

# General Land Access



## AUTHORS & INSTITUTIONS

Katie Brandt, MSU Extension, MSU Organic Farmer Training Program

## SECTIONS

Section 1: Urban Land Access

Section 2: Buying Farmland

Section 3: Leasing Farmland

*Developed by:*

MICHIGAN STATE  
UNIVERSITY | Extension



*Sponsored by:*





Fifth-generation farmer Kyle Mitchell leads a tour of his land for new farmers in the MSU Organic Farmer Training Program

## CHAPTER NAME

# INTRODUCTION

**Land is sacred and abundant**, offering sustenance, healing and culture. Land is the source for everything we use and enjoy each day. Those tending land can choose how to give back. Is your main goal to earn a livelihood through the important work of farming? Will you meet an environmental responsibility to care for soil, air, water and wildlife? Or will you meet community needs by feeding people, teaching youth or engaging with neighbors? Are there other values that you'll center in stewarding this land?

Yet, **farmland is so expensive and seems out of reach** to many who want to farm. It can be hard to understand all the options for finding, leasing and buying land. This resource is an attempt to lower the many barriers to land access, through these 3 sections:

1. **Urban Farmland** is the only affordable option to start a farm for some new farmers. But for many urban growers, transforming vacant lots into abundant gardens and farms is a way to create positive change in their neighborhoods and cities. Many new and established urban farms are non-profits, schoolyard gardens, community gardens, job training centers and gathering spaces.
2. **Buying Farmland** is an option for farmers with savings, stable off-farm income and/or the credit and resources to get a loan for farmland. The benefits of buying land are long-term assurance that you can stay and having more freedom in how to use the land, as allowed by local zoning. With high land prices and interest rates, this can be risky financially and for farmer mental health. This guide will walk through good steps for buying land.
3. **Leasing Farmland** is much more affordable, often with prices of only \$100 to \$150/acre per year for rural land without irrigation or buildings. But there is a real risk of the landowner revoking your lease or restricting what you can do.

*Before digging in, take a moment to close your eyes and consider how you would honor the land and community where you want to farm.*

## Primary considerations

- Farmland Goal-setting
- Finding farmland
- Assessing farmland
- Buying farmland
- Leasing farmland



***Beekeepers often tend hives on land they do not own.***

So you want to own land? Can you afford it? Can you commit long-term to one place?

Would leasing be a better fit?

Or would you like to collaborate on a shared farm vision with a landowner or group of like-minded people?

This guide will help you think through a few important questions, but take some time to consider them now. If you already know some of these answers, you're ahead of the game! If not, you're in the right place to find out more....

1. How can I find land?
2. What size, location, soils and type of land do I need? What features would be nice if possible?
3. What can I afford?
4. What loans are available and how do I qualify for loans?
5. What is the process for purchasing or leasing land?



## How To Get Started

- Think about what you want:
  - Visit farms to find examples
  - Connect with farmers! Ask about what works for them and what doesn't. Discover different types of farmers and hear about the many ways to farm.
  - Think about what you want to do and make it real by writing it down or getting creative (Making a vision board, recording voice memos of your vision, talking to people about your vision, [write a farm business plan](#), etc.)
- Think about what you can afford
  - List the supplies you'll need
  - List the resources you already have
  - Make a budget of your expenses and income for 1 to 3 years
- How to look for available land
  - Talk to everyone you know about your land search to see if there is land in your network
  - Check out MIFarmLink
  - Check online (zillow, [realtor.com](#), your local land bank, facebook groups, etc.)
  - Connect with a realtor who understands your needs or specializes in ag land
- What to look for to decide if a property is the right land for you
  - Walk the property
  - Take soil samples
  - Use online maps to see if the land has flood zones, wetlands, good soil types, etc.
  - Contact the township for zoning and ordinance rules. (This can really impact what is allowed and varies from township to township)



*New farmers in the MSU Organic Farmer Training Program visit a flower farm and goat dairy that share the same farmland near Greenville*

# Common questions for beginning farmers seeking land:

1. How can I find land in the country?
    - a. MI FarmLink
    - b. Online land listing websites
    - c. Realtors
    - d. Talking to people in your network (friends, family, neighbors, farmers, etc.)
    - e. Plat map
  
  1. How can I find land in the city?
    - a. Land banks!
    - b. Connecting with landowners, like businesses, non-profits, parks, etc.
    - c. In some cities, zillow or realtors might be helpful. Try other routes first to lower cost or find larger or better options for your vision.
  
