools and hospitals targets healthy food where it is most needed and supports a movement towards an increase of domestic production to meet a growing domestic demand for organic food. Public procurement programs could and should target domestic growers, so the benefits of increased organic food would both positively impact our kids, those impacted by illness, and support healthier water, air, and soil health throughout U.S. communities. 🌱



Kate Mendenhall has served as the Executive Director of Organic Farmers Association since it was founded in 2016. She lives in her hometown of Okoboji, Iowa where she balances running a small diversified organic livestock farm, raising two kids, and leading OFA.



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# NRCS Organic Practice 823 Resources for Farmers

- ✓ 823 Farmer Factsheet
- ✓ 823 Producer Pre-Office Visit Checklist
- ✓ Watch a webinar led by farmers on 823
- ✓ NRCS New Practice for Transitioning Land (pg. 10)
- ✓ Unlocking Funding for Organic Practices (pg. 34)
- ✓ Do you have more to say on this topic? Join OFA's Farmer Workgroup

The National Resources Conservation Service (NRCS) has many programs to help farmers convert to organic farming operations, including the Environmental Quality Incentives Program (EQIP) conservation program.

Under EQIP, Organic Transition Initiative 823 (OTI) is specifically meant to help those transitioning to organic operations through cost-sharing and providing technical support on such practices.

This program is relatively new and can be used by many farmers. Use OFA's resources to learn more, and reach out with your questions.

**CONTACT OFA**

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Email the Team  
[helpline@organicfarmersassociation.org](mailto:helpline@organicfarmersassociation.org)





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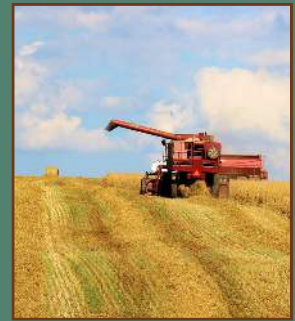
**But that future isn't guaranteed.**

From unpredictable markets to unfair policies, organic and transitioning farmers face steep challenges. That's where we come in — and where your support makes a lasting impact.

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1. **Sign up & take action:** Protect organic standards from being weakened
2. **Become a member** (or renew your membership!): Fight for policies that support organic foods and farms
3. **Donate:** Help organic and transitioning farmers advocate for supportive policies

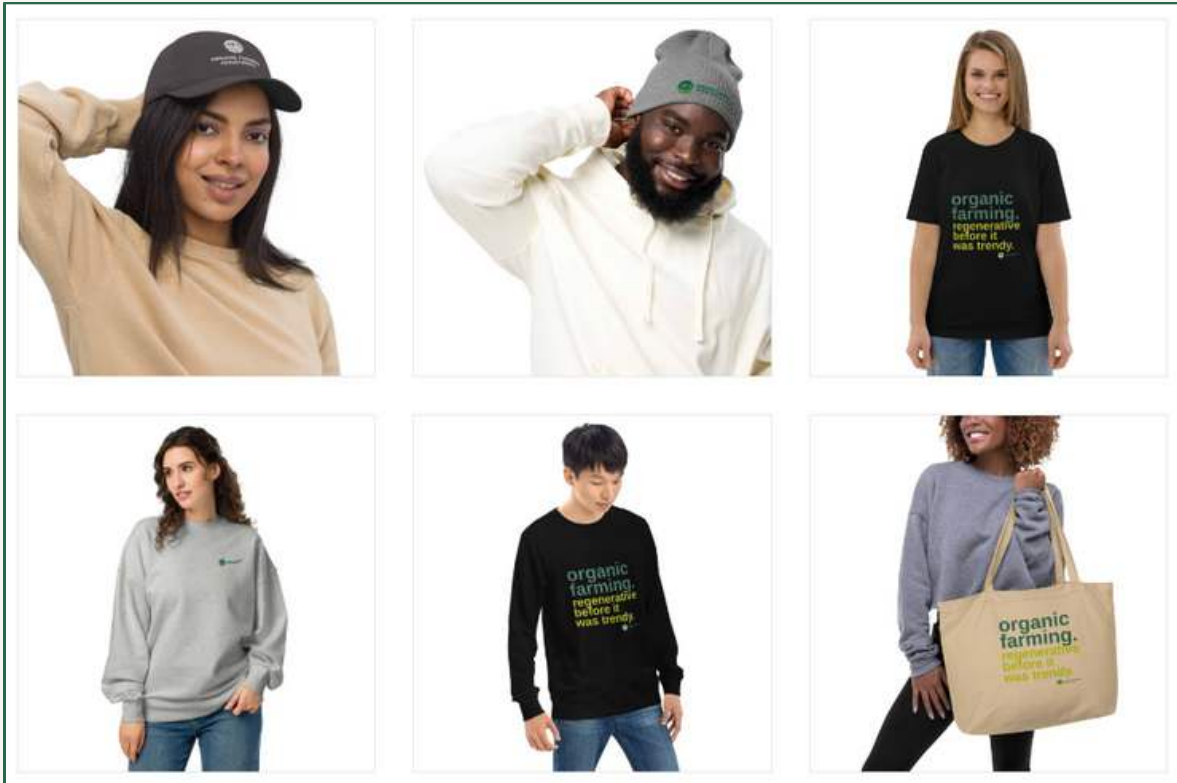
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# Farmer Voices Make an Impact on National Policy

## National Organic Standards Board Fall Meeting

NOSB's spring meeting will take place in-person Nov. 4-6 and farmer and supporter comments will take place virtually Oct. 28 & 30.

