



BEGINNING  
FARMERS

## Rural Land Access

# Create a Land Access Guide

Map out the resources that can help you find land and buy, lease or access it for farming.

## KEY TERMS

**Land access:** 3 basic paths to land access:

- Buying land
- Leasing land
- Inheriting/accepting gifts of land

**Buying Land:** Provides the rights of land ownership and permanent access to land. You can build equity in the land with fewer restrictions on how the land is used.

**Leasing Land:** Can be more affordable and less risk:

- Leases can be oral or written
- Short or long term
- Different payment arrangements:
  - Cash leases
  - Share agreements
  - Ground leases
  - Leases with option to purchase
  - 1st Right of Refusal

### **Accepting Gifts / Inheriting Land:**

Sometimes people receive a direct gift or inherit land outright

## SUPPLIES NEEDED

- Blue, green and yellow push pins
- A corkboard with regional map (or map of the region participants are from)
- Print out handouts with blank land access guides
- Print out extra blank land access guides for each group or region

### **Alternate Supplies**

- Zoom or other online meeting room
- Google documents or other online document sharing tool



## 4. Land Access Guide Tips

### How to fill out a land access guide

#### Find Land

- 1. Look at your neighborhood. Where would you want to farm? Ask tin the owners about it!
- 2. Tell friends, neighbors, urban farmers & everyone you know that you want land to farm. Ask for suggestions and support.
- 3. Search online for:
  - Realty listings, realtors, FarmLink, incubator farms, DNR auctions, land trusts, etc.
  - Plat Maps for your region

#### Assess Land

- Talk to neighbors about how crops grow and how the land has been farmed
- Assess the soil on-site using a Soil Scorecard
- Use the Web Soil Survey
- Take a soil test
- Look at water drainage and FEMA flood maps to see if the site floods

#### Decide to lease or purchase

- List Options
- 1. Are you comfortable with debt? With leasing?
- 2. Think about your finances
- 3. Would you qualify for an FSA or Greenstone loan?
- 4. Would you qualify for a traditional mortgage?

#### Option 1 (Purchase?)

- Cost – very expensive! Thousands of dollars per acre
- Do you want/need to spend \$5 on land and interest
- May have barns, well, greenhouse, etc on site
- Certainty that investments will stay in your hands
- Do you want to live on-site?

#### Option 2 (Lease?)

- Cost – Very low cost! Often \$150 to \$500 per acre per year
- Steps
- 1. Discuss with land owner the payments and terms
- 2. Write and sign a lease

#### Option 3 (Partner with landowner?)

- Cost
- Steps

#### Option 4 (Land Contract)

- Cost – Pay interest to the landowner. Often there is not a realtor fee, so closing costs can be slightly lower.
- Steps similar to purchasing process

### Applying for your land & getting started!

#### Loan Options

- Do you qualify for loans?
- Do you want to live on-site?
- ☐ Farm Service Agency (FSA)
- ☐ Loans
- ☐ Qualifications
- ☐ Interest rates
- ☐ Greenstone
- ☐ Loans
- ☐ Qualifications
- ☐ Interest rates
- ☐ Other

#### Purchasing process

1. Apply for loan
  2. Land Search
  3. View properties
  4. Select a property
  5. Offer & counter-offer - Copy difference; Meet in middle, Make other requests (Repairs, closing costs, equipment, etc.)
  6. Purchase Agreement
  7. Appraisal and/or survey
  8. Title Search
  9. Closing
- Links to AFT material

