



Funding Incentives for Agroforestry in Missouri

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Agroforestry describes a set of land use practices that incorporate trees, shrubs, forages, crops and/or livestock designed in a way that provide environmental, social, and economic benefits. Agroforestry practices help landowners to diversify products, markets, and farm income; improve soil and water quality; and reduce erosion, non-point source pollution and damage due to flooding. The integrated practices of agroforestry enhance land and aquatic habitats for fish and wildlife and improve biodiversity while sustaining land resources for generations to come. The five recognized agroforestry practices are : 1) alley cropping, 2) windbreaks, 3) riparian buffers, 4) silvopasture, and 5) forest farming.

This publication is designed to help landowners and natural resource professionals find appropriate sources of funding for establishing and maintaining agroforestry practices. The financial success of agroforestry practices does not depend on the availability of government funding programs, nor should it. However, the funding programs noted in this publication were developed as incentives for good stewardship and, when properly designed and managed, agroforestry is good stewardship. Although there are more funding programs than described in this document, the programs listed represent federal, state, and private sources with the greatest application to agroforestry.

Changes in farm policy resulting from the 2002 Farm Bill are included in this publication and they may be subject to further change as the details of that policy are worked out over the next few years. For more detailed and up-to-date policies, contact the listed agencies sponsoring each program.



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1. Federal Funding Incentives for Agroforestry

Most federal funding for agroforestry is administered through United States Department of Agriculture agencies, including the Farm Service Agency (USDA/FSA), Natural Resource Conservation Service (USDA/NRCS), Forest Service (USDA/FS) and the Sustainable Agriculture Research and Education program (SARE). Other federal funding for agroforestry can come from the United States Fish and Wildlife Service (USFWS). Some federal funding programs are joint efforts with State agencies such as the Missouri Department of Conservation (MDC) and the Missouri Department of Agriculture (MDA). Figure 1 lists the federal funding programs and the agencies that support them. Figure 17, presented at the back of this publication, provides a detailed list of federal funding incentives by practice/benefit.

1.1 USDA/FSA Incentive Programs for Agroforestry

The USDA/FSA has three major programs that can be used to establish and maintain agroforestry practices on private land. They are the Conservation Reserve Program (CRP), the Continuous Conservation Reserve Program (CCRP) and the Conservation Reserve Enhancement Program (CREP) in partnership with each state. Each of these programs is designed to take environmentally sensitive and highly erodible land out of production by offering a soil rental payment, cost-share for the establishment of various conservation practices, and other financial incentives to landowners who offer to set aside their land.



Figure 1: Federal funding incentives and their sources that support landowner adoption of agroforestry practices.

1.1.1 Conservation Reserve Program (CRP)

The Conservation Reserve Program (CRP) is a voluntary program of land retirement that offers annual soil rental rate (SRR) payments, cost-share payments and annual maintenance payments. Annual SRR payments are based on the local average cash rental rates. Cost share payments cover up to fifty percent of the cost to establish conservation practices. Maintenance payments of \$5 per acre are paid annually in addition to the soil rental payments (Figure 2). Conservation practices (CP's) funded through CRP that involve tree planting include:

- CP3A Hardwood tree planting,
- CP4B Wildlife corridors,
- CP4D Wildlife habitat,
- CP11 Tree cover - established,
- CP25 Rare and declining habitat:
oak savanna restoration,
bottomland forest restoration.

The hardwood tree planting practice (CP3A) will allow the landowner to recover a portion of the tree planting costs. The minimal requirement for stand density is 302 stems per acre. The acreage planted to the CP3A can be "rolled over" into the established tree cover practice (CP11). This allows landowners to continue earning an annual soil rental payment and an annual maintenance payment while the trees are growing.

Wildlife corridors (CP4B) and wildlife habitats (CP4D) promote restoration of warm season grasses and woody vegetation for the benefit of wildlife. As a minimum requirement, CP4B and CP4D areas must be at least 66 feet wide and include at least 10 percent woody vegetation. Maximum width for both practices is 198 feet.

Finally, the restoration of rare and declining habitats (CP25) allows for the establishment of oak savannas

and riparian forests. For the restoration of the oak savanna, the minimum tree spacing is 30' x 30', or 48 trees per acre. Trees must comprise at least 10 percent of the field but not more than 50 percent, with a mix of oak, persimmon, and hickory. Restoring riparian forests only applies to land that is adjacent to perennial streams or land already enrolled as a CP22 riparian buffer or a CP25 riparian forest. Tree stocking rates and species follow the same guidelines as the CP3A hardwood tree planting practice and are identified in NRCS Standard 612.

For more information about CRP, contact your local USDA/FSA office.

1.1.2 Continuous Conservation Reserve Program (CCRP)

The CCRP is a voluntary program that focuses on funding CP's protecting environmentally sensitive land, including wetlands and riparian areas. Landowners with eligible land who wish to enroll that land in the CCRP may sign-up at any time during the year. Available funding through the CCRP can include:

- annual soil rental rate payments that can be up to 120 percent of the average soil rental rate for the area,
- annual maintenance payments of \$5 to \$10 per acre,
- cost share payments up to 50 percent of the establishment cost.

CRP	CCRP
Soil Rental Rate (SRR)	Soil Rental Rate (SRR) - up to 120 percent of the local average soil rental rate
50 percent Cost Share	50 percent Cost Share
Maintenance - \$5	Maintenance - between \$5 and \$10 Signing Incentive Payment (SIP) Practice Incentive Payment (PIP)

Figure 2: Payments and incentives available through CRP and CCRP for agroforestry.

Along with the three payments mentioned above, CCRP also has two one-time incentive payments available for certain CP's, including:

- a signing incentive payment (SIP) equal to \$10 per acre per number of contract years,
- a practice incentive payment (PIP) equal to 40 percent of the establishment costs.

Figure 2 highlights the CRP and CCRP payments and incentives.

There are 16 practices that are eligible for the CCRP. However, out of the 16, only eight allow for tree planting, including:

- CP5A Field windbreaks
- CP9 Shallow water areas
- CP16A Shelterbelts
- CP22 Riparian buffers
- CP23 Wetland Restoration
- CP29 Wildlife Habitat buffer on marginal pastureland
- CP30 Wetland buffer on marginal pastureland
- CP31 Bottomland timber establishment on wetlands

Field windbreaks designed and funded under CP5A are eligible for SIP, PIP, 120 percent SRR, and annual maintenance payments (Figure 3). The maximum width for field windbreaks in Missouri is one tree row. Tree species and spacing within the tree row is determined by the desired purpose of the windbreak. Design characteristics for field windbreaks are specified in NRCS Standard 380.