The deadline to submit written comments is 11:59pm ET on Oct. 8, 2025.

Learn more about what's expected during this meeting and how OFA can help you craft your own comments for the NOSB.

## SAVE THE DATE

**Nov. 4-6, 2025**

**Omaha, NE**

## Get Meeting Details

# Building Financial Resilience for Beginning and Transitioning Farmers

*By Madison Letizia*

*This three-part article was completed with the generosity and expertise from Nathan Irons, Founder & CEO of [Bluestone Life](#), Charley Cummings, CEO of [Walden Mutual Bank](#), and Richard Ritter, Senior Vice President of Agricultural Lending for [Flanagan State Bank](#).*

Starting or transitioning to an organic farm may be one of the most rewarding yet financially challenging ventures in agriculture. Between tight margins, significant upfront investments, and the three-year organic certification process, beginning organic farmers face unique financial vulnerabilities that traditional banking, finance, and insurance approaches often overlook.

Nathan Irons Founder & CEO of [Bluestone Life](#), an insurance provider that specializes in purpose-driven solutions, has spent years working with values-focused people like organic farmers who understand that protecting their family's financial future is just as important as protecting their soil and crops.

"For us, we always view it from the connectivity of families, communities, and our planet," explains Irons. "Either all three are going to be healthy, or none of them are going to be healthy."

This philosophy resonates deeply with organic farmers who understand that their work extends far beyond their property lines. Just as farmers nourish families at the individual level while building healthy communities and contributing to planetary wellbeing, [Bluestone's](#) "Premiums with Purpose" model ensures that every insurance dollar serves multiple purposes.

"Food and finance have so much to do with each other," Irons notes. "They happen to be two things that almost every individual can exercise some control over."

With food and finance, most people are making a choice every single day about what food they buy and what financial institutions they're purchasing products from."

## CRITICAL INSURANCE GAPS: WHAT FARMERS OFTEN MISS

Beginning and transitioning organic farmers face several critical gaps that commonly threaten family financial security:

### Estate Planning Basics

"Having a will is definitely critical," Irons emphasizes. While not traditionally thought of as a financial product, a will is essential for protecting both family and farming assets. [Bluestone provides access to a no-cost online will](#), recognizing that budgets can be tight for new and transitioning farmers and that a more comprehensive will can be done with an attorney as soon finances and time allow.

### Appropriate Financing Relationships

Finding lenders who understand organic farming's unique challenges is crucial, including longer transition periods, higher upfront capital needs, and extended timelines to profitability.

### Specialized Property and Casualty Coverage

Every farm operation is different and so its coverage should be too. Irons suggests dedicating time to finding a property and casualty broker that completely understands and appreciates why you're an organic farmer to ensure coverage matches your specific risks while minimizing unnecessary costs.



*Insurance Gaps cont.*

### **Personal Life and Disability Insurance**

"We often see gaps with personal life and disability insurance," Irons explains. "Both protect income, but also provide guaranteed liquidity. You can utilize your life insurance to provide income for your family, pay off debts, and fund educational expenses. It can also be collateral for a loan, and if it's a multi-generational operation it can provide liquidity for other family members too."

### **MAKING PROTECTION AFFORDABLE DURING STARTUP OR TRANSITION YEARS**

Cash flow challenges are universal among farmers, but the solution isn't to go without protection. Irons suggests a few avenues to explore:

1. Low-cost term insurance so you can get a significant amount of coverage at a very low monthly cost, this makes protection accessible even during lean years.
2. Look for policies that offer customization. "The key is getting the critical coverage from a quality insurance carrier for a competitive cost that's tailored to your situation. Coverage that may be really valuable to one farm may be much less so for another, especially with property and casualty insurance."
3. Cover the biggest risks first. "With margins being so tight," Irons explains, "farmers need to focus on really only getting what you need while ensuring adequate protection."

“

***For us, we always view it from the connectivity of families, communities, and our planet. Either all three are going to be healthy, or none of them are going to be healthy.***

***-Nathan Irons,  
Bluestone Life***

”

### **LIFE INSURANCE AS A BRIDGE TO LONG-TERM VALUE**

Organic farms build substantial equity over time, but this value often isn't immediately recognized by lenders. "Often life insurance is a bridge until what you've built is recognized as having value," Irons explains.

