



AGRICULTURAL RESOURCE DIRECTORY

TIOGA COUNTY, NY

PREPARED BY:

**TIOGA COUNTY AGRICULTURAL
RESOURCE GROUP**
MARCH 2021



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INTRODUCTION

Agriculture in Tioga County

Agriculture is one of the leading economic sectors in New York, and a significant contributor to the economy of Tioga County. Tioga County's Agricultural Resource Group (ARG) is a group of farmers and agencies that work together to develop a thriving rural community by creating and promoting agricultural viability. Agricultural businesses can use this resource as a guide for local agricultural agencies and businesses, as well as a guide for grant and loan information.

Tioga County Agriculture at a Glance

(from 2017 Census of Agriculture):

- Number of farms: 535
- Number of acres in farmland: 113,182
- Average farm size: 212 acres

Agricultural Districts

New York State Agricultural Districts protect and promote the availability of land for farming purposes. Review of existing Agricultural Districts occurs every 8 years from the anniversary date of the district formation. During the 8-year review process, parcels may be added or removed from the district. In between 8-year reviews, parcels may be added to an existing district during a designated annual enrollment period. Tioga County's designated annual enrollment period is January 1st-January 31st. Tioga County is made up of 3 Agricultural Districts:

1. Spencer Ag District #1 (Towns of Spencer, Candor, Barton & Tioga)
2. Owego Nichols Ag District #2 (Towns of Owego & Nichols)
3. North Tioga Ag District #3 (Towns of Newark Valley, Berkshire & Richford)



AGRICULTURAL ORGANIZATIONS

The following is a list of organizations and agencies in the county, surrounding region, and New York State that support and foster growth of the agricultural sector. These local organizations and agencies provide assistance to farms in many different forms, including technical, financial, and more.



CORNELL COOPERATIVE EXTENSION OF TIOGA COUNTY

- 56 Main Street, Owego, NY 13827
 - Phone: (607) 687-4020
 - Website: <http://tioga.cce.cornell.edu/>
- CCE Tioga can assist in the areas of soil testing advice and recommendations, disease and insect diagnosis, and farm business planning. They also have energy programs that farmers can access to receive energy audits and incentives.
-

NY FARMNET

- Address: 350 Warren Hall, Ithaca, NY 14853
 - Phone: (800) 547-3276
 - Website: <https://www.nyfarmnet.org/>
- NY FarmNet provides free, confidential, on-farm consulting services. Services include financial analysis, farm business planning, and business transfer planning.
-

TIOGA COUNTY ECONOMIC DEVELOPMENT & PLANNING

- Address: 56 Main Street, Owego, NY 13827
 - Phone: (607) 687-8263
 - Website: <https://www.tiogacountyny.com/departments/economic-development-planning/>
- Tioga County ED&P works to develop and support funding opportunities for area farm operations to grow and expand, as well as find new markets for existing farm businesses.
-

TIOGA COUNTY SOIL & WATER CONSERVATION DISTRICT

- 183 Corporate Drive, Owego, NY 13827
 - Phone: (607) 687-3553
 - Website: tiogaswcd.org
- The role of the Tioga County Soil and Water Conservation District is to assist individual landowners, groups, and units of government with natural resource concerns. This may take the form of technical advice, technical assistance, or finding a solution through another entity.

LOCAL AGRICULTURAL ORGANIZATIONS

TIOGA COUNTY AGRICULTURAL RESOURCE GROUP (ARG)

- Contact: Barb Neal
 - Address: 56 Main St, Owego NY 13827
 - email: ban1@cornell.edu
 - Website: <http://tioga.cce.cornell.edu/agriculture/tioga-ag-farmland-protection-plan>
- Tioga County ARG is an ad hoc group of farmers, agencies, and others working to develop a thriving rural community by creating and promoting agricultural vitality. The group meets the last Wednesday of each month at 10 am.
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USDA RURAL DEVELOPMENT

- 1 North Main Street, 2nd floor, Cortland, NY 13045
 - Phone: (607) 753-0851 ext. 4
 - Website: <https://www.rd.usda.gov/>
- USDA Rural Development is committed to improving the economy and quality of life of rural America. They offer loans, grants and loan guarantees to help create jobs and support economic development and essential services such as housing, health care, first responder services and equipment, and water, electric and communications infrastructure.
-

WAVERLY USDA SERVICE CENTER

- 109 Chemung Street, Waverly, NY 14892
 - Phone: FSA at (607) 565-2106 or NRCS at (607) 565-3454
 - Website: <https://www.usda.gov/>
- At the USDA Service Center, customers can access services provided by the Farm Service Agency and Natural Resources Conservation Service.



TIOGA COUNTY FARM BUREAU

- Contact: Kevin "Cub" Frisbie, President
- Phone: (607) 425-2433

Tioga County Farm Bureau gives farmers and non-farmers alike the opportunity to be part of an organization dedicated to supporting and enriching agriculture. It provides an opportunity for individuals interested in the food system, land issues and rural living to join together and make their voices heard.

NEW YORK FARM BUREAU

- 159 Wolf Rd, Suite 300, Albany, NY
- Phone: 1-800-342-4143
- Contact: Lindsay Whickham
- Website: nyfb.org

The mission of New York Farm Bureau is "To Serve And Strengthen Agriculture." Farm Bureau is a non-governmental, volunteer organization financed and controlled by member families for the purpose of solving economic and public policy issues challenging the agricultural industry.

SMALL BUSINESS DEVELOPMENT CENTER

- 120 Hawley St Suite 294, Binghamton, NY 1390
- Phone: (607) 777-4024
- Contact: Bob Griffin
- Website: binghamton.edu/centers/small-business-development

The SBDC can assist agribusinesses with one-to-one counseling in the following areas: startup assistance, feasibility assessments, business plan development, accounting and financials, and more. There are no fees for direct confidential counseling.

SCORE

- 120 Hawley St, Binghamton, NY 1390
- Phone: (607) 772-8860
- Website: greaterbinghamton.score.org

SCORE is a nonprofit organization offering small businesses free advice and training using experienced volunteers. You can work directly with a volunteer or use the online ask page. All information shared is confidential. This public service is open to all US citizens.

LOCAL AGRICULTURAL ORGANIZATIONS

TIOGA COUNTY TOURISM

- 200-204 Front St, Owego, NY 13827
- Phone: (607) 687-7440
- Website: experiencetioga.com

Tioga County Tourism is dedicated to growing the tourism industry of Tioga County. They promote the county's attractions and rural character to attract out of county visitors. They provide marketing services to agritourism businesses.

FARM CREDIT EAST

- 1 Technology Place, Suite 2, Homer, NY
- Phone: (607) 749-7177
- Website: farmcrediteast.com

Farm Credit East is part of the Farm Credit System, a nationwide agricultural network providing credit and affiliated services to those in agricultural and related industries across the US. They serve the ag credit and financial service needs of producers in the Northeast.



NEW YORK STATE DEC-REGIONAL OFFICE

- 1285 Fisher Ave, Cortland, NY 13045
- Phone: (607) 753-3095
- Website: dec.ny.gov

The DEC protects, improves, and conserves the state's land, water, air, fish, wildlife and other natural resources to enhance the health safety and welfare of the people. DEC offers assistance to small businesses and permits for a variety of agricultural practices.

SOUTH CENTRAL NY DAIRY AND FIELD CROPS TEAM-CCE

- 56 Main St, Owego, NY
- Phone: (607) 391-2662
- Contact: Mary Kate MacKenzie
- Website: scnydfc.cce.cornell.edu

The South Central NY Dairy & Field Crops Program provides educational opportunities and technical assistance to help the industry with emerging issues, production bottlenecks, and new technologies. Their primary audiences are dairy and field crop producers as well as agri-service providers with secondary audiences of the media, non-farm residents and consumers. They focus on areas that will help improve farm profitability within the region since farm financial success is a key to maintaining a viable dairy and field crops industry. Their program's education helps the industry respond to both internal and external forces that help it keep pace in a rapidly changing world.

NORTHEAST ORGANIC FARMING ASSOCIATION (NOFA-NY)

- Certification: 840 Upper Front St, Binghamton, NY 13905
- Education: 1010 James St, Syracuse, NY 13203
- Phone: Certification- (607) 724-9851; Education- (315) 988-4000
- Website: nofany.org

NOFA-NY is an organization of consumers, gardeners, and farmers creating a sustainable retail food system which is ecologically sound and economically viable. They promote land stewardship, organic food production and local marketing.

LOCAL AGRICULTURAL ORGANIZATIONS

NYSERDA

- 17 Columbia Circle, Albany, NY
- Phone: 1-866-697-3732
- Website: nyserderda.ny.gov

NYSERDA offers technical assistance to identify energy efficiency measure for eligible farms and on-farm producers including but not limited to dairies, orchards, greenhouses, vegetables, vineyards, grain dryers, and poultry/egg. NYSERDA will assign Flexible Technical Assistance (FlexTech) Program Consultants to perform energy audits for eligible farms.

NYSEG

- 4425 Vestal Rd, Vestal, NY
- Phone: 1-800-572-1111
- Website: nyseg.com

Programs and activities include NYSEG Agriculture Energy Services, energy management, energy use analysis, billing analysis, and more.

NEW YORK STATE AGRICULTURE & MARKETS

- 12235 10B Airline Drive, Albany, NY
- Phone: 1-800-554-4501
- Website: agriculture.ny.gov

NYS Ag & Markets promotes a viable agricultural industry, fosters agricultural environment stewardship, and safeguard our food supply.



TIOGA COUNTY SERVICE PROVIDERS

The following section is a listing of local businesses that serve agricultural enterprises in Tioga County. While this list is not exhaustive, it can serve as a starting point for farmers looking for services to support their business.



