

Policy recommendations to achieve net-zero emissions by 2050 in Wisconsin agricultural sector

Clean Wisconsin and partners have developed a set of cross-cutting policy and program recommendations to support Wisconsin’s agriculture industry to achieve net-zero emissions by 2050. Our recommendations are informed by existing federal and state policies and programs, and findings from our two-year pilot projects barriers to expansion of agroforestry, perennial row crops (e.g. the dual-use, intermediate wheatgrass known as Kernza®), and well-managed rotational grazing in Wisconsin. Each policy seeks to remove at least one key barrier to adoption of these Wisconsin agricultural climate solutions, though most support multiple climate solutions.

Below is a summary of each of the **Wisconsin agricultural climate solutions** to achieve net-zero emissions by 2050, the **Policy Pathways** to achieve these goals, and the names/abbreviations of **State and Federal Agency Designations**:

Wisconsin agricultural climate solutions to achieve Net-Zero emissions by 2050

 Cover Crops & No-till on 100% of annual row crops	 Agroforestry on 2.1-3.2 million acres converted from annual cropland (non-food or livestock feed)
 Nitrogen optimization (20% reduction of application) on all annual row crops	 Perennial row crops on 240,000 to 840,000 acres converted from annual cropland (non-food or livestock feed)
 Anaerobic digesters on 100% of livestock facilities with herds >1000 head of dairy cows	 Managed grazing on 671,000 acres (existing pasture) to 1.2 million acres (existing <i>plus</i> expanded pasture)
 Biochar soil amendments applied annually to 100% of cropland	 Agrivoltaics on 200,000 acres of grassland converted from annual cropland

Policy Pathways

STATE	 Legislative	<i>The Wisconsin State Legislature drafts, debates, passes laws; Sent to governor for approval/veto.</i>
	 Executive Order	<i>The Governor issues executive orders to direct state agencies or respond to emergencies.</i>
	 Executive Budget	<i>The biennial state budget allocates funding and shapes priorities for state programs and services.</i>
	 Administrative Rulemaking	<i>State agencies (e.g. DATCP, DNR, etc.) develop rules and regulations to implement statutes/laws passed by</i>
FEDERAL	 Federal-State Partnerships	<i>State agencies (e.g. DATCP, DNR, etc.) implement federal programs (e.g. EQIP, CRP) in coordination with federal agencies (e.g. USDA, EPA, etc.).</i>

Legislature, with public input and legislative oversight.

State and Federal Agency Designations

Abbreviation	Full Name
State Agencies	
DATCP	Department of Agriculture, Trade & Consumer Protection
DFI	Department of Financial Institutions
DMA-WEM	Dept. of Military Affairs- Div. of Wisconsin Emergency Management
DNR	Department of Natural Resources
DOR	Department of Revenue
DPI	Department of Public Instruction (K-12)
DWD	Department of Workforce Development
LWCD	Wisconsin Land & Water Conservation Departments
OCI	Office of the Commissioner of Insurance
UW-Ext	University of Wisconsin-Extension
WDOA	Department of Administration
WEDC	Wisconsin Economic Development Corporation
WHEDA	Wisconsin Housing and Economic Development Authority
WTCAC	Wisconsin Tribal Conservation Advisory Council
Federal Agencies	
AMS	USDA – Agricultural Marketing Service
EPA	Environmental Protection Agency
FEMA	Federal Emergency Management Agency
FSA	USDA – Farm Service Agency
NRCS	USDA – Natural Resources Conservation Service
RMA	USDA – Risk Management Agency

LEVER OF OPPORTUNITY

Impact Potential	Policy Pathway	POLICY RECOMMENDATION	Near-, Medium- or Long-term Strategy
<i>State collaborations</i>		<i>Key program components</i>	Barriers to Adoption Addressed

WRD	USDA – Wisconsin Rural Development State Office
USDA	United States Department of Agriculture

