

# Policy Spotlights

## Farmland Purchase and Protection Incentives

*Merging Farmland Protection and  
Next-Generation Land Access*



Photo courtesy of Ashlee Flemming

Indiana University and American Farmland Trust are exploring the effects of state-level Land Access Policy Incentives, or LAPIs. These initiatives are intended to help the next generation of farmers and ranchers access agricultural acreage, a tremendous challenge for many younger, historically underserved, and beginning producers.

In this publication, we share short profiles on beginning farmers from two states who have used a Farmland Purchase and Protection Incentive—or, for short, an FPPI. FPPIs are one example of a state-level program that can facilitate the next generation of farmers' entry into agriculture.

At their most basic level, FPPIs use a tool called a conservation easement to help protect farmland while also making that land more affordable. A beginning farmer identifies a parcel of land they would like to purchase; they work through their state's FPPI program to secure financial support to buy the land; they receive that support in exchange for placing a conservation easement on the land, ensuring that the land will remain available for agriculture in perpetuity.

FPPIs achieve multiple agricultural, environmental, and economic goals at once, and they can be an effective strategy for states that want to both protect farmland and support aspiring farmers. That's especially true if these initiatives are combined with other policies and programs that support farming communities. Our research suggests that FPPIs make a meaningful difference, as seen in the stories featured here.

## Ashlee Fleming

*A first-generation farmer raises livestock and grains on a 182-acre former dairy, through a 0% interest loan from the state of Maryland, covering nearly half of the purchase price.*



Ashlee Fleming doesn't come from a farming background, but she always appreciated and aspired to that lifestyle. As a child, she would attend the Amish market on the weekends. There, among livestock and fresh produce, she was captivated. Those early experiences helped her realize that she'd like to pursue an education in agriculture and, one day, raise livestock of her own.

Before participating in Maryland's NextGen Farmland Acquisition Program, Ashlee and her husband lived in a row home in Frederick, far from rural life. Knowing that

she wanted to move to a farm in the country, she started scouring online resources for assistance in purchasing farmland in Maryland. She searched for farmland for two years before finding the NextGen Program. When she stumbled across this initiative after all that time, it felt right for her situation. She decided to dig deeper.

Ashlee, who was 31 at the time, was only looking for 5-10 acres, but the NextGen Program only supported purchasing 40+ acres. (At that time, MARBIDCO, or the Maryland Agricultural and Resource-Based Industry Development Corporation, had not yet created the Small Acreage NextGen Program.) Ashlee persisted, and she ended up with a few leads. After looking at three different properties, she found 182 acres in Frederick County that suited her vision. The land was a former dairy, and the farmer was retiring.

With the help of MARBIDCO's NextGen Program providing enough funding to cover the down payment, closing costs, and about 40% of the purchase price, Ashlee was able to purchase the land after securing the other 60% from a commercial lender. And since she sold the development rights to the Maryland Agricultural Land Preservation Foundation in 2023, the land is now preserved as farmland forever.

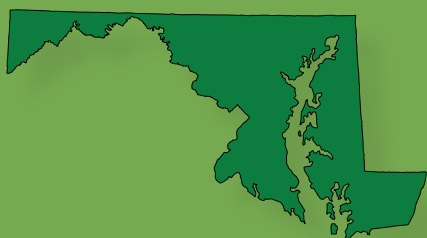


Ashlee found Maryland's innovative state programs to be very helpful. Every staff member who guided her through the journey seemed steeped in Maryland agriculture, and they were able to provide expert advice on which farm property would best meet her goals. After this experience, Ashlee encourages people to use NextGen. She even persuaded her former neighbor in Frederick to look into using the Small Acreage NextGen program. Ashlee wishes she had found NextGen sooner, and she hopes that more people are learning about it now. All in all, the experience was positive, and the program was relatively easy to use.

Today, Ashlee lives on the farm with her husband, just a 15-minute drive from Frederick. They raise a dozen beef cattle, 25 sheep, 50 chickens, and a few horses. They also lease part of the land to another farmer, who rotates commodity grains. While the challenges for small farmers like her can be many, Ashlee's farm is seeing early success.

Now, when Ashlee visits a farm market or sees livestock, she doesn't feel like she's on the outside looking in.

She's a vital part of the agricultural community herself.



- Learn more about the [Next Generation Farmland Acquisition Program](#).
- Read the results of our [survey](#).

## Jessica Gilbert

*Double Dream Farm – a farm of her own, close to mom. A 30-year-old beginning farmer purchases a 100-acre livestock and hay farm in her hometown.*



Jessica Gilbert has always wanted to farm. Her interest in agriculture stems from her grandfather, who raised livestock in Delaware. As a child, she would spend summers on his farm, and she always believed that one day she would have her own place just like it. Yet when she told her mother about these plans, the response was cautious, even discouraging. In order to farm, her mother believed, Jessica would need to move far away from family to an area with more affordable farmland.

