

Vermont Farm & Forest Viability Program Guide

Program Summary:

The Vermont Farm & Forest Viability Program, a program of the Vermont Housing & Conservation Board (VHCB), offers business planning, technical assistance, and grant opportunities to Vermont's commercial-scale farm, food, and forest products enterprises to help them achieve long-term success.

- Businesses seeking support with meeting their goals for expansion, diversification, or transition, can apply for up to two years of one-on-one planning and technical assistance.
- Services are carried out by a statewide network of advisors, and businesses are paired with an advisor that has the skillset to meet their unique needs.
- Enrollment involves the development and/or update of a written business plan or transition plan, cash flow statements, and other financial documents.
- The program requires entrepreneurs to be able to commit time and effort to the process (For ex: a 2-4 hr work session per month with activities between meetings).

Additional information on the [Farm Business](#), [Food Systems Business](#), and [Forest Business](#) web pages. The Viability Program also has a shorter-term advising program focused on [COVID response & recovery](#) and supports [succession planning for forest landowners](#).

Services:

Businesses enrolled in the Viability Program can work with a professional advisor on a variety of topics, including:

- Business Planning
- Enterprise & Feasibility Analysis
- Management Coaching
- Financial Record-Keeping & Cash Flow Management
- Marketing & Sales
- Human Resources Management
- Retirement & Ownership Succession Planning
- Planning Capital Improvements & Accessing Financing
- Land Access & Conservation Assistance



Eligibility:

- Business must be based in Vermont
- Applicant must have at least 2 years of experience managing this or another related business
- Business must be commercial scale (gross a minimum of \$15k annually)
- Business must be primarily working lands-based/ producing VT land-based products (equine, food businesses that do not use VT products, etc. would not be primary target audience)

Service Providers:

Viability Program services are delivered by professional business advisors at service provider organizations located throughout the state. These organizations include: Center for an Agricultural Economy (CAE), Intervale Center, Land for Good, Northeast Organic Farming Association (NOFA-VT), UVM Extension, and others. Viability Program staff review applications and match clients with an advisor best suited to meet their needs.

Several Viability Program service provider organizations offer additional services for earlier-stage businesses that can prepare them for enrollment in the Viability Program. (Listed on p.3)

How to make referrals to the Viability Program:

When connecting with clients, please feel empowered to share about the Viability Program and connect them to Viability staff to discuss what resources may be available through the program or partner resources.

All situations are unique, and we cannot always guarantee that a particular business can be enrolled at a given time, or they may not be ready or eligible for the program. Referring to staff as a helpful next step reduces instances of developing unachievable expectations.

When referring to the Viability Program, please also send an email to Calley@vhcb.org that includes:

- Business name
- Business owner/s names
- Business contact info
- Type of business
- Location
- Summary of assistance needs

Other relevant resources:

For early-stage businesses, or others ineligible for the Viability Program, we discuss other applicable resources based on articulated needs. A list of some of the most frequently shared resources (not exhaustive) is attached.

Additional Business Resources

Business Advising:

Several Viability Program service provider organizations offer additional services for earlier-stage businesses that can prepare them for enrollment in the Viability Program. Offerings from Intervale Center, NOFA-VT, UVM Extension, CAE, and Land for Good listed below.

- [Intervale Center - Beginning Farmer Program](#)
 - Business planning and land access services to beginning farmers
 - [Farmer Resources Page](#)
 - Contact: email successionfarms@intervale.org or call 802-660-0440 ext. 116

- *NOFA Vermont – Farmer Services*
 - [Farmer Services webpage](#) - resources and assistance available based on business stage
 - Early-stage farmer cohort training programs occur each year through NOFA
 - [Farmer Resources & Tools](#)

- *UVM Extension*
 - [UVM Extension Ag Business Website](#)
 - [Business Coaching Clinics](#)
 - 1 ½ hour meetings with a business advisor to discuss key planning topics (usually in winter/spring)
 - [Farmer Resource Library](#)
 - [UVM Extension Farm Viability](#) Blog
 - New Farmer Project
 - [New Farmer Resources Guide](#)
 - [Women’s Agricultural Network](#)

- *Center for an Agricultural Economy (CAE)*
 - [Farm & Food Business Services webpage](#) details advising services, shared kitchen, lending & more

- *Vital Communities*
 - [New Farmer Advising](#) for entrepreneurs in the Upper Valley region of Vermont

- [VT Small Business Development Center](#) - Business coaching services, including business and financial planning, marketing, and more. Can also assist with [navigating COVID relief programs](#).

Legal & Land Access Resources:

- [Vermont Legal Food Hub](#)
 - Low/no cost legal services for eligible businesses, and referrals
 - [Farmland Access Legal Toolkit](#)

- [Land For Good](#)
 - [Resources/Toolbox](#) – includes build a lease tool, tools for farm seekers

- [Vermont Land Link website](#) – connects VT farm seekers and farmland owners
- [Vermont Land Trust - Farmland Access Program](#) – application process for farmers to access conserved land affordably

Financial Resources:

- [Agricultural Loan Guide](#) (Intervale Center)
- [Funding through Vermont Agency of Agriculture, Food & Markets](#)
- [Natural Resources Conservation Service \(NRCS\)](#)
 - [Financial assistance](#)
 - [Local Natural Resources Conservation District staff](#) – provide assistance with navigating resources and applying to NRCS opportunities
- [Farm & Food Financing Inventory – 2020](#)
 - Loans, grants, and other funding resources
- The USDA offers resources to beginning farmers, including a specific loan program. More information [here](#).

General Agriculture & Working Lands Resources:

- [Farm First](#)
 - *Services to support farmers & family members experiencing a variety of challenges that cause stress; free of cost.*
- [Vermont Agricultural Mediation Program \(VTAMP\)](#)
 - *Mediation services to support VT's agricultural community; free of cost.*
- [Vermont Vegetable & Berry Growers Association](#)
 - ListServ - Great resource for crowd-sourced information & recommendations
- [UVM Ag Engineering Program](#)
 - Educational resource for solving farm challenges; workshops on variety of topics
- [Vermont Farm & Forest Viability Resources Page](#)
 - Research, tools for planning and financial analysis, loan/grant resources, land access resources, & more
- [UVM Extension – Center for Sustainable Agriculture](#)
 - Research, financial management and planning tools, land access resources, & more
- [Vermont Agritourism Collaborative](#)
 - *Variety of [resources](#) and [guidance](#) for businesses interested in agritourism*

Hemp-Related Resources

- [UVM Northwest Crops & Soils – Hemp Program](#)
 - Variety of resources & webinars for hemp producers
- [VT Agency of Agriculture Hemp Program](#)
 - Resource page, state and federal guidance
- [USDA resources for hemp producers](#)
 - [USDA, FSA Low interest loans for storage](#): Farm Storage Facility Loan Program (FSFL) provides low-interest financing so producers can build or upgrade facilities to store commodities.
 - [USDA, NRCS Seasonal High Tunnel Initiative](#): program to assist participants with extending their plant productivity and health through the implementation of seasonal high tunnels.