TIOGA COUNTY SERVICE PROVIDERS

Business Name	Address	Phone	Website	Category
Jan Nolis, CPA	105 Southside Dr, #6, Owego	607-687-4317		Accountant
Stephen Eshler	Owego	607-687-1105		Accountant
Watson CPA	1112 Rte 434, Owego	607-223-4377	ewatson-cpa.com	Accountant
Goodrich Auction Service	7166 Rte 38, Newark Valley	607-642-3293	goodrichauctionservice.com	Auctioneer
Howard Visscher	South Main St, Nichols	607-699-7250		Auctioneer
Chemung Canal Trust	203 Main St, Owego	607-687-0670	chemungcanal.com	Bank
Community Bank	41 East River Rd, Nichols	607-699-7424	cbna.com	Bank
M&T Bank	195 Front St, Owego	607-687-3434	mtb.com	Bank
NBT Bank	2 North Main St, Newark Valley	607-642-3550	nbtbank.com	Bank
Tioga State Bank	1 N Main St, Spencer	888-303-4872	tiogabank.com	Bank
First Citizens Community Bank	306 W. Lockhart St, Sayre	570-888-6602	firstcitizensbank.com	Bank
Citizens & Northern Bank	1827 Elmira St, Sayre	570-888-2220	cnabank.com	Bank
PS Bank	205 W. Lockhart St, Sayre	570-888-9850	psbanking.com	Bank
Reed Brook Meats	1385 Ellis Creek Rd, Waverly	607-565-9630	reedbrookmeats.com	Butchering
Leona Meat Plant	1961 Leona Rd, Troy PA	800-416-3968	leonameatplant.com	Butcher/Meat Processor
Bryan's Meat Cutting	8861 Springfield Rd, Milan PA	570-596-3334	bryansmeatcutting.com	Butcher/Meat Processor



TIOGA COUNTY SERVICE PROVIDERS

Business Name	Address	Phone	Website	Category
Jordan Farms	317 E River Rd, Nichols	607-727-5223	jordanfarmsnypa.com	Butchering-poultry processing
Maple Creek Farm	87 Jewett Hill Rd, Berkshire	607-657-8084	maplecreekpoultry.com	Butchering-poultry processing
Home Central	151 Central Ave, Owego; 309 Owego Rd, Candor	607-687-3284; 607-659-4205	homecentralstores.com	Building Supplies
Double Aught	1024 Owego Rd, Candor	607-65-7850	baillie.com/double-aught	Building Supplies/Lumber
Robinson Lumber	1878 Day Hollow Rd, Owego	607-687-1536		Building Supplies/Lumber
Southern Tier Hardwoods	4576 route 434, Apalachin	607-625-5399	southerntierhardwoods.com	Building Supplies/Lumber
Wagner Lumber	4060 Gaskill Rd, Owego	607-687-5362	wagnerlumber.com	Building Supplies/Lumber
RJ Williams	3176 Route 434, Apalachin	607-687-1160	rjwilliamslumber.com	Building Supplies/Lumber
Morton Buildings	5106 US 11, Homer	607-749-2611	mortonbuildings.com	Construction-buildings
F.S. Lopke	3430 St Rte 434, Apalachin	607-687-1114	lopke.net	Construction-concrete/gravel
Ed Norris	Owego	607-327-2197 or 607-687-4208		Construction-concrete work



TIOGA COUNTY SERVICE PROVIDERS

Business Name	Address	Phone	Website	Category
Barney & Dickenson	520 Prentice Rd, Vestal	607-729-1536	barneyanddickenson.com	Construction-concrete/gravel
Jordan & Sons Subcontracting	922 Route 79, Richford	607-427-1870		Construction-concrete
Porter's Sand & Gravel	88 Porters Simmental Lane, Waverly	607-565-2452	portersconcreteservice.com	Construction-concrete
R.B. Robinson Contracting	535 Ithaca Rd, Candor	607-659-5153	robinsoncontracting.com	Construction
Sultana Sand & Stone	2935 Slaterville Rd, Brooktondale	607-659-4636	sultanasandandstone.net	Construction-concrete/gravel
JD Concrete	4 Delray Ave, Candor	607-657-3339		Construction-concrete work
J Hulsander Custom Concrete	24 Catlin Hill Rd, Owego	607-348-5790	hulsanderconcrete.com	Construction-concrete
JB's Excavating	2213 Long Creek Rd, Apalachin	607-687-5761		Construction-excavating
Leon Cook Excavating	Allyn Rd, Barton	607-687-9143		Construction-excavating
Austin Excavating and Paving	121 Talmadge Hill Rd, Waverly	607-565-4313	austin-ep.com	Construction-excavating
Thomas Scott Excavating	3435 W Creek Rd, Newark Valley	607-687-4962		Construction-excavating



TIOGA COUNTY SERVICE PROVIDERS

Business Name	Address	Phone	Website	Category
Finger Lake Trellis Supply	5790 Route 104, Williamson	315-904-4007	fingerlakestellissupply.com	Construction-fencing
Williams Fence	2033 Brothertown Rd, Deansboro	315-841-4910	williamsfarmfence.com	Construction-fencing
Whitmore Fence Company	126 North St, Dryden	607-844-9011	whitmorefence.com	Construction-fencing
CK General Contracting	26 Lyle Rd, Barton	607-699-0104	ckcontract.net	Contracting-general contracting
DC English Contracting	1304 Frank Hyde Rd, Owego	607-687-5990		Contracting-general contracting
Creekside Construction-Joseph Yoder	1224 St Rte 38, Berkshire	607-657-2678		Contracting-general contracting
Field of Dreams Compost	56 Foote Crossing, Candor	607-659-3200		Compost
Growmark FS	200 Packer Ave, Towanda PA	570-265-8141	growmarkfs.com	Crop Supplies-fertilizer, pesticides
Winfield Solutions	30 Franklin St, Lyons	315-946-5232	winfieldunited.com	Crop Supplies-pesticides, seed
Banfield-Baker	2512 Corning Rd, Elmira	607-739-8771	banfieldbaker.com	Crop Supplies-seed, fertilizer
Phelps Supply	1368 Junction Rd, Phelps	315-548-3525	phelpssupply.com	Crop Supplies-feed
Fertell, Dundee Warehouse	4121 Dundee Himrod Rd, Dundee	607-227-8004	fertell.com	Crop Supplies-fertilizer, pesticides



TIOGA COUNTY SERVICE PROVIDERS

Business Name	Address	Phone	Website	Category
Owego Agway-Tioga Farm and Home	38 West Ave, Owego	607-687-4115	agwayowegoendicott.com	Crop Supplies- fertilizer, pesticides, feed, seed
Ward and Van Scoy	162 North Ave, Owego	607-687-2712	wardandvanscoy.com	Crop Supplies- fertilizer, pesticides, feed, seed
Helena Chemical Co	3704 Yaegel Rd, Geneva	315-789-4450	helenaagri.com	Crop Supplies- pesticides
Lakeview Organic Grain	119 Hamilton Place, Penn Yann	315-531-1038	lakevieworganicgrain.com	Crop Supplies-seed
Page Seed	1A Green St, Greene	607-656-4107	pageseed.com	Crop Supplies-seed
Patterson's Electric	159 McMaster St, Owego	607-687-3122		Electrician
Bernard Electric	110 Davis Hill Rd, Owego	607-687-3106		Electrician
Lynch's Electric, Pumbing, Heating, Cooling	2031 State Route 17C, Barton	607-565-8384		Electrician
PJ Electric	2459 South Apalachin Rd, Apalachin	607-427-0147		Electrician
Fagan Engineers	113 E Chemung Pl, Elmira	607-734-2165	faganengineers.com	Engineer
Delta	860 Hooper Rd, Endwell	607-231-6600	delta-eas.com	Engineer
Gretel Engineering	521 Gardner Rd, Apalachin	607-258-0080	gretelengineering.com	Engineer



TIOGA COUNTY SERVICE PROVIDERS

Business Name	Address	Phone	Website	Category
Larson Design Group	8836 NY Rte 434, Apalachin	607-258-0090	larsondesigngroup.com	Engineer
J.S. Land Services, LLC	4 Rebecca Drive, Apalachin	607-222-6888	jslandservices.com	Engineer-land services
Watson Engineering	1112 State Route 434, Owego	607-223-4334	watsoneng.com	Engineer
McElwain Engineering	5 Park Street, Newark Valley	607-642-5500		Engineer
Cazenovia Equipment Supply	3892 US Route 11, Cortland	607-756-5693	cazenoviaequipment.com	Equipment
CNY Farm Supply	3865 US Route 11, Cortland	607-218-0200	cnyfarmsupply.com	Equipment
Coleman's Sales and Service	1750 NY Route 17C, Barton	607-565-7331		Equipment
Frisbie's Farm Equipment	1670 Halsey Valley Rd, Spencer	607-589-4492		Equipment
Goodrich Implement	745 Harry L Dr, Johnson City	607-729-6161	goodrichimplement.com	Equipment
Middendorf Tractor	233 North Cole Hill Rd, Nichols	607-699-3847		Equipment
Milton Cat Inc	55 Industrial Park Dr, Binghamton	607-772-6500	miltoncat.com	Equipment
Route 96 Power and Paddle	1035 Owego Rd, Candor	607-659-7693	powerandpaddle.com	Equipment



TIOGA COUNTY SERVICE PROVIDERS

Business Name	Address	Phone	Website	Category
SC Hansen	6936 NY Route 434, Apalachin	607-754-6570		Equipment
Joe Signs Power Equipment	3951 Waverly Rd, Owego	607-689-0330	joesignsequipment.com	Equipment
Thompson & Johnson Equipment Co.	15 Corporate Dr, Binghamton	607-772-0825	thompsonandjohnson.com	Equipment
Tioga Farm Supply	639 Glen Mary Dr, Owego	607-687-7118		Equipment
Tioga Tool and Equipment Rental	407 Glen Mary Dr, Owego	607-687-2771	tiogatoolrental.com	Equipment
Tractor Supply	154 Vestal Parkway West, Vestal	607-757-2987	tractorsupply.com	Equipment
Custom Rebuilders	102 N Elmira St, Athens	570-888-6651	customrebuilders.net	Equipment-repair
Fredenberg Tractor Repair	133 Fred Catlin Rd, Owego	607-687-5020		Equipment-repair
Stephani Dairy Service	308 Besley Rd Columbia Crossroads, PA	570-297-2965/570-297-2580		Equipment-dairy
Fisher & Thompson	80 Eureka Dr., Troy, PA	570-297-2012	fisherthompson.com	Equipment-dairy
DeLaval Direct	60 Hammond St, Big Flats	607-562-3124	delaval.com	Equipment-dairy
Denis Boncek	Owego, NY	607-687-3748		Farrier
Foxtail Farms	815 Glenmary Dr, Owego	607-972-8471	foxtailfarms.org	Farrier
Histands	58 Potterville St, Rome PA	570-744-2371	farmco.ag/dealers/histands-farm-home	Farm Supplies