Still, Jessica held on to her dream. Even when she was living in a subdivision, she found ways to stay engaged with agriculture. She worked, and still works, a second job as an animal caretaker for people who travel, tending to animals both large and small. She has even been known to stop and help strangers with farm work. For example, she was headed home one day when she noticed a farmer struggling to get their hay crop in before the rain came. Jessica pulled off the road, went out into the field, and helped load square bales until they were all safe and dry in the barn.

A farm-sitting client told Jessica about Delaware's Young Farmer Loan Program. After doing some research, Jessica grew interested in exploring the program. It appealed to her because it protected farmland while making it more affordable for young—at the time, she was 30—aspiring farmers like her who had passion but lacked land.

She started searching—and as fate would have it, she stumbled on 100 acres that qualified for the YFLP. The farm was even directly across the road from her mother's home. This was in 2020. At the time, Jessica's income was variable, with few clients traveling due to the Covid-19 pandemic. Yet Jessica and the YFLP were still able to make the transaction work. Jessica purchased 100 acres at \$5,400 per acre and stepped into her life-long farming vision.



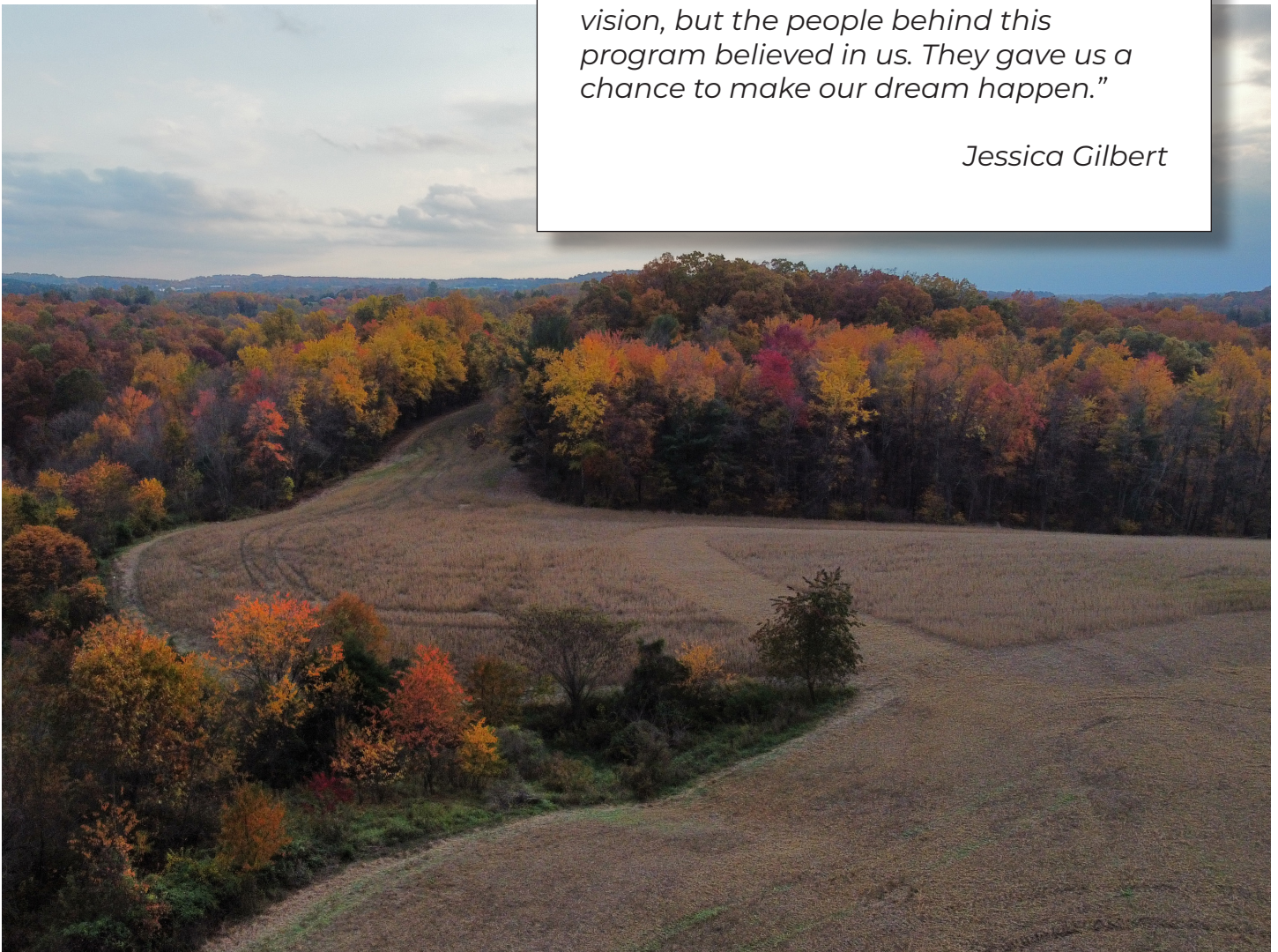
Photos courtesy of Jessica Gilbert

When she and her husband first purchased the land, they leased some of it to a crop farmer, which helped them offset the expense. Now, Jessica and her husband farm the land themselves, raising livestock and hay. She markets the hay through her farm sitting business and keeps some for her own animals. Jessica also engages in conservation practices, like ones offered through the Environmental Quality Incentives Program (EQIP). It's still early, but Jessica is already seeing success—and feeling immense gratitude for this opportunity.

The YFLP financed half of the purchase price. A commercial loan and a gift from Jessica's mother made up the other half. As a result, Jessica was able to realize her goal of acquiring a farm without having to move far from family. Now, she can tend the land, teach others about livestock and hay production, and do it all in a community she deeply values. And with a permanent agricultural easement placed on the land at closing, that farmland is preserved for the community. "Double Dream Farm"—so named because it achieved Jessica's dream of owning a farm and her mom's dream of keeping family close—is thriving.

*"We couldn't have done this without the Young Farmer Loan Program. Other banks didn't understand our vision, but the people behind this program believed in us. They gave us a chance to make our dream happen."*

*Jessica Gilbert*



## Robbie Emerson

A 24-year-old generational grain farmer purchases 115 acres of his own thanks to the state's 0% interest loan covering 60% of the cost of the farm.



Robbie Emerson is a 4th generation Delaware farmer. Together with his wife, parents, and grandparents, he farms about 4,000 acres, most of which is in commodity grains like corn, soybeans, wheat, and barley. But much of the land they farm—roughly 70 percent—is under some sort of development contract, meaning its days as farmland are numbered. Because Robbie is committed to enhancing soil health through conservation practices, which can take a few years, this insecure land tenure can be frustrating, especially when leases often only last for one year at a time.

