**Identify Business and Legal Tools**

**Resources**

**Accessing Land Together Decision Tool**

This tool focuses on group farmland access. The purpose of this tool is to help you make good decisions about group farmland access. It explores how you can find and use land in a group with other farmers.

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

**ACEP-ALE for Landowners**

Learn how to successfully participate in the Agricultural Land Easement component of the Agricultural Conservation Easement Program. These fact sheets, videos, annotated checklists, and more will walk you through each phase of the process.

<https://farmlandinfo.org/acep-ale-for-landowners/>

**AgTransitions**

AgTransitions has resources and training videos available to help you transition your business to the next generation.

<https://agtransitions.umn.edu/>

**Common Strategies to Consider for Fair vs Equal**

The division of assets for inheritance is a common tension around farm succession planning. This website provides an overview of tools and strategies to help owners and successors become familiar with their options before meeting with planning professionals. It suggests that farm families may want to consider a combination of strategies to fit their unique asset distribution needs.

<https://farms.extension.wisc.edu/articles/common-strategies-to-consider-for-fair-vs-equal/>

**Don't Bet the Farm on Medicaid**

As most individuals over 65 years old seek health care coverage through Medicaid, the need to protect one’s property to qualify is often overlooked until long-term care is immediate. For farmers who are often “land rich and cash poor” the need to protect generational owned land and qualify for Medicaid should not be a choice. Farmers should never be forced to sale their land to cover nursing care costs. This book was written to provide general information about Medicaid and its impact on small farmers specifically regarding Medicaid lien enforcement.

<https://jillianhishaw.com/product/dont-bet-the-farm-on-medicaid-ecopy-only/>

* **To find out more about Medicare, you can:**
  + Visit the Medicare website: [Medicare.gov: the official U.S. government site for Medicare | Medicare](https://www.medicare.gov/)
  + Make an appointment with a Social Security representative by calling 1-800-772-1213
  + Call Medicare directly at 1-800-633-4227
  + Contact your State Health Insurance Assistance Program <https://www.shiphelp.org/> for free counseling to help you choose coverage.

**Evaluating your Estate Plan**

A helpful article outlining strategies to find a qualified attorney including questions to ask a potential attorney.

<https://www.extension.iastate.edu/agdm/wholefarm/html/c4-61.html>

**Farm Commons Workshops**

Join your peers in our interactive, skills-building workshops that deliver exactly what you need to create or support legal resilience. All workshops are free for members.

<https://farmcommons.org/workshops/>

**Farm Transfer Strategies**

This article from Iowa State University outlines various strategies to transfer a farm, and what considerations to evaluate along the way.

<https://www.extension.iastate.edu/agdm/wholefarm/html/c4-55.html>

It includes the

**Evaluating Your Estate Plan: Farm Transfer Plan worksheet**

<https://www.extension.iastate.edu/agdm/wholefarm/pdf/c4-55a.pdf>

**Farmland Access Legal Toolkit Access Tools**

Center for Agriculture and Food Systems created a series of land access information along with case studies. Explore resources on creative leasing, LLCs, Collaborative Farming, Easements, Property Tax, Land Trusts, and federal funding programs.

<https://farmlandaccess.org/access-tools/>

Recursos en Espan͂ol. | Resources in Spanish

<https://farmlandaccess.org/recursos-en-espanol/>

**Financial Planning for Retirement Workbook**

This comprehensive workbook includes worksheets, guides, and tables to help evaluate planning for retirement.

<https://www.extension.purdue.edu/extmedia/cfs/cfs-685-w.pdf>

**Heirs’ Property Landowners Website**

This is a USDA website for people who have inherited land without clear title or documented legal ownership which can help them establish a farm number to access programs and services. The 2018 Farm Bill authorized alternative documentation for heirs’ property operators to establish a farm number. A farm number is required to be eligible for many different USDA programs, including lending, disaster relief programs, and participation in county committees.

<https://www.farmers.gov/working-with-us/heirs-property-eligibility?utm_medium=email&utm_source=govdelivery>

**Long-term Care Website**

Long Term Care (LTC) is a range of services and supports to meet personal care needs including help with things like getting dressed, driving to appointments, or making meals. Planning is critical, but many people are not sure what is covered by insurance and are often misinformed about what is covered by Medicare. This website reviews the options and can help you find services for yourself or a loved-one.

<https://acl.gov/ltc>

**Planning for a secure retirement**

The objective of this course is to help you with your planning for retirement. Each of the ten modules provides information that can be valuable in answering the questions you need to consider as you make your plans. The modules include specific goals, activities to complete, and sources for more information.

<https://www.purdue.edu/hhs/extension/planning-for-a-secure-retirement/>

**Preparing to Transfer the Farm Business**

This series of 11 fact sheets from University of Minnesota Extension provides practical information on how to transfer a farm, from business arrangements to transfer tools, tax considerations to valuing sweat equity.

<https://cffm.umn.edu/wp-content/uploads/2019/02/TransferringTheFarmSeries.pdf>

**Very Well Health Website**

Very Well Health is a team of writers and editors including healthcare professionals and health journalists. Their website includes extensive resources and a library to help you better understand the ins and outs of health insurance including the Affordable Care Act, Medicare, and Medicaid.

<https://www.verywellhealth.com/health-insurance-overview-4581967>