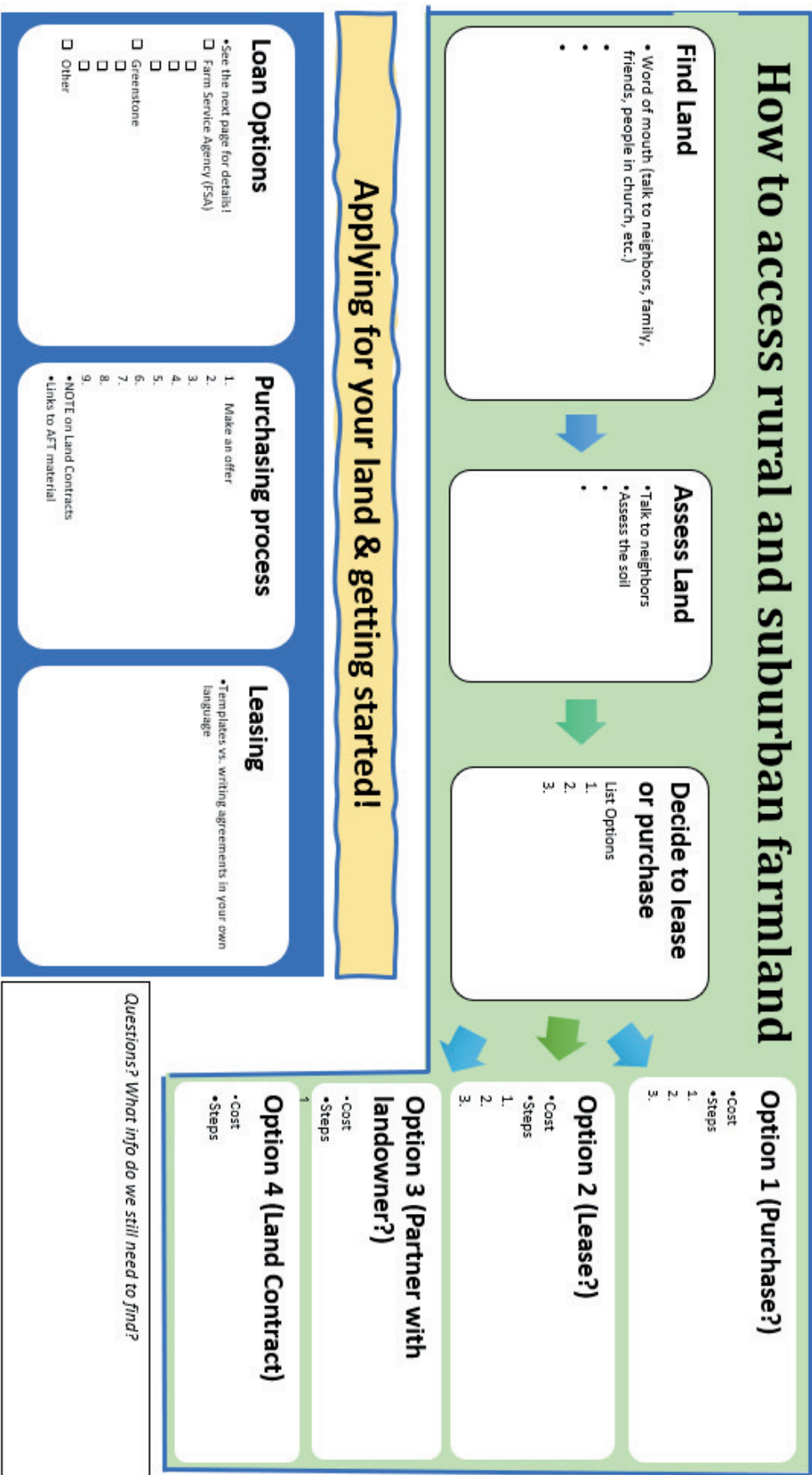
#### Leasing

- Templates vs. writing agreements in your own language
- Cheap!
- \$100/acre per year is common for bare land, \$200 to \$500 with infrastructure
- Can write lease agreements with long-terms, Option to Purchase or 1st Right of Refusal
- Higher rates of business success for beginning farmers who lease!

Questions? What info do we still need to find?