That emphasis on soil fertility—and the secure land tenure needed to support it—led Robbie to explore buying some of his own land to farm. This process wasn't quick, simple, or easy. But after a year of figuring, planning, and calculating cash flow, Robbie worked through the Delaware Young Farmer Loan Program to purchase 115 acres at about \$8,000 per acre in New Castle County, which is less than an hour from Baltimore and Philadelphia.

Despite the intense development pressure and occasional logistical challenges of farming so close to major metro areas, the zero percent interest loan through the YFLP made the idea pencil. Robbie, who was only 24 at the time, purchased the land from retiring neighboring farmers. He was able to finance 60% of the purchase with the YFLP and 40% with a commercial loan. Selling the farm to Robbie helped the previous owners step away from farming with financial confidence and peace of mind that the land would remain a farm.

To Robbie, "*Farming means everything.*" He loves the work, and he is grateful to do it with members of his family. He also feels a calling to tend the land well, to care for it thoughtfully and intentionally, and he is always looking for ways to improve his stewardship. He integrates strip tilling, and he spreads manure on crop fields from his grandparents' 200-cow dairy. These actions reduce the need for external inputs, saving Robbie's farming operation money and boosting the long-term health of the soil.

Because he now owns some of his own land—and, because of the YFLP's structure, that land will be protected and available for agriculture in perpetuity as he sold the development rights to the Delaware Department of Agriculture upon closing—Robbie's land stewardship efforts aren't at risk of being paved over and erased by sprawl. With healthy soils, a passion for agriculture, and a keen eye turned toward the future, Robbie is hopeful that, one day, his own son might carry on his family's farming legacy.



*“Without this [YFLP] program, we wouldn’t have been able to buy those 115 acres,” Robbie says, reflecting on this recent journey. “I would highly suggest it to any young person. It was tough at times, but I would do it all over again in a heartbeat.”*  
Robbie Emerson

- Learn more about the [Delaware Young Farmer Loan Program](#).
- Read the results of our [survey](#).

These profiles of three young farmers in Delaware and Maryland show the transformative power of Farmland Purchase and Protection Incentives, or FPPIs. The programs are not perfect, and alone, they will not solve the challenges of land access. But they are changing some aspiring farmers’ lives while protecting irreplaceable farmland in places with high development pressure, and they are a worthy investment.

Leaders in states that want to prioritize both farmland protection and access should consider creating their own version of FPPI programs. They can learn from places like Delaware and Maryland, where these initiatives are already active. Even more importantly, they can engage with and listen to the young, beginning, and underserved farmers in their own states. By better understanding the challenges facing these new and aspiring producers, state leaders can design solutions to ensure that we support the people who will grow our food, fuel, and fiber for years to come.