TIOGA COUNTY SERVICE PROVIDERS

Business Name	Address	Phone	Website	Category
KKP/IBA -Kevin Perry	PO Box 351 Spencer	607-589-2999/607-275-6377		Farm Supplies
Engelbert Farms	182 Sunnyside Rd, Nichols	607-725-7913	engelbertfarms.com	Feed-organic
Kingbird Farm	9398 W Creek Rd, Berkshire	607-657-2860	kingbirdfarm.com	Feed-organic
Flynn Energy	364 Wickwire Way, Towanda, PA	570-268-3880	flynn-energy.com	Fuel
Suburban Propane	Route 38, Newark Valley	607-753-8248	suburbanpropane.com	Fuel
Economy Heating	8390 NY 434, Apalachin	607-625-2210	economyheating.com	Fuel
Ferrell Gas	Route 96, Candor	607-659-4423	ferrellgas.com	Fuel
Scott Smith & Son	8 Delphine St, Owego	607-687-1803	warmcomfort.com	Fuel
Warner's Gas Service	116 Vestal Rd, Vestal	607-748-3989	warnersgas.com	Fuel
B & E Disposal	1450 Coryell Rd, Nichols	607-699-3406	beroloffcontainers.com	Garbage Removal
Taylor Garbage	3104 Vestal Rd, Vestal	607-797-5277	taylorgarbage.com	Garbage Removal
Bert Adams Disposal	521 Main St, Chenango Bridge	607-648-4863	bertadamsdisposal.net	Garbage Removal
RPM Group	193 Sulphur Springs Rd, Owego	607-223-8714		Garbage Removal



TIOGA COUNTY SERVICE PROVIDERS

Business Name	Address	Phone	Website	Category
Casella	1180 Elmira Rd, Newfield	607-358-7771	casella.com	Garbage Removal
Griffin Greenhouse Supplies	1 Ellis Drive, Auburn	800-888-0054	griffins.com	Horticulture Supplies
Belle Terre Irrigation	8142 Champlin Rd, Sodus	315-483-6155		Horticulture Supplies
Finger Lakes Produce Auction	3691 NY-14A, Penn Yann	315-531-8446	fingerlakesproduceauction.com	Horticulture Supplies
Wasserman Bag Co	20 Peachtree Court, Holbrook	631-335-5158	wassermanbag.com	Horticulture Supplies- packaging
McDowell and Walker Inc	5 Mang Dr, Sidney	607-563-9797	mcdowellwalker.com	Horticulture Supplies
Sauder's Produce Supplies	2511 Welker Rd, Penn Yann, NY	315-536-2160		Horticulture Supplies
Farm Family Insurance	79 Main St, Owego	607-687-9144		Insurance
Nationwide-Benjamin Hollamby	372 Broad St, Waverly	604-565-2366		Insurance
Klossner Valenta Agency	14 N Main St, Newark Valley	607-642-3224	klossneragency.com	Insurance
Spencer Agency, Inc.	85 Main St, Candor	607-659-5445		Insurance
Allstate Insurance, Lounsbury Agency	82 North Ave, Owego	607-687-6848		Insurance
Mascato & Associates	2318 State Route 17C	607-972-3758	mascatoassociates.com	Insurance
Owen Insurance Agecny	328 Broad St, Waverly	607-565-8121	owen-insurance.com	Insurance
Smith Brothers/The Partners Insurance Agency	6 McMaster Street	(607) 687-3444		Insurance
State Farm-Buffie Arhbal	444 Front St, Owego	607-687-7771		Insurance



TIOGA COUNTY SERVICE PROVIDERS

Business Name	Address	Phone	Website	Category
The Partners Insurance and Financial Services	418 Waverly St, Waverly	(607) 565-2872		Insurance
Tom Ash Agency	185 Main St, Owego	607-687-3594	tomashinsure.com	Insurance
Tri-Town Insurance Agency	192 Front St, Owego	607-687-1381	tritowninsurance.com	Insurance
Williams & Edsall Land Surveyors	24 NY-96 #101, Owego	607-687-8953	williamsandedsall.com	Land Surveyor
Owego Farmers Market	153 Main St, Owego	607-642-8439		Market-Farmers Market
Candor Farmers Market	101 Owego Rd, Candor	607-972-5058	candorfarmersmarket.org	Market-Farmers Market
Vestal Farmers Market	320 Vestal Pkwy E, Vestal	607-625-4141	facebook.com/vestalfarmersmarket	Market-Farmers Market
Broome County Regional Farmers Market	840 Front St, Binghamton	607-772-8953	broomecountyregionalmarket.com	Market-Farmers Market
Ithaca Farmers Market	Steamboat landing 545 53rd St, Ithaca	607-273-7109	ithacamarket.com	Market-Farmers Market
CNY Regional Market	2100 Park St, Syracuse	315-422-8647	cnyregionalmarket.com	Market-Farmers Market
Organic Valley		888-444-6455	organicvalley.coop	Market-Dairy
DFA		816-801-6455	dfamilk.com	Market-Dairy
Horizon Organic		1-800-441-3321	horizon.com	Market-Dairy



TIOGA COUNTY SERVICE PROVIDERS

Business Name	Address	Phone	Website	Category
Empire Livestock	49 E Main St, Dryden; 7418 NY-415 Bath	800-462-8802	empirelivestock.com	Market-auction
Hosking Sales	6096 NY 8, Berlin NY	607-847-8800	hoskingsales.com	Market-auction
Wyalusing Livestock Market & Auction	30506 State Route 187, Rome PA	570-247-8300	facebook.com/bradfordcountycattleauction	Market-auction
Cargill	1252 PA 706, Wyalusing PA	570-746-3000	cargill.com	Market-meat
Larrabee's Tire Service	463 Hunt Creek Rd, Nichols	607-687-4372		Tires and automotive
Moore's Tire Sales	1436 Taylor Rd, Owego	607-687-3275	moorestiresales.com	Tires and automotive
Glen Martin Plumbing & Heating	3908 Waverly Rd, Owego	607-687-1295	martinplumbingandheating.com	Plumbing & Heating
United Country Real Estate	468 Pennsylvania Ave, Waverly	607-565-3491	waverlynyrealestate.com	Real Estate
Farmland for a New Generation NY	112 Spring St, Suite 207, Saratoga Springs	518-581-0078	nyfarmlandfinder.org	Real Estate
Burr Truck	2901 Vestal Rd, Vestal	607-210-0077	burrtruck.com	Tires and automotive
NAPA Auto Parts	89 Fox St, Owego	607-687-2666	napaonline.com	Tires and automotive
Cook Brothers	15 Walter Ave, Binghamton	607-723-7481	cookbrothersco.com	Tires and automotive



TIOGA COUNTY SERVICE PROVIDERS

Business Name	Address	Phone	Website	Category
Tallmadge Tire of Binghamton	224 E Service Rd, Binghamton	607-722-6100	tallmadgetireservice.net	Tires and automotive
Tireland USA	317 Cole Hill Rd, Nichols	607-699-3200		Tires and Automotive
Candor Animal Care	2 Mill St, Candor	607-659-7387		Veterinarian
Day Hollow Animal Hospital	345 Day Hollow Rd, Owego	607-687-1750	dayhollowanimalhospital.com	Veterinarian
Endless Mountain Veterinary (EMV)	114 Southside Dr, Owego	607-687-2870	emvets.com	Veterinarian
Rome Veterinary Center (EMV Rome)	101 Vet Center Drive, Rome, PA	570-247-7862	emvets.com/large-animal	Veterinarian
Knoll's End Animal Hospital	106 Hartwell Rd, Berkshire	607-657-8555	knollsend.com	Veterinarian
Frisbie Welding LLC	8 Hagadorn Hill Rd, Spencer	607-422-0820	frisbieweldingllc.com	Welding
Superior Mobile Welding	Waverly, NY	607-329-2716	russ@superiormobilewelding.com	Welding
Charles A. Talcott Well Drilling	799 NY-38, Owego	607-687-1871		Well Drilling
WH Vanderhoof Well Drilling	48 Camptown Rd, Waverly	607-565-4217		Well Drilling
BK Nalepa Well Drilling	1913 Farm to Market Rd, Endwell	607-748-2827		Well Drilling



GRANT & INCENTIVE PROGRAMS

This part of the document contains a listing of grants and incentives available to agricultural producers in Tioga County. Grant programs are subject to change, so this list should not be viewed as a compilation of all available opportunities. Consult other sources, such as program websites and agency representatives to identify all potential funding sources.

Follow the links below each description for specific information such as due dates and program requirements. In many cases, the grant application deadline has passed for this year but there is reason to believe the program will continue in the future.

Contact Megan Griffiths, Tioga County Economic Development & Planning, at (607) 687-8263 or griffithsm@tiogacountyny.gov with any questions or information on new funding opportunities.



NEW FARMERS GRANT FUND

- Organization: Empire State Development
- Contact: Bonny Devine at nyfarmfund@esd.ny.gov
- Eligibility: New Farmers
- Website: <https://esd.ny.gov/new-farmers-grant-fund-program>

Grants to support beginning farmers who have chosen farming as a career and who materially and substantially participate in the production of an agricultural product on their farm. Farmers with up to 10 years of experience in agriculture are eligible. Grants may provide a minimum of \$15,000 and a maximum of \$50,000 for up to 50% of total project cost.

GRANT & INCENTIVE PROGRAMS: BEGINNING FARMERS

FARMER VETERAN FELLOWSHIP FUND

- Organization: Farmer Veteran Coalition
- Contact: Farmer Veteran Coalition at (530) 756-1395
- Eligibility: Military Veterans
- Website: <https://www.farmvetco.org/>

This fund is for veterans getting started in farming or ranching. The fund does not give money directly to the veteran, but instead to third party lending programs for the purchase of equipment and other items essential to farming or ranching.