Riparian buffers have become a priority for most USDA agencies. Under the requirements of the CCRP's riparian forest buffer practice (CP22), landowners must establish at least a two-zone buffer. The total width of the riparian forest buffer will vary depending on the size of the stream and landowner objectives. For first and second order streams, the buffer must be at least 50 feet wide and cannot exceed 180 feet. Buffers along third order streams must be at least 100 feet wide. Riparian forest buffers along the Missouri and Mississippi Rivers may be increased to 300 feet. Buffers may be

Field Windbreaks (CP5A)

- 10-15 year contracts
- Continuous Sign-up
- SIP, PIP, and 120 percent SRR
- \$7 per acre per year maintenance payments
- Maximum width of one row for Missouri

Figure 3: Brief description of the CCRP funding and design characteristics that support the establishment of field windbreaks (CP5A)

extended beyond 180 feet or 300 feet for the purpose of improving water quality benefits. Figure 4 gives a brief description of the funding and design characteristics of the riparian forest buffer (CP22) practice. NRCS Standard 391 identifies the guidelines for establishing a riparian forest buffer for the CCRP.

The restoration of wetlands (CP23) allows for some tree planting. However, wetland areas must be restored to their original vegetation, thus, if the area being restored consists of grassland soils, then the area must be returned to grassland.

Riparian Forest Buffer (CP22)

- 10- to 15-year contracts
- Continuous CRP
- Eligible for the following CRP financial incentives
 - 120 percent SRR
 - 50 percent regular cost share
 - SIP
 - PIP
 - \$7-\$10 maintenance
- Width requirements (1st and 2nd order streams)
 - Grass zone: 25 feet max.
 - Minimum buffer width: 50 feet
 - Maximum buffer width: 180 feet
- Width requirements (3rd order streams)
 - Grass zone: 25 feet max.
 - Minimum buffer width: 100 feet
 - Maximum buffer width: 180 feet

Figure 4: Brief description of the CCRP funding and design characteristics that support the establishment of riparian forest buffers (CP22)

The shallow water area practice (CP9) consists of an area no larger than ten acres used to capture and hold water. The depth of the water cannot exceed an average of 18 inches. The area of shallow water must be surrounded by a buffer area between 20 and 120 feet in width. This buffer may be designed using the guidelines for the CP22 riparian buffer practice.

Shelterbelts (CP16A) can be used to protect farmsteads or livestock. Design characteristics allow for a 2- to 4-row shelterbelt for a farmstead or feed lot. For wildlife protection, a 5- to 10-row shelterbelt may be established.

The wetland restoration (CP23) and bottomland timber establishment on wetlands (CP31) practices are used to restore wetland ecosystems that have been under agricultural use. These practices support planting of hardwood and shrub species adapted to wet conditions. The wildlife habitat buffer on marginal pastureland (CP29) and wetland buffer on marginal pastureland (CP30) practices can help landowners plant trees and shrubs on marginal pasturelands. The incentives and buffer dimensions are similar in size to those associated with riparian buffers (CP22).

For more information about the CCRP, contact your local USDA/FSA office.

Missouri CREP Counties		
Adair	Daviess	Montgomery
Andrew	Dekalb	Nodaway
Bates	Gentry	Pettis
Barton	Harrison	Pike
Benton	Howard	Putnam
Buchanan	Johnson	Ralls
Caldwell	Knox	Randolph
Cass	Lafayette	Ray
Chariton	Lewis	Schuyler
Clark	Linn	Scotland
Clay	Macon	Shelby
Clinton	Monroe	Sullivan

Figure 5: Counties included in the Missouri Conservation Reserve Enhancement Program

1.1.3 Conservation Reserve Enhancement Program (CREP)

The conservation reserve enhancement program (CREP) is a joint Federal - State land retirement conservation program targeted to address local, state, and nationally significant agriculturally related environmental concerns. CREP is designed to reduce by 50 percent the risk of

CREP Practices

- Introduced grasses and legumes (CP1)
- Native grasses and legumes (CP2)
- Hardwood tree planting (CP3A)*
- Wildlife habitat (CP4D)*
- Contour grass strips (CP15A)
- Filter strips (CP21)
- Riparian forest buffers (CP22)*
- Wetland restoration (CP23)*

*Permit tree planting

Figure 6: Practices that are eligible for CREP funding

nutrients and sediment from farms entering the streams and reservoirs that supply rural water supplies to over 375,000 people. Missouri's goal is to retire 50,000 acres of highly erodible and environmentally sensitive land in 36 counties (Figure 5).

CREP is a voluntary program encouraging farmers and ranchers to enroll in CRP practices that address sediment run-off and water quality concerns by providing five financial incentives in addition to payments available through CRP. The additional financial incentives include:

- Signing Incentive Payment (SIP),
- Practice incentive payment (PIP),
- Soil rental rate increase of 15 percent or 25 percent of the dryland cash rental rate,
- State cost-share assistance (25 percent),
- State lump sum, one-time incentive equal to 150 percent of the annual rental rate.

There are eight practices eligible for the MO-CREP (Figure 6). Out of the eight eligible practices, four allow for tree planting, including CP3A, CP4D, CP22, and CP23. The first five

practices in Figure 6 pay 115 percent of the average soil rental rate, and the last three pay 125 percent.

CREP contracts are 14- to 15-year (contract length depends on sign-up time) and land enrollment follows the same guidelines as the CCRP enrollment. Marginal pastureland does not qualify for the MO-CREP.

For additional information on the MO-CREP, contact your local USDA/FSA office.

1.2 USDA/NRCS Funding Incentives for Agroforestry

The USDA/NRCS has four main programs that offer funds for tree planting and agroforestry. They are the Environmental Quality Incentives Program (EQIP), the Wildlife Habitat Incentive Program (WHIP), the Wetland Reserve Program (WRP) and the Conservation Security Program (CSP). In conjunction with the funding programs noted, the USDA/NRCS also provides technical assistance to landowners who are interested in conservation planning and application.