  1. How can I tell if the soil and land is good for farming?
    - b. In rural areas, you can use the Web Soil Survey, then a Soil Scorecard.
    - c. In urban & suburban areas, testing the the soil for lead is the first step, then use an Urban Soil Scorecard..
  
  1. What can I afford?
    - b. Do you have 20% of the land price in cash for a down payment?
    - c. Can you make payments of the principle PLUS INTEREST?
    - d. What other expenses will you need to use the land for your farm, such as drilling a well, building a fence or building a barn or high tunnel?
  
  1. What loans are available and how do I qualify for loans?
    - b. Farm Service Agency - Low interest rates but difficult to qualify
    - c. Greenstone Farm Credit Services
    - d. Good Food Fund - good option if you don't qualify for FSA or Greenstone
    - e. Kiva US. Loans - up to \$15,000 with 0% interest - crowdfunding
-



*Drew Farm grows on land at a Detroit Public School that was once a football field.*

## SECTION 1

# URBAN FARMLAND

As you begin to look for farmland, think through what kind of land you need for the farm you want. Michigan has excellent examples of what an urban farm can be. Check out how farm goals and farmland weave together:

### **Classes, Workshops & Peer-to-Peer Learning Communities**

- Edible Flint – Land is near downtown Flint, museums & public library with space for community gardens, shared growing, orchard & events.
- DP-FLI (MSU Detroit Partnership for Food Learning & Innovation) – Land includes a heated classroom, fruit plantings, permaculture.
- MSU Organic Farmer Training Program – collaborates with Detroit, Grand Rapids & East Lansing farms. OFTP doesn't have its own farmsite & benefits greatly from teaching at multiple independent farms.

### **Collaborative Marketing & Grower Resources**

- Keep Growing Detroit –adjacent to Eastern Market, where KGD runs a collaborative market stall, called Grown in Detroit. The farmsite is set up for hosting events, gardening classes and growing transplants for 2,200+ farms & gardens in Detroit, Highland Park and Hamtramck.
- Detroit Black Community Food Sovereignty Network & D-Town Farm grows on 7 acres. Challenges like lack of electricity and water are solved with solar panels, a pond and a windmill. This economic self-determination and community interdependence is integral to their national leadership in confronting racism in the food and farm system. Their second site is the Detroit People's Food Cooperative!

## Primary Considerations

- Land access through Land Bank or landowner partner organizations
- Water Access
- Neighbor support
- City regulations
- Support for urban farmers
- Breaking down barriers for farmers of color, women, farmworkers, lower-income people and others

## Process for Getting Started



Keep Growing Detroit's land access guide

Example land access process when working with the Detroit Land Bank:

1. Choosing a site.
2. Talk to the community.
3. Identifying ownership.
4. Applying.
5. Closing.
6. Reporting.
7. Garden permit.

Urban land access differs greatly from city to city! There is a **clear path to access land shown in these [City Guides for Detroit, Highland Park, Hamtramck, Lansing and Flint](#)**. City lots in Grand Rapids, Traverse City and Ann Arbor are rare and extremely expensive and there is no process to access vacant lots. Many other Michigan cities lie somewhere in between.

Reach out to ask about the local land access process if you have urban farmers or a non-profit working with urban gardeners and farmers in your community. If your city or town doesn't have any urban farmers or community gardens, **[create your own City Guide](#)**. You can reach out to community leaders and share your idea! If the first few people you contact are not helpful, keep trying until you find an ally in the governments, schools, not-profits, neighborhood organizations, businesses or among neighbors.





Can you grow on a parking lot? Yes! Urban Canopy Farm in Chicago answers questions from Michigan growers.

