



Policy Principles

Our Vision

We envision a healthy food system where farmers, ranchers, and fishers have equitable opportunities to build wealth and conserve natural resources.

Our Mission

As a Community Development Financial Institution, we invest in the prosperity and well-being of farmers, ranchers, and fishers who have limited access to financial resources. Our programs promote just and resilient economies and natural resource conservation. We offer fair financing, business education, and support for owning or managing agricultural land.

Our Theory of Change

We affect change by providing access to land, capital and education. We believe these three things are the foundation of sustainable farm businesses that create and preserve wealth while conserving and enhancing natural resources. We also believe that successful farm and ranch businesses support healthy rural communities with resilient food systems, living-wage jobs, and a healthy environment characterized by working lands providing incomes and ecosystem services. We deliberately direct resources and opportunities to farmers of color, women, and other members of groups that have historically been denied equal access to land, capital and education, and thus have been unable to build wealth at the same rate as farmers who had an easier path to accessing land, capital and education.

Our work is intended to have a positive effect on the social, economic, and environmental impacts of family-scale farming, fishing and ranching in California. Our vision guides these policy principles and helps us to align with the work of our many partners working toward the same big goals. Sustainable agriculture and food systems organizations in California are not formally structured in a collective impact model, but these are the macro outcomes we believe we are working with our partners to accomplish:

- People of color, women, and others who have historically been denied opportunities to create wealth through food, fishing and farming businesses have active and meaningful roles in California's food systems.
- Family-scale farms and fishing operations provide wealth-building opportunities for owners and living-wage jobs for farm and fish workers.
- California communities have continued and improved access to healthy food grown in a way that improves environmental outcomes such as soil health, carbon sequestration, groundwater recharge, sustainable fishing practices and habitat.

Introduction

At California FarmLink, we understand the critical role public policy plays in shaping our food and agricultural system. Our nation's farm policy dictates what crops farmers are incentivized to grow, how they grow them, where they sell them, and ultimately how much farmers earn. It also dictates whether there is broadband or other critical rural infrastructure upon which farmers and their families rely to make a living, and whether there is a social safety net to provide emergency assistance. Policy also informs how farmers steward working landscapes and whether communities have access to clean water and air. As a mission-based agricultural lender, we understand how policy impacts access to financing and the knowledge and other resources farmers and ranchers need to be successful. The agricultural and financial systems we have today are shaped in large part by public policy decisions.

This is why, from our very beginning, FarmLink has shown up at the policy table, offering ideas and solutions to address the challenges and lived experiences of the farmers we strive to serve. For example, FarmLink was instrumental in creating the USDA's Beginning Farmer and Rancher Development Program (BFRDP), which from 2009-2024 granted more than \$300 million¹ to support farmer education and technical assistance. We also know that we are stronger together, and place tremendous value on our partnerships and allies in cross-sector movements.

This moment demands a long-term vision for renewed public investment in effective policies and programs that support farmers' prosperity and well-being. As one of the only community agricultural lenders in the country, we recognize the unique perspective and responsibility we have to contribute to policy conversations about the future of our food and agriculture systems. Our hope is that these policy principles will contribute to the collective work of building a more resilient and equitable future.



Reggie Knox, CEO

Aptos, California

February 2026

¹Fact Sheet: Beginning Farmer and Rancher Development Program (BFRDP) Snapshot, USDA National Institute for Food and Agriculture, 03/25 [\[Link\]](#)

Policy Principles

California FarmLink supports policies and programs that direct resources and opportunities to beginning farmers, farmers of color, low-income and low-wealth farmers, women, and other members of groups that have historically been denied equitable access to land, capital and education.

Our policy principles provide a vision for FarmLink’s programs and services, and serve as the foundation for policy positions and advocacy at the state and federal levels. Our principles align with six broad policy goals that center communities of color, small-scale farmers, and those who have limited access to financial resources. FarmLink currently focuses on the first four goals across our policy work. The last two goals are areas which intersect with our work where we show up as allies to our partners.

Agricultural Credit: Ensure access to affordable, fair, non-predatory agricultural credit that meets the needs of low-income, beginning, and farmers of color and leverages their knowledge, experience and potential.

Building Wealth and Financial Resilience: Create equitable opportunities for farmers, particularly communities of color, small-scale farmers, and those who have limited access to financial resources, to build wealth and achieve financial resilience.

Land Tenure: Increase opportunities for farmers to acquire affordable, secure, long-term access to farmland, with an emphasis on beginning farmers, women farmers, and farmers of color.

Climate Resilience: Create equitable opportunities for farmers to conserve natural resources and lead in climate change adaptation, centering communities of color and those who have limited access to financial resources.

Healthy Communities: Expand support for farmworkers, food access, affordable housing, and disaster preparedness and recovery, and other policies that reflect the critical nexus between the health of communities and farmer livelihoods.

Water is Life: Ensure farmers and communities have access to water while also managing water resources sustainably to ensure long-term water security and a healthy environment.

In support of these goals, FarmLink actively works on advancing policy solutions in close coordination with our partners in the agriculture, environmental, and lending communities. While we are not experts, nor the lead champion on all of these issues, we recognize the intersectionality of each of these principles with the communities we strive to serve.

PRIORITY ISSUE

Agricultural Credit

Agricultural credit should be affordable, fair, flexible, timely and accessible. Alternative lenders, like Community Development Financial Institutions and non-profit loan funds, play an important role in ensuring equitable access to credit for farmers. These lenders fill a critical gap in financing and provide essential education and technical assistance.