During this building phase, life insurance provides guaranteed liquidity at low monthly cost. As operations mature, farmers can continue coverage as a bridge, convert to permanent protection that they can keep for life, or scale back once the farm's value is fully recognized.

### **FACILITATING GENERATIONAL TRANSFER**

Transitioning a farm from one generation to the next is one of the most sensitive and complex challenges family farmers face. Life insurance can play a critical role in smoothing this process by providing flexible resources that address the unique challenges of generational transfer. Specifically, life insurance can support farmers and their families through:

- **Estate Equalization:** When multiple children are involved but only one continues farming, insurance provides equal inheritance value to non-farming heirs.
- **Debt Elimination:** Insurance proceeds can pay off remaining farm debt, allowing the next generation to inherit a debt-free operation.
- **Guaranteed Liquidity:** Insurance provides liquidity during transition periods while maintaining favorable tax treatment for land transfers.

*Story continues on next page*

## CALCULATING COVERAGE NEEDS

Traditional coverage calculators often miss the mark for farmers. Key considerations include outstanding business and personal debt, income replacement needs, family circumstances, and business structure. "When thinking of coverage, there's the total amount, but it's also who owns it, who pays for it, and who's the beneficiary," which affects operational planning, financing, and asset protection, Irons shares.

For farmers with off-farm employment, employer coverage is typically insufficient. Most employer policies provide only one to two times salary, but families typically need around 12 times annual income for adequate protection. Therefore, layering coverage is almost always recommended. For example, "one policy might have more of a tax advantage to pay through an operating entity and provide a guarantee to a bank, where another policy might be used purely to protect your family and not be exposed to farm operations or liability," Irons explains

## THE POWER OF INTENTIONAL CHOICES

Financial protection for beginning and transitioning farmers isn't just about managing risk – it's about building systems that support the long-term health of families, communities, and the planet. The key is finding partners who understand and appreciate the unique challenges and values of organic farming, starting with basic protections and customizing coverage for specific situations while choosing financial partners whose values align with your mission as a steward of land and community.

"Every day you're making a choice, whether you think about it or not, on your food and finance decisions," Irons reminds us. By being intentional about supporting organic farmers with food purchases and through purpose-driven financial products, individuals can make a significant impact even with limited resources.

For example, Bluestone's Premiums with Purpose model ensures insurance dollars support the broader agricultural community through direct philanthropy to farming nonprofits (like OFA), impact investments in renewable energy and community development, and additional death benefits payable to chosen nonprofits at no extra cost to the customer.

## *Banking on Agriculture: Why Farmers Need Lenders Who Understand the Land*

Charley Cummings founded Walden Local, a pasture-based meat brand that grew to include a processing plant, cold storage facility, and retail shop, along with a direct to consumer delivery business. But it was during the early 2020s that he noticed something troubling: his company was essentially acting as a lender to farm partners through prepayments, while struggling to find banks that understood agriculture.

"We struggled to find the right banking relationship ourselves—someone that understood food and agriculture and would lend against both livestock as well as our e-commerce subscription model," Cummings explains.

This banking gap coincided with a personal revelation about the power of deposit dollars. "Where you bank is actually one of the most impactful personal consumption decisions we make," he realized. "The three largest deposit-taking banks in this country are funding fossil fuel development around the world—that's our money."

This insight sparked the creation of a mutual bank (the first mutual bank to open in the U.S. in 50 years!) focused on agriculture through a cooperative model without shareholders so that they could prioritize mission over profit. For Cummings, the mutual structure provides "permission to do things that aren't in our profit interest," like offering below-market loans to beginning farmers who typically face inadequate collateral and cash flow challenges.

## BUILDING BETTER BANKING RELATIONSHIPS

What sets this approach apart is the hands-on attention to understanding each farm's unique story. Cummings recalls spending hours with one farmer, going through financial statements line by line, making pencil notes to understand the nuances of cash versus accrual accounting. "Without going through it and talking about how much hay you put up last year, you can't really understand the financials," he explains. This personal approach becomes crucial as AI automation increasingly handles smaller loans at traditional banks.



His advice to farmers looking for lenders extends beyond interest rates. "You need to look at the entirety of the loan structure holistically," he emphasizes, pointing to innovations like 40-year amortizations for farmland mortgages and seasonal payment flexibility for grass-fed dairy operations during the slow summer production months.

The key to successful farm financing lies in finding institutions willing to truly understand agricultural businesses. Cummings recommends farmers prepare for conversations with context that financial statements alone can't provide. "It would behoove a farmer to have a bullet point list of all the things that made this year different from the last, and how they expect next year to be different from this one," he advises.

