

**2011**

**Farmer**

**Resource**

**Guide**

## **Introduction**

One of the most diverse issues you face as a new farmer is gaining access to production skills, knowledge and technical assistance. While finding access to land, capital and markets can be daunting, developing the skills to actually produce a sustainable income is critical to success. Gaining practical, on-the-farm experience may often be one of your best investments to a productive future in farming.

If you weren't raised on a farm, think about how you will gain the skills and knowledge to address the challenges of understanding soils, nutrition, and on-going farm maintenance, as well as sources of information and support along the way. If you are already farming but considering a new crop, animal or production method, think about how you and your family will ensure the viability of the farm business while making the needed changes.

For new and aspiring farmers, access to production skills, knowledge, and technical assistance starts with developing an awareness of the various agricultural outreach and educational programs available in the state and region. You'll also want to develop an understanding of appropriate state and federal regulations that will affect your farm business; commodity and farmer associations that provide support and professional development; and relevant internships and applied degree programs available.

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## **Section I: CHALLENGES NEW FARMERS FACE**

Farms can be very expensive hobbies. A good business plan can help to make sure that your farming venture will be a business that contributes to family living expenses instead of an expensive hobby. First though, you must think through which you want--a hobby or a business? If it will be a hobby, good luck to you and I hope you have fun.

If it you are hoping for a business, you must think about capital needs and profit. Capital needs include buying machinery and equipment, livestock, buildings, and land. Plus you will need money to cover your operating expenses until you begin to sell a product. Starting up can be difficult. You will need to have some assets, either cash in the bank or collateral (land, buildings, machinery and equipment or livestock) in order to borrow any money.

### **Types of Capital Needs**

There are two types of capital needs to operate a farm business—money for operating, and money for ownership of assets.

### **About Agricultural Loans**

At some point, you will need to consider debt financing or taking out an agricultural loan to finance one or more of your capital needs.

A business plan is the best way you can demonstrate to a lender your understanding of and commitment to the success of your business. Before you approach any lender, it is important to prepare this paperwork to prepare for your meeting. Lenders expect that you know your business and understand your finances. The more informed you are, the better your chances of getting the financing you need. If you want to borrow money, you must be able speak the language of finance. So it is important that your proposal or business plan include basic financial statements like a Balance Sheet (or Net Worth Statement), Operating Statement (or Profit and Loss), and Cash Flow Statement. Most lenders will also want to see income tax returns from previous years.

### **Florida Agricultural Lenders**

There are several lending institutions in Florida that make agricultural loans. The following list of lenders is not intended to be exhaustive. Rather, it puts in one place, the major sources of agricultural financing organizations in the State of Florida.

While banks and other for-profit organizations offer competitive interest rates, governmental lending institutions, such as the USDA Farm Service Agency offer entry loans at subsidized rates to encourage business start-ups. Typically, these subsidized sources have a five to seven year limit on the length of loans, with transfer to the more commercial sources expected at that time. In all cases, however, a detailed business plan, including market analysis, projected first year cash flows, risk management, and exit strategies will be expected as a part of the loan application process. In addition, including in the appendix are detailed descriptions of lending programs offered by five of the institutions listed below.

1. **Regions Bank:** Regions Bank is a large agricultural lender in Florida. Their Agricultural Credit team has 52 years of combined agricultural and general credit experience. The contact for Northeast Florida is Jessica Evans, Vice President Business Banking, 240 Ponte Vedra Park Drive, Ponte Vedra, FL 32082, FLJV602910, Cell: 904.377.4955, Office: 904.543.1743, Fax: 904.543.9925, Email: [jessica.evans@regions.com](mailto:jessica.evans@regions.com).
2. **Farm Credit of Florida:** The farm credit system is a network of slightly more than 100 federally chartered borrower-owned lending institutions and related service organizations that specialize in providing credit and related services to farmers. Find more information about Farm Credit of Florida by visiting: <http://farmcreditfl.com/>
3. **USDA's Farm Service Agency (FSA):** The FSA provides a variety of farm loan programs, including traditional operating loans, beginning farmer and youth programs. FSA offers direct and guaranteed farm ownership and operating loans to family-size farmers and ranchers who cannot obtain commercial credit from a bank, Farm Credit System institution, or other lender. Borrowers include beginning farmers who do not qualify for conventional loans because they have insufficient financial resources. FSA loans can be used to purchase land, livestock, equipment, feed, seed, and supplies; they can also be used for building construction and improvements.