YOUNG, BEGINNING, SMALL, AND VETERAN FARMER INCENTIVE PROGRAM

- Organization: Farm Credit East
- Contact: Janice Bitter at (607) 749-7177
- Eligibility: Military Veterans, New Farmers
- Website: <https://www.farmcrediteast.com/products-and-services/new-farmerprograms/young-beginning-small>

Incentives include discounts on the following services for a period of up to five years:

- Farm accounting and management software
- Tax preparation
- Consulting
- Appraisal
- Discounts on FSA guaranteed loan fees
- Interest rate assistance

BEGINNING FARMER AND RANCHER DEVELOPMENT PROGRAM (BFRDP)

- Organization: USDA
- Contact: Desiree Rucker at (202) 445-5386 or desiree.rucker@nifa.usda.gov
- Eligibility: Community Organizations, Higher Education Institutions
- Website: <https://nifa.usda.gov/funding-opportunity/beginning-farmer-and-rancherdevelopment-program-bfrdp>

BFRDP is targeted to land grant universities and other local, state, and regional partnerships for training beginning farmers and ranchers. It supports financial and entrepreneurial training, mentoring, and apprenticeship programs; "land link" programs that connect retiring farmers and landowners with new farmers; vocational training and agricultural rehabilitation programs for veterans; and education, outreach, and curriculum development activities for beginning farmers and ranchers. Topics may also include production practices, conservation planning, risk management, diversification and marketing strategies, credit management, and farm safety training.



GRANT & INCENTIVE PROGRAMS: BUSINESS

DAIRY ACCELERATION PROGRAM

- Organization: Cornell PRO-DAIRY
- Contact: Caroline Potter at (315) 683-9268
- Eligibility: Dairy Farm Businesses
- Website: <https://prodairy.cals.cornell.edu/dairy-acceleration/>

The Dairy Acceleration Program is an initiative of the NYS Department of Agriculture and Markets and the NYS Department of Environmental Conservation designed to enhance the profitability of New York dairy farms. Funding is available for business planning/analysis, certification management, or designing new/remodeled facilities. The program funds 80% of the cost and the farm is responsible for the remaining 20%.

NY VETERANS FARMER GRANT FUND

- Organization: Empire State Development
- Contact: Empire State Development at nyveteransfarmfund@esd.ny.gov
- Eligibility: Military Veterans
- Website: <https://esd.ny.gov/new-york-state-veterans-farmer-grant-fund>

Fund is intended to help improve the profitability of veteran-owned farms by expanding/diversifying production or advancing innovative agricultural techniques. Individual grants shall not exceed 50% of the total project cost and will range between \$15,000 and \$50,000.

FARM BUREAU RURAL ENTREPRENEURSHIP CHALLENGE

- Organization: American Farm Bureau Federation
- Contact: Lisa Benson at lisab@fb.org
- Eligibility: Rural Enterprises
- Website: <http://www.strongruralamerica.com/challenge/>

The Farm Bureau® Rural Entrepreneurship Challenge is the first national business competition focused exclusively on rural entrepreneurs working on food and agriculture businesses. Rural entrepreneurs pitch innovative business ideas to a team of judges with expertise in business development and agribusiness. The entrepreneurs compete for \$145,000 of startup funds.

NONINSURED CROP DISASTER ASSISTANCE PROGRAM (NAP)

- Organization: USDA
- Contact: USDA FSA Waverly Service Center at (607) 565-2106 ext. 2
- Eligibility: Farm Businesses
- Website: <https://www.fsa.usda.gov/programs-and-services/disaster-assistanceprogram/noninsured-crop-disaster-assistance/>

NAP provides financial assistance to producers of non-insurable crops when low yields, loss of inventory, or prevented planting occur due to natural disasters.

TREE ASSISTANCE PROGRAM (TAP)

- Organization: USDA
- Contact: USDA FSA Waverly Service Center at (607) 565-2106 ext. 2
- Eligibility: Nursery Tree Growers, Orchardists
- Website: <https://www.fsa.usda.gov/programs-and-services/disaster-assistanceprogram/tree-assistance-program/index>

The Agricultural Act of 2014 (the 2014 Farm Bill) authorized the Tree Assistance Program (TAP) to provide financial assistance to qualifying orchardists and nursery tree growers to replant or rehabilitate eligible trees, bushes and vines damaged by natural disasters. The 2014 Farm Bill makes TAP a permanent disaster program and provides retroactive authority to cover eligible losses back to Oct. 1, 2011.

EMERGENCY ASSISTANCE FOR LIVESTOCK, HONEY BEES, AND FARM-RAISED FISH (ELAP)

- Organization: USDA
- Contact: USDA FSA Waverly Service Center at (607) 565-2106 ext. 2
- Eligibility: Farm Businesses
- Website: <https://www.fsa.usda.gov/programs-and-services/disaster-assistanceprogram/emergency-assist-for-livestock-honey-bees-fish/index>

The 2014 Farm Bill authorized up to \$20 million of Commodity Credit Corporation (CCC) funds each fiscal year for the Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP). ELAP provides financial assistance to eligible producers of livestock, honeybees and farm-raised fish for losses due to disease, certain adverse weather events or loss conditions, including blizzards and wildfires, as determined by the Secretary of Agriculture.



FARM LABOR HOUSING DIRECT LOANS AND GRANTS

- Organization: USDA
- Contact: USDA Rural Development at (315) 477-6400
- Eligibility: Non-Profit Organizations, Public Entities
- Website: <https://www.rd.usda.gov/programs-services/farm-labor-housing-direct-loansgrants>

This program provides financing to develop housing for year-round and migrant or seasonal domestic farm laborers. Loans and grants are provided to buy, build, improve, or repair housing for farm labor, including persons whose income is earned in aquaculture or on-farm processing.

RURAL BUSINESS DEVELOPMENT GRANTS

- Organization: USDA
- Contact: USDA Rural Development at (315) 477-6400
- Eligibility: Public Entities
- Website: <https://www.rd.usda.gov/programs-services/rural-business-development-grants>

Rural Business Development Grants (RBDG) are competitive grants made to rural public entities designed to support technical assistance, training, and other activities leading to the development or expansion of small and emerging private businesses. Program activities are separated into enterprise or opportunity type grant activities.

RURAL ECONOMIC DEVELOPMENT GRANTS

- Organization: USDA
- Contact: USDA Rural Development at (315) 477-6400
- Eligibility: Utility Organizations
- Website: <https://www.rd.usda.gov/programs-services/rural-economic-development-loangrant-program>

The Rural Economic Development Grant (REDG) program provides funding to rural projects through local utility organizations; the USDA provides grant funds to utility organizations that use the funding to establish revolving loan funds. Loans are made from the revolving loan funds to projects that will create or retain rural jobs. When the revolving loan fund is terminated, the grant is repaid to the agency.

VALUE ADDED PRODUCER GRANTS

- Organization: USDA
 - Contact: USDA Rural Development at (315) 477-6400
 - Eligibility: Farm Businesses
 - Website: <https://www.rd.usda.gov/programs-services/value-added-producer-grants>
- The Value Added Producer Grant (VAPG) program provides competitively awarded grants to develop value-added, producer-owned businesses. These grants may be used to fund business and marketing plans and feasibility studies or to acquire working capital to operate a value-added business venture.

GRANT & INCENTIVE PROGRAMS: BUSINESS

FARMERS SCHOOL TAX CREDIT (FSTC)

- Organization: NYS Department of Taxation and Finance
- Contact: NYS Department of Taxation and Finance at (518) 457-5149
- Eligibility: Farm Businesses
- Website: https://tax.ny.gov/pit/credits/farmers_school_tax.htm

The FSTC can be claimed on school district property taxes based on the amount of taxes paid and number of qualified acres. Taxpayers must prove entitlement to tax credits.

INVESTMENT TAX CREDIT (ITC)

- Organization: NYS Department of Taxation and Finance
- Contact: NYS Department of Taxation and Finance at (518) 457-5149
- Eligibility: Farm Businesses
- Website: https://www.tax.ny.gov/pit/credits/investment_tax_credit.htm

Credit equals 5% of investment on buildings and personal property with a useful life of four years or more and used in production (manufacturing, processing, assembling, agriculture, refining, mining, extracting, farming, horticulture, viticulture, and commercial fishing). Credit also applies to qualified film production facilities, waste treatment & pollution control properties, and research & development properties.

NEW YORK FARM VIABILITY INSTITUTE (NYFVI) DAIRY PROFIT TEAM PROGRAM

- Organization: NYFVI
 - Contact: NYFVI at (315) 453-3823 or info@nyfvi.org
 - Eligibility: Farm Businesses
 - Website: <http://nyfvi.org/default.aspx?PageID=2380>
- NYFVI accepts Dairy Profit Team applications on a rolling basis. Profit Teams are groups of professionals (feed consultants, extension agents, veterinarians, accountants, etc.) selected by the farmer that work together to improve the business. The NYFVI will reimburse up to \$3,000 of expenses on these professionals if the farmer commits to 6 meetings over 12 months.



THE FRUITGUYS COMMUNITY FUND GRANTS

- Organization: The FruitGuys Community Fund
- Contact: The FruitGuys at (877) 614-7310 or info@fruitguys.com
- Eligibility: Farm Businesses, Non-Profit Organizations
- Website: <https://fruitguyscommunityfund.org/>

The FruitGuys Community Fund provides small grants (up to \$5,000) to farms and agricultural nonprofits for sustainability projects that have large impacts on the environment, local food systems, and farm diversity.

COMMUNITY FOOD PROJECTS

- Organization: USDA
- Contact: Jane Clary Lovelass at (202) 720-3891 or jlclary@nifa.usda.gov
- Eligibility: Community Organizations
- Website: <https://nifa.usda.gov/funding-opportunity/community-food-projects-cfpcompetitive-grants-program>

The Community Food Projects Competitive Grants Program (CFP) awards grants to eligible nonprofits, tribal organizations, and food program service providers to promote self-sufficiency and food security, address specific needs, and provide community-based solutions in low income communities.

ECONOMIC IMPACT INITIATIVE GRANTS

- Organization: USDA
- Contact: USDA Rural Development at (315) 477-6400
- Eligibility: Non-Profit Organizations, Public Entities
- Website: <https://www.rd.usda.gov/programs-services/economic-impact-initiative-grants>

This program provides funding to assist in the development of essential community facilities in financially distressed rural communities with high unemployment. Projects must provide services to the local community that are necessary for orderly development. Examples related to agriculture include local food systems, community gardens, food pantries, community kitchens, food banks, food hubs, and greenhouses.