## SECTION 1

# COMMON QUESTIONS

01

### How can I find vacant lots in my city?

Check with the local Land Bank:

- [Detroit Land Bank Authority – Activating Vacant Land](#)
- [Highland Park Land Purchase Procedures](#) and [Land Purchase Application](#)
- [Ingham County Land Bank](#)
- [Genesee County Land Bank](#)
- [Calhoun County Land Bank](#)
- [Michigan Association of Land Banks](#)

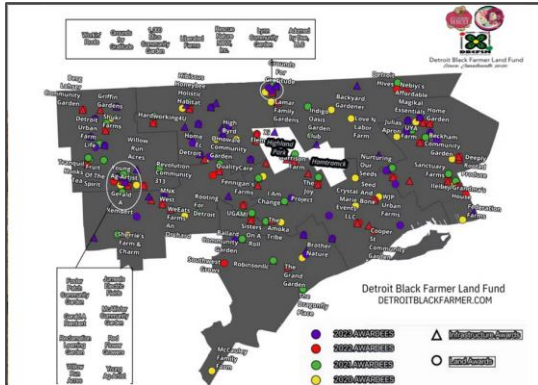
In other regions, you can search for similar terms online:

- “zoning map for the city of \_\_\_\_\_”
- “zoning ordinance for \_\_\_\_\_ city/township”
- “change of use form for farms in \_\_\_\_\_ city”
- “land bank for \_\_\_\_\_ city/township/county”
- “vacant land purchase application for \_\_\_\_\_ city”



## 02

## What are the steps to access vacant lots?



*Detroit Black Farmer Land Fund has helped farmers all over the city complete the steps to access land.*

A good place to start is to look for an urban ag non-profit or BIPOC farmer land fund in your region to support you as you seek land.

After that, here is an example land access process for working with the Detroit Land Bank:

1. Choosing a site.
2. Talk to the community.
3. Identifying ownership.
4. Applying.
5. Closing.
6. Reporting.
7. Garden permit.

## 03

## How can I connect with neighbors positively?



1. **Talk** to neighbors before starting the farm.
2. Put up **signs** to welcome people onto the farm, to explain if visitors can harvest crops and how to get involved.
3. **Welcome the community** for events, volunteering, youth programs, etc.
4. Sell or give away produce on-site or host a farmers market, food pantry or free lunch program to bring **food** into the community.
5. **Listen!** Ask for suggestions and try to follow advice of neighbors as often as possible.
6. **Be creative!** What would be appreciated in your neighborhood?

## 04

## How can I get water?



Jon Kent of Sanctuary Farm in Detroit created the Detroit Water Consortium to get farmers the water they need.

It can be expensive to get water in the city... here are options to consider:

- Water catchment – add gutters to a hoophouse, a building with a metal roof or build a structure to catch rainwater.
- Use water from a neighboring home or business. A low cost hose meter can help you to pay your share of the water bill without the expense of a full water meter.
- Connect to city water with full water & sewer connection or with a “Wabash Box” to just connect to city water
- Ask the fire department about filling water totes from a fire hydrant

**Food Safety** – if using rainwater catchment or any water stored in a tote or container, you should use drip or put water on the soil (not edible plant parts)

**Sewer charge discounts** – Many cities offer a discount to gardeners so they aren’t paying sewer fees for water that is absorbed into gardens

## 05

## What regulations do I need to know about?

### Zoning

- [City of Detroit: Check Land Zoning](#) and [Zoning District Classifications](#)
- Search for “zoning map for the city of \_\_\_\_\_” and “zoning ordinance for \_\_\_\_\_ city/township”

**Change of Use Forms** – You might need to fill out a form to garden or farm in cities, which are usually zoned ‘residential’ or ‘commercial’, rather than ‘agricultural’

- “change of use form for farms in \_\_\_\_\_ city”
- [Detroit Change of Use Process](#)

**Mowing Enforcement** – the city might have a fine for crops taller than unmowed grass. Try to find your local rules before you have a ticket.



*MSU Detroit Partnership for Food Learning and Innovation*

## RESOURCES & PARTNERS

### Urban Land Access

#### Local Land Banks (Michigan Land Bank Association)

[Detroit Land Bank Authority – Activating Vacant Land](#)

[Highland Park Land Purchase Procedures](#) and [Land Purchase Application](#)

[Ingham County Land Bank](#)

[Genesee County Land Bank](#)

[Calhoun County Land Bank](#)

[Michigan Association of Land Banks](#)

#### City Guides

[City Guides for Detroit, Highland Park, Lansing and Flint or to create your own city guide](#)

#### Urban Land Access Curriculum

<https://www.beginningfarmercurriculum.org/land-access>



## Zoning and Regulations

- [City of Detroit: Check Land Zoning](#) and [Zoning District Classifications](#)
- Search for “zoning map for the city of \_\_\_\_\_” and “zoning ordinance for \_\_\_\_\_ city/township”