He recalls working with a Mennonite farmer whose financials showed unexpected large charges and charitable contributions across multiple years. Without understanding that a worker's compensation claim had occurred one year (and that the farmer's religious beliefs meant he carried no insurance), the numbers told an incomplete story in relation to the following year's contributions. "If I didn't have the context for what was going on there, we wouldn't be able to explain the cash flow deficits, and therefore wouldn't be able to make the loan," Cummings explains.

## NEW CHALLENGES, NEW OPPORTUNITIES

Today's beginning farmers face different hurdles than previous generations. For example, where 25-50 head dairies were once viable, conventional operations now need over 500 head for profitability. However, Cummings sees exciting opportunities in diversified business models.

"There's a much more diverse set of opportunities available to people starting today," he observes. "Diversification is good risk mitigation. Diversification of enterprises, channels, and customer segments. That seems to be the ticket to making it work at a small scale these days."

Through connecting depositors with borrowers in meaningful ways, Cummings is proving that banking can be both profitable and purposeful.

## Tips for Organic Farmers Building Relationships with Lenders

Transitioning to organic farming is an exciting but financially challenging journey. Having the right lender relationship can make the difference between success and failure. Below are some tips presented by Richard Ritter, Senior Vice President of Agricultural Lending, Flanagan State Bank, to help you prepare for, build, and maintain strong lender relationships during your organic transition. All lenders are different and you should ask when researching lenders what materials they'd like to see.

### BUILDING BANKING RELATIONSHIPS

#### 1 Gather Your Financial History

Your lender needs to see the complete financial picture of your operation. Prepare these essential documents:

- Balance Sheet: Include your most current statement plus previous years, covering both personal and business assets and debts. Make sure it's signed and dated.
- Farm Accrual Statement: This provides the most accurate picture of your annual profitability by adjusting all income and expenses to the year they belong.
- Tax Returns: Provide the past three years of 1040 forms with all farm and business schedules.
- Credit Scores: Check all three credit reports annually. If your scores vary significantly, be prepared to explain why.

#### 2 Evaluate Your Personal Finances

Consider your complete financial picture, including off-farm income. During the organic transition period, stable off-farm income often becomes crucial for supporting your operation until it becomes profitable.

### PRESENT YOUR OPERATION PLAN

#### 1 Develop a Detailed Cash Flow Projection

Create a 12-month cash flow that includes:

- All income and expenses
- Term payments and interest
- Family living expenses
- Income tax obligations

Your plan must be workable, reasonable, and show positive cash flow. Base your projections on historical averages when available, or industry standards for new operations.

## **2 Document Your Resources**

- Prepare a comprehensive inventory of what you have and what you need:
- Land: Owned or rented, with plat maps showing each tract
  - Equipment: Owned, rented, or leased machinery
  - Infrastructure: Buildings, storage, processing areas
  - Utilities: Water quality and availability, electricity, good road access
  - Labor: Available workforce
  - Insurance: Coverage for land, equipment, crops, and liability
  - Capital: Cash for operations, advertising, and capital improvements

## **3 Prepare Your Professional Background**

- Document your qualifications:
- Education and training
  - Farming experience
  - Industry involvement
  - Reference letters from mentors and industry professionals

## **BUILDING YOUR SUPPORT NETWORK**

### **1 Find an Experienced Mentor**

- Work with someone successful in organic farming who can:
- Review your cash flow projections
  - Provide day-to-day management advice
  - Help you avoid costly mistakes
  - Assist with marketing your products
  - Write reference letters to lenders
  - Provide summer inspection reports on your progress

### **2 Create a Mission Statement**

- Develop a clear, concise mission statement that answers:
- Who you are and what you do
  - Why this business is important to you
  - Where and when you'll operate
  - How you'll succeed and serve customers
  - What makes you different from competitors

This transforms your emotional dream into a viable business consideration.

## **WORKING EFFECTIVELY WITH YOUR LENDER**

### **1 Find the Right Lender**

- Look for a lender who:
- Understands organic farming and has worked with other organic farmers
  - Shows genuine interest in your operation, goals, and priorities for your farm
  - Has experience with agricultural transitions
  - Offers appropriate loan products for your needs

### **2 Present Professionally**

- When meeting with your lender:
- Be prepared, honest, and organized
  - Show passion for your operation
  - Answer questions accurately
  - Research topics you're unsure about and follow up promptly to fill in answers after your meeting
  - Educate your lender about organic farming (be prepared with current sector metrics)
  - Invite them to visit your farm and attend industry events as a way to grow your relationship

### **3 Maintain Strong Communication**

- Keep your lender informed about your operation's progress
- Return calls promptly
- Treat your lender as a business partner
- Remove emotions from the relationship and try to use real examples and metrics to better convey your needs
- Thank them for their time and ask for feedback

## **REMEMBER: SUCCESS IS A PARTNERSHIP**

Your lender wants the same thing you do: a profitable, growing operation. By preparing thoroughly, communicating effectively, and managing risks carefully, you can build a strong lender relationship that supports your organic farming dreams while protecting both your interests and theirs.