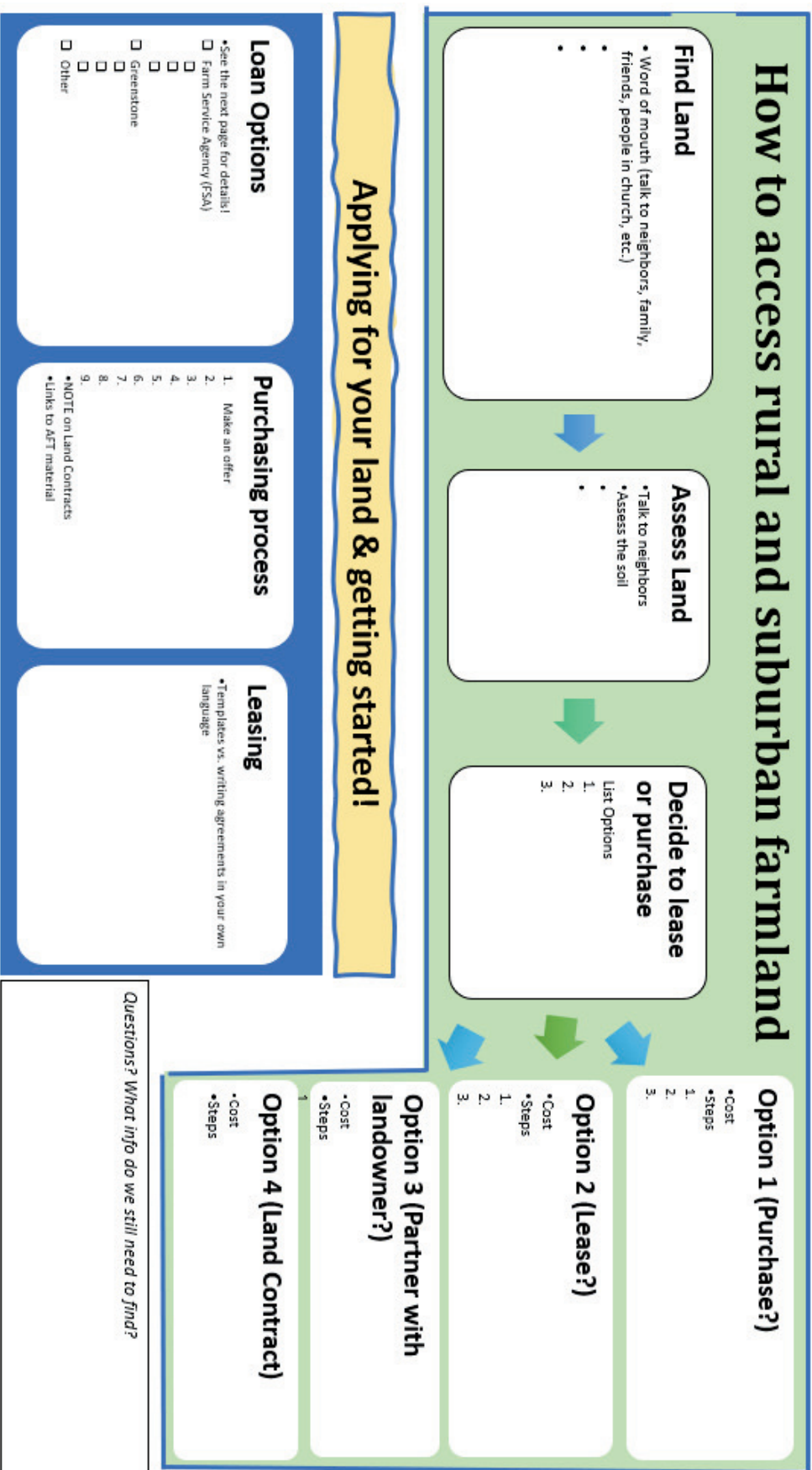


## 4. Land Access Guide for \_\_\_\_\_





## 4. Land Access Guide for \_\_\_\_\_





## How do you do this?

**This will help you to find local resources to find available land and take the steps needed to lease or buy it.**

Step 1: Introductions:

- Write your name on a small piece of paper and pin it to a map on corkboard:
  - Green pins = farmland you have.
  - Blue pins = your home or apartment.
  - Yellow pins = land they would like to access.
- Point out your pin(s) and share 1-2 sentences about your land or neighborhood.

Step 2: Land Access Guides:

- Divide into groups by region or land access preference (eg leasing, buying or succession)
- In small groups look through the Land Access Guide tips sheets and the resource list. Focus on YOUR region and write notes that are helpful to:
  - find land for sale
  - find land to lease
  - apply for a loan for farmland from FSA, Greenstone or other lenders
  - understand the steps to buy land
  - think about what to include in a lease
- Create a Land Access Guide or add to an existing one depending on the location of the training and/or where you and others in the group are looking for land
- Share your guide with the full group to get insights and feedback and to answer questions about what they found



## **What does it mean for my farm?**

**Discuss what you learned from your Soil Scorecard with a fellow farmer.**

What did you learn about your soil? What are some good or excellent features of their soil? What problems did you see in your soil? What can you do to improve your soil? What new farming practices do you want to try? Is there any funding from NRCS to address the Resource Concerns (erosion, soil compaction, etc.) that you noticed in your soil?

**Discuss with someone else who used the Soil Scorecard on their farm.**

What did they learn about their soil? What are some good or excellent features of their soil? What problems did they see in your soil? What can you do to improve your soil? What new farming practices do you want to try? Is there any funding from NRCS to address the Resource Concerns (erosion, soil compaction, etc.) that you noticed in your soil?