### Change of Use Forms –

- Search for “change of use form for farms in \_\_\_\_\_city”
- [Detroit Change of Use Process](#)

## BIPOC Farmer Land Funds

Detroit Black Farmer Land Fund <https://www.detroitblackfarmer.com/>

Washtenaw County Black Farmers Fund <https://www.wcblackfarmers.fund/>

West Michigan Farmers of Color Land Fund <https://www.wmlandfund.org/>

## Urban Farms & Advocacy Organizations

### Detroit

- Keep Growing Detroit
- Detroit Black Farmer Land Fund
- Detroit Black Community Food Sovereignty Coalition

### Grand Rapids

- New City Urban Farm

### Lansing

- Sunlight Gardens

### Flint

- Edible Flint

### Battle Creek

- Sunlight Gardens

### Kalamazoo

- Zoo City Food and Farm Network

*There are too many great farms to list them all....*



Starting at an incubator, like the Great Lakes Incubator Farm near Traverse City, can be a first step to buying land

SECTION 2

# BUYING FARMLAND

Buying a farm is a real **commitment to place and the work of farming**. This might mean living in a rural community with longer commutes to off-farm work and less contact with friends and family. If you’re living on the farm, try to balance your needs for home and community, with your needs for good soil, number of tillable acres or infrastructure like a barn or fences.

Buying a farm is also a huge **financial commitment**. If you need to take out a loan, you’ll want to have stable income, often from off-farm work. This protects your land, but is also essential for your mental health and well-being. You’ll need to make a budget that totals your income and expenses for the farm and personal needs. Remember that **INCOME MUST BE GREATER THAN EXPENSES!** And you’ll want to be sure you have some wiggle room to afford fun and cover emergencies.

**Income**

Farm Income

+ Off-farm Income

???????

**INCOME MUST BE GREATER THAN EXPENSES!**

**Expenses**

land loan principle

land loan interest

farm expenses

personal expenses

other?

+ unexpected costs

???????

## Primary Considerations

- Affordability
- Soil quality
- Water! Are you in a flood zone? How much will it cost to drill a well?
- Access to markets
- Community: Is this where you want to live, work and/or raise children?
- Breaking down barriers for farmers of color, women, farmworkers, lower-income people and others

## Process for Getting Started



*Taking a soil test at the MSU Student Organic Farm*

### Soil Testing!

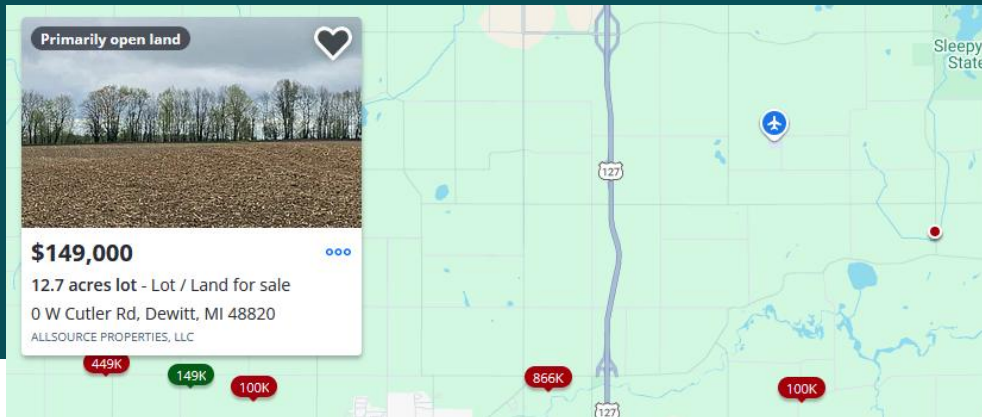
If you have a soil core sampler, like in the photo, you can push it into the soil as deeply as you till or as deep as your crop roots tend to go, usually about 4 to 6 inches deep. Be sure to remove roots, rocks and plant parts from the sample. Or contact your local Conservation District for soil sampling information.

Take 10 to 20 samples from each area you test, mix the samples together and bag up to mail to the soil test lab.

### What is the timeline for buying land?

1. Consider options paying for the land. Will you use loans? Or other funds?
2. Apply for a loan.
3. Search for land in your price range.
4. Find a few options and compare them
5. Decide if your vision for your farm is a good fit for this site.
6. If you find a site, make an offer and counteroffers until you have a price.
7. Sign the loan and purchase agreement.
8. Start farming and make the payments on time!