FSA guaranteed loans provide conventional agricultural lenders with up to a 95 percent guarantee of the principal loan amount. The lender is responsible for servicing a borrower's account, including the collection of payments, for the life of the loan. All loans must meet certain qualifying criteria to be eligible for guarantees. Farmers interested in these loans must apply to a conventional lender, which then arranges for the FSA guarantee.

- **Farm Service Agency, Loan Programs:**
  - Farm Loan Program Information, <http://tinyurl.com/farmloan1>
  - Loans for Beginning Farmers and Ranchers, <http://tinyurl.com/farmloan2>
  - Loans for Socially Disadvantaged Persons, <http://tinyurl.com/farmloan3>
- **Locate Farm Service Agency Offices:**
  - Locate Farm Service Agency Offices, by State: <http://tinyurl.com/FSAlocator>

**Additional Resources:** If you plan to take advantage of the Farm Service Agency's loan program there is a great resource from Tufts University entitled, Plain Language Guide to Applying for a Farm Service Agency Loan that walks you through the loan and application process: <http://tinyurl.com/6v8stax>



## **Section II: FARM PLANNING AND AGRIBUSINESS SKILLS**

### **Small Business Development Center at the University of North Florida**

12000 Alumni Dr.  
Jacksonville, FL 32224  
Phone: 904-620-2476  
[www.sbdc.unf.edu](http://www.sbdc.unf.edu)

THE principal source of business assistance for small businesses as designated by the Florida Legislature [§ 288.001, Fla. Stat.]. With management advice and training provided by the SBDC at UNF, potential and existing business owners can become more successful and contribute positively to the area's economic growth and stability. Training opportunities include affordable workshops on business start-up basics; topical roundtables on small business issues. Counseling options include a HELP desk for quick answers; access to the latest business information onsite and online; confidential, free assistance provided by Certified Business Analysts including financial analysis, market analysis, business plan assistance, and access to capital. Small businesses PROFIT from our experience.



### **Small Business Resource Network**

12000 Alumni Dr.  
Jacksonville, FL 32224  
Phone: 904-620-2489  
[www.sbrn.org](http://www.sbrn.org)

The SBRN is a statewide network of accountants, attorneys, lenders, insurance professionals, business consultants and government or non-profit agencies who have the expertise and desire to assist small business owners. The SBRN is a free information and referral resource provider that helps small businesses achieve greater success by expanding their awareness of available business and professional resources and by referring them to qualified, experienced service providers.

### **Agribusiness Center for Excellence**

12000 Alumni Dr.  
Jacksonville, FL 32224  
Phone: 904-620-2476  
[www.floridasmallfarms.org](http://www.floridasmallfarms.org)

Farming for Profit: Growing your bottom line. The Small Business Development Center at the University of North Florida can help small farmers become more successful and meet the challenges of tomorrow. Highlights of the program include a business plan template, workshops, consulting, and a blog focusing on farming for profits. Starting a farm, buying or selling an existing operation or growing your farm to the next level, we can help!

### **Section III: ACCESS TO FARM LAND**

One of the steps you face as a new farmer is gaining access to farmland. If you were not raised on a farm, you may not have access to family farmland. In Florida, like the rest of the Northeast, land prices are steadily rising and development is reducing the amount of available farmland, so finding an affordable farm to buy can be a serious challenge. Given the high start-up costs of some farm businesses, purchasing a farm is simply not the best first step in starting an agricultural business.