The transition to organic farming requires patience, planning, and perseverance. With the right lender partnership and careful financial management, you can successfully navigate this journey and build a sustainable organic operation. 🌱



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# Growing Futures in Organic: How the Organic Career Network is Cultivating the Next Generation

*By Ryann Monteiro*

The future of organic agriculture depends not only on the health of our soils but also on the strength of our people. As today's organic farmers, inspectors, researchers, and advocates begin to think about succession and sustainability, one question is becoming more urgent: Who will carry this work forward?

The Organic Career Network (OCN) was created to help answer that question.

As a project of the Organic Farmers Association, OCN is a first-of-its-kind national hub for discovering and exploring careers in organic. For the first time, people can explore the full breadth of opportunities in one place, discovering pathways that range from hands-on farming to research, education, policy, and beyond. OCN increases awareness of these various career options while connecting people from all backgrounds to meaningful roles. Through paid internships, professional development, networking opportunities, and storytelling, OCN equips emerging leaders with the skills, relationships, and confidence to succeed across the organic sector.

## FROM FOUR INTERNS TO A NATIONAL PROGRAM

The OCN internship program began in Fall 2023 with just four interns. Since then, the program has grown exponentially, funding over 50 internships with organic farms, nonprofits, certifiers, research institutions, and food hubs across the nation. These roles offer hands-on learning experiences and critical exposure to the breadth of the organic sector.

Interns come from a variety of backgrounds, with some having farm experience and others being entirely new to agriculture. Each host organization receives funding to support its intern's stipend, and every intern participates in a professional development series that includes mentorship, community-building, and exposure to a wide range of career paths in organic.

OCN alumni use their experiences to grow into future roles. Dakota Moore (L) interned at OFRF while working on his family's organic-transitioning farm; Sofia Caracci (Mid) accepted a role at Marbleseed after interning with OFA; and Nikkira McCall (R) built off her internship with OFA to join MA'O for a hands-on farm internship in Hawai'i.



To date, OCN has received more than 1,000 internship applications, underscoring the growing interest among young people and mid-career professionals interested in shifting their skills to career organic pathways.

For OCN Project Manager Ryann Monteiro, the work is personal. “I’ve always had to work my way through school and could never afford to take unpaid internships,” she says. “I wanted to create a program that didn’t just place interns, but truly supported them, especially first-generation college students like me, and anyone navigating these spaces without someone to turn to for guidance.”

Monteiro, a Sociology PhD student interested in how people and communities assert and practice food sovereignty, found her way to organic through OFA and a desire to understand the lived experiences of farmers better. Before creating and launching OCN at OFA, she served as Assistant Director of Student Success at the Boston University School of Public Health, where she developed the school’s first First Gen mentoring program and led various student support initiatives. That experience, she explains, shaped her commitment to designing programs that not only expand opportunity but actively remove the barriers that prevent people from accessing them.

“Not everyone finds organic through farming,” Monteiro adds. “Our goal is to highlight the full range of pathways, from soil science to supply chains, while making those opportunities visible and accessible to more people.”

## HIGHLIGHTING PATHWAYS, PEOPLE, AND PURPOSE

In addition to internship placements, OCN is developing new ways to build public awareness of organic careers. The Organic Careers 101 campaign will showcase over a dozen roles across the sector and pair them with real-life stories from individuals working in the field. This spotlight series, “People, Pathways, and Purpose,” will be featured on OFA’s newly launched OCN website ([www.organiccareernetwork.org](http://www.organiccareernetwork.org)) and will be included in a digital outreach toolkit for career advisors and educators. Whether you’re a high school teacher, an extension agent, or a hiring manager at a nonprofit, these resources are designed to make it easier to introduce others to careers in organic food and farming.

“Not everyone finds organic through farming. Our goal is to highlight the full range of pathways, from soil science to supply chains, while making those opportunities visible and accessible to more people.”

## WHY IT MATTERS

Organic is more than a label; it’s a commitment to ecological balance, community health, and social responsibility. But these values will only be realized if the people doing the work are supported. That means creating entry points for new professionals, investing in mentorship and education, and building inclusive pathways that reflect the diversity of our country.

OCN doesn’t claim to have all the answers. However, it provides a national infrastructure and a growing network committed to asking the right questions and acting on what we learn.

## GET INVOLVED

If you’re interested in becoming an internship host, participating in an upcoming workforce session, or simply sharing your story for the People, Pathways, and Purpose series, OCN would love to hear from you. Visit the [OCN website](http://www.organiccareernetwork.org) to explore our resources, sign up for the newsletter, and learn more about how you can support the next generation of organic professionals.



Because the future of organic isn’t just about what we grow. It’s about who grows it and how we prepare them for the journey. 🌱



Ryann Monteiro is OFA’s Project Manager and a public health practitioner and educator who is passionate about food and health literacy, just food systems & dignified food assistance.