Real estate websites can be a good place to find land, but consider realtors and your network to look for land as well. Image above is from Zillow.

## SECTION 2

# COMMON QUESTIONS

01

## How can I find land?

You'll want to **take your time and look at a few farms in person** before deciding on a farm site that is right for you. It's also very important to **talk to your network** of family, colleagues, friends, farmers you know and any groups you participate in. You only need one piece of land, so cast a wide net as you look. You'll also want to **look online**. Working with a **realtor** can be very helpful for answering questions and sending you new listings as soon as they are posted.

Here are a few resources to help you find land:

- MI FarmLink: Find Farmland Tool – <https://mifarmlink.org/find-farmland>
- MI FarmLink: Make a Farm Seeker Account  
<https://mifarmlink.org/user/register>
- DNR Land Sales <https://www.michigan.gov/dnr/managing-resources/real-estate/auctions-sales>
- [Zillow.com](https://www.zillow.com)
- [Realtor.com](https://www.realtor.com)
- [Plat maps](#) can help you find who owns a particular property
- [Michigan Association of Land Banks](#)

Try to limit the search to your budget, location and needs. Also, beware of falling in love with a property that does not align with your vision. Without caution, this could lead you to buy in a flood zone because of a pretty stream.

02

What size, location,soils and type of land do I need?



New City Urban Farm has two farmsites on Grand Rapids' NE side. They needed more acreage for the non-profit farm and are buying 5 acres (above right) through a fundraising campaign.

That depends on your farm vision!

**Acreage:** In general you need MORE LAND for cattle or for field crops like corn & soy. There are many small-scale vegetable farms, or pig and chicken pastures under 10 acres. There are many MICRO-SCALE farms that are just a city lot or two, which work well with herbs, flowers, vegetables and educational gardens.

**Soils:** The larger the farm, the harder it is to work with difficult soil types! On a smaller scale you can bring in compost, use raised beds and use no-till to manage soil problems.

03

What features would be nice if possible?

**Farm Evaluation Checklist**

Now, think through the practicalities of what is most important when choosing a farmsite.

✓ = Must-haves    + = Nice if possible  
- = Avoid if possible    NP = No preference    NO = Not needed

<b>Purchase/Lease options</b>	<b>Housing</b>
<input type="checkbox"/> Purchase price	<input type="checkbox"/> Home on lot
<input type="checkbox"/> Lease rate	<input type="checkbox"/> Home nearby
<input type="checkbox"/> Lease term (1-year, 5-year, etc)	<input type="checkbox"/> Home size
<input type="checkbox"/> Option to purchase	<input type="checkbox"/> Home condition
<input type="checkbox"/> First right of refusal	<input type="checkbox"/> Ordinance
<input type="checkbox"/> Relationship with landowner (if leasing)	<input type="checkbox"/> Other housing
<input type="checkbox"/> Other: _____	
<b>Land type</b>	<b>Infrastructure</b>
<input type="checkbox"/> Acreage (total/tillable)	<input type="checkbox"/> Barn
<input type="checkbox"/> Soil type	<input type="checkbox"/> Soils suitable
	<input type="checkbox"/> Pass per acre
	<input type="checkbox"/> Water well

Think through what you’d like from an **“Ideal Farmsite”** and then use the **Farm Evaluation Checklist** to think through what you want for your farm.

Try to remember that **no farmsite will be perfect!** And you’ll find many farm sites that have some wonderful features but are missing other things that are an absolute necessity. But you only need to find ONE forever farm.

If you’re growing weary and **not finding what you want**, look back to the checklist and see what you can adjust or do without.

This is a good time to have **allies who will support you** and can talk about your process.

## 04

## What loans are available and how do I qualify for them?



Sarah Longstreth at Good Stead Farm in Hope, MI leased land and started out with an FSA Operating Microloan. After several years, she purchased the farm with an FSA Direct Farm Ownership loan.