#### **Start with Your Goals**

Finding the right piece of land on which to start a new farm business begins with a look at personal and business goals. Personal and family values and goals will focus farmland questions around location (do you need to locate close to family members and/or an off-farm job?), and type of farming opportunity (i.e., will you become a self-employed business person or a farm employee / partner?). Farmland selection will also be influenced by business goals—selection of farm enterprise(s), farming practices, and markets will all play a role in farmland choice and use.

#### **Site Assessment**

When looking for a suitable parcel for a new farm business, the following factors must be considered.

- **Size and Location.** Does the parcel have the right number and type of acres (i.e., tillable versus pasture, etc.) needed for the new enterprise? Is the farm located in the right area to access markets and support services? Is the farm located in a “farm-friendly” community? Is the land zoned for agricultural use? The local zoning department and/or county property appraiser can provide information about land uses.
- **Soils.** Consideration should be given to soil type(s) on the parcel, its fertility, slope, and drainage. The USDA Natural Resources Conservation Service (NRCS) provides, by county, inventories of the state’s soils through soil surveys. The local soil conservationist can help you determine if the soil is suitable for production. To find your local conservationist visit:
- **Water Availability.** The source, quantity and quality are all factors to consider, whether starting a horticulture business (need for irrigation) or a livestock farm. An important note: Wells larger than 4 inches in diameter will need to be permitted by the St Johns River Water Management District.
- **Access.** How will the farmer (and customers) access the property on a routine basis?

#### **Land Use Regulations and Restrictions**

In addition to zoning lands to clarify their approved uses, there are other regulations associated with land in general, as well as specifically to agricultural lands. Before you purchase or lease a farm, it’s a good idea to learn about farmland use regulations and

specific restrictions that may be associated with the property. The following are some common farmland-use related restrictions and regulations. Material covered in this fact sheet should not be considered an all-encompassing review of state laws related to land use, but rather a review of some of the more significant laws impacting land use. Laws covered in this article can be reviewed and studied in depth and all are found in current Florida Statutes.

**Florida Statute 823.14: Right-to-Farm Act:** One reason that Florida adopted the right-to-farm law was “that agricultural activities conducted on farm land in urbanizing areas are potentially subject to lawsuits based on the theory of nuisance and that these suits encourage and even force the premature removal of the farm land from agricultural use. It is the purpose of this act to protect reasonable agricultural activities conducted on farm land from nuisance suits” [823.14(2)]. Basically the statute establishes that any farm in operation for at least one year, that was not a nuisance when established, using generally accepted agricultural principles, cannot be considered a nuisance unless certain specific conditions exist. Among those conditions are items such as improperly treated human waste, garbage, dead animals, harmful gases, diseased animals dangerous to human health (except animals kept in accordance with a current state or federal disease control program), unsanitary animal slaughter creating potential harmful diseases, etc. The statute specifically notes that change of ownership; type of farm product produced; changing conditions around the farm; or changes to comply with best management practices at local, state, or federal levels do not constitute a nuisance. Typical farm operations defined in the statute are “the marketing of produce at roadside stands or farm markets; the operation of machinery and irrigation pumps; the generation of noise, odors, dust, and fumes; ground or aerial seeding and spraying; the application of chemical fertilizers, conditioners, insecticides, pesticides, and herbicides; and the employment and use of labor.” Rules related to the establishment or expansion of farm operations are also covered in the law.

**Florida Statute 163.3162: Agricultural Lands and Practices Act:** This statute is closely related and duplicates many of the issues addressed in the Florida Right-to-Farm Act. Specific language and policy in § 163.3162 regarding definitions of farm operations, duplication of regulations, and farm operations within a wellfield protection area are identical. This act does provide for an exception for Miami-Dade County that allows for “ordinances, regulations, or other measures to comply with the provisions of § 373.4592 or which are necessary to carrying out a county's duties pursuant to the terms and conditions of any environmental program delegated to the county by agreement with a state agency.” Statute 373.4592 specifically addresses the Everglades improvement and management and allows Miami-Dade County to further enact local laws to carry out this mission, as well as environmental agreements delegated to the county by state agencies in management of the Everglades. The *Agricultural Lands and Practices Act* also slightly deviates from *Right-to-Farm Act* § 823.14 by using definitions of farm and animal products found in § 581.011. Finally, this statute specifically states that counties enacting ordinances regulating transportation and land application of “domestic wastewater residuals or other forms of sewage sludge shall not be deemed to be duplication of



regulation.” In other words, enacted county ordinances covering these topics are not considered duplication of state legislation.