EXPAND TECHNICAL ASSISTANCE CAPACITY

HIGH	  DATCP, UW	<p>Expand technical assistance programs to build statewide technical capacity for and adoption of the land and crop management practices outlined in the NCS Roadmap.</p>	NEAR
<p><i>In collaboration with:</i></p>  DNR, DWDUW, WEDC, WTCSB  LWCDs, UW-Ext, NGOs  NRCS, WTCAC		<p><i>Key priorities:</i></p> <ol style="list-style-type: none"> I. Create a certification program for technical assistance providers on best management practices. II. Create train-the-trainers technical assistance modules and enhance technical guidelines for each of the agricultural climate solutions identified. III. Expand technical support within DNR’s Wisconsin Forest Landowner Grant Program (WFLGP) and Urban Forestry Grant Program IV. Provide full and continuous funding for Land and Water County Conservation Departments (LWCDs) including supplemental funding to counties that support a full-time conservation agronomist. V. Provide full and continuous funding for UW-Extension programs that support adoption of natural climate solutions, such as the Emerging Crops Program, Community Development and others. VI. Develop a Workforce Development Initiative specific to perennial crop production and value chain development to fill labor and skill gaps, including training in digital ag tools, post-harvest technology, and specialized equipment operations suitable for perennial cropping systems and grazing operations. VII. Offer grants or low-interest loans to support training program participants, farmers transitioning to perennials, and entrepreneurs entering the value chain, with tailored support for women, BIPOC farmers, veterans, and rural youth who may face additional barriers to entry. VIII. Advance the technical capacity of the next generation of Wisconsin farmers through development of new curriculum, applied research, faculty positions, equipment, and career services, IX. Expand 4-H and FFA programming curriculum to include the crop and land management practices identified in the NCS Roadmap. 	<p>Technical capacity Risk Management</p>

ADVANCE RURAL ECONOMIC DEVELOPMENT of NATURAL CLIMATE SOLUTIONS

<p>HIGH</p>	 	<p>Create an Agriculture Innovation & Development Program within the Office of Rural Prosperity, to support rural economic development of natural climate solutions, including supply chain infrastructure for emerging crops and agrivoltaic installation.</p>	<p>NEAR</p>
<p><i>In collaboration with:</i></p> 	<p><i>Key program components:</i></p> <ul style="list-style-type: none"> I. Pilot a Developing Markets Program modeled after Minnesota’s Developing Markets Program: <ul style="list-style-type: none"> A. Business planning, rural economic development grants, supply chain infrastructure cost-share program and low interest, graduated loans targeted to support developing new or expanded revenue streams, enterprises, supply chains and markets for perennial agriculture systems, including: <ol style="list-style-type: none"> 1. Commercial tree crop nurseries and rapid propagation centers 2. Equipment development tailored for small- and medium-scale perennial cropping systems 3. On-farm specialized equipment >\$10K 4. Shared-use on-farm equipment including specialized harvesting or post-harvest handling equipment <\$10K 5. Shared-use specialty processing equipment and infrastructure, and mobile processing equipment. 6. Shared-use distribution infrastructure and traceability technologies 7. Business support tools for product and market development B. Create a Tribal-to-non-Tribal market and supply chain development program in consultation and collaboration with the Wisconsin Tribal Conservation Advisory Council (WTCAC). II. Offer tax rebates, credits, cost-share and low-interest loans for agrivoltaic installation. III. Create an Applied R&D funding pool to develop NCS technologies such as precision agriculture equipment for small- and medium-sized farms, biochar pyrolysis units and small-scale anaerobic digesters. IV. Prioritize Agricultural Economic Areas (AEAs), wellhead protection zones and rural communities with high populations of farmers aged >60 and/or stagnant or declining agricultural economies to spur rural economic development opportunities and next-generation land transfer. V. Fund through public-private partnerships and impact investment through the Wisconsin Green Innovation Fund 	<p>Establishment costs Risk management Commercialization</p>	

HIGH	 	Pilot a 5-year Wisconsin Environmental and Economic Clusters of Opportunity (EEO) Program , modeled after Minnesota’s Environmental and Economic Clusters of Opportunity (EEO) Implementation Program , administered by DATCP in collaboration with DNR.	NEAR
<i>In collaboration with:</i>  	<i>Key program components:</i> <ol style="list-style-type: none"> I. Wisconsin Train-the-Trainers program to expand technical capacity of program administrators and implementers, in collaboration with WEDC, LWCDs and UW-Extension. II. Provide annual ecosystem service and risk-sharing payments (up to 5 years) to landowners that transition low-yielding and/or highly erodible annual row crop fields to natural climate solutions III. Prioritize areas most sensitive to groundwater or surface water impacts IV. Add-on payments to producers who supply nutrient management plan implementation documentation, conduct GHG assessments and demonstrate GHG emission reductions over the 5 year cost-share period. 	Technical capacity Establishment costs Risk management	
MEDIUM	 	Create a Sales Tax Incentive for WI brewing and distilling companies to source locally-grown products	MEDIUM
<i>In collaboration with:</i> 	<i>Key program components:</i> <ol style="list-style-type: none"> I. Model after Michigan and New York’s state tax programs II. Provide tiered, increased tax benefits for perennial crops and products. 	Commercialization	