We believe that:

- ✓ All farmers, regardless of race, gender, religion, and country of origin, should have ready access to financing and related technical assistance and education in order to develop the knowledge and skills needed to build a financially sound business.
- ✓ A strong Farm Service Agency, Farm Credit System, and USDA Rural Development are essential resources for American agriculture, and rural communities.
- ✓ Agricultural credit should support critical start-up and operating expenses, while also building wealth for borrowers, by financing longer-term investments.
- ✓ Whenever possible, agricultural financing should encourage, support, and incentivize implementation of climate-smart practices.
- ✓ Access to other types of capital, such as knowledge, technology, land, human and social capital, are all essential to support beginning farmers.

PRIORITY ISSUE

Building Wealth and Financial Resilience

Small and mid-scale farming, ranching, and fishing operations can provide wealth-building opportunities for owners and high-quality jobs for workers. Farmers of color, women, and members of other groups face unique struggles in building wealth as they have been historically, and are often currently denied equitable access to land, credit, and education.

We believe that:

- ✓ Agricultural credit should help build wealth by prioritizing farm viability and long-term planning. Financing should be non-extractive, enabling economic mobility and creating household wealth.
- ✓ Access to affordable, suitable, and secure land allows farmers to invest in critical business infrastructure and improvements that can build wealth.
- ✓ Policies should incentivize business owners to build adequate working capital within their business, and also to save through retirement, college, and individual savings accounts.
- ✓ Access to appropriate insurance is a critical part of the social safety net.
- ✓ Given their unique relationship with farmers, agricultural lenders can play an important role in helping borrowers to attain critical business management skills.
- ✓ Small and beginning fishing businesses need equitable access to affordable fishing rights in order to build wealth. We support models that increase access to permits and quotas through leases or subsidized ownership transfers, such as those offered by Community Quota Entities.

PRIORITY ISSUE

Land Tenure

Secure, long-term access to affordable agricultural lands with adequate water supplies is fundamental to building a sustainable food system. We advocate for policies that support equitable land access while promoting sustainable land management practices, secure land tenure, and investments in the assets needed for success.

We believe that:

- ✓ Public policy must address historic and persistent inequities by directing resources and opportunities to marginalized communities. We support initiatives like California's Agricultural Land Equity Task Force.
- ✓ Public policy should facilitate farmer ownership of farmland. We oppose ownership by investment entities that seek to maximize return on investments, often at the expense of farmers and conservation practices.
- ✓ Policy mechanisms that seek to conserve and maintain the affordability of high quality farm and ranchland are important to facilitate secure land tenure.
- ✓ Public research through land-grant institutions should include explorations of legal mechanisms to support secure land tenure for small-scale farmers.

PRIORITY ISSUE

Climate Resilience

Farmers and fishers play a critical role in stewarding agricultural land and ocean ecosystems, as well as mitigating climate change. We support long-term investments in land stewardship and climate resilience to protect and improve natural resources, soil health, water quality and biodiversity.

We believe that:

- ✓ Public policies should support farmers and fishers in managing agricultural land and fish stocks for sustainable yields, and long-term health and resilience, and should reward farmers for providing climate and ecosystem services.
- ✓ The principles of organic farming serve as an important foundation for climate resilience and regenerative farming systems.
- ✓ Public conservation and climate funding should be prioritized to ensure that marginalized farmers can lead in the adoption of conservation and climate mitigation practices.
- ✓ Conservation programs should be designed to work on both rented and owned land, and should include support for stable long-term land tenure.
- ✓ Disaster relief programs and insurance products must be timely, appropriate to the scale of the business, and accessible to ensure small and mid-sized operations are not left behind.
- ✓ We support the development of renewable energy technologies that empower farmers to navigate economic turbulence, reduce operating costs and contribute to healthier communities.

ALIGNED ISSUE

Healthy Communities

Successful agricultural and fishing businesses support healthy communities by creating resilient food systems, living-wage jobs, and ecosystem services. Healthy communities are defined in part by access to quality food and healthcare, affordable housing, child and eldercare, and educational, recreational, and social opportunities for children and elders.

We believe that:

- ✓ Farmworkers are the backbone of food systems and healthy agricultural communities. Their labor is essential to food production, affecting food access, and affordability, and the viability of farms.
- ✓ Fair wages are essential for workers' well being and the long-term viability of small farms and fishing businesses.
- ✓ Farmworkers should have access to safe working conditions, as well as affordable, safe, and stable housing options. We endorse programs that assist farm owners in offering quality housing or that help farmworkers access housing.
- ✓ Access to healthcare is essential to build thriving agricultural communities. We support subsidized health care options that increase access and affordability for farmers and farmworkers, including Medi-Cal and Covered California.

ALIGNED ISSUE

Water is Life

Every human being, including farmers, farmworkers, and rural and agricultural communities, has the right to water that is affordable, accessible, safe and clean. Access to water is inextricably tied to both agricultural production and conservation, and it is the responsibility of all farming businesses to use public water resources responsibly and efficiently. We follow the lead of our partners in championing environmental water uses as beneficial water uses.

We believe that:

- ✓ Water policy should ensure equitable allocations of scarce water resources between and among residential, agricultural, tribal, and environmental users.
- ✓ Programs and policies should help farmers conserve water and improve irrigation efficiency, as well as reduce nutrient leaching into ground and surface waters.
- ✓ Water policy must balance the needs of agricultural production as well as fisheries and ecosystems. FarmLink strongly supports the allocation of water to support environmental health.

About California FarmLink

California FarmLink is a nonprofit Community Development Financial Institution that invests in the prosperity and well-being of farmers, ranchers, and fishers who have limited access to financial resources. Our programs center communities of color, and promote just and resilient economies and natural resource conservation. We offer fair financing, business education, and support for owning or managing agricultural land.



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