1.2.1 Environmental Quality Incentives Program (EQIP)

EQIP was created by the 1996 Farm Bill and combines the functions of the Agricultural Conservation Program (ACP), Water Quality Incentives Program (WQIP), and a couple of programs used primarily in the western United States. Funding through EQIP, directed states to establish designated, specific, targeted watersheds known as Conservation Priority Areas (CPA's) along with a state-wide program; however, the 2002 Farm Bill eliminated CPA's and made EQIP funds available state-wide. The State of Missouri has identified ten primary concerns to be addressed by EQIP funding. They are:

- Nutrient and pest management,
- Animal waste management,
- Health of grazing lands,
- Soil quality,
- Wildlife habitat,
- Forest health and management,

- Water conservation,
- Soil erosion,
- Stream bank protection,
- Expanded wildlife habitat management.

Sixty percent of the annual EQIP funding is designated for environmental concerns associated with livestock production. Landowners engaged in livestock or agricultural production can apply for 1- to 10-year contracts through a competitive application process based on environmental benefits. Eligible lands include cropland, rangeland, pasture, forestland, and other farm and ranch lands. Conservation practices are designed with the help of USDA/NRCS and other agencies to address the locally-identified priority resource concerns. EQIP contracts provide cost-share payments up to 50 percent of the establishment cost for conservation practices. Limited-resource farmers and ranchers may be eligible for up to a 75 percent cost-share.

Agroforestry Practices Funded by EQIP

1. Alley Cropping - \$50 payment per acre for up to 3 years on the land planted to trees and grass strip adjacent to trees. No more than 50 percent of the cropland can be enrolled.
2. Riparian Forest Buffers - \$50 per acre per year for up to 3 years.
3. Windbreak/Shelterbelt Establishment - a one-time incentive payment of \$0.10 per linear foot.

Figure 7: Agroforestry practices funded through EQIP

Additional incentive payments may be available for up to three years in order to support the use and management of the new conservation practice.

Specific agroforestry practices that can be funded through EQIP include: alley cropping, riparian forest buffers, and windbreak/shelterbelt establishment (Figure 7). For the alley cropping practice, funding incentives include a \$50-per-

acre payment for three years on the acres planted to trees and the grass buffer strip adjacent to the trees. These incentives can be paid on up to 50 percent of the acres in any cropland field.

For the establishment of riparian forest buffers, landowners may receive up to \$50 per acre on grassland or existing woodland located adjacent to permanent or intermittent streams, lakes, ponds, wetlands, and areas with ground water recharge. Using EQIP funds for riparian forest buffers on cropland is not recommended due to the availability of substantial funding in CCRP for riparian forest buffers on cropland.

EQIP will assist landowners who wish to establish a windbreak/shelterbelt by paying a one-time incentive payment of \$0.10 per linear foot.

EQIP also has funding available for certain practices that are not specifically considered agroforestry, but could indirectly assist landowners who are considering agroforestry. These practices are:

Forest harvest trails and landings - a flat rate cost-share used for the rehabilitation of areas frequently and intensively used in timber harvesting (\$300 for the first 20 acres, then \$15 for each additional acre).

Forest site preparation - a flat rate cost-share payment available for preparing sites for natural regeneration or tree and shrub planting (\$10 per acre for cropland sites and \$15 per acre for light preparation, \$40 per acre for medium preparation, and \$65 per acre for heavy preparation on non-cropland sites);

Forest stand improvement - flat rate cost-share payments are available for improving forest health and management through removal of competing vegetation (\$25 per acre for light improvement, \$40 per acre for medium improvement, and \$55 per acre for heavy improvement);

Tree/shrub establishment - 50 percent cost share for planting woody species, chemical or mechanical weed control measures for the first 5 years, tree shelters, weed barriers, root dips, fertilizer, and other animal damage control devices, fencing, and seedbed preparation;

Upland wildlife habitat management (Savanna restoration) - 50 percent cost-share payment for woody control, removal of individual trees that are not accessible to mechanical methods, and permanent forest openings which require some woody species removal.

The availability of this funding, potential contingencies and the applicability of each of these programs to specific on-farm goals, should be discussed with your local USDA/NRCS agent.

1.2.2 Wetland Reserve Program (WRP)

WRP is a voluntary land retirement program designed to establish and improve wetland areas. Three options are available to landowners, including: 1) a permanent land easement, 2) a 30-year land easement, and 3) a restoration cost-share agreement (Figure 8).

Under the permanent easement option, USDA/NRCS pays 100 percent of the costs of restoration and buys a perpetual land easement. The land easement is purchased at a value that is equal to the lesser of the agricultural value of the land, an established payment cap, or an amount offered by the landowner. The 30-year easement option pays 75 percent of the restoration costs and USDA/NRCS buys a 30-year easement at 75 percent of the value that would have been paid for a permanent easement. Finally, the restoration cost share option is a 10-year agreement that pays up to 75 percent of the costs for restoring degraded wetland habitat.

Wetland Reserve Program Options	
Permanent Easement	<ul style="list-style-type: none">• 100 percent cost-share for restoration• 100 percent land easement payment
30-year Easement	<ul style="list-style-type: none">• 75 percent cost-share for restoration• 75 percent land easement payment
Restoration Cost Share	<ul style="list-style-type: none">• 75 percent cost-share for restoration• 10-year agreement

Figure 8: Three options available through the Wetland Reserve Program (WRP)

Restoration of wetlands includes the planting of trees and shrubs. However, the trees and shrubs planted must be commonly found in wetland areas.

Land enrolled in the WRP still can be used for hunting, fishing, and other undeveloped recreational activities. In some cases, WRP land may even be grazed, cut for hay or harvested for wood products, providing wetland values are maintained.

To qualify for the permanent or 30-year easement, a landowner must have owned the land at least one year prior to enrolling in the WRP. However, to qualify for the restoration cost share, a landowner needs only to show proof of ownership.

Most farmed wetlands are eligible for WRP. However, ineligible land includes wetlands converted after Dec. 23, 1985; lands with timber stands established with CRP; federal lands; and lands where restoration is impossible.

1.2.3 Wildlife Habitat Incentive Program (WHIP)

WHIP is a program designed to develop and improve wildlife habitat on private land. Under

WHIP, the landowner and USDA/NRCS enter into a 5- to 10-year agreement that pays the landowner up to 75 percent of the cost to establish wildlife habitat practices, and allows USDA/NRCS agents the right to monitor the success of those practices. Forest land practices that qualify for WHIP funding include forest stand improvement, prescribed burning, woody cover removal (prairies and savannas), and wildlife herbaceous cover plantings. For agroforestry, the practices supported by WHIP can put existing timber stands under management which can lead to forest farming.