IMPROVE ALIGNMENT of STATE POLICIES & PROGRAMS

<p>HIGH</p>	 <i>and/or</i>   DATCP	<p>Move beyond voluntary implementation of agricultural conservation practices by using a mix of regulatory mechanisms, cross-compliance and access-to-funding requirements for incentive programs, and strengthen agricultural practice standards to align with the land and crop management practices identified in the NCS Roadmap.</p>	<p>LONG</p>
<p><i>In collaboration with:</i></p>  DNR, DOA, WEDC, OCI,		<p><i>Key program components:</i></p> <ol style="list-style-type: none"> I. Prioritize GHG mitigation potential in funding decisions for state cost-share programs. II. Codify agricultural practice standards to align with the land and crop management practices identified in the NCS Roadmap III. Extend maximum length of grant projects to align with establishment timeframes for perennial systems. IV. Explore and expand agricultural technological solutions that support NCS practices, including precision agriculture, anaerobic digester and biochar pyrolysis development and utilization V. Strengthen permits, licensing, and oversight for manure system storage, anaerobic digesters and biochar pyrolysis to ensure full compliance with state soil and water quality standards. VI. Expand and disseminate data collection of water quality, soil health metrics and yield to receive cost-share benefits. 	<p>Establishment costs Risk management Commercialization</p>
<p>HIGH</p>     DOA	<p><i>In collaboration with:</i></p>  DATCP, DFI, DNR, DOR, DWD, OCI, UW, WHEDA, WEDC  LWCDs, RDC, UW-Ext, NGOs, WICCI  AMS, FSA, NRCS, WRD	<p>Improve coordination among local governments and state agencies to align state planning and development with targets identified within the NCS Roadmap.</p> <p><i>Key priorities:</i></p> <ol style="list-style-type: none"> I. Incorporate NCS Roadmap targets and recommendations into the state Priority Climate Action Plan (Wisconsin Emissions Reduction Roadmap) II. Require and support county comprehensive climate action plan development statewide by 2030 and use them to prioritize and target resources III. Improve coordination of municipal, county and statewide action plans to mobilize the technical assistance, cost-share programs, and infrastructure necessary to advance agricultural emissions targets IV. Create structures to facilitate collaboration between state agencies and departments on crossover program areas, for example DATCP and DNR of administration of agroforestry incentive programs. V. Improve state information technology systems to streamline information sharing between agencies and departments. 	<p>LONG</p> <p>Risk management</p>

HIGH	 <i>and/or</i>   DATCP	Review and amend DATCP grant and financial support programs to include climate benefits criteria when making award decisions.	NEAR
<i>In collaboration with:</i>  DNR, DOA		<i>Key programs:</i> <ol style="list-style-type: none"> I. §93.59 Producer-led Watershed Protection Grants and Administrative Code ATCP 52 <ol style="list-style-type: none"> A. Producer-led Watershed Protection Grant Program (PLWPG) II. §93.46(1)(d) Agricultural diversification, §93.46(2)(b), and §93.46(2)(c) III. Soil and Water Resource Management Grant Program (SWRM) IV. §93.48 Buy Local Grant Program <ol style="list-style-type: none"> A. Buy Local, Buy Wisconsin (BLBW) Grants V. §93.485 Tribal Elder Community Food Box Program VI. §93.49(3)(a) Farm to School Grant Programs VII. §93.68 Grants for meat processing facilities <ol style="list-style-type: none"> A. Meat and Poultry Supply Chain Resiliency Grants B. Meat Processor Infrastructure Grants C. Meat Talent Development VIII. §93.40 Dairy Promotion <ol style="list-style-type: none"> A. Dairy Processor Grants IX. §93.44 Commodity Promotion <ol style="list-style-type: none"> A. Something Special from Wisconsin Program X. §93.42 Center for international agribusiness marketing and §93.425 Agricultural Exports Program <ol style="list-style-type: none"> A. International Markets Access Grants 	Establishment costs Technical capacity Risk management Commercialization
HIGH	 \$ <i>and/or</i>   DMA-WEM	Amend the Wisconsin's Pre-Disaster Flood Resilience Grant Program to include critical stormwater control measures, including agroforestry and other eligible natural climate solutions, in partnership with FEMA.	NEAR
<i>In collaboration with:</i>  FEMA  DATCP, DNR, OCI  WTCAC  LWCDs, UW-Ext		<i>Key additions:</i> <ol style="list-style-type: none"> I. Assessment grants to support DATCP, DNR, County Offices of Emergency Management, LWCDs, Tribal Nations and UW-Ext coordination to generate, gather and map information on agricultural vulnerabilities to climate change impacts, and identification of agricultural resilience priorities on a watershed, catchment, or stream reach scale. II. Implementation grants to provide public-private funding for installation of (i) agricultural climate solutions and/or (ii) flooding, drought and GHG mitigation/adaptation strategies, in vulnerable agricultural areas of priority. 	Risk Management