**Florida Statute 193.461: Agricultural Lands Classification and Assessment Act:** This statute is commonly referred to as the state's “greenbelt” law. The statute requires county property appraisers to classify and assess land either as agricultural or nonagricultural based on the property's use as of January 1, each year. Florida was an early adopter of this law (second in the United States). One of the theories behind adoption by the state was that land taxed at earning value, rather than market value, would be less likely to convert from agricultural use to other uses. A landowner can, via this act, appeal a property appraiser's denial to classify land as agricultural. Land receiving agricultural classification by the property appraiser, through the appeal process or through a court with jurisdiction, retains the classification in future years or until the “agricultural use of the land is abandoned or discontinued, the land is diverted to a nonagricultural use, or the land is reclassified as nonagricultural pursuant” according to other criteria established in the statute. Additionally, the statute defines “bona fide agricultural purpose” since only these lands are eligible for agricultural classification. Some of the characteristics identified defining land as “good faith commercial agricultural use” include the length of time the land has been utilized in agriculture if the use has been continuous; the amount paid for purchase of the property; and if accepted, the commercial agricultural practices used on the property.

### **Getting on the Land—Tenure Options**

There are numerous tenure options available to new farmers. The word, “tenure” comes from the Latin, “to hold” and that farmers do not necessarily need to own or hold title to farmland in order to farm it. The following are some tenure options available to new farmers.

- **Purchase farmland** . New farmers can buy farmland through cash purchase, standard debt financing, owner financing, installment sales, etc. The challenges of purchasing land include the high cost of real estate, limited equity of new farmers, and limited farming experience. Land conservation organizations can help reduce the purchase price of some parcels by placing a permanent conservation easement on the property at the time of the sale (Conservation Trust of Florida: <http://www.conserveflorida.org/> or North Florida Land Trust: <http://www.northfloridalandtrust.org/>).
- **Leasing** . Short-term rental and long-term leasing agreements can be an affordable way to get on the land. New farmers may lease from retiring farmers, farmers with additional land, and non-farming landowners. A signed, written lease over at least a three year term qualifies farmers and/or landowners for certain programs like current use, and USDA conservation and lender programs.
- **Partnering with Another Farmer** . Working with another new or experienced farmer is an additional way to get on the land. New farmers could access farmland by becoming an employee, leasing from a farmer, or entering into a business arrangement (partnership, corporation or LLC) with the farmer.

## **Finding Farmland**

The following websites will often list an inventory of farmland properties.

- **Florida Market Bulletin:** Florida Market Bulletin classified ads are posted online each month by the Florida Department of Agriculture and Consumer Services. Through these ads, the Market Bulletin provides a forum for Florida residents to buy and sell agriculturally related items, including land.  
<http://www.florida-agriculture.com/fmb/>
- **LandandFarm.com:** This website is the number-one-rated rural property website in the world, based on search results and average number of visits.  
<http://www.landandfarm.com/>
- **Florida Farm Credit:** Try Farm Credit's network of real estate websites  
<http://www.landsofamerica.com/landsconnector/fcnf/index.cfm>
- **USDA Farm Service Agency.** On occasion, the USDA Farm Service Agency (FSA) will offer government-owned or foreclosed properties to new farmers. These properties are listed on FSA's "Real Estate for Sale" website at  
[www.resales.usda.gov](http://www.resales.usda.gov)