FARM TO SCHOOL GRANT PROGRAM

- Organization: USDA
- Contact: USDA Food and Nutrition Service at farmentoschool@fns.usda.gov
- Eligibility: Non-Profit Organizations, Public Entities, Schools
- Website: <https://www.fns.usda.gov/farmentoschool/farm-school-grant-program>

The Farm to School Grant Program (F2S) provides grants on a competitive basis to increase local food procurement for school meal programs and expand educational agriculture and gardening activities. These grants can be used for training and technical assistance, planning, purchasing equipment, starting school gardens, developing partnerships, and implementing farm to school programs.

GRANT & INCENTIVE PROGRAMS:

COMMUNITY & LOCAL FOODS

FARMERS MARKET PROMOTION PROGRAM

- Organization: USDA
- Contact: USDA Agricultural Marketing Service at (202) 720-0933 or usdafmppquestions@ams.usda.gov
- Eligibility: Farm Businesses, Non-Profit Organizations, Public Entities
- Website: <https://www.ams.usda.gov/services/grants/fmpp>

The purpose of the Farmers Market Promotion Program (FMPP) is to increase domestic consumption of locally and regionally produced agricultural products. The FMPP also looks to develop new market opportunities for farm operations serving local markets.

FOOD INSECURITY NUTRITION INCENTIVES PROGRAM

- Organization: USDA
- Contact: Jane Clary Lovelass at (202) 720-3891 or jlclary@nifa.usda.gov
- Eligibility: Non-Profit Organizations, Public Entities
- Website: <https://nifa.usda.gov/funding-opportunity/food-insecurity-nutrition-incentivefini-grant-program>

The Food Insecurity Nutrition Incentives (FINI) Program provides competitive grants to projects that provide low-income Supplemental Nutrition Assistance Program (SNAP) participants cash incentives to purchase fresh fruits and vegetables.

LOCAL FOOD PROMOTION PROGRAM

- Organization: USDA
- Contact: USDA Agricultural Marketing Service at (202) 720-0933 or usdafpp@ams.usda.gov
- Eligibility: Farm Businesses, Non-Profit Organizations, Public Entities
- Website: <https://www.ams.usda.gov/services/grants/lfp>

The Local Food Promotion Program is a competitive grant program with a 25% match used to support development and expansion of food businesses. The mission of the program is to increase access to locally produced agricultural products and provide local market opportunities for farms.



AGRICULTURAL NONPOINT SOURCE ABATEMENT AND CONTROL PROGRAM

- Organization: NYS Department of Agriculture and Markets/Tioga SWCD
- Contact: Tioga SWCD at (607) 687-3553
- Eligibility: Farm Businesses
- Website: <https://www.nys-soilandwater.org/aem/nonpoint.html>

Program funds are available for nonpoint source abatement and control projects that plan or implement Agricultural Best Management Practice Systems on New York State farms. All projects must consist of activities that will reduce, abate, control, or prevent origination of nonpoint source pollution from agricultural sources. Grants can cost share up to 75% of project costs or more if farmers contribute to planning or implementation. Note: Farms must participate in the Agricultural Environmental Management (AEM) program to be eligible. Tioga County SWCD applies for funding on behalf of the farm.

CLIMATE RESILIENT FARMING PROGRAM

- Organization: Tioga SWCD
- Contact: Tioga SWCD at (607) 687-3553
- Eligibility: Farm Businesses
- Website: <https://www.nys-soilandwater.org/programs/crf.html>

The goal of the CRF Program is to reduce the impact of agriculture on climate change and to increase resiliency of New York State farms in the face of a changing climate. Soil and Water Conservation Districts use the Agricultural Environmental Management (AEM) Framework to plan and assess their environmental risks. CRF allows farmers to proactively address risks due to the changing climate while also mitigating their greenhouse gas emissions. Note: Tioga County SWCD applies for funding on behalf of the farm.

FARMLAND PROTECTION IMPLEMENTATION GRANTS

- Organization: NYS Department of Agriculture and Markets
- Contact: David Behm at (518) 485-7729 or david.behm@agriculture.ny.gov
- Eligibility: Public Entities
- Website: https://www.agriculture.ny.gov/AP/agservices/fp_impl_grants.html

Municipalities, counties, Soil and Water Conservation Districts, and land trusts are eligible to apply for individual grants of up to \$2 million to help offset the costs of conservation easement projects that protect viable agricultural land from being converted to non-agricultural use. Note: For 2018, there is a specific Request for Applications (RFA) under this program specifically for New York dairy farmers transitioning their operations.

GRANT & INCENTIVE PROGRAMS:

CONSERVATION & ENVIRONMENT

CONSERVATION RESERVE ENHANCEMENT PROGRAM

- Organization: USDA
- Contact: USDA FSA Waverly Service Center at (607) 565-2106 ext. 2
- Eligibility: Farm Businesses
- Website: <https://www.fsa.usda.gov/programs-and-services/conservationprograms/conservation-reserve-enhancement/index>

The Conservation Reserve Enhancement Program (CREP) targets high-priority conservation concerns identified by a state, providing both federal and non-federal funds to address those issues. In exchange for removing environmentally sensitive land from production and establishing permanent resource conserving plant species, farmers are paid an annual rental rate along with other federal and state incentives. Participation is voluntary, and the contract period is typically 10-15 years.

CONSERVATION RESERVE PROGRAM

- Organization: USDA
- Contact: USDA FSA Waverly Service Center at (607) 565-2106 ext. 2
- Eligibility: Farm Businesses
- Website: <https://www.fsa.usda.gov/programs-and-services/conservationprograms/conservation-reserve-program/index>

The Conservation Reserve Program (CRP) is a land conservation program administered by the Farm Service Agency (FSA). In exchange for a yearly rental payment, farmers enrolled in the program agree to remove environmentally sensitive land from agricultural production and plant species that will improve environmental health and quality. Contracts for land enrolled in CRP are 10-15 years in length.



CRP TRANSITION INCENTIVES PROGRAM

- Organization: USDA
- Contact: USDA FSA Waverly Service Center at (607) 565-2106 ext. 2
- Eligibility: Farm Businesses
- Website: <https://www.fsa.usda.gov/programs-and-services/conservationprograms/transition-incentives/index>

The CRP Transition Incentives Program (CRP-TIP) offers a special incentive of two years of extra CRP rental payments to owners of land currently enrolled in CRP but returning to production. Landowners must be renting or selling their land to beginning, socially disadvantaged, or veteran farmers who will use sustainable grazing practices, resource conserving cropping systems, or transition to organic production.

EMERGENCY CONSERVATION PROGRAM (ECP)

- Organization: USDA
- Contact: USDA FSA Waverly Service Center at (607) 565-2106 ext. 2
- Eligibility: Farm Businesses
- Website: <https://www.fsa.usda.gov/programs-and-services/conservationprograms/emergency-conservation/index>

Emergency grant funding to help farmers and ranchers repair damage to farmlands caused by natural disasters, including water conservation in the time of a drought.

EMERGENCY FOREST RESTORATION PROGRAM (EFRP)

- Organization: USDA
- Contact: USDA FSA Waverly Service Center at (607) 565-2106 ext. 2
- Eligibility: Forest Owners
- Website: <https://www.fsa.usda.gov/programs-and-services/disaster-assistanceprogram/emergency-forest-restoration/index>

Emergency grant funding for the owners of non-industrial private forests. Helps restore forest health in areas that have been affected by natural disaster, as determined by FSA County Committees.

GRANT & INCENTIVE PROGRAMS:

CONSERVATION & ENVIRONMENT

CONSERVATION STEWARDSHIP PROGRAM

- Organization: USDA
- Contact: USDA NRCS Waverly Service Center at (607) 565-2106 ext. 3
- Eligibility: Farm Businesses
- Website:

<https://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/financial/csp/>
The Conservation Stewardship Program (CSP) helps agricultural producers and forestland owners to maintain and improve their existing conservation systems and adopt additional conservation activities to address priority concerns.

AGRICULTURAL CONSERVATION EASEMENT PROGRAM

- Organization: USDA
- Contact: USDA NRCS Waverly Service Center at (607) 565-2106 ext. 3
- Eligibility: Community Organizations, Public Entities
- Website:

<https://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/easements/acep/>

This program has two parts:
Agricultural Land Easements: NRCS provides financial assistance to eligible partners for purchasing Agricultural Land Easements that protect the agricultural use and conservation values of eligible land. In the case of working farms, the program helps farmers and ranchers keep their land in agriculture. The program also protects grazing uses and related conservation values by conserving grassland, including rangeland, pastureland, and shrubland. Eligible partners include American Indian tribes, state and local governments, and non governmental organizations that have farmland or grassland protection programs.
Wetland Reserve Easements: NRCS provides technical and financial assistance directly to private landowners to restore, protect, and enhance wetlands through the purchase of wetland reserve easements.



ENVIRONMENTAL QUALITY INCENTIVES PROGRAM

- Organization: USDA
- Contact: USDA NRCS Waverly Service Center at (607) 565-2106 ext. 3
- Eligibility: Farm Businesses
- Website:

<https://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/financial/eqip/>
The Environmental Quality Incentives Program (EQIP) provides financial and technical assistance to agricultural producers to plan and implement conservation practices that improve soil, water, plant, animal, air, and related natural resources on agricultural land and nonindustrial private forestland. EQIP has funding to help landowners with farmstead, cropland, grazing, forestland, habitat (shrubland and grassland), and high tunnels.

GRANT & INCENTIVE PROGRAMS:

CONSERVATION & ENVIRONMENT

CONSERVATION INNOVATION GRANT

- Organization: USDA
- Contact: USDA NRCS Waverly Service Center at (607) 565-2106 ext. 3
- Eligibility: Community Organizations, Farm Businesses, Public Entities
- Website:

<https://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/financial/cig/>
The Conservation Innovation Grant (CIG) is a voluntary, competitive grants program intended to stimulate the development and adoption of innovative approaches for conservation on agricultural lands. CIG uses Environmental Quality Incentives Program (EQIP) funds to award competitive grants to non-federal governmental or non-governmental organizations, American Indian tribes, or individuals. Producers involved in CIG-funded projects must be EQIP eligible.