HIGH	 <i>and/or</i>   DNR	Review and amend the relevant DNR grant and financial support programs to incorporate agroforestry systems and potential climate benefits as a key factor when evaluating participation and financial assistance applications and making award decisions, and to expand funding to align with establishment costs and timelines of perennial crops/systems:	NEAR
<i>In collaboration with:</i>  DOA, DOR		<ol style="list-style-type: none"> I. §283.84 Trading of water pollution credits and Water Quality Trading Program II. §26.42 Forestry diversification, §26.38 Forest grant program and Forestry Plantation Planting and Design Guidelines to include agroforestry systems (e.g. understory forest farming), managed grazing for understory rejuvenation and invasive species removal, and biochar applications as “most likely to provide high forest productivity benefits to the economy of the state”(per §26.35 Forest productivity) III. Expand DNR use of biochar in state-owned forests, plant nurseries, agricultural parcels and in urban forestry street tree installations to improve water holding capacity, filter runoff, and carbon sequestration. 	Establishment costs Risk Management Commercialization
HIGH	 <i>and</i>   DATCP	Amend DATCP’s Soil and Water Conservation cost-share program eligibility to incorporate potential climate benefits as a key factor when evaluating financial assistance applications and making award decisions.	MEDIUM
<i>In collaboration with:</i>  DNR, DOA		<i>Key amendments:</i> <ol style="list-style-type: none"> I. Align with the management practices identified in the NCS Roadmap. II. To qualify for manure storage system cost-share dollars or loan, storage systems must include solid-liquid separation, covering and flaring and/or anaerobic digestion. 	Risk Management
HIGH	 DATCP	Create an agricultural certification program , modeled after Ohio’s Agricultural Certification Initiative program :	NEAR
<i>In collaboration with:</i>  LWCDs and UW-Ext		<i>Key program components:</i> <ol style="list-style-type: none"> I. Recognizes farms that meet and exceed state soil and water management requirements II. Provides training for technical assistance providers about implementation of emerging technologies and climate-smart cropping practices and systems that reduce nutrient inputs and losses and increase soil carbon storage III. Includes verification, certification and continuing education requirements for state-administered agricultural incentive program participation. 	Risk Management