## Section IV: PRODUCTION AND TECHNICAL ASSISTANCE

### **Florida Cooperative Extension Service**

The University of Florida's Institute of Food and Agricultural Sciences has an Extension Office in all 67 counties in Florida. UF/IFAS Extension has a number of people and programs that benefit new farmers. Most Extension faculty members work one-on-one with individuals on the farm, or by phone, letter or email; some host discussion groups; offer larger group meetings and/or workshops; have web sites and participate with organizations to get education out to people who want it. To find you county Extension Office follow this link: <http://www.solutionsforyourlife.com/> Additionally, some specific programs include:

- **The Florida Small Farms and Alternative Enterprises website** (<http://smallfarms.ifas.ufl.edu/>) provides links and other resources for small farmers including, how to get started, budgeting, production and marketing of several different crops. This is the best resource for anyone who is looking to grow food or livestock in Florida. If you are interested in attending upcoming classes and workshops, click on upcoming events.
- **Choosing a farm enterprise:** Part of planning your farm means spending time identifying your goals and choosing an enterprise based on your available resources. This website and publication linked below is intended to be used to determine the relative comparison between enterprises for a wide range of considerations. The information should help farmers identify the key points to consider when making the initial evaluations of an alternative enterprise [http://smallfarms.ifas.ufl.edu/planning\\_and\\_management/keypoints.htm](http://smallfarms.ifas.ufl.edu/planning_and_management/keypoints.htm)
- **Virtual Field Day Website**  
A "field day" is an educational event where producers and other interested clientele have the opportunity to get firsthand experience with a variety of subjects. Extension's virtual field days offer videos on the various aspects of crop production and give introductory information on production practices, irrigation, pest and weed management, and more: <http://vfd.ifas.ufl.edu/>
- **Electronic Data Information Source (EDIS):** The EDIS website is a comprehensive, single-source repository of all current UF/IFAS numbered peer-reviewed publications. UF/IFAS academic departments develop and maintain a collection of publications available for universal free distribution on the World Wide Web. Each year, visitors to the EDIS website access one of over 7,500 publication titles more than 25 million times: <http://edis.ifas.ufl.edu/>
- **Soil Testing.** UF/IFAS Extension has an agricultural testing lab that has the capability to test soils, foliage, forages, manure, and compost for a fee. Sample bags and mailers are available at your local Extension Offices. <http://soilslab.ifas.ufl.edu/ESTL%20Home.asp>

- **Enterprise Budgets:** The Food and Resource Economics Department keeps commodity budgets for Florida crops. These budgets can help you plan the expected costs of operation using standard production practices. There are budgets based on large-scale field production <http://www.fred.ifas.ufl.edu/extension-programs/> and budgets for small-scale farmers based on 100 foot rows of production [http://smallfarms.ifas.ufl.edu/planning\\_and\\_management/budgets.html](http://smallfarms.ifas.ufl.edu/planning_and_management/budgets.html)

### **Conservation and Cost-Share Programs**

The USDA's Natural Resource and Conservation Service (NRCS) at <http://www.fl.nrcs.usda.gov/> works with landowners to conserve soil, water, and other natural resources. They provide technical assistance for conservation of natural resources; develop and deliver technical assistance and information on conservation practices; conduct natural resources surveys and analyses; and help land users develop conservation plans for their land.

NRCS also offers several cost-share programs to encourage environmental stewardship. One beneficial cost-share program of NRCS is the **Environmental Quality Incentives Program (EQIP)**. EQIP provides technical and financial assistance to producers to help solve natural resource problems. New farmers (those with under 10 years of farming) and limited resource farmers who are approved for EQIP contracts are eligible for 90% cost share assistance on all high priority practices established on the EQIP practice list. (All other farmers are eligible for 75% cost-share assistance.) To find your local USDA NRCS office visit: <http://www.fl.nrcs.usda.gov/contact/index.html> Other NRCS resources for new and beginning farmers include:

- **Agricultural Management Assistance (AMA)** covers some high risk areas not covered by EQIP. Past AMA funding included stream bank stabilization, buffer strips and animal waste storages.
- **Conservation Technical Assistance (CTA)** provides landowners and users, as well as groups, with technical assistance and educational assistance with land use planning and conservation of private lands.
- **Farmland and Ranchland Protection Program (FRPP)** provides eligible entities within the state up to 50% of the funds for purchase of development rights on agricultural land.
- **Grazing Lands Conservation Program (GLCP)** assists livestock owners to enhance or improve their pastures for optimum productivity and protection of water quality. They also assist producers in locating funds to help them with their plan implementation.
- **Wetland Reserve Program (WRP)** provides technical and financial assistance to producers to restore and protect converted and degraded wetlands. The program provides both cost-shares for practices needed to restore the wetland as well as easement payments dependent upon length of the easement.
- **Wildlife Habitat Incentives Program (WHIP)** provides technical and financial assistance to landowners for the enhancement of wildlife habitat.

## **USDA Farm Service Agency**

The Farm Service Agency administers farm production, price support, environmental conservation, and disaster assistance programs. Following is a summary of the programs that are available. Each local office has a newsletter and it is suggested to find your local office and asked to be added to their mailing list:

<http://offices.sc.egov.usda.gov/locator/app?state=fl&agency=fsa>

### **Disaster Assistance**

- Noninsured Crop Disaster Assistance Program (NAP) -- financial assistance for catastrophic noninsured crop production losses due to natural disaster.
- Crop Disaster Program (CDP) -- monetary reimbursement for crop production losses due to natural disaster when authorized by Congress.
- Emergency Conservation Program (ECP) -- cost sharing to repair land damaged by torrential rain and restoration of failed livestock watering facilities during drought.

### **Environmental Conservation Programs**

- Conservation Reserve Program (CRP) -- provides annual land rental payments up to 15 years and cost sharing assistance to install water quality enhancement practices on environmentally sensitive land.
- Conservation Reserve Enhancement Program (CREP) -- State and Federal partnership allowing incentive payments to landowners who set aside environmentally sensitive land along streams or field boundaries.
- Environmental Quality Incentives Program (EQIP) -- provides cost sharing payments to participants who install enduring conservation practices to help control soil erosion and improve water quality.

### **Crop Price Support**

- Direct and Counter-cyclical Program (DCP) payments based on the farm's crop production history. Partner counter-cyclical payments are made when market prices are low to help offset the difference.
- Farm Storage Facility Loans (FSFL) -- low interest loans to help finance grain and silage storage facilities.
- Milk Income Loss Contract (MILC) -- monthly payments to milk producers when market prices are low.
- Loan Deficiency Payments (LDP) -- provides funds to commodity producers when the national market price is lower than the loan price. LDP's are 'grants', and do not have to be repaid at any time.

## **Section V: ACCESS TO MARKETS AND MARKETING**

The key to any successful business is to get your product into the hands of enough customers who are willing to pay a price that returns a fair profit to you, the producer. There are many several different types of market outlets for selling agricultural products and each option has benefits and challenges that you need to consider. For many small farms direct marketing (selling your product directly to the customer) provides a way to increase profitability while developing valuable relationships with customers. However, direct marketing requires the development of some special skills and it does take time away from production.

If you are just starting out it may be all that you can manage (especially in the first years) just to focus on production and quality. In that case becoming a member in a marketing cooperative may be the right choice for you. This allows you to focus on honing your production and management skills while your coop staff takes care of finding customers and nurturing those relationships on your behalf.

Likewise if you plan to produce large quantities of product you may find that planting, growing, harvesting or herd management takes all of your time and there are no resources left for marketing. In that case a marketing cooperative or a wholesale operation may be the best solution.

