

Hoophouse Funding in Michigan

Hoophouses for Health

Hoophouses for Health is a program designed to build the Good Food infrastructure of Michigan Farmers. Hoophouse loans are available to farmers who are vendors at participating farmers markets. The zero-interest loans are “repaid” through distributing food to schools and vulnerable families with children age 0-8, using a voucher redemption system. The payback period is five years, with no penalty for early repayment. The program is a partnership between the Michigan Farmers Market Association, MSU Center for Regional Food Systems, and MSU Department of Horticulture. The loan program is made possible through support provided by the W.K. Kellogg Foundation. Visit <http://mifma.org/hoophousesforhealth/> for more information.

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Citizens Bank Growing Communities Micro-Grant Program

The Growing Communities Micro-Grant Program provides funding for Detroit-area enterprises to invest in business enhancements such as equipment, land, signage, and more. To be eligible, a business must sell in the sheds at Eastern Market, be located in the Eastern Market District, sell at a [Detroit Community Market](#), be a [Detroit Kitchen Connect](#) participant, or be an urban grower in Detroit, Hamtramck, or Highland Park. The project is a collaboration between Citizens Bank, Eastern Market, and the Michigan Economic Development Corporation.

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Natural Resources Conservation Service EQIP Seasonal High Tunnel Initiative:

The Environmental Quality Incentives Program (EQIP) Seasonal High Tunnel Initiative is a cost-share program. Eligible farmers must have sales/production of \$1,000 annually. The program will cover up to 75 percent of the estimated cost of constructing a high tunnel of up to 2,178 square feet. The financial assistance level is \$2.26 per square-foot for a maximum of \$4,922.28. Socially disadvantaged, beginning farmers and historically underserved producers can receive up to 90 percent of the cost for a maximum of \$5,902.38. Technical and financial assistance is provided by NRCS.

Contact: Find your local NRCS field office at <http://www.mi.nrcs.usda.gov/contact/Field%20Offices.html>



The ShadeFund:

ShadeFund makes loans up to \$50,000 to small businesses that keep forestland and farmland in sustainable production. ShadeFund supports organic and natural agriculture projects, as well as sustainable forestry, eco-tourism, and agri-tourism. Entrepreneurs can apply online for a loan (www.shadefund.org). Once approved, borrowers are featured on the ShadeFund website where they can raise a portion of their loan from individuals visiting the site. Loan terms and interest rates vary depending on the strength of the business and available collateral. ShadeFund is a project of The Conservation Fund and the US Endowment for Forestry and Communities.

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Program Name	Program Eligibility	Loan Coverage	Range of Funds	Funding Cycle	Interest Rate	Payback Period	Website
Hoophouses for Health	Applicants must be a vendor at a participating market.	Hoophouse Building material Supplies	Up to \$15,000. Applicants must cover 25% of project cost.	Applications are accepted on a rolling basis.	0% fixed interest	5 years No penalty for early repayment Repayment through distributing food to vulnerable families through a voucher redemption system and farm to school deliveries.	www.hoophousesforhealth.org
Citizens Bank Growing Communities Micro-Grant Program	Applying businesses must sell in Eastern Market sheds, be located in the Eastern Market District, sell at a Detroit Community Market, participate in Detroit Kitchen Connect, or be an urban grower.	Equipment Land Signage Lighting Canopies	Up to \$5,000 for equipment, \$3,000 for land, and \$5,000 for signage, canopies, or lighting	2015 applications were due August 21. There will likely be another round of funding in 2016 with a similar deadline.	Not Applicable	Grants are awarded as reimbursement. If selected, the grantee will receive a contract detailing the grant amount and obligations. Once the contract is signed, the grantee can purchase the desired equipment. The grantee may submit for reimbursement once the equipment has arrived.	www.easternmarket.com/business-resources/apply-for-a-grant
NRCS EQIP Seasonal High Tunnel Initiative	Participants must be engaged in agriculture or forest management and have sales and/or production of at least \$1000 annually. Additional eligibility information is available from local NRCS field offices. The program will provide assistance for one high tunnel per producer.	Costs associated with construction of a high tunnel (hoophouse)	Up to 75% of estimated cost of constructing a high tunnel up to 2178 sq. feet. \$2.76 per square foot for a maximum of \$6011.28. Socially disadvantaged, beginning farmers, and historically underserved producers can receive up to \$7928.18.	Cut-off date for general EQIP and EQIP initiatives is Dec. 18, 2015 for the first round of fiscal year 2016 funding.	Not Applicable	This is a cost-share program, so disbursed funds are not repaid by the farmer.	www.mi.nrcs.usda.gov/programs/eqip.html
ShadeFund	Businesses must be located in the United States, and projects must contribute to the sustainable use of local natural resources.	Gap financing for up-front costs of cost-share programs Natural and organic agriculture, eco-tourism, and agri-tourism	\$2,500 to \$50,000	Applications are accepted on a rolling basis.	Typically between 4-9%	Terms vary depending on loan amount and type, stage of the business, credit history, and available collateral.	www.shadefund.org