MEDIUM	 	Review and amend the following state-administered federal grant and financial support programs to include climate benefit potential as a key factor when evaluating program participation and financial assistance applications and making award decisions:	MEDIUM
<i>In collaboration with:</i> 	<ol style="list-style-type: none"> I. Conservation Reserve Enhancement Program (CREP) II. Environmental Quality Incentive Program (EQIP) III. Specialty Crop Block Grants Program (SCBGP) IV. Organic Certification Cost Share Program (OCCSCP) <ol style="list-style-type: none"> A. Prioritize funding for emerging tree crops, perennial grains and oils, and winter annual oil crops B. Prioritize certification rebates for organic and regenerative organic perennial agriculture practices and systems V. Partner with NRCS State Technical Advisory Committee to evaluate and adjust practice payment rates under enhancement codes 311, 379, 381 and #E3280 to better align with actual practice implementation costs and timelines for perennial crops/systems. 	Establishment costs Risk Management	
MEDIUM	 	Amend Wisconsin Statute §625.11 Insurance Rate Standards and §625.12(1-4) Rating Methods to include definitions for contributions to environmental degradation and climate-related risks and damages.	MEDIUM
<i>In collaboration with:</i> 	<p><i>Include science-based evidence for:</i></p> <ol style="list-style-type: none"> I. Past and prospective degradation of water, soil and greenhouse gas (GHG) emissions and associated remediation expenses; II. Climate change catastrophe, hazards and contingencies; and III. The definition of “riskiness” of the class of business to include contributions to environmental degradation and/or GHG emissions and subsequent climate impact risks, catastrophes, hazards and contingencies. 	Risk Management	
MEDIUM	 	Establish a NextGen Farming Program to support new farmers across the state, with tailored support for women, BIPOC farmers, veterans, and others who may face additional barriers to equitable land access	MEDIUM
<i>In collaboration with:</i> 	<p><i>Key program components:</i></p> <ol style="list-style-type: none"> I. Expand the Wisconsin Workforce Development Apprenticeship program to include a NextGen Sustainable Farmer Program in partnership with UW-Extension and WEDC, to help smooth inter-generational land transition, reduce high opportunity costs of accessing, leasing, and/or purchasing suitable agricultural land and infrastructure, and to develop sustainable business plans that benefit Wisconsin agriculture. 	Establishment Costs Risk Management	

		<ul style="list-style-type: none"> II. Pair NextGen Farmer mentees with experienced sustainable farming mentors, perennial agriculture technical advisors, producer-led group members, agricultural enterprise business advisors, and value-chain development advisors III. Provide comprehensive, hands-on training under approved Farmer Educators IV. Paid apprenticeship for NextGen farmers interested in taking on farm management V. Compensate Mentors for their time and resources required through stipends, tax credits, and/or cost-sharing opportunities 	
MEDIUM		Create a Program Resource Website for soon-to-retire and NextGen aspiring farmers to track available county, state, federal and public-private financial and technical resources to guide land transitions and improve access.	MEDIUM
	<p><i>In coordination with:</i></p> <p></p>	<p><i>Key resources include:</i></p> <ul style="list-style-type: none"> I. Relevant WEDC and DATCP programs II. Land and agricultural practice transition guidance III. Land tenure opportunities, by county IV. Local, state, federal and private cost-share opportunities V. State tax incentive programs, and VI. Low-interest, graduated loans/mortgages offerings VII. Technical assistance resources 	<p>Establishment costs</p> <p>Risk management</p>
MEDIUM		Amend §96.02 of the Agricultural Marketing Act to include perennial agricultural commodities and products, dairy waste reduction, agrivoltaics and biochar production.	LONG
	<p><i>In coordination with:</i></p> <p></p>	<p><i>Key amendments include:</i></p> <ul style="list-style-type: none"> I. State-recognized certifications for verified Wisconsin agricultural climate solutions and green infrastructure practices II. Provide sales tax exemptions or rebates for Wisconsin-grown perennial agriculture products. III. Align administrative rulemaking and agency coordination to build production, processing and local/regional marketing, certification and consumer education programs. 	<p>Risk management</p> <p>Commercialization</p>