RENEWABLE ENERGY IN AGRICULTURE

- Organization: NYSERDA
 - Contact: NYSERDA at (800) 732-1399 or aep@nyserda.ny.gov
 - Eligibility: Farm Businesses
 - Website: <https://www.nyserda.ny.gov/Business-and-Industry/Agriculture>
- NYSERDA offers a variety of incentives for farmers to install solar electric systems and wind turbines, as well as construct new buildings.

AGRICULTURE ENERGY AUDIT PROGRAM

- Organization: NYSERDA
- Contact: NYSERDA at (800) 732-1399 or aep@nyserda.ny.gov
- Eligibility: Farm Businesses
- Website: <https://www.nyserda.ny.gov/All-Programs/Programs/Agriculture-Energy-Audit>

Free agricultural energy audits are available as well as technical assistance identifying other third-party funding opportunities. There are several levels of audits available and separated by level of detail.

AFRI SUSTAINABLE BIOENERGY AND BIOPRODUCTS

- Organization: USDA
- Contact: William Goldner at (202) 401-1719 or wgoldner@nifa.usda.gov
- Eligibility: Community Organizations, Farm Businesses, Higher Education Institutions
- Website: <https://nifa.usda.gov/funding-opportunity/agriculture-and-food-researchinitiative-sustainable-bioenergy-and-bioproducts>

In the Agriculture and Food Research Initiative Sustainable Bioenergy and Bioproducts (SBEBP) Challenge Area, specific program areas are designed to achieve the long term outcome of reducing the national dependence on foreign oil. This is achieved through the development and production of regionally-appropriate sustainable bioenergy systems that deliver advanced liquid transportation biofuels, biopower, and bioproducts.

RURAL ENERGY FOR AMERICA PROGRAM

- Organization: USDA
- Contact: Gary Pereira at (315) 570-2233 or gary.pereira@ny.usda.gov
- Eligibility: Farm Businesses
- Website: <https://www.rd.usda.gov/programs-services/rural-energy-america-programrenewable-energy-systems-energy-efficiency>

The Rural Energy for America Program (REAP) provides grants and loans to farmers and businesses for energy efficiency improvements and purchase of wind, solar, or other renewable energy systems. The program also provides grants to help farmers with energy audits and renewable energy development.

GRANT & INCENTIVE PROGRAMS: ENERGY

CAPITAL INVESTMENT INCENTIVE PROGRAM

- Organization: NYSEG
- Contact: NYSEG at NYSEconomic_Development@nyseg.com
- Eligibility: Farm Businesses
- Website:

<http://www.lookupstateny.com/AssistanceAndIncentivePrograms/programs.html>
NYSEG and RG&E will provide assistance of up to \$400,000 per project for electric-related infrastructure improvements or other costs necessary for the construction of a new building or an addition to or redevelopment of an existing building. Funds are targeted for business projects involving major capital investment in plant and equipment.

AGRICULTURE CAPITAL INVESTMENT INCENTIVE PROGRAM

- Organization: NYSEG
- Contact: NYSEG at NYSEconomic_Development@nyseg.com
- Eligibility: Farm Businesses
- Website:

<http://www.lookupstateny.com/AssistanceAndIncentivePrograms/programs.html>
NYSEG and RG&E will provide financial support toward electric-related infrastructure improvements on either company-owned or customer-owned equipment up to \$100,000. Decisions on actual awards will be commensurate with level of capital investment, load, and overall improvements. The overall intent in many instances is to help this industry convert from single-phase to three-phase power to grow their business and install new technologies.

POWER QUALITY/RELIABILITY PROGRAM

- Organization: NYSEG
- Contact: NYSEG at NYSEconomic_Development@nyseg.com
- Eligibility: Farm Businesses
- Website:

<http://www.lookupstateny.com/AssistanceAndIncentivePrograms/programs.html>
NYSEG and RG&E will provide up to 50% of the equipment cost required for power reliability or power quality improvements to be installed behind the meter with a maximum contribution of \$100,000. As part of this contribution, the company will provide up to \$20,000 toward a feasibility study. The customer must invest at least 33.33% toward the total cost of a study.



NY GROWN & CERTIFIED

- ❑ Organization: NYS Department of Agriculture and Markets
- ❑ Contact: NYSDAM at (518) 457-7076 or NYSGrownAndCertified@agriculture.ny.gov.
- ❑ Eligibility: Farm Businesses
- ❑ Website: <https://certified.ny.gov/>

Certification program that identifies and promotes NY producers who adhere to New York's food safety and environmental sustainability programs.

NY GROWN & CERTIFIED PRODUCER BLOCK GRANT

- ❑ Organization: NYS Department of Agriculture and Markets
- ❑ Contact: Megan Griffiths, Tioga County Economic Development & Planning, at (607) 687-8263 or griffithsm@tiogacountyny.gov
- ❑ Eligibility: Farm Businesses
- ❑ Website: <http://ccebroomecounty.com/agriculture/southern-tier-ny-grown-certifiedprogram/producer-block-grant>

Cost share funds used to make farm improvements to meet the food safety standards required by the NY Grown & Certified program. The grant will fund up to \$50,000 with a 10% cost share by the farm. This can be used for equipment, renovation, or acquisition related to food safety standards.

GOOD AGRICULTURAL PRACTICES CERTIFICATION ASSISTANCE PROGRAM

- ❑ Organization: NYS Department of Agriculture and Markets
- ❑ Contact: NYSDAM at (800) 554-4501
- ❑ Eligibility: Farm Businesses
- ❑ Website: <https://www.agriculture.ny.gov/rfps/GAP/2012/GAP-Certification.pdf>

Cost share/reimbursement program designed to assist the New York State's specialty crop industry with the cost of a GAP/GHP food safety audit.

FUND A FARMER GRANTS

- ❑ Organization: Food Animal Concerns Trust (FACT)
- ❑ Contact: Larissa McKenna, Humane Farming Program Manager, at (773) 525-4952 or grants@foodanimalconcerns.org
- ❑ Eligibility: Farm Businesses
- ❑ Website: <https://foodanimalconcernstrust.org/grants>

Funds grants for raising animals humanely. Two types of projects are eligible: (1) Animal Welfare Certification Projects and (2) Pasture Improvement Projects. Up to \$2,500 available.

GRANT & INCENTIVE PROGRAMS: FARM/FOOD SAFETY

ROLLOVER PROTECTIVE STRUCTURE RETROFIT PROGRAM

- ❑ Organization: National Tractor Safety Coalition
- ❑ Contact: National Tractor Safety Coalition at (877) 767-7748
- ❑ Eligibility: Farm Businesses
- ❑ Website: <https://www.ropsr4u.com/>

The ROPS Rebate Program will rebate 70% of the cost of purchasing and installing the ROPS (Rollover Protective Structure).

JOHN MAY FARM SAFETY FUND

- ❑ Organization: Bassett Healthcare Network, NY Center for Agricultural Medicine and Health
- ❑ Contact: NYCAMH at (800) 343-7527 or jmfsf@bassett.org
- ❑ Eligibility: Farm Businesses

❑ Website: <http://www.nycamh.org/programs/john-may-farm-safety-fund/>
Cost share funding for New York farmers that need financial help improving safety on their farms. After a NYCAMH farm safety audit occurs, 50% up to \$5,000 of the cost to improve priority area concerns could become available.



NATIONAL ORGANIC INITIATIVE

- Organization: USDA
- Contact: USDA NRCS Waverly Service Center at (607) 565-2106 ext. 3
- Eligibility: Farm Businesses
- Website:

https://www.nrcs.usda.gov/wps/portal/nrcs/detail/national/programs/financial/eqip/?cid=nrcs143_008224

Part of EQIP, this initiative provides technical and financial assistance to organic farmers and those looking to transition to organic. Funding can be used to improve operations, help producers transition, or develop conservation plans.

GRANT & INCENTIVE PROGRAMS: ORGANIC

ORGANIC CERTIFICATION COST SHARE PROGRAM

- Organization: USDA
- Contact: USDA FSA Waverly Service Center at (607) 565-2106 ext. 2
- Eligibility: Farm Businesses
- Website: <https://www.fsa.usda.gov/programs-and-services/ocscsp/index>

Organic farmers and processors can receive payments for up to 75% of their annual organic certification costs, up to \$750. Producers must be certified by a USDA-recognized organization.

UNFI FOUNDATION GRANTS

- Organization: UNFI Foundation
- Contact: Fill out the contact form at <http://www.unfifoundation.org/Pages/ContactUs.aspx>
- Eligibility: Non-Profit Organizations
- Website: <http://unfifoundation.org/Pages/ApplicationProcess.aspx>

The UNFI Foundation seeks to fund innovative programs with an emphasis on organic farming. Grant applications will be accepted from eligible nonprofit organizations based in the United States.

ORGANIC MICRO GRANT

- Organization: Organic Crop Improvement Association (OCIA)
- Contact: OCIA at (402) 477-2323 or info@ocia.org
- Eligibility: Research Organizations
- Website: <http://ocia.org/research-education/micro-grants>

OCIA Research and Education is a charitable organization created in 2003 by OCIA International, an organic certification organization. OCIA's mission is to support organic research; facilitate connections between farmers, researchers, consumers and decision-makers; and educate producers and communities regarding organic farming and foods.

SIMPLY ORGANIC 1% FUND GRANT

- Organization: Simply Organic
- Contact: Anne Rierson, PR Manager and Giving Fund Coordinator, at sogrants@frontiercoop.com
- Eligibility: Non-Profit Organizations
- Website: <https://www.simplyorganic.com/community/about/giving-back/grantapplication>

The Simply Organic 1% Fund supports and promotes the growth of organic and sustainable agriculture through the funding of projects that research, develop, teach, or promote organic agriculture.



NORTHEAST SARE GRANTS

- Organization: Northeast Sustainable Agriculture Research & Education (SARE)
- Contact: Northeast SARE at (802) 651-8335
- Eligibility: Farm Businesses, Research Organizations
- Website: <https://www.nesare.org/Grants/>

Northeast SARE has a number of grant programs for those researching topics in sustainable agriculture that will serve the interests of farmers, agricultural service providers, extension staff, NRCS personnel, and others in the agricultural community.

