



Featherstone Farm

# FARMER FAQ

## OUR PRODUCTS

### Long-term leases:

- 6-year initial term with 3-year renewals. Leases can be renewed indefinitely.
- Once a farmer has leased land for 7 years, they have the ongoing opportunity to purchase that land.

### Mortgages & refinances:

- 5-year fixed rate terms with interest-only payments (no principal).
- 5-year renewal term available
- Longer terms may be possible when made collaboratively with FSA (Farm Service Agency) program lending

### Lines of Credit:

- 1-3 years renewable terms
- Interests range from 5%-7%
- No penalty for early repayment

## FOR MORE INFORMATION

- Visit our website: [www.iroquoisvalley.com](http://www.iroquoisvalley.com)
- Reach out to [farmerinfo@iroquoisvalleyfarms.com](mailto:farmerinfo@iroquoisvalleyfarms.com) to set up an initial conversation.



## WHY WORK WITH IROQUOIS VALLEY?

Iroquois Valley was founded in 2007 to provide land security to organic farmers. Iroquois Valley starts with the farmer: you decide on the land that works for you and bring that opportunity to the company. We have a holistic underwriting process to understand your business, farming practices, and property. We are not a farmland trading company and are committed to building long-term relationships with farmers. We provide small and mid-size farmers land security and financial support to regenerate soils and build businesses, including through our grant program, the Soil Restoration Pool. We fund soil health and conservation projects on an annual basis that have supported holistic management, agroforestry, cover cropping, and much more.

## WHO ARE OUR FARMERS?

We work with farmers at all levels of the food system. They grow a variety of crops in multi-year rotations, they raise animals on pasture, they sell wholesale as well as directly to consumers. We work with farmers in over 15 states and cover over 25,000 acres. Many of our farmers are millennials and most come from established farm families.

We are looking for farmers who want to improve their soils while growing healthy food. Iroquois Valley invests only in those who have farming experience, usually with organic production or pasture-based operations, and who have a financially viable operation. It is helpful if you have a family history of successful farm operations, but we know not all have had that opportunity. Our farmers make their own business decisions and run their own operations. We will do our best to be creative and help you through challenges.

## WHO FUNDS IROQUOIS VALLEY?

Iroquois Valley is a public benefit corporation, which means we – and our 500+ investors – want a financial return, but we want to make sure that return is consistent with our values. Our investors live in more than 40 states and countries.

## HOW DO I GET INVOLVED?

We are always looking for good opportunities to help farmers, so please contact us if you think we might have a good potential partnership. We will chat with you first. If we move forward, we will ask for detailed financial information, information on the property you want us to buy or finance, references and whether you are part of farmer networks that help you continually improve your farm.