LEVERAGE BLENDED CAPITAL to FINANCE TRANSITION COSTS

HIGH	 DATCP, WEDC	<p>Provide farmers with a flexible portfolio of financial and non-financial support and services from which they can select the support they need based on their specific context.</p>	NEAR
<p><i>In coordination with:</i></p>  DOR, WHEDA  WRD  LWCDs, UW-Ext, NGOs		<p><i>Key priorities include:</i></p> <ol style="list-style-type: none"> I. Include favorable loans and insurance policies that reflect the reduced risk exposure for financial actors II. Provide upfront payments or guarantees to defray economic risks encountered during early stage of practice adoption III. Include technical assistance services, data services, and access to equipment and inputs in service offerings. 	<p>Establishment costs Technical assistance Risk management</p>
HIGH	 DATCP, WEDC	<p>Expand and develop public-private partnerships with private sector actors who stand to benefit from reduced environmental risks of natural climate solutions, including corporations deploying regional regenerative agriculture programs, agricultural insurance agencies, companies sourcing for consumer packaged goods (CPGs), impact investors, and others.</p>	NEAR
<p><i>In coordination with:</i></p>  DOR, WHEDA  WRD  LWCDs, UW-Ext, NGOs		<p><i>Key priorities include:</i></p> <ol style="list-style-type: none"> I. Cost-share technical assistance and production transitions to the land and crop management practices identified in the NCS Roadmap to advance adoption of natural climate solutions, corporate sustainability and community impact goals. II. Partner with technical assistance providers within LWCDs, UW-Ext and NGOs. 	<p>Establishment costs Technical assistance Risk management Commercialization</p>
HIGH	   WEDC, DOA	<p>Attract private impact investments and augment with public funding the Wisconsin Green Innovation Fund to launch and leverage blended finance mechanisms for advancing natural climate solutions in Wisconsin</p>	MEDIUM
<p><i>In coordination with:</i></p>  DATCP, DFI, DNR, DOR, OCI, UW and WHEDA		<p><i>Key components include:</i></p> <ol style="list-style-type: none"> I. Develop a Regenerative Agriculture Innovation Fund within the Green Innovation Fund II. Allocate the projected cost of agricultural climate-related damages to Wisconsin to program funding. III. Provide sustainability-linked loans, with tiered increases in low-interest loans repayments as farmers meet environmental benchmarks. 	<p>Establishment costs Risk Management Commercialization</p>

		<ul style="list-style-type: none"> IV. Provide cost-share and tax credits for natural climate solutions implementation and rural industry development V. Create an Advancing Wisconsin Agriculture applied R&D fund to support scientific excellence in Wisconsin through public-civic partnerships between state agencies and Wisconsin non-profit science-based and community development based organizations. <ul style="list-style-type: none"> A. Provide pooled capital grants to fund projects that directly benefit Wisconsin’s agricultural sector including development of precision agriculture technologies for small- and medium-sized farms, biochar pyrolysis units, anaerobic digesters, perennial crop breeding/propagation, etc. VI. Pilot a tax-exempt Wisconsin Agriculture Climate Solutions Green Bond Pilot Program, including both state-issued bonds and municipal bonds, modeled after CT Green Bond framework and tailored to Wisconsin’s agricultural sector context <ul style="list-style-type: none"> A. Utility or stormwater authority assigned as the “outcome payer,” where utilities benefit (permit compliance) and where water-quality trading or consent-decree drivers exist. B. Capitalize with a surcharge on agricultural utility bills, proceeds from sales of emissions allowances, federal competitive and non-competitive grants, the sale of tax-exempt Bonds and Notes, and private investment sources. 	
HIGH		Pilot two 5-year Insuring Resiliency of Rural Infrastructure and Insuring Agricultural Resiliency pilot projects in partnership with private agricultural insurance providers to demonstrate how agricultural climate solutions reduce impacts of flooding, drought and storm damage on insurance claims.	NEAR
<i>In collaboration with:</i> 		<i>Key program components:</i> <ul style="list-style-type: none"> I. Insuring Resiliency of Rural Infrastructure pilot project <ul style="list-style-type: none"> A. Provide tiered insurance premiums for agricultural enterprises, with premium rates adjusted proportionally based on agricultural practices and associated greenhouse gas (GHG) emissions and reduction potentials. II. Insuring Agricultural Resiliency pilot project <ul style="list-style-type: none"> A. Insurance premium discount program similar to the function of the Cover Crops Rebate Program B. Provide tiered insurance premiums for agricultural enterprises, with premium rates adjusted proportionally based on carbon intensity levels, associated greenhouse gas (GHG) emissions and reduction potentials. 	Establishment costs Risk Management

MEDIUM	  DOR	Create tax incentives for long-term leases and/or sale of agricultural land for perennial agricultural production and to support NextGen farming transition.	MEDIUM
<i>In collaboration with:</i>  DATCP, WHEDA	<i>Key program components:</i> <ol style="list-style-type: none"> I. Tax incentives for landowners to long-term lease agricultural land for perennial agriculture production (five-, ten- and twenty-year renewable leases) II. Tax incentives for landowners to sell agricultural land to NextGen farmers for perennial agricultural production III. Tiered, low-interest graduated farm loans and mortgage payments to align with economics of establishing a new farming operation, and enhance rural rejuvenation: <ol style="list-style-type: none"> A. Increased monthly payments proportionally to the increase in perennial yield profits, B. Ten-, twenty-, and thirty-year loans and mortgage terms to help NextGen farmers secure long-term land tenure 	Establishment costs Risk Management	