- Farmer Grant
- Graduate Student Grants
- Partnership Grant
- Professional Development Grant
- Research and Education Grant
- Research for Novel Approaches

NYFVI FARM VIABILITY GRANTS

- Organization: NYFVI
- Contact: NYFVI at (315) 453-3823 or info@nyfvi.org
- Eligibility: Non-Profit Organizations, Research Organizations
- Website: <http://nyfvi.org/default.aspx?PageID=2261>

Farm Viability Grant proposals will be judged based on the project's potential to help NYFVI achieve its mission to help New York farms become more economically viable. NYFVI is most interested in projects that create knowledge that will quickly and directly benefit farmers through one of the five portfolio priority areas:

- Improve Operational Practices
- Foster Industry-Wide Innovation
- Incubate New Ideas
- Increase Routes to Market and Improve Marketing Practices
- Develop Human Capital

NYFVI FOCUS OPPORTUNITY GRANTS

- Organization: NYFVI
- Contact: NYFVI at (315) 453-3823 or info@nyfvi.org
- Eligibility: Non-Profit Organizations, Research Organizations
- Website: <http://nyfvi.org/default.aspx?PageID=2341>

Focus Opportunity (FOC) projects typically have unique conditions related to urgent, emerging needs, or high priority areas. Projects may have a broader scope or require more coordination and collaboration than other efforts funded by the New York Farm Viability Institute. FOC funds have also been used as matching funds for other grants. Funding priority goes to proposals that include farmer participation across agricultural sectors, production and management systems, or regions of the state.

GRANT & INCENTIVE PROGRAMS:

RESEARCH, EDUCATION & PROMOTION

NORTHEAST AGRICULTURAL EDUCATION FOUNDATION, INC. (NAEF) GRANT

- Organization: NAEF
 - Contact: Craig Buckhout at (315) 671-0588 or info@northeastagriculture.org
 - Eligibility: Non-Profit Organizations
 - Website: <http://www.northeastagriculture.org/apply-now/>
- NAEF grants support education and leadership training organizations serving the interests of farmers and rural communities in the Northeast. The Foundation supports organizations whose activities promote agricultural leadership development, help foster a better understanding of agriculture and/or food production systems, or improve the quality of life for farmers.

FARM CREDIT NORTHEAST AG ENHANCEMENT PROGRAM

- Organization: Farm Credit East, CoBank and Yankee Farm Credit
 - Contact: Jill Eyre at (800) 831-4230 or AgEnhancement@FarmCreditEast.com
 - Eligibility: Non-Profit Organizations, Research Organizations
 - Website: <https://www.farmcrediteast.com/industry-support/AgEnhancementgrants/agenhancement-guidelines>
- The Farm Credit Northeast AgEnhancement Program supports programs, projects, events, and other activities that promote and strengthen the agriculture, forest products, or commercial fishing industries in the region. Individual producers and local or single county projects are not eligible for grants.



LOAN PROGRAMS

The following is a list of loan programs available to Tioga County farm businesses. Much like the compilation of grants and incentives, this should not be considered a comprehensive list.

Visit the link below each description for more information regarding due dates, requirements, and other information. Prospective borrowers are encouraged to seek funding from local and regional sources before considering federal loans.



TIOGA COUNTY INDUSTRIAL DEVELOPMENT AGENCY REVOLVING LOAN PROGRAM

- Organization: Tioga County Industrial Development Agency
 - Contact: Christine Curtis, Executive Administrator, at (607) 687-8259 or curtisc@tiogacountyny.gov
 - Website: <https://www.tiogacountyny.com/media/4404/newloanbrochure.pdf>
- IDA loans support the purchase of capital equipment, real estate acquisition and/or new construction, renovations and/or additions to facilities, inventory, and working capital. Loans can provide up to 45% of total project cost, up to \$100,000. Only value-added agricultural projects are eligible.
-

NBT BANK AGRICULTURAL BANKING AND LENDING

- Organization: NBT Bank
 - Contact: Newark Valley Branch at (607) 642-3550 or Endicott Branch at (607) 785-5113
 - Website: <https://www.nbtbank.com/Business/Products-and-Services/AgriculturalBanking/Lending>
- NBT Bank offers farmers competitive interest rates on a variety of loan products including longterm fixed rate loans and lines of credit. NBT has preferred lender status from the Farm Service Agency, allowing them to provide a quicker response to qualified applicants.
-

M&T BANK AGRICULTURAL BUSINESS LOANS

- Organization: M&T Bank
 - Contact: Owego Branch at (607) 687-3434, Sayre Branch at (570) 888-2284, or Horseheads Branch at (607) 739-0363
 - Website: <https://www.mtb.com/business/business-banking/industry-solutions/agriculturebusinesses>
- M&T offers a full suite of agricultural bank accounts and specialized lending solutions, including farm real estate loans, farm equipment loans, and working capital lines of credit.
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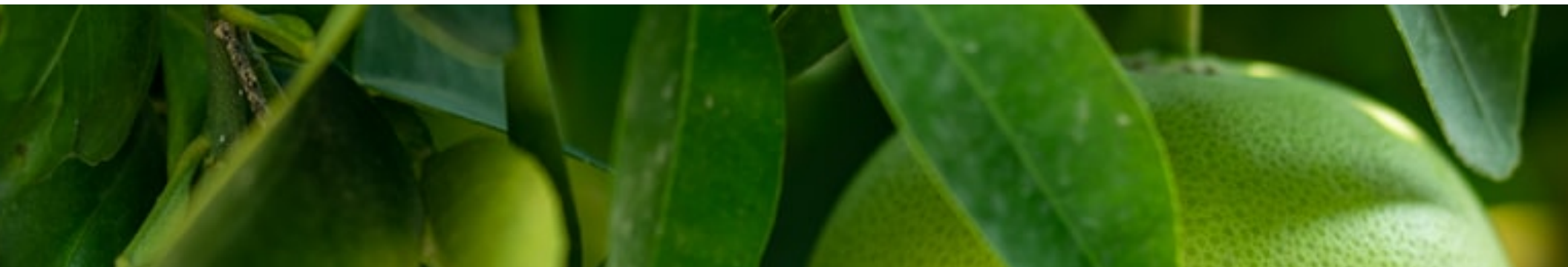
LOAN PROGRAMS LOCAL & REGIONAL

COMMUNITY BANK AGRICULTURAL LENDING PROGRAM

- Organization: Community Bank
 - Contact: Elmira Branch at (607) 733-5533, Big Flats/Horseheads Branch at (607) 796-6910, Nichols Branch at (607) 699-7424, or Owego Branch at (607) 687-8125
 - Website: <https://www.communitybankna.com/business-banking-borrow-loans.htm>
- Community Bank provides loans and financial services for various business ventures. Services include a variety of farm package, cattle, and real estate loans.
-

BANK OF THE FINGER LAKES AGRICULTURE LOANS

- Organization: Bank of the Finger Lakes
 - Contact: Geneva Branch at (315) 789-1500
 - Website: <https://www.bankofthefingerlakes.com/loans/agriculture-loans>
- The Bank of the Finger Lakes offers an array of loans and services geared toward the agricultural sector. Services include agricultural real estate loans, operating lines of credit, and Farm Service Agency guaranteed loans.
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FIRST CITIZENS BANK BUSINESS AND AGRICULTURAL LOANS

- Organization: First Citizens Bank
 - Contact: Tim Hickey at (570) 888-4395 or thickey@firstcitizensbank.com.
 - Website: <https://www.firstcitizensbank.com/agriculture/a-message-from-presidentrandall-e-black.html>
- Array of loans for businesses and farms. These loans can be used to cover various costs such as the purchase of property, livestock, and equipment.
-

TIOGA STATE BANK BUSINESS LOANS

- Organization: Tioga State Bank
 - Contact: Owego Fifth Ave. Branch at (607) 687-4646, Owego North Ave. Branch at (607) 687-4647, Spencer Branch at (607) 589-7000, Candor Branch at (607) 659-5125, or Waverly Branch at (607) 565-8166
 - Website: <https://www.tiogabank.com/>
- Tioga State Bank offers an extensive array of agricultural deposit accounts and agricultural loans for land acquisition, construction, refinance, equipment and vehicles, livestock, and working capital lines of credit. All credit decisions are made locally.
-

PS BANK BUSINESS AND AGRICULTURAL LOANS

- Organization: PS Bank
 - Contact: Sayre Branch at (570) 888-9850
 - Website: <http://www.psbanking.com/>
- PS Bank offers business real estate loans, lines of credit, agriculture loans, and letters of credit. All loan decisions are made locally.
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CITIZENS & NORTHERN BANK BUSINESS LOANS

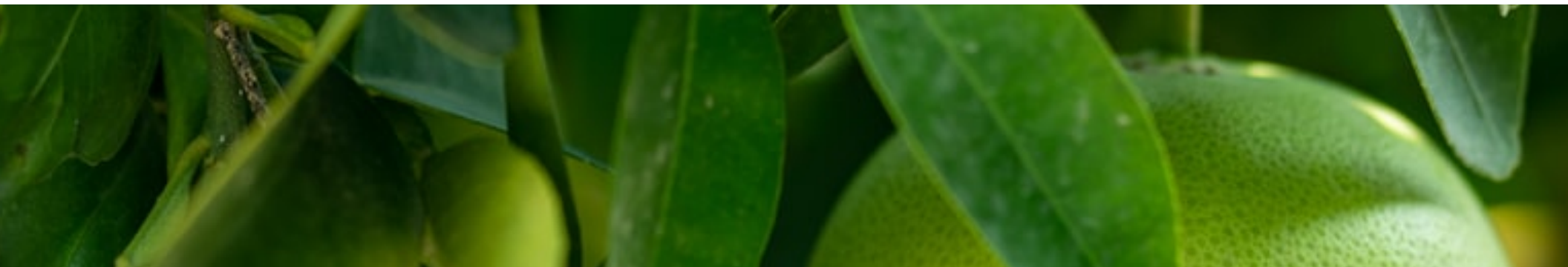
- Organization: Citizens & Northern Bank
 - Contact: Sayre Branch at (570) 888-2220 or Athens Branch at (570) 888-2388
 - Website: <https://www.cnbankpa.com/>
- Services include loans to purchase land and buildings, construction loans, and working capital lines of credit.
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LOAN PROGRAMS LOCAL & REGIONAL

SOUTHERN TIER RURAL INITIATIVE RE-INVESTMENT FUND

- Organization: Southern Tier Regional Economic Development Corporation (STREDC)
 - Contact: Megan Griffiths, Tioga County Economic Development & Planning, at (607) 687-8263 or griffithsm@tiogacountyny.gov
 - Website: <https://visitwww.tiogacountyny.com/media/2383/rural-initiative-guidelines2013.pdf>

The Rural Initiative Fund is regional loan program designed to reduce financial risk and increase sustainability of agriculture and forestry ventures through product development and promotion, business infrastructure development, utilization of new technology, new farm start-ups, and transfers to the next generation of farmers. Loans can provide up to 50% of total project cost up to \$250,000. Loan terms are fixed rate loans at 75% of Wall Street prime at time of approval. 15 years for real estate, 10 years for equipment.