## FEATURED STORY

# Renting from Conservation-Minded Landowners

*By Harriet Behar*

Finding farmland to rent can be difficult in all regions of our country, whether you are looking for hundreds of acres for grain or pasture, or smaller parcels for specialty crop production.

Over 30% of U.S. agricultural land is owned by people who do not farm, and/or are absentee landlords. Non-farming landowners may focus solely on the highest rental price they can receive. Still, many others want their land to be protected and even enhanced by the renter, seeking out renters who are conservation-minded and practice organic farming.

As with all business arrangements, it is essential to understand the laws governing agricultural land rental and to have a written land rental agreement, ensuring that all parties involved are aware of the terms and their respective responsibilities. Each state can have specific regulations, so it is a good idea to talk with your local extension agent or search the internet for state-specific rules before you finalize any agreement.

Specifically, look for any laws that require land rentals to be renewed yearly—usually sometime between September and December, before the upcoming crop year. In many states, if a farmer rents land for one year and **receives no notification from the landlord that the agreement will not be extended, the farmer is automatically allowed to rent that same land in the following year.**

This is intended to provide certainty to the farmer, allowing them to plan how many acres they will be operating. When discussing land rental, ensure that no one else is planning to use it.

Many times, non-farming landowners are unaware of this rule and must rent to the previous tenant for another year because they failed to cancel the lease on time.

It is not necessary to hire a lawyer when drafting a land lease agreement, as numerous templates, either free or for a small fee, are available on the internet. Your agreement should include the basic information like your name and contact information, the landlord's name and contact information, the acreage and legal description/Farm Service Agency farm and tract number, and the closest address of the land you are renting.

Be clear on the acres for each type of land use and infrastructure maintenance responsibilities, such as fencing in the pasture, or a stream crossing that gives access to crop acres, etc. Attaching a map, such as an aerial photo from the Farm Service Agency or from a land plat book, that clearly shows its location and boundaries is helpful. The start and end dates of the agreement, as well as the schedule and number of payments, clearly indicate when and how much rent is due. Reasons for early termination could be discussed, and how the agreement might change from year to year. Both parties should sign and date the agreement, and both should have a copy.

The lease can be pretty flexible and descriptive. For instance, if you plan to grow cover crops or hay for the first year or two to put the land through an organic transition, you can ask for a multi-year lease with a lower rental rate for these years.



Once you are growing a more valuable cash crop, the rental rate would go up, reflecting the greater value you are receiving from renting that land. Some landowners may contribute financially to the purchase of expensive alfalfa seed, as this crop enhances the value of their property. The multi-year lease provides some protection that you will reap the benefits of the cover crops you invested in, once you start growing your crops.

Building trust between yourself and the landlord is important when negotiating this type of lease. If you have a multi-year lease, you can also apply to the Natural Resources Conservation Service (NRCS) for cost-share payments for putting in cover crops or waterways, putting up internal movable livestock fencing, and more. Your lease must extend as long as the NRCS considers the “life” of the practice.

If you are transitioning the land to organic, remember to make it clear that the organic certification is tied to the operator, and the landlord cannot advertise this land as “organic” to a new renter. The new renter would need to obtain organic certification for a new parcel and not piggyback on your certification. If the land adjoins non-organically managed land and you will need significant buffer zones where you cannot grow certified organic crops, try to calculate the actual acreage you are renting, excluding the buffer zone.

If the farm has buildings or grain storage that are not being used, consider whether you would like to rent these facilities as well and include this in your lease agreement. Make it clear if you want to hunt on the property or not, if you plan to use a well for irrigation,

if you want to store equipment or crops on the field edges, how many animals will be grazing the land, when and where, and if the landlord is welcome to walk the land you are renting. If you have a bull in the pasture, you will want to make sure the landlord knows that walking in the vicinity of the bull is not a good idea. If the landlord lives on the property, be clear about whether they have restrictions on when you can use loud equipment, the days you can spread manure, soil amendments, or organically approved crop protection products. Having a clear agreement for these types of liability issues makes for a good, long-term relationship.

Lastly, determining the land rental payment can be tricky. Your extension agent or Farm Service Agency would have an idea of the range of payments in your region, depending on the fertility of the land, access to it, whether it is flat or sloped, whether it tends to flood, the previous cropping history, and the competition for land that could drive up prices. There are landlords willing to take a lower-than-average rental price if you are farming in a way that will protect the land for several years. There have been many landlords who have regretted renting for the highest price, only to see large erosion gullies, or destroyed fences, field roads, and infrastructure on their land.

Consider highlighting practices that you will not engage in, such as working the land when it is wet, tearing out grassed waterways, compacting the land with oversized equipment, damaging infrastructure, and using chemical herbicides and pesticides. This may result in a lower rental payment due to your good land stewardship.





Renting cont.