1.2.4 Conservation Security Program (CSP)

CSP, established by the 2002 Farm Bill, is designed to provide payments to producers for adopting or maintaining a wide range of management, vegetative, and land-based structural practices that address one or more resources of concern, such as soil, water, or wildlife habitat. Cropland, grazing land, and forest land that is an incidental part of the agricultural operation is eligible for the CSP program. However, cropland must have been cropped 4 out of 6 years prior to 2002. Lands enrolled in CRP, WRP, or the grass-

Conservation Security Program “Tiers” of Participation

- Tier I
Address one resource concern on a portion of the farm
5-year contracts (certain requirements for renewal),
Payment equal to 5 percent of average land rental for the specific land use,
50% cost share for adoption or maintenance of conservation practices,
\$20,000 payment limit per year.
- Tier II
Address one resource concern on entire farm
5- to 10-year contracts (renewable),
Payment equal to 10 percent of average land rental for the specific land use,
50% cost share for adoption or maintenance of conservation practices,
\$35,000 payment limit per year.
- Tier III
Address all resource concerns on entire farm
5- to 10-year contracts (renewable),
Payment equal to 15 percent of average land rental for the specific land use,
50% cost share for adoption or maintenance of conservation practices,
\$45,000 payment limit per year.

Figure 9: Summary description of the Conservation Security Program (CSP) tiers.

lands reserve program are not eligible. Animal waste storage or treatment facilities are also ineligible for the CSP.

Producers can participate in the CSP at one of three levels (tiers). Higher tiers require a greater conservation effort and offer greater payments. Figure 9 describes the conservation effort and the funding levels for each of the three tiers for the CSP.

Payments consist of a base payment and a cost share payment. The base payment is a percentage of the national per-acre average land rental rate for the specific land use, or another appropriate rate that ensures regional equity. The cost share is equal to 50 percent of the average county cost of adopting or maintaining practices.

The CSP also offers enhanced payments if the landowner uses multiple conservation practices; addresses local conservation priorities; participates in on-farm conservation research, demonstration, or a pilot project; is part of a watershed or regional resource conservation plan involving at least 75 percent of the producers in that area; or carries out assessment and evaluation activities for the conservation security plan.

None of the practices identified in the CSP are specifically agroforestry practices; however, agroforestry practices can be incorporated into the conservation security plan in order to meet the goals of certain practices. For example, one particular practice mentioned is conversion of a portion of cropland from a soil-depleting to a soil-conserving use. This soil conservation can be accomplished by using a well designed agroforestry practice.

CSP is available to landowners in specified watersheds only. For more information about CSP, contact your local USDA/NRCS office.

1.3 USDA/FS Incentive Program for Agroforestry

The USDA/FS has one program that supports private land management and agroforestry prac-

tices. The Forest Land Enhancement Program (FLEP) is a new program established by the 2002 Farm Bill that emphasizes sustainable management of private woodlots and other nonindustrial forested acres.

1.3.1 Forest Land Enhancement Program (FLEP)

The 2002 Farm Bill repealed the often underfunded Forestry Incentive Program (FIP) and the Stewardship Incentive Program (SIP), which were established by the Cooperative Forestry Assistance Act of 1978. In their place, the 2002 Farm Bill created the Forest Land Enhancement Program (FLEP). The program has seven major objectives including enhancing the implementation of agroforestry practices.

Specific activities and practices for Missouri that would qualify for up to a 75 percent cost share are;

1. the development of management plans,
2. afforestation and reforestation, including; tree and shrub establishment, woodland site prep, woody and herbaceous vegetation control, bottomland/wetland restoration,
3. forest stand improvement, including; woody vine control and woody vegetation control,
4. agroforestry implementation, including; alleycropping, shelterbelt/windbreak establishment and tree/shrub pruning,
5. water quality improvement and watershed protection, including; riparian woodland buffers, stream bank restoration and fencing,
6. fish and wildlife habitat improvement, including; prescribed burning, early successional management, herbaceous vegetation establishment and tree/shrub establishment,
7. forest health and protection, including woody vine and vegetation control,
8. invasive species control
9. fire and catastrophic risk reduction,
10. fire and catastrophic event reduction,
11. special practices, including; demonstration

sites, harvest prescription and timber marketing and restoration of fire-dominated forest communities.

Of the listed practices, top priority is given to practices 2 through 5 above.

To be eligible for the cost-share, you must be a non-industrial private forest landowner with at least 10 acres. Also, you must work with a state forester, another state official, or a professional resources manager to develop and implement a management plan that addresses site-specific activities and practices. Each nonindustrial private forest landowner can incorporate up to 1,000 acres into FLEP (this can be increased to 5,000 acres if the Secretary of Agriculture, in consultation with the state forester, determines that there are significant benefits from the acreage increase).

This USDA/FS program is administered through MDC. This program was not funded in 2004. For more information about FLEP, contact your local MDC office.

1.4 Sustainable Agriculture Research and Education Program (SARE) Funding Incentives

SARE funds are designed to help increase farmer and rancher knowledge and adoption of practices that are “economically viable, environmentally sound, and socially responsible.” SARE assigns funds based on a competitive grants program. Proposals submitted for funding through SARE are peer reviewed by regional administrative councils. Regional administrative councils are made up of diverse groups of producers, farm consultants, university researchers and administrators, state and federal government agency staff and representatives from non-profit organizations. Missouri is part of the North Central Region.

1.4.1 SARE Research and Education, Professional Development and Producer Grants

SARE has three types of funding. They are: 1) research and education grants; 2) professional development program grants; and 3) producer grants. Figure 10 gives a brief summary of the basics of each funding type.

Of the three funding types available through SARE, only one, the producer grant, is aimed at the landowner. Landowners who submit accepted proposals can receive up to \$15,000 to establish and maintain the sustainable practice that they propose. For groups of three or more landowners who develop a proposal together, funding is available for up to \$18,000. Partners or family members farming the same tract of land do not qualify as a group.