### USDA Farm Service Agency loans

--[Farm Loan Discovery Tool](#)

#### **FSA Direct Operating Microloan - \$50,000 max**

Need:

- 1 Year Farm Management experience
  - OR 1 year of small business experience, Ag. internships/apprenticeships or having a mentor
- Business Plan that shows you can repay the loan

#### **FSA Direct Farm Ownership Microloan: \$50,000 max**

Need:

- 3 Years Farm Management experience
  - OR 2 years farm management + 1 year equivalent (16 college credits in Ag., military leadership, business management or payment of FSA Youth Loan)
- Business Plan that shows you can repay the loan

#### **FSA Direct Farm Ownership - \$600,000 max**

Need:

- 3 Years Farm Management experience OR 2 years FM + 1 year equivalent
- Business Plan that shows you can repay the loan

#### **FSA Direct Operating Loans - \$400,000 max - 1 Year Farm Management**

#### **Farm Storage Facility Loans - Microloans up to \$50,000 - Loans up to \$500,000**

### **Other Loan Options**

Greenstone <https://www.greenstonefcs.com/loans>

Good Food Fund <https://migoodfoodfund.org/>

Kiva U.S. Loans <https://www.kiva.org/borrow>

Personal Loans

Other?





*Two Sparrows farm in Eaton Rapids owns 80 acres where they pasture their cattle, but they also lease land to raise hay. They have some of their beef cattle pasturing on another farmers land for a fee per head per day.*

## RESOURCES & PARTNERS

### Buying Farmland

#### Local Land Banks (Michigan Land Bank Association)

##### Lenders

Farm Service Agency (FSA) <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/index>

Find your local FSA office at <https://offices.sc.egov.usda.gov/locator/app>

Greenstone <https://www.greenstonefcs.com/loans>

Good Food Fund <https://migoodfoodfund.org/>

Kiva U.S. Loans <https://www.kiva.org/borrow>

##### BIPOC Farmer Land Funds

Detroit Black Farmer Land Fund <https://www.detroitblackfarmer.com/>

Washtenaw County Black Farmers Fund <https://www.wcblackfarmers.fund/>

West Michigan Farmers of Color Land Fund <https://www.wmlandfund.org/>

## MI FarmLink:

MI FarmLink Michigan Land Access Info

<https://mifarmlink.org/resources/land-management-and-access>

Find Farmland <https://mifarmlink.org/find-farmland>

Find a Farmer <https://mifarmlink.org/find-a-farmer>

## Accessing Land Together Decision Tool

<https://landforgood.org/wp-content/uploads/LFG-Accessing-Farmland-Together-Decision-Tool.pdf>

## Land Listings and Advocacy Organizations

DNR Land Sales <https://www.michigan.gov/dnr/managing-resources/real-estate/auctions-sales>

MI FarmLink

## Realty Sites

[Zillow.com](https://www.zillow.com)

[Realtor.com](https://www.realtor.com)

## Land Trusts & Land Conservancies:

Equity Trust <https://equitytrust.org/>

Legacy Land Conservancy (for Washtenaw, Jackson & Lenawee counties) <https://legacylandconservancy.org/>

Leelanau Land Conservancy <https://leelanauconservancy.org/>

American Farmland Trust <https://farmlandinfo.org/find-farmland>

## Land Access Curriculum

<https://www.beginningfarmercurriculum.org/land-access>



Many of the listings on MIFarmLink are land for lease!

SECTION 3

# LEASING FARMLAND

Leasing farmland can be very low cost! Typical rates in Michigan range from \$100 to \$300 per acre per year. But leasing can cost more if you’re using water, electricity, a barn, hoop houses, tractors and equipment, etc.

Leasing farmland comes with real risks that you’ll want to plan for ahead of time. Here are some possible challenges and solutions:

Challenges of leasing....	Solutions
Losing farmland	Writing a lease for a term of 5 or more years, or having 1st right of refusal or an option to purchase in the lease. Limit investments in infrastructure if needed.
Differences of opinion	Conversations with the landowner to ensure that your vision is in line with their expectations for the land. Include a plan for how to manage disagreements, through discussion or mediation.
Other concerns?	Figure them out before you sign your lease!