### CONNECTING WITH LANDOWNERS

There are many organic consumers and conservation-minded people seeking organic farmers; the trick is for them to find you and you to find them. Try placing a classified ad in a local paper, at local natural food stores, or with local cultural organizations, advertising the number of acres you are looking for and how you plan to farm it. Numerous farming organizations have “land-link” type message boards or provide those services. Reach out to organizations in your region, both local and national, and let them know you are looking to rent land for organic management.

#### Places to find conservation-minded landowners:

- Local conservation or agriculture organizations that work on local issues
- Farm Link programs
- Women in Ag Programs (Research shows the majority of women landowners prefer conservation-focused leases.)
- Farm Incubator and Apprenticeship Training Projects
- Land Trusts
- Natural Food Stores
- Nature Conservancy (local chapter)
- Sierra Club (local chapter)
- Trout Unlimited
- Ducks Unlimited
- Pheasants Forever
- Prairie Enthusiasts
- Audubon Society
- National Wildlife Federation



Harriet Behar is OFA's Farmer Services Consultant, and was one of OFA's founding members. She has been involved with federal, state, and local policy advocacy for over 30 years. She runs organic Sweet Springs Farm in Gays Mills, Wisconsin.

### TAKE ACTION!

#### Organic Farmer voices matter in D.C.

Did you know you can download OFA's current advocacy factsheets to get the most relevant information on an organic farming policy. Plus, you can use these factsheets to communicate key points with your legislators when you advocate for organic farming!



Download a Factsheet

And don't forget to browse OFA's current Action Alerts to find where your voice is needed most to protect organic food and farms!

#### Send a letter to your legislator to:

- Sign on your Support to Fight Organic Grain Fraud
- Urge Congress to Support Organic Farmers in the Farm Bill
- Protect Federal Funding for Farm and Food Programs

Write a Letter

# Coming Soon: New Farmland Purchase Guide for Farmland Seekers

*By Julia Barton*

There are several ways to access land for farming, and purchasing is just one pathway. Buying a farm can be confusing, stressful, and even a bit scary. But not to worry, land-seeking farmers: Land For Good, a long-time leader in the farmland access realm, and The Land Connection, Illinois agricultural nonprofit and OFA Organization Member, have teamed up to create the new How to Buy a Farm: A Guide for Farmers.

This guide came about when The Land Connection/Illinois Farmlink, and Land For Good realized there was no existing, comprehensive guide to purchasing farmland. As part of its mission, The Land Connection pledges to “protect and enhance farmland so that we, and generations to come, will have clean air and water, fertile soil, and healthy, delicious food.”

Nathan Aaberg, The Land Connection’s Illinois FarmLink Director, noted, “In our advising calls with farmers, we found that many farmers were challenged not just by farmland prices, but also by the complexity of the process. We assumed there must be something written about the topic somewhere. But we couldn’t find one single complete resource— not all in one place, not written for a farmer.”

“Not only is buying a farm different in significant ways than buying a house,” says Aaberg, “but it’s hard to really master this process that has so much riding on it if you only do it a few times in a lifetime.”

“Farmland ownership can give such a feeling of security and long-term autonomy,” added Aaberg, “so making it even a little easier to gain is something we want to help make happen. If we want a bright future for farming, especially local and earth-restoring farming, then farmers need to be able to own land.”

Aaberg and his team have seen that process be especially challenging for beginning farmers who have never bought a farm nor a house. To make things even harder to navigate, in rural places land often changes hands through for sale by owner (FSBO) transactions. There are few resources about this anywhere.

Aaberg and his team have seen that process be especially challenging for beginning farmers who have never bought a farm nor a house. To make things even harder to navigate, in rural places land often changes hands through for sale by owner (FSBO) transactions. There are few resources about this anywhere.

To address these resource gaps the Illinois FarmLink program teamed up with Land for Good. They pooled decades of experience in land access, communications, farming, advising, business planning, social services, and mediation, to develop a resource to help farmers purchase land.

The team also included Kathy Ruhf, Senior Advisor at Land For Good. Kathy has been working in the land access space for 40 years, She founded one of the first farmlink programs in the country. Kathy has taught and guided hundreds of farm seekers and landowners, as well as transitioning farmers looking to pass farms on to the next generation.


## ***How to Buy a Farm: A Guide for Farmers Will:***

- Explain the steps to purchase a farm property
- Explore alternative financing options
- Break down the particulars around “for sale by owner”
- Outline a wide variety of options for finding farmland buying opportunities
- Explain how to make an offer
- Detail the purchase agreement process
- Help seekers have more control and avoid mistakes
- Offer a glossary of many of the technical terms
- Share 3 farmers’ different farmland search & purchase journeys



"I believe that we need to look much more aggressively at farm tenure situations and make it more possible for people to acquire farms using various methods. When I started this work, no one was paying attention to land access, beginning farmers, and farm succession. Those exiting farmers are the flip side of farm seekers. Both sides of the equation need assistance," Ruhf notes.