Agroforestry practices can be economically viable, environmentally sound and socially responsible. Therefore, landowners who want to adopt agroforestry practices can apply for SARE funding. However, due to the competitive grant process, there is no guarantee that a landowner’s proposal will be accepted. To find out more

SARE Funding Types

- 1. Research and education grants**
 - led by universities or nonprofit organizations
 - generally range from \$30,000 - \$200,000
- 2. Professional development program grants**
 - sponsor professional development training for Cooperative Extension, NRCS, and other agricultural professionals
- 3. Producer grants**
 - provide funds for landowners conducting on-farm research or demonstration projects
 - grants typically run between \$500 and \$15,000
 - three or more legally separate producers may receive up to \$18,000

Figure 10: Three types of funding programs administered by the Sustainable Agriculture Research and Education program (SARE).

about SARE producer grant applications and tips on how to write a winning proposal, visit SARE's website at www.sare.org/ncrsare, or contact the staff of the North Central Region SARE at:

*North Central Region SARE
University of Nebraska - Lincoln
13A Activities Building
P.O. Box 830840
Lincoln, NE 68583-0840
(402) 472-7081 email: ncrsare@unl.edu*

1.5 USFWS Partners for Fish and Wildlife (PFW) Funding Incentive

The PFW Program emphasizes native habitat restoration on an ecosystem and landscape scale, including riparian corridors, in-stream habitat, wetlands, upland native grasslands, and others. The goal of PFW is to help conserve, protect and enhance fish, wildlife, plants, and their habitats. A voluntary program, PFW focuses on restoring native vegetation to areas that have been affected by intensive land-use practices. Stream habitat restoration projects are prioritized based on imperiled species which are in greatest need of habitat restoration. For Missouri, these species include: Topeka shiner, Niangua darter, scaleshell mussel, Ozark cavefish, Neosho mucket, Arkansas darter, and Neosho madtom.

Landowners who wish to participate in this program must voluntarily agree to maintain/manage the habitat in its restored condition for no less than 10 years. The USFWS will provide at least 75 percent of the costs to restore the project area. If landowners agree to maintain/manage the area for additional years, the cost-share could reach as much as 95 percent. Cost-share funds are provided for native trees, shrubs, grasses, fencing, alternative watering sources for livestock, and contracted labor.

For more information on the PFW program, contact your local MDC Private Land Conservationist or the USFWS in Columbia, Missouri, toll free: 1-877-275-9134 .

2. State Funding Incentives for Agroforestry

In Missouri, three agencies provide the majority of the available state funding in support of agroforestry. These agencies are the Missouri Department of Agriculture (MDA), the Missouri Department of Conservation (MDC), and the Missouri Department of Natural Resources (DNR) (Figure 11).

2.1 Missouri Department of Agriculture Incentive Programs for Agroforestry

The Missouri Department of Agriculture (MDA) has one main program that can be used to establish agroforestry practices: the Alternative Loan Program.

2.1.1 Alternative Loan Program

The MDA offers direct loans through the Agriculture Development Fund to finance the production, processing, and marketing needs of an alternative agricultural enterprise. Alternative loans can be for up to \$20,000, with an interest rate of 7.5 percent and maximum term of 5 years with semi-annual payments.

Alternative agricultural enterprises that would be common in agroforestry settings include horticultural production and marketing; tree farming, shrubs and landscaping plants; fee hunting; apiaries; and value added enterprises such as processing equipment and packaging. Other projects that are funded include organic production enterprises; portable greenhouses, and irrigation equipment. This list is only a sample of possible enterprises.

The purpose of the alternative loan program is to promote entrepreneurial thinking, therefore, there is a great deal of flexibility as to what can be funded. MDA does recommend that potential borrowers check resources, talk to others, look for something in demand, visit markets and observe what is selling, attend conferences and workshops, read and plan.

For more information on the Alternative Loan Program, contact:

*Missouri Department of Agriculture
Market Development Division
Agriculture Development Fund Program
P.O. Box 630
Jefferson City, MO 65102
Phone: (573)751-4762*

2.2 Missouri Department of Conservation Incentive Programs for Agroforestry

The Missouri Department of Conservation (MDC) is a valuable resource for landowners who wish to adopt agroforestry. Much of the help offered by MDC is in the form of technical advice and partnerships with other agencies. However, MDC does have two programs that offer financial incentives to landowners who wish to adopt agroforestry practices. These two programs are called the Missouri Agroforestry Program and the MDC Cost Share Program. Availability of funds for these and other MDC programs are dependent upon year-to-year state budget constraints.

Missouri State Funding Incentives for Agroforestry

Missouri Department of Agriculture (MDA)

- Alternative Loan Program

Missouri Department of Conservation (MDC)

- Missouri Agroforestry Program
- MDC Cost Share Program

Missouri Department of Natural Resources

- Soil and Water Conservation Program (SWCP) Cost Share
- Agricultural Non-Point Source (AgNPS) Special Area Land Treatment Program (SALT) Grants

Figure 11: Funding Incentives for agroforestry offered through Missouri state agencies

2.2.1 *The Missouri Agroforestry Program*

The Missouri Agroforestry Program was established in 1990 with the passage of the Missouri Economic Diversification and Afforestation Act. This act was amended in 2001 with the passage of House Bill 904. The program is designed to compliment an existing or new Conservation Reserve Program (CRP) plan by providing financial assistance to share the cost (up to 75 percent) of establishing the trees and/or shrubs to be used in an agroforestry management program. Similar to CRP, enrollment in this program also entitles landowners to receive an annual incentive payment for up to 10 years. The amount of the incentive payment made to the landowner will be the lesser of:

1. an amount which when added to any cash or in-kind net income produced by crops raised on the land, is substantially equal to the amount per acre previously paid or would have been paid to the landowner under the CRP program; or
2. an amount less than that provided in 1 above, if such lesser amount does not significantly reduce the number of acres for which agroforestry incentive payments are made.

In other words, landowners are expected to pursue alternative market opportunities that are made available through the establishment of agroforestry practices. Therefore, they are allowed to generate income from the trees, shrubs or alternative crops. In years where no income from these alternative products is earned, the landowner will receive an incentive payment equal to the amount received as a soil rental payment from CRP. For example, if CRP would have paid the landowner \$65 per acre as a soil rental payment, then the program would pay the landowner \$65 per acre. Participants who are successful at generating an income from their alternative products may still receive an annual incentive payment. However, the annual incentive payment will be equal to the anticipated CRP soil rental payment (for example, the \$65 per acre soil rental payment) minus the net

income per acre earned through the marketing of alternative products.