However, if you truly want to produce products that bring people pleasure and satisfaction there is no substitute for direct marketing. Selling direct to consumers allows you to develop great communication skills, gets you immediate feedback from your customers, and provides you with insight into what additional products your customers might be looking to purchase. The bonus is that direct market outlets allow you to educate consumers regarding the challenges of producing high-quality agricultural products. For an overview of small farm direct marketing visit:  
<http://edis.ifas.ufl.edu/pdffiles/FY/FY59700.pdf>

### **Florida MarketMaker Offers Free, Easy Marketing Solutions**

MarketMaker links producers and consumers via customized profiles, powerful search engines, direct forums and innovative market analysis tools. Follow this link to register or find farm products: <http://fl.marketmaker.uiuc.edu/>

### **Fresh from Florida: Agricultural Promotion Campaign**

This promotional membership program designed to boost the image of Florida agriculture and increase sales by helping consumers easily recognize Florida grown and/or produced agricultural products. In addition to many other benefits, FAPC members are authorized to use any of the distinctive “Fresh from Florida” logos that can be used to promote or identify Florida agricultural products at the retail level.  
<http://www.florida-agriculture.com/marketing/fapc.htm>

## **Where to Go for Help**

A final consideration in selecting the right marketing strategy for your situation has to do with what you enjoy. Some farmers/growers really like the social aspect of direct marketing. They enjoy talking with customers and other growers on a regular basis. Other farmers are perfectly happy staying on the farm and are uncomfortable with the idea of “selling.” It pays to know yourself and be honest about which jobs you like best and which jobs you dread. The following are some resources to help you.

- **Researching and Writing your Marketing Plan:** UNF Small Business Development Center: <http://www.sbdc.unf.edu/index.php>
- **Regulations** (selling food and food products; weights and measures; labeling requirements; processing restrictions, water testing, facility standards, etc.): Florida Department of Agriculture and Consumer Services – Division of Food Safety: <http://www.freshfromflorida.com/fs/>
- **Farmer’s Markets:** A list of active markets in Florida is available from state department of agriculture at [http://www.florida-agriculture.com/consumers/farmers\\_markets.htm](http://www.florida-agriculture.com/consumers/farmers_markets.htm) For questions regarding the operating rules of a specific market, contact the market manager directly. [Note: Farmers’ markets are independent organizations and there is considerable variation in how they operate.]

## Section VI: ORGANIZATIONS THAT HELP FARMERS

Commodity-based associations can be a resource for gaining production knowledge. Whether you are just starting out, thinking of transitioning to a new crop, or developing a new market for your farm products, it may be helpful to get directly in touch with the appropriate “commodity” or farmer association. The following list of commodity associations is not all encompassing.

**Florida Fruit and Vegetable Association:** The Florida Fruit & Vegetable Association is a non-profit agricultural trade organization whose mission is to enhance the business and competitive environment for producing and marketing fruits, vegetables and other crops. <http://www.ffva.com/>

**Florida Organic Growers:** The Florida Organic Growers is a non-profit association of farmers, gardeners, and consumers working to promote an economically viable and ecologically sound food system for the benefit of current and future generations. <http://www.foginfo.org/>

**Florida Farm Bureau Federation** is the largest is the largest grassroots general farming organization in Florida. It is the members of Farm Bureau that set the policies of Farm Bureau through a grassroots policy development process that begins at the county level. This process is widely respected as representing the collective will of the farmers of the state of Florida. Farm Bureau offers numerous services for members including a small but dedicated professional staff to help with questions concerning agriculture and diverse discount programs on services and products important to farmers. <http://www.floridafarmbureau.org/>

**Farmers Market Coalition:** The Farmers Market Coalition is a 501(c)(3) nonprofit dedicated to strengthening farmers markets across the United States so that they can serve as community assets while providing real income opportunities for farmers. <http://farmersmarketcoalition.org/>

**Florida Cattlemen’s Association** is a statewide, non-profit organization established in 1934. It is devoted entirely and exclusively to promoting and protecting the ability of cattlemen to produce and market their products. <http://www.floridacattlemen.org/>

**The Florida Nursery, Growers and Landscape Association (FNGLA)** is a vibrant network of professionals who work in unison to shape the future of Florida's nursery and landscape industry. Through the association's activities, FNGLA strives to advance member's business interests and enhance their success. <http://www.fn gla.org/>