## Primary Considerations

You want to make sure that this farmland is RIGHT for your vision. Ask yourself if this is all of the following:

- Right land
- Right location
- Right landowner
- Right lease agreement
- Right cost

## Process for Getting Started



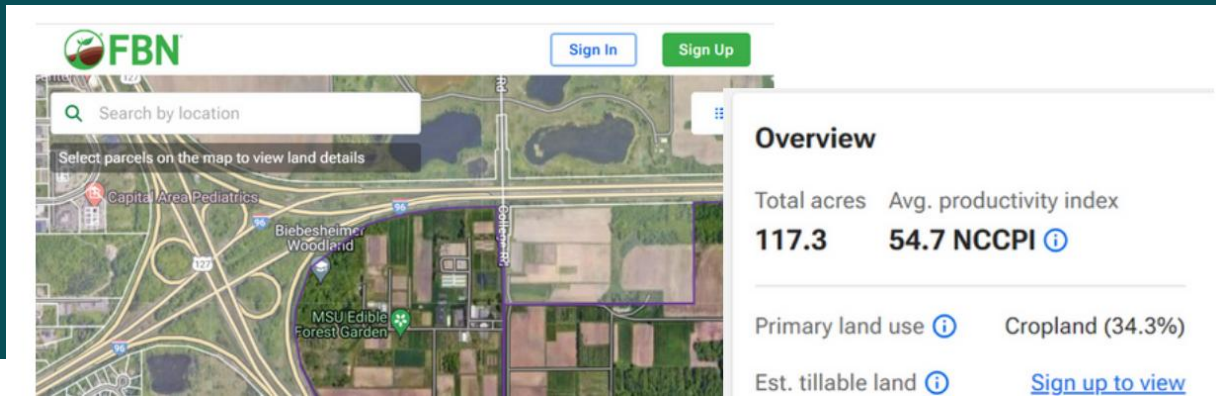
*The author leased 7 acres to start her farm in 2006*

1. Search for land
2. Find a few options and compare them
3. Talk with each landowner about your vision for your farm and details of the possible lease agreement.
4. Decide on which land to lease.
5. Write a lease
6. Sign the lease & start farming!

### Nervous about Asking to Lease?

Leasing farmland is very common in rural areas. Over 39% of Michigan farmland is leased and people who own farmland will not be surprised to have someone ask about leasing their land.

Practice by asking a friend to role-play the conversation with you. Or you can use the [Farmland Rental Negotiations](#) guide.



Farm Business Network offers online plat maps. You can also see plat maps on some county websites, at use a printed plat map at your local library

## SECTION 3

# COMMON QUESTIONS

### 01 How do I find land to lease?

**Plat maps** are helpful for finding who owns land. Especially if you know where you want to farm, you can use a plat map to figure out who owns the land and then contact them about possibly leasing it.

**MIFarmLink** has many farms to lease. You can search the Find Farmland page to see all their listings. Or you can create your own profile so landowners can reach out to you.

**Ask around!** Talking to people in your network or neighborhood might know about land to lease, so share about your land search and vision for your farm with people in your circle.

**Drive around!** Look for land that might work for you. You can then try to call, email or phone the owner. If that doesn't work, you might even be able to knock on the landowners door and ask in person.

*The author of this article heard about her farm from the farmer she worked for. She checked the plat maps, but the owner did not have a listed phone number. So she knocked on the landowners door and had a conversation. Eventually, we signed a lease with option to purchase and bought the farm a few years later....*

02

How do I decide on farmland to lease? What size, location, soils and lease agreement do I need?



Cehck the FEMA Flood Zone Map!

**Brainstorm your ideal farmsite** and then think through what is essential and what you can do without using the Farm Evaluation Checklist from the [“Ideal Farmsite” worksheet](#).

Check the soils through the Web Soil Survey, soil testing and [visiting the site](#) to feel the soil texture and see the soil drainage after a heavy rain.

[Use maps](#) to check if the land is in a flood zone or wetland and to find out more about your community and growing conditions. Then, make a site plan for your farm!

03

What can I afford?

FARM LEASE RATES, CASH, CROPLAND, NON-IRRIGATED		
County	% Change 2024 → 2025	2025 \$/Acre
ALCONA	92%	\$62.50
ALGER	----	\$25.50
ALLEGAN	----	\$143.00
ALPENA	-16%	\$42.00
ANTRIM	----	\$42.00
ARENAC	-4%	\$104.00
BARRY	6%	\$122.00
BAY	-17%	\$147.00
BERRIEN	0%	\$152.00
BRANCH	-3%	\$150.00
CALHOUN	13%	\$164.00
CASS	-13%	\$120.00

The USDA posts average farmland lease rates for Michigan counties each year.