Agroforestry practices that are covered by the Missouri Agroforestry Program include alley cropping, forested-riparian buffers, silvopasture, and windbreaks. To participate in the program, a written application must be submitted to the MDC. Landowners who qualify for this program will work closely with MDC personnel to ensure that the practice meets design and establishment criteria. Eligible lands include highly erodible land that has an erodibility index equal to or greater than eight over at least one-third of the designated field. Highly erodible land that has been enrolled in CRP on or after 1990 is also eligible.

Currently, the Missouri Agroforestry Program is not funded and may be subject to the limited application periods of the CRP regular sign-up. However, the State of Missouri is working on providing funds for this program.

2.2.2 *MDC Cost Share Program*

The MDC Cost Share Program offers cost share funds to private landowners who are not enrolled in any other federal or state incentive program. There are two areas of the Cost Share Program that can be applied to agroforestry: 1) MDC 700 tree/shrub establishment (Figure 12); and 2) MDC 900 woodland improvement (Figure 13). Both of these areas offer a 75 percent cost share on all approved practices, unless a flat fee has been established for the practice

The tree and shrub establishment practice (MDC 700) allows landowners to plant native trees and shrubs where needed for conservation purposes such as reforestation, watershed protection, wildlife habitat, erosion control, pollution control, filter or buffer strips, and energy conservation. Orchards and Christmas tree plantations are not eligible. MDC will pay a flat rate or a 75 percent based on approved component costs up to a total of \$15,000 per landowner per year, inclusive of all cost-shared practices. Cost share funds can be used to cover the costs of

nursery stock, root production method (RPM) seedling establishment, planting, weed control, site preparation for natural and artificial regeneration, and seeding. In return for the cost share assistance, landowners must maintain the plantings for a minimum of 15 years following the installation of all required practices. From an agroforestry standpoint, these funds could be used to establish riparian buffers and windbreaks.

MDC 700 Tree/Shrub Establishment

- 75 percent cost share for:
nursery stock
RPM seedling establishment
planting
weed control
site preparation
seeding
- 15-year agreement
- Orchards, Christmas tree plantations, and land enrolled in CRP are not eligible

Figure 12: Summary of the MDC 700 tree/shrub establishment cost share program.

The woodland improvement practice (MDC 900) can be used to improve timber production, wildlife habitat and forest health. Cost share funds can be used to offset the cost of thinning, chemicals used to remove competing vegetation, pruning, and crop tree release. Three different levels of thinning can be applied based on the basal area (BA) that is being removed:

- light thinning (20-30 BA)
- medium (30-40 BA)
- heavy (>40 BA).

Funds cannot be used for commercial thinning, Christmas tree plantings, or orchards. Livestock and grazing must be excluded from the treated acreage. Landowners can receive up to 75 percent reimbursement on projects costing up to \$5000 each year, and all practices must be maintained for at least 10 years. The MDC 900 cost share funds can be used to prepare an existing timber stand for a forest farming practice if approved by a MDC resource professional.

MDC 900 Woodland Improvement

- Pays for thinning, pruning, chemicals and crop-tree release
- 75% cost share
- \$3,750 maximum annual payment per project
- 10-year agreement
- Does not apply to commercial thinning
Christmas tree plantings, or orchards
- Does not allow livestock grazing

Figure 13: Summary of the MDC 900 woodland improvement practice.

2.3 Missouri Department of Natural Resources Incentive Programs for Agroforestry

The Missouri Department of Natural Resources (DNR) has two programs funded through the Soil and Water Conservation Program (SWCP) that can be used to offset the costs of establishing and maintaining certain agroforestry practices. These programs include a State SWCP cost share and the Agricultural Nonpoint Source (AgNPS) Special Area Land Treatment (SALT) program grants.

2.3.1 State SWCP Cost Share

The State Soil and Water Conservation Program (SWCP) cost share is a program funded by a portion of the Missouri Parks and Soils Sales Tax. Landowners who implement approved soil and water conservation practices that conserve soil, and consequently improve water quality by reducing sedimentation, may receive up to 75 percent cost share for the establishment of these practices.

There are numerous practices listed that are eligible for cost share; however, only one of the practices has direct application for agroforestry. Forest plantation (DFR-4) allows landowners to plant trees on marginal sites in order to encourage less intensive use and to reduce soil erosion. The stated goal of this practice is to convert marginal land into woodland. Cost share is authorized for :

- Seed or seedlings, seedbed preparation and seeding or planting.

- Field fencing to exclude livestock from woodland that lies within an existing functional interior or property line fence.
- Site preparation that is necessary to level gullies to accommodate a mechanical tree planter. Site preparation should not be used simply to clear or remove undesirable tree species so that desirable species can be planted.

Planting of orchard trees, ornamental trees and Christmas trees is not authorized for cost share funding. For land to be eligible, it must be subject to excessive erosion or have slopes of greater than 10 percent.

2.3.2 Agricultural Non-point Source (AgNPS) Special Area Land Treatment (SALT) Program

The Special Area Land Treatment (SALT) program is another element of the Soil and Water Conservation program that provides financial assistance to landowners who are willing to implement best management practices (BMP's) on their land for the purpose of improving water quality. Originally, the SALT program only focused on reducing water pollution caused by sedimentation resulting from erosion of agricultural land. The Agricultural Non-point Source SALT (AgNPS/SALT) program is the latest version of the SALT program and is designed to reduce all forms of agricultural non-point source pollution, including sedimentation.

The AgNPS/SALT program awards grants of up to \$750,000 to Soil and Water Conservation Districts (SWCD's) that identify priority watersheds that are suffering degradation caused by agricultural non-point source pollution problems. Local SWCD's can apply for one of these grants by identifying a

watershed needing protection, and setting goals by prioritizing BMP's to lessen the impacts of water quality impairments related to agricultural production. The purpose of the AgNPS/SALT program is to provide the resources for local people to identify and solve local problems.

Landowner's within the selected watersheds may apply to the local SWCD's to receive a cost share of up to 75 percent for the establishment of priority BMP's. In addition to the forest plantation (DFR-4) practice described in the SWCD cost share program, acceptable agroforestry BMP's include riparian forest buffers (N391) and windbreak/shelterbelt establishment (N380) (Figure 14).

Riparian forest buffers (N391) can be established on areas adjacent to permanent or intermittent streams, public drinking water reservoirs, and wetlands and ground water recharge areas. Cost share is offered at 75 percent of county average cost or actual cost for establishment of those components technically necessary to certify the practice according to NRCS standards. An out-of-production incentive payment may be authorized on a per acre, per year, basis not to

Agroforestry Practices Supported by AgNPS/SALT

- Forest Plantations
 - Up to 75 percent cost share
 - Pays for seeds, seedling, site prep, and field fencing
 - Does not include orchard plantings
- Riparian Forest Buffers
 - Up to 75 percent cost share
 - Out-of-production incentive payment may be authorized
 - 10-year agreement
- Windbreak/Shelterbelt
 - Only approved in seven counties in Missouri
 - Up to 75 percent cost share
 - One time incentive payment of \$1.50 per foot, per row
 - 10-year agreement

Figure 14: Three agroforestry practices funded by the AgNPS/SALT program

exceed 3 years per participant. The landowner must maintain the practice in accordance with NRCS standards and specifications for 10 years.

Windbreak/shelterbelt establishment (N380) can be approved for areas in Butler, Scott, Stoddard, Mississippi, New Madrid, Dunklin, or Pemiscot counties where woody plants are suited. The purpose of establishing a windbreak/shelterbelt is to reduce soil losses from wind erosion, protect plants and improve irrigation efficiency to maintain water quality.

Applicants must develop and apply a management plan based on NRCS standards for at least one of these stated purposes. Approved plans can receive up to a 75 percent cost share of the county average cost or actual cost, whichever is less, of the components technically required to install the practice. Along with the cost share, a one-time incentive payment of \$1.50 per foot, per row, of windbreak/shelterbelt is authorized for approved plans. The landowner must maintain the practice in accordance with NRCS standards and specifications for 10 years.

3. Private Funding Sources for Agroforestry

Besides the funding available through Federal and State programs, landowners may also wish to check for opportunities from private organizations (Figure 15). Numerous private organizations offer grants, cost-share and equipment-on-loan for landowners who are improving wildlife habitat with timber stand improvement or by planting shrubs, trees and forages. Examples of these private organizations include the National Fish and Wildlife Foundation (NFWF), the National Wild Turkey Federation (NWTf), Quail Unlimited (QU), Ducks Unlimited (DU) and Pheasants Forever (PF).

3.1 The National Fish and Wildlife Foundation (NFWF) Grant Programs

The National Fish and Wildlife Foundation (NFWF) is a private, non-profit, 501(c)(3) tax-exempt organization established by Congress in 1984. NFWF works to foster cooperative partnerships to conserve fish, wildlife and plant resources through the use of Challenge Grants. NFWF grants are called “Challenge Grants” because funding is based on an applicant’s ability to generate additional sources of funding. These additional funds generated by the grantee are called “Challenge Funds.” Challenge funds must be:

- Non-federal in origin (federally appropriated or managed funds cannot be used to

Private Funding Sources for Agroforestry

National Fish and Wildlife Foundation (NFWF)

- Native Plant Conservation Initiative
- Conservation on Private Lands

National Wild Turkey Federation (NWTf)

Quail Unlimited (QU)

Ducks Unlimited (DU)

Pheasants Forever (PF)

Figure 15: Private funding sources for agroforestry

- match a Foundation grant);
- Derived from sources other than the project grantee (i.e., third party);
- Raised and dedicated specifically for the project in question;
- Applied only to the Foundation grant and not to other federal matching programs.

Many grants are available through NFWF; however, two grant programs have implications for private-land agroforestry. They are the Native Plant Conservation Initiative in partnership with the Plant Conservation Alliance (PCA), and Conservation on Private Lands in partnership with NRCS.

3.1.1 The Native Plant Conservation Initiative

The Plant Conservation Alliance (PCA) in partnership with the National Fish and Wildlife Foundation (NFWF) offers a challenge grant program that promotes funding for the benefit of declining native plant species. The NFWF will match Challenge Funds at a 1:1 ratio (i.e. one dollar of non-federal funds will be matched with one dollar of federal funds). The call for proposals begins in early June and closes in mid-August. Successful grants are those seeking funding for projects that:

- Provide plant conservation benefits,
- Provide benefits to multiple species,
- Have direct benefits to plants, fish, wildlife and other biotic resources on public lands,
- Have multiple and innovative partnerships, demonstrate the ability to find matching funds exceeding the minimum 1:1 federal/non-federal requirement,
- Use innovative ideas, such as landscape approaches, shareable new technologies, and teaching by example opportunities, achieve a variety of resource management objectives,
- Meet NEPA, Section 7 ESA, or other legal requirements and have all necessary permits and clearances.

3.1.2 Conservation on Private Lands

The NFWF has partnered with the NRCS to provide a challenge grant that promotes effective conservation and stewardship on private lands. This particular challenge grant recommends that the applicant find additional funding at a 2:1 ratio. In other words, for every two dollars in non-federal funds, goods, or services, one dollar will be awarded by the Foundation. Qualified projects must meet the following criteria:

- Conservation on Working Landscapes - projects that integrate conservation practices in ongoing agriculture, ranching and forestry operations; and projects that link NFWF Challenge Grants with larger NRCS programs such as WRP, CRP and EQIP.
- Demonstrated Value for Fish and Wildlife - projects must clearly define the conservation problem that is being addressed and explain how the project will provide measurable benefits for fish and wildlife.
- Partnerships - projects must demonstrate diverse partnerships among a variety of stakeholders, with special emphasis on projects that unite conservation and agricultural interests.
- Leverage - projects must meet the minimum 1:1 match ratio, with a 2:1 match ratio strongly encouraged.
- On-The-Ground - projects must have a strong “on-the-ground” component, although capacity building, community development and other goals may be included.
- Landscape Scale - projects that address agricultural conservation at a watershed or landscape scale will be given preference.
- Immediacy of Need - projects must demonstrate a clear need for funding and proposals should define a time-line for implementation (which should be less than 1 year).

For more information about these two Challenge Grant programs, contact the National Fish and Wildlife Foundation at:

<http://www.nps.gov/plants/nfwf/index.htm>

http://www.nfwf.org/programs/grant_apply.htm

or contact NFWF at (202) 857-0166.