LENDER MATCH

- Organization: U.S. Small Business Administration (SBA)
 - Contact: SBA Elmira Branch Office at (607) 734-8130
 - Website: <https://www.sba.gov/funding-programs/loans/lender-match>
- The SBA uses a free online referral tool to connect small businesses with participating SBA approved lenders. Once you submit an application, lenders with interest in your loan will reach out to you in as little as 2 days.
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LOAN PROGRAMS FEDERAL

7(a) LOAN GUARANTY PROGRAM

- Organization: U.S. Small Business Administration (SBA)
 - Contact: SBA Elmira Branch Office at (607) 734-8130
 - Website: <https://www.occ.treas.gov/topics/community-affairs/publications/factsheets/fact-sheet-sba-7a-guaranteed-loan.pdf>
- This program helps creditworthy small businesses acquire financing when they cannot otherwise obtain credit at reasonable terms. The program covers business borrowing requests in which the business has sufficient cash flow to repay the loan but may not have the necessary collateral or history required by a bank's lending policy. The SBA does not provide funds to the borrower. Instead, the SBA guarantees a portion of the lender's loan, which is conditional based on the lender following certain requirements established by the SBA.
-

MICROLOANS

- Organization: USDA
 - Contact: USDA FSA Waverly Service Center at (607) 565-2106 ext. 2
 - Website: <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/microloans/index>
- The focus of Microloans is on the financing needs of small, beginning farmer, niche, and nontraditional farm operations. Examples include truck farms; farms participating in direct marketing and sales such as farmers' markets, CSA's (Community Supported Agriculture), restaurants and grocery stores; or those using hydroponic, aquaponic, organic, and vertical growing methods.
-

DIRECT FARM OPERATING LOANS

- Organization: USDA
 - Contact: USDA FSA Waverly Service Center at (607) 565-2106 ext. 2
 - Website: <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/farmoperating-loans/index>
- USDA Direct Operating Loans are used to purchase items such as livestock and feed, farm equipment, fuel, chemicals, insurance, and family living expenses. Funds can also be used to repair buildings and fencing, as well as pay for general farm operating expenses.
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NATIVE AMERICAN TRIBAL LOANS

- Organization: USDA
 - Contact: USDA FSA Waverly Service Center at (607) 565-2106 ext. 2
 - Website: <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/nativeamerican-loans/index>
- FSA's Indian Tribal Land Acquisition Loan Program helps tribes become owners of additional property within the reservation to advance and increase current operations, provide financial prospects for Native American communities, increase agricultural productivity, and save farmland for future generations.
-



DIRECT FARM OWNERSHIP LOANS

- Organization: USDA
- Contact: USDA FSA Waverly Service Center at (607) 565-2106 ext. 2
- Website: <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/farmownership-loans/index>

USDA Direct Farm Ownership Loans help farmers and ranchers become owner-operators of family farms, improve and expand current operations, increase agricultural productivity, and assist with land tenure to save farmland for future generations. The applicant is required to have participated in the business operations of a farm or ranch for at least 3 years out of the 10 years prior to the date the application is submitted

GUARANTEED LOANS

- Organization: USDA
- Contact: USDA FSA Waverly Service Center at (607) 565-2106 ext. 2
- Website:

<https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/guaranteed-farmloans/index>

USDA's Guaranteed Farm Loan Program helps family farmers and ranchers to obtain loans from USDA-approved commercial lenders at reasonable rates to buy farmland or finance agricultural production. Financial institutions receive additional loan business as well as benefit from the safety net the FSA provides by guaranteeing farm loans up to 95% against possible loss of principal and interest.

EMERGENCY LOANS

- Organization: USDA
- Contact: USDA FSA Waverly Service Center at (607) 565-2106 ext. 2
- Website:

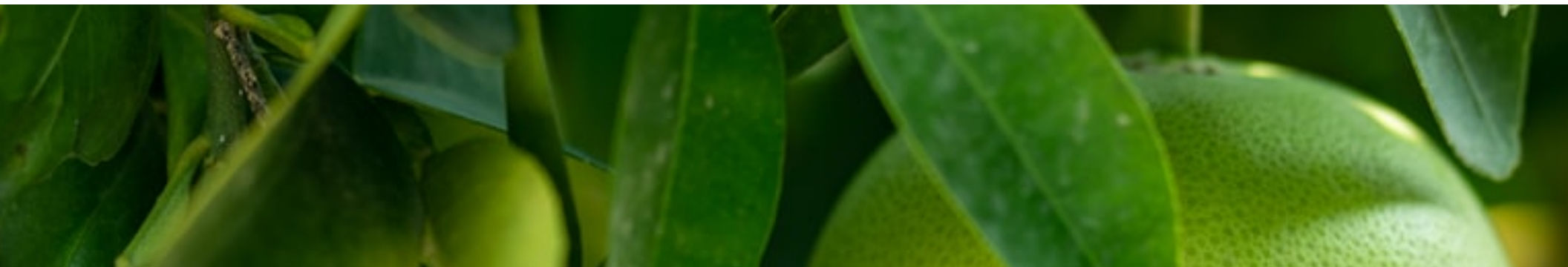
<https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/emergency-farmloans/index>

The Emergency Loan program is triggered when a natural disaster is designated by the Secretary of Agriculture or the President under the Stafford Act. These loans help producers who suffer qualifying farm-related losses directly caused by the disaster in a county declared or designated as a primary disaster or quarantine area. Farmers located in counties that are contiguous to the declared, designated, or quarantined area may also qualify for Emergency Loans.

YOUTH LOANS

- Organization: USDA
- Contact: USDA FSA Waverly Service Center at (607) 565-2106 ext. 2
- Website: <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/youthloans/index>

USDA makes loans to individual young persons to start and operate income-producing projects of modest size in connection with their participation in 4-H clubs, FFA, a tribal youth group, or similar agricultural youth organization. The project being financed with an FSA Youth Loan must provide an opportunity for the young person to acquire experience and education in agriculture-related skills.



LOAN PROGRAMS

CROWDFUNDING/OTHER

KIVA ZIP LOANS

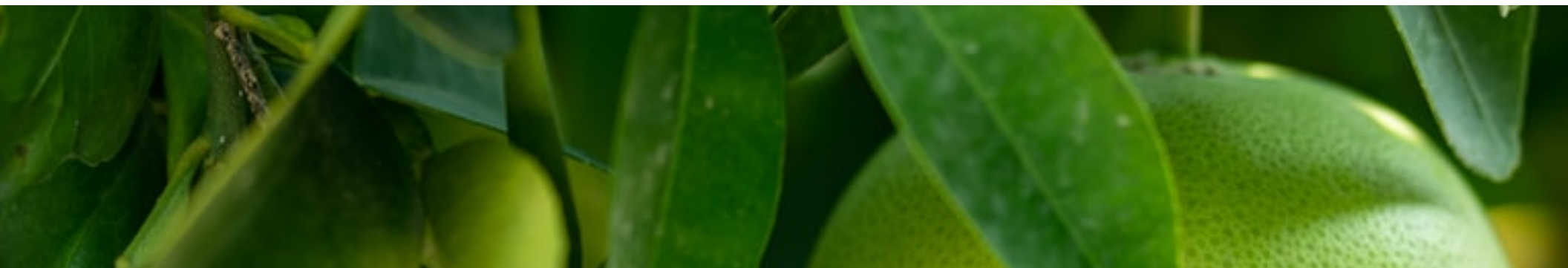
- Organization: Kiva
 - Contact: Kiva Headquarters at (828) 479-5482 or fill out the contact form at <https://www.kiva.org/help?contactus=1>.
 - Website: <https://www.kiva.org/borrow>
- Kiva is a crowdfunding loan program that raises funds for a 0% interest loan by attracting online lenders. You can start an online campaign and borrow up to \$10,000 through the program.
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LOANS FOR AGRICULTURE, COMMERCIAL FISHING, AND FOREST PRODUCTS

- Organization: Farm Credit East
 - Contact: Janice Bitter at (607) 749-7177 or FarmStart@FarmCreditEast.com
 - Website: <https://www.farmcrediteast.com/products-and-services/Loans>
- Farm Credit East offers competitive interest rates and flexible terms on virtually any kind of loan, line of credit, or lease.
-

FARMSTART

- Organization: Farm Credit East
 - Contact: Janice Bitter at (607) 749-7177 or FarmStart@FarmCreditEast.com
 - Website: <https://www.farmcrediteast.com/products-and-services/new-farmerprograms/FarmStart>
- FarmStart is a Farm Credit East program that makes working capital investments of up to \$75,000 to northeast agricultural ventures showing promise of success. The program targets startup farmers and ag businesses with limited financial resources and who are not generally eligible for conventional lending programs. The investment functions as an operating line of credit and is intended to provide the last dollar of funding to overcome the initial financial challenges facing startup farming operations. Repayment of these funds is up to five years.



This is the second production of the Tioga County Agricultural Resource Directory. If you would like your business or organization added to the Directory, please contact Megan Griffiths, Tioga County Economic Development & Planning at 607-687-8263, or griffithsm@tiogacountyny.gov

Credits to:

Tioga County Agriculture Resource Group
Design: Abbey Hendrickson-Tioga County ED&P