To afford a farmland lease, you need more than the cost of the farm lease! You’ll need to:

- Lease the land
- Set up needed infrastructure for water, crops or livestock
- Equipment for managing the farm
- Amend soils, plant and tend crops or pastures, harvest crops or manage livestock, etc.
- Pay your personal expenses from farm income or off-farm income

Try to be mindful of ALL your expenses before leasing a farm.....



04

How do I write a farmland lease?

Fixed Cash Farm Lease Example

**PLEASE READ:** This form offers a starting point for a fixed cash farmland lease. **This lease does not include provisions for a flexible rent; parties desiring a flexible rent should consult with an attorney.** Be aware that state laws vary and can have specific legal requirements. Also note that individual factors can raise unique legal and economic situations. Some terms in this lease offer different options that require the preferred option. **Each party should refer to an agricultural attorney in their applicable state** to review the lease agreement and its options. Also refer to the lease follows state law and that the parties meet state legal requirements.

For economic information on leases and an explanation of terms in this lease, see *Fixed and Flexible Cash Rental Agreements for Your Farm*, NCFMEC-01.

FIXED CASH FARM LEASE

I. Parties

This lease agreement ("Lease") is entered into this \_\_\_\_ day of \_\_\_\_ between the following parties:

"Landowner"Landowner's address

\_\_\_\_\_  
Exact legal name(s) of individual(s) or entity who owns the Property

\_\_\_\_\_  
Exact legal name(s) of individual(s) or entity who owns the Property

"Operator"Operator's address

\_\_\_\_\_  
Exact legal name(s) of individual(s) or entity who owns the Operation

An example of a farmland lease

To write a farmland lease, you'll want to start by having an **in-depth conversation with the landowner** to ensure their vision for the land is the same as yours. This is not just about the cost per year! Be sure to discuss **water access, their expectations for tidiness, any use of buildings or equipment, and whether visitors would be welcome**. Decide what to do in case of a disagreement or problem (such as free mediation from Michigan Agriculture Mediation Program). Also decide whether whether a long-term lease, an option to purchase or first right of refusal are possible.

It is also important to be sure that you can maintain a good relationship with the landowner. You don't need to be best friends or even interact that often, but you'll need to be able to **trust** each other.

After conversations with the landowner, **find a good template** or example of a lease and read through it closely. There are links to farmland lease templates on the next page. Leases are often written in 'legalese', so it is smart to **underline anything that's not clear** and look up each confusing word or phrase to make sure you understand it all.

Farmland Commons has the best resources for really understanding a lease.

Once you understand the lease template, you can edit it to show what you and the landowner have agreed to. Then you can drop off the lease for the landowner to review, and they may want some revisions.

THEN! You get to sign the lease and start farming....

Beginning Farmer  
Resource & Decision-Making Guide

24



*Hunter Park Garden House is an urban farm located in a city park on Lansing's Eastside. They are dedicated to making food available through free U-Pick and through Free Food Fridays.*

## RESOURCES & PARTNERS

### Farmland Leasing

#### Farmland Leasing information

<https://www.canr.msu.edu/tag/farmland-leasing>

#### Lease Templates

<https://aglease101.org/>

#### USDA Farmland Cash Rental Rates

<https://www.canr.msu.edu/resources/usda-farmland-cash-rental-rates>

#### Farm Commons – Farmland Leasing

<https://farmcommons.org/collections/farmland-and-ranchland-leasing/>

## Land Access Curriculum

<https://www.beginningfarmercurriculum.org/land-access>

## Land Banks (Michigan Land Bank Association)

<https://milandbank.org/>

## MI FarmLink:

MI FarmLink Michigan Land Access Info

<https://mifarmlink.org/resources/land-management-and-access>

Find Farmland <https://mifarmlink.org/find-farmland>

Find a Farmer <https://mifarmlink.org/find-a-farmer>

## Incubator Farms

Farm Business Incubator (Upper Peninsula Research & Ed. Center,

Chatham)

GrowBenzie (Benzonia)

GLIF - Great Lakes Incubator Farm (Traverse City)

SEEDS Historic Barns Park (Traverse City)

Michigan Permaculture Incubator (Mt. Pleasant)

## BIPOC Farmer Land Funds

Detroit Black Farmer Land Fund <https://www.detroitblackfarmer.com/>

Washtenaw County Black Farmers Fund <https://www.wcblackfarmers.fund/>

West Michigan Farmers of Color Land Fund <https://www.wmlandfund.org/>