Ruhf started Land For Good in 2004 as one of the first organizations in the US dedicated to farm access, tenure, and transfer—all the ways farmers get on to land, hold land, navigate ownership, leasing or other agreements, and transfer land and operations. Land For Good offers direct service to six New England states (CT, MA, ME, NH, RI, and VT), and refers to organizations doing this work in other states across the nation. "Our advocacy, research, education and training are national in scope," Ruhf notes. "We have trained other organizations to develop their own farm access and farmlink programs." IL Farmlink/ The Land Connection, is one of the organizations to which Land For Good refers. The Land Connection focuses on farmers seeking land and farmers exiting land in Illinois, but the partners designed this resource to help farmers across the nation.

How to Buy a Farm: A Guide for Farmers is coming soon (by the end of 2025!) to a free download near you through the Illinois FarmLink, The Land Connection, and Land For Good websites as a PDF. The team also plans to offer a three-part webinar series before Thanksgiving focused on some of the insights from the guide. Stay tuned for more information. 



Julia Barton is OFA's Farmer Services Director where she shares extensive knowledge of what farmers need to be successful during the organic transition and certification process, and working within the organic market. She, along with her husband and two boys, runs Octagon Acres, a small organic farm, and Northridge Blueberries and Chestnuts, both in Northeast Ohio.



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- **Mixed Vegetable Grower Workgroup:** This workgroup meets monthly for one hour to address concerns raised by mixed veg farmers such as market consolidation to generate strategies and solutions.
- **USDA Programs Workgroup:** Farmers and organizational members working with NRCS and FSA gather monthly for one hour to identify strengths and challenges, and create a feedback loop with NRCS and FSA to improve organic farmer experiences.
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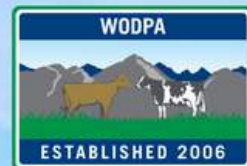
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**ORGANIC CERTIFICATION - FARMER SUPPORT - FARM POLICY ADVOCACY  
TECHNICAL ASSISTANCE - EDUCATIONAL WORKSHOPS**



## Ohio Ecological Food and Farm Association (OEFFA)

oeffa.org | (614) 262-2022 | oeffa@oeffa.org





*Federal policies  
impact your farm  
business...*

**Become a Member &  
Have Your Voice Heard**

[OrganicFarmersAssociation.org/member-benefits](https://OrganicFarmersAssociation.org/member-benefits)



# Join the Organic Movement

*Building a Stronger Organic Farmer Voice*

## PRIMARY CONTACT INFORMATION

**Name** (Primary Contact):

**Farm Name:**

**Website:**

**Address:**

**City:**

**State:**

**ZIP:**

**Phone** (Mobile):

**Phone** (Other):

**Email** (Primary):

**Email** (Other):

## ANNUAL MEMBERSHIP

**This Annual Membership is:** ☐ New Membership ☐ Renewal

**Membership Type:** ☐ Certified Organic Farmer ☐ Supporter ☐ Organization (\$250)

**Monthly Pledge:** ☐ \$10 ☐ \$15 ☐ \$20 ☐ \$25 ☐ \$30 ☐ Other

**One Time Gift:** ☐ \$25 ☐ \$50 ☐ \$75 ☐ \$100 ☐ \$250 ☐ \$500 ☐ Other

☐ Auto-Renew annually to keep my membership valid

**Or Join Online Right Now:** [organicfarmersassociation.org/#join](http://organicfarmersassociation.org/#join)

## PAYMENT

**Membership:**

**Donation:**

**Total:**

**Payment Type:** ☐ Credit Card: ☐ Check Enclosed

**Credit Card#:**

**Expiration Date:**

**CVV#**

**Please make all check payable to:**

Organic Farmers Association

**Please mail check to:**

Organic Farmers Association

PO Box 709

Spirit Lake, IA 51360

**OFA is a 501(c)(5) nonprofit organization. Donations to OFA may be used for lobbying activities and do not qualify for charitable gift tax deduction.** If you'd like charitable gift tax deduction, you donate to OFA through our fiscal sponsor, Rodale Institute, a 501c3 nonprofit. Your donation to OFA will be designated in a restricted fund & used for OFA education work in line with Rodale Institute's charitable mission. Charitable donations are ONLY accepted by check. Checks must be made out to Rodale Institute, and include "Organic Farmers Association" in the check's Memo Line.





*Copenhagen, 2025*

## U.S. Organic in Europe

OFA's Executive Director Kate Mendenhall was invited to represent U.S. organic farmers at the European Union (EU) Organic Summit 25 in Copenhagen, Denmark in August. She was joined by National Organic Coalition (NOC) Executive Director Abby Youngblood to contribute to a panel to speak on the differences, overlap, and opportunities in organic and regenerative farming to strengthen our global food systems.

For ORGANIC FARMERS. By ORGANIC FARMERS.



ORGANIC FARMERS  
ASSOCIATION