3.2 National Wild Turkey Federation Funding Incentives

The National Wild Turkey Federation (NWTf) is a private organization that promotes scientific wildlife management on public, private and corporate lands as well as wild turkey hunting as a traditional North American sport. Members of the NWTf may purchase tractor-trailer loads of seed for the cost of shipping through the Conservation Seed Program for habitat improvement projects. The Wild Turkey Woodlands program provides opportunities for landowners who actively manage their farms, ranches or woodlands for wild turkey and other wildlife to purchase seed and seedlings at a reduced cost. For more information about the NWTf contact the organization at:

*The National Wild Turkey Federation
Post Office Box 530
Edgefield, SC 29824-0530
1-800-THE-NWTf
<http://www.nwtf.org>.*

3.3 Quail Unlimited Funding Incentives

Quail Unlimited (QU) is a national, non-profit conservation organization dedicated to the wise management and conservation of America’s wild quail as a valuable and renewable resource. Local QU chapters raise funds for local habitat and education projects, state wildlife departments, upland game bird management, habitat research and education programs. QU organizations are involved in:

- Challenge Grants with the NFWF,
- Answer the Call, a partnership program with the USFS emphasizing quail management throughout the U.S.,
- Quail Habitat Improvement Programs, that

provide local chapters with free seed, low cost trees/shrubs, equipment on loan. QU supports numerous other habitat improvement practices.

To find out more about Quail Unlimited, contact your local chapter, Or write to:

Quail Unlimited National Headquarters
31 Quail Run or P. O. Box 610
Edgefield, SC 29824
Phone: (803) 637-5731
Fax: (803) 637-0037
<http://www.qu.org>

3.4 Ducks Unlimited Funding Incentives

Ducks Unlimited (DU) is a private conservation group that was started about 65 years ago by a group of sportsmen and has become the largest wetland and waterfowl conservation organization in the world. DU offers a variety of programs to restore grasslands, replant forests, and restore watersheds. These programs are designed to:

- help landowners enroll in government-subsidized easement and set-aside programs;
- purchase and distribute, on-loan, planting equipment for replanting natural grasses on lands no longer used for agriculture;
- plant hardwood seedlings in the Mississippi Alluvial Valley;
- restore drained wetlands, protect stream corridors, and establish buffer strips.

DU works in partnership with landowners, federal agencies and other private agencies to implement their programs. Their programs include:

- purchasing land, restoring land and donating land to agencies that will manage it for wildlife;
- purchasing perpetual conservation easements;
- offering financial incentives to landowners who agree to manage their land for waterfowl and other wetland wildlife for a period of 10 years;

-challenge grants that provide landowners with cost share through the North American Wetlands Conservation Act (NAWCA) of 1989.

For more information about programs offered by DU, visit their website at <http://www.ducks.org>, or write to:

Ducks Unlimited, Inc.
One Waterfowl Way
Memphis, TN, 38120
Phone: 1-800-45DUCKS or (901) 758-3825

3.5 Pheasants Forever Funding Incentives

Pheasants Forever (PF) is a private, non-profit conservation organization founded in 1982 in response to a declining ring-necked pheasant population. PF is dedicated to the protection and enhancement of pheasant and other wildlife populations in North America through habitat improvement, land management, public awareness, and education. Such efforts benefit landowners and wildlife alike. PF's unique system of county chapters allows 100 percent of net funds raised by chapters to remain at the chapter level for local habitat projects.

Local PF chapters raise money to support five habitat restoration programs. These five programs are:

- food plots,
- nesting cover,
- woody cover,
- land purchases,
- wetland restoration.

For more information about PF and programs that are available, contact your local PF chapter, visit on the web at <http://www.pheasantsforever.org>, or write to:

Pheasants Forever
1783 Buerkle Circle
St. Paul, MN 55110
Phone: (651)773-2000
or toll free: 1-877-773-2070

Federal Funding Incentives by Practice/Benefit

Agency/Program

Practice/Benefit

	Alley Cropping	Riparian Buffers	Wind-breaks	Silvo-pasture	Forest Farming	Timber Stand Improvement	Tree Planting	Wildlife
USDA/FSA								
Conservation Reserve Program (CRP)							CS,LE,M	CS,LE,M
Continuous Conservation Reserve Program (CCRP)		CS,LE,IP,M	CS,LE,IP,M					
Conservation Reserve Enhancement Program (CREP)		CS,LE,IP,M					CS,LE,IP,M	CS,LE,IP,M
USDA/NRCS								
Environmental Quality Incentives Program (EQIP)	IP	IP	IP				CS	CS
Wetland Reserve Program (WRP)		CS,LE					CS,LE	CS,LE
Wildlife Habitat Incentive Program (WHIP)					CS			CS
Conservation Security Program (CSP)	CS,LE	CS,LE	CS,LE	CS,LE				CS,LE
USDA/FS								
Forest Land Enhancement Program (FLEP)	CS	CS	CS	CS		CS	CS	CS
SARE								
Producer Grants	G	G	G	G	G	G	G	G
USFWS								
Partners for Fish and Wildlife (PFW)		CS					CS	

CS = Cost Share (ranges from 50% to 90%, based on a predetermined expected cost structure)

LE = Land Easement (Rental payments based on an average rental rate per land use type; easements are typically 5, 10, 15, 30 years or permanent)

M = Annual maintenance payments (range from \$5 - \$10 per acre)

IP = Additional incentive payments (payments could include sign-up bonuses, additional cost-share, and/or increased land easement rates)

G = Grants

State and Private Funding Incentives by Practice/Benefit

Agency/Program	Practice/Benefit									
	Alley Cropping	Riparian Buffers	Wind-breaks	Silvo-pasture	Forest Farming	Timber Stand Improvement	Tree Planting	Wildlife		
MDA					X					
Alternative Loan Program										
MDC										
Missouri Agroforestry Program	CS,LE	CS,LE	CS,LE	CS,LE						
MDC Cost Share Program						CS			CS	
DNR										
Soil and Water Conservation Program (SWCP)										
Cost Share									CS	
Agricultural Non-Point Source (AgNPS)Special										
Area Land Treatment Program (SALT) Grants		CS,IP					CS,IP			CS
NFWF										
Native Plant Conservation Initiative										CG
Conservation on Private Lands										CG
NWTF										
Member Programs										CS
QU										
Member Programs										CS
DU										
Member Programs		CS,LE								CS
PF										
Member Programs		CS,G							CS,G	

CS = Cost Share (ranges from 50% to 90%, based on a predetermined expected cost structure; or relates to a reduced cost for seeds or seedlings)

IP = Additional incentive payments (payments could include sign-up bonuses, additional cost-share, and/or increased land easement rates)

G = Grants

CG = Challenge Grants (applicants must generate additional sources of funding)

X = General applicability (indirectly applies to a specific benefit)

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