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KENTUCKY
DEPARTMENT OF
AGRICULTURE







KOAP

Annual Report

2026 Kentucky Office of Agricultural Policy



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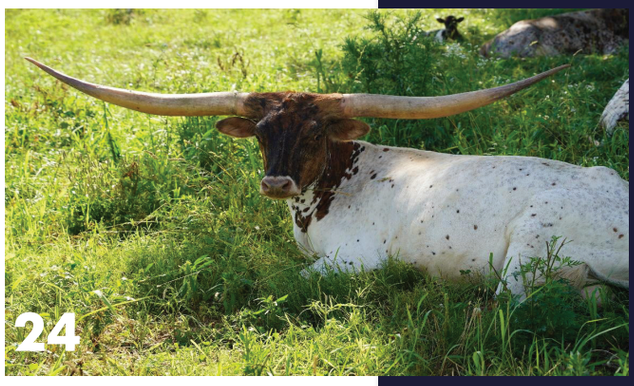




Message From Commissioner Shell





At the heart of Kentucky's heritage lies agriculture. Today, it continues to be a necessary component for Kentucky's future. As the backbone of civilization, farmers provide the food and fiber needs for our world. For many in Kentucky, farming is a way of life. Its impact reaches all of us and is vital for our economy.

But farming is hard. It's expensive and unpredictable. As a result, the farmland is shrinking at an alarming rate in Kentucky. It is imperative that we find a way to keep productive farmland productive, both in the agricultural sense and in the financial sense. To do that, there needed to be changes.

As a fifth-generation farmer, I am proud to raise cattle alongside my family. But as farming changed, we noticed we needed to change, as well. While we still operation cattle, we now also grow flowers, corn, and pumpkins. Understanding the need for diversification was key to our success in this evolving landscape. To make that a reality, we used many of the programs available across the state for farmers who want to diversify their operations.

Supporting agricultural producers across Kentucky in diversifying and maximizing their agricultural potential is a key role of the Kentucky Agricultural Finance Corporation and the Kentucky Agricultural Development Board. By providing financial assistance, they help farmers explore new opportunities and strengthen their operations. That diversification protects a way of life that has passed the values of a family farm down for generations. The farms we have today are a tribute to those who came before us. They are the product of unseen struggles and the unwavering commitment of farmers and their families. It's an undeniable fact that farming is essential to Kentucky's future and its economy.

Kentucky agricultural cash receipts were $8.3 billion in 2025, matching the all-time high set just a few years ago. That number reflects just a portion of the overall estimated $49.6 billion impact agriculture has on Kentucky's economy, making it evident that Kentucky needs agriculture.

Kentucky's top five commodities all exceeded $1 billion in cash receipts, showcasing how diversification has created greater opportunities for our farming families. This diversification marks a significant turning point in Kentucky's agriculture future. In the past, tobacco was king. But when the market changed, Kentucky had to change with it.

More than 25 years ago, when Kentucky's political leaders secured the Master Settlement Agreement (MSA), Kentucky had tens of thousands of tobacco farms. In those days, a group of farmers and government leaders saw an opportunity to take half of the funds from the MSA, wisely invest them into Kentucky agriculture, and diversify our industry. As a result, Kentucky agriculture changed dramatically. While tobacco is still responsible for more than $248 million of cash receipts, agricultural products such as poultry, corn, soybeans, and cattle consistently dominate the top of the commodity's list.



> ***"It's an undeniable fact that farming is essential to Kentucky's future and its economy."***

We recently wrapped up the silver celebration of the Kentucky Agricultural Development Fund, which, since its beginning, has promoted the diversification of agriculture by stewarding dollars from the Tobacco Master Settlement Agreement. Through the intentional focus of diversification by the Kentucky Agricultural Development Board and the Kentucky Agricultural Finance Corporation, we have witnessed Kentucky agriculture's ability to better absorb fluctuations in the market, creating a more secure position for our farming families.

By working together, these two entities are creating a more stable economy for the future of agriculture. In 2021, the General Assembly decided to transfer the administration of the Kentucky Agricultural Development Fund (KADF) from the Governor's Office to the Kentucky Department of Agriculture (KDA).

Considering our mission at the Kentucky Department of Agriculture is to promote the interests of agriculture and horticulture, it was a natural fit. Together, we have become a force for change, while continuing to honor and hold tight to the agricultural roots that make this Commonwealth special.

Since combining efforts, the groups have celebrated some important milestones. The Kentucky Agricultural Finance Corporation, which is focused on new and beginning farmers, reached over $210 million in assets and the Kentucky Agricultural Development Fund celebrated two decades of service. With hundreds of millions of dollars invested over the lifetime of the fund, Kentucky agriculture has been transformed. Now, we begin to look at the future.

In Kentucky, we are doing something about the struggle's farmers face. Together, we are writing a new chapter for Kentucky agriculture.I'm excited to be with you for the future and look forward to good things to come.



Jonathan Shell
Commissioner of Agriculture, Kentucky

About KOAP and Senate Bill 3

In the 2021 legislative session, the Kentucky General Assembly passed Senate Bill 3, a bill that moved administration of the Kentucky Agricultural Development Fund from the Governor's office to the Kentucky Department of Agriculture.

The Kentucky Office of Agricultural Policy provides staff support to the Kentucky Agricultural Development Board and the Kentucky Agricultural Finance Corporation and ensures Kentucky is being good stewards of dollars from the Tobacco Master Settlement Agreement. The 1998 agreement requires tobacco companies to pay settling states, including Kentucky, billions of dollars in annual installments. The Kentucky Office of Agricultural Policy oversees the boards' investments into diversifying and supporting Kentucky agriculture.



Message from the Executive Director

Our team oversees board operations, compliance, programs, projects, and legal responsibilities while answering to the Kentucky General Assembly's Tobacco Oversight Committee. Our impact and accountability are an international model of success.

I am humbled to serve as the Executive Director at the Kentucky Office of Agricultural Policy (KOAP). The KOAP team is absolutely the best! Its culture is a true example of servant leadership, empowerment, and dedication. I'm proud to be a part of this team as we work together to support the next generation of farmers who provide food, fiber, and shelter for our Commonwealth.

This year, our 25th silver anniversary concluded, and I would like to take this opportunity to highlight a few individuals who made our success possible.

William "Bill" Hearn serves as my fiscal officer. For the past 23 years, his focus and integrity have implemented a level of trust that is second to none. I appreciate his steadfast approach that has served as this program's cornerstone of fiscal success.

William "Bill" McCloskey serves as my Deputy Executive Director. His 25 years of service to the office is a testament to his passion to move Kentucky Agriculture forward! I depend on his institutional knowledge and for day-to-day operations. He never asks for things to be done that he is not willing to do himself. He comes in early, stays late, sincere example of genuine heart.

Wayne Hunt, CEO of H & R Agri-Power, has served since the beginning on our KADB and KAFC boards. He has been dedicated to moving agriculture forward since 2000 and the passage of HB 611. He serves as our sentinel and conscience, always reminding us of the funds' purpose and impact. His love for agriculture and strategic investment are true testaments to his resolve.

Over the past 25 years, the Kentucky Office of Agricultural Policy, through the actions of our Agricultural Development and Agricultural Finance boards has invested over $850 million across our Commonwealth in all 120 counties. Our finance operation has over $210 million in assets, while managing over 1,000 active loans.

With a legacy like this, I can't wait to see what the next 25 years will accomplish and the continued positive difference it will make in Kentucky. It's a privilege to lead KOAP and witness history every single day. I would like to thank my bride Olivia, and our three miracles, Chloe, Alexandria, and Wilken, for the opportunity to serve the Commonwealth in this role. I deeply appreciate my family and parents, Willie and Lauralene Reed, for their support and guidance. Above all, I give thanks to my Lord and Savior, Jesus Christ for His direction, vision, and enthusiasm. Blessings in abundance to all! In God We Trust!



Brandon Reed
Executive Director, Kentucky Office of Agricultural Policy

> **"Over the past 25 years, the Kentucky Office of Agricultural Policy, through the actions of our Agricultural Development and Agricultural Finance boards has invested over $850 million across our Commonwealth in all 120 counties."**

KOAP
KENTUCKY OFFICE OF AGRICULTURAL POLICY

A 25 Year Wrap Up

The sun shines bright for the Kentucky Agricultural Development Fund (KADF) as we close our 25th silver anniversary celebration. In 2000, after the Kentucky General Assembly passed House Bill 611, it was decided 50 percent of the Tobacco Master Settlement Agreement (MSA) funds would be invested to diversify agriculture. The caretaker entrusted to watch over this fund is the Kentucky Agricultural Development Board (KADB).

Looking back 25 years later, this investment in agriculture diversification has been extremely positive. However, Kentucky is an anomaly. Almost every other state used these funds for other purposes, such as balancing their state budget. This put Kentucky agriculture in a unique position as the international model for supporting farmers.

"We are the envy of the rest of the United States," said Sen. Robin Webb, who while serving as a state representative played a critical role in securing the funds for agriculture.

Kentucky farmers have been given a significant advantage in diversification and have been set up to thrive in their operations. Over the past 25 years, the Kentucky Agricultural Development Board (KADB) has invested $850 million from the MSA. That diversification and advantage have played a large role in why agriculture has a $50 billion economic impact annually in Kentucky.

Throughout this year, KADF has hosted celebrations and reflections at all eight regional County Agricultural Incentives Program (CAIP) administrator training with guest speakers and anniversary presentations. These presentations have continued to tell the story on the benefits of investing in agriculture. "You can see the difference this board has made in family's lives," said Kentucky Office of Agricultural Policy (KOAP) Executive Director Brandon Reed.

> ***"We are the envy of the rest of the United States"***
>
> — Sen. Robin Webb

"This money looked like it was going to be different," said Wayne Hunt, board member of KADB and Kentucky Agricultural Finance Corporation (KAFC) since 2000. The investments from these funds are not in crops or livestock, but rather in farmers who continue to carry the industry forward through innovation and hard work. Supported by the KAFC and the KADB, these farmers are ensuring the Bluegrass State's agricultural legacy continues to grow for generations.

Through good times and difficult times these last 25 years, KADB and KOAP have held steadfast for agriculture. KADB has remained committed to one mission: funding innovative proposals that increase net farm income and affect tobacco farmers, tobacco-impacted communities, and agriculture across the state through stimulating markets for Kentucky agricultural products, finding new ways to add a value to Kentucky agricultural products, and exploring new opportunities for Kentucky farms and farm products.

As we reflect on the past 25 years, we do so with gratitude for those who laid the foundation and optimism for the generations who will continue to build upon it. Governors who support farmers, commissioners who fight for agriculture, executive directors who have remained consistent, and most of all board members who have served with a servant's heart.

"The evolution of the process is that it's board-driven," said KOAP Deputy Executive Director, Bill McCloskey, reflecting on the success of the experiment that started more than 25 years ago.

As one chapter closes, another begins. The accomplishments of the last 25 years are a testament to the vision of those who invested in Kentucky agriculture and the determination of the producers who answered the call to move it forward. While we celebrate this silver anniversary, the desire to diversify and grow Kentucky agriculture is far from finished. Together, KADB, KAFC, KOAP, farm families, and rural Kentucky will continue cultivating opportunities, strengthening rural communities, and ensuring the sun shines bright on the Commonwealth's agricultural future.



2026 Master Settlement Agreement (MSA) Funds From Tobacco Companies

$95,586,823

Subtract **$16,783,700** payment on debt service for rural water and sewer lines
Subtract **$400,000** for compliance at state level

General Assembly Budget

$78,403,123

MSA Dollars Appropriated To:
Kentucky Agricultural Development Fund *(KADF)*
Early Childhood Development Fund *(ECDF)*
Health Care Improvement Fund *(HCIF)*

Agriculture
$42,961,000

- **Farms to Food Banks** — $1,000,000
- **Raising Hope** — $1,000,000
- **Division of Conservation** — $3,000,000

Healthcare & Early Childhood Development
$35,442,123

KADF
$37,961,000

- **State Funds** — $24,675,700
  - **KAFC Loan Programs**
  - **KADF State Projects**
- **County Funds** — $13,285,300

Tobacco Settlement Agreement Fund

OVERSIGHT COMMITTEE

Jurisdiction of the Tobacco Settlement Agreement Fund Oversight Committee include matters pertaining to the Kentucky Agricultural Development Board, including requests to the board for grants and loans; planning by the board to establish short-term and long-term goals, to devise strategies, and to make investments that will assist farmers and the administrative, financial, and programmatic activities of the board; expenditures under the Early Childhood Development Fund and the Kentucky Health Care Improvement Fund; efforts of agencies and educational institutions to assist in the revitalization and diversification of tobacco farms; efforts of institutions of public post secondary research in conducting alternative crop development research; review of county agricultural development council plans, and the use of Tobacco Master Settlement Agreement money.



COMMITTEE MEMBERS

Jason Howell - (S) - Co-Chair

Michael Sarge Pollock - (H) - Co-Chair

Myron Dossett - (H) - Ex Officio

Cassie Chambers Armstrong - (S)

Keturah J. Herron - (S)

Aaron Reed - (S)

Craig Richardson - (S)

Robin L. Webb - (S)

Daniel Fister - (H)

Erika Hancock - (H)

Kim King - (H)

Shawn McPherson - (H)

Rachel Roarx - (H)

Kentucky Agricultural Development

Board Members

The Kentucky Agricultural Development Fund (KADF), in statute, is administered by the Kentucky Agricultural Development Board (KADB).

The mission of the board is to invest these funds in innovative proposals that increase net farm income and affect tobacco farmers, tobacco-impacted communities and agriculture across the state by stimulating markets for Kentucky agricultural products. This includes finding new ways to add a value to Kentucky agricultural products and exploring new opportunities that will benefit Kentucky farms now and into the future.



Statutory Members

Jonathan Shell (Chair)
Commissioner of Agriculture

Andy Beshear — *Designee: Matt Sawyers*
Governor

Jeff Noel — *Designee: Ashlee Chilton*
Secretary of Economic Development Cabinet

Dr. Laura Stephenson
Dean, University of Kentucky Martin-Gatton College of Agriculture, Food and Environment

Dr. Koffi C. Akakpo — *Designee: Dr. Marcus Bernard*
President, Kentucky State University

Appointed Members

Mark Barker, Oldham County
Representing Agricultural Lenders

Bobby Foree, Henry County
Attorney with Farm Experience

J. Fritz Giesecke, Warren County
Representative of Kentucky Farm Bureau

Matt Hinton, Fleming County
Representative of Kentucky Chamber of Commerce

Wayne Hunt, Christian County
Representing Grain & Tobacco Farmers

Dr. Gordon Jones, Warren County
Representing Cattle & Swine Farmers

Laura Sanderfur, Ohio County
Representing Farmers with Agricultural Diversification

Kevin Fields, Madison County
Representing Active Farmers

Al Pedigo, Allen County
Representing Grain, Tobacco, & Cattle Farmers

Heather Graham, Wolfe County
Representing Active Farmers

Neil Denton, Ballard County
Representing Livestock, Grain & Tobacco, Hay & Forage Farmers

KADF
KENTUCKY AGRICULTURAL DEVELOPMENT FUND

FINANCIAL STATEMENT

Fiscal Year 2026 (Ending 6/30/2026)

	State	County	Total	Individual County Accounts
BEGINNING CASH BALANCE	**$22,066,201**	**$0**	**$22,066,201**	**$15,482,981**
CASH Receipts				
Annual MSA Payment	$25,118,390	$13,523,672	$38,642,062	$13,523,672
Interested Earned Off - Budget County Accounts				$393,243
TOTAL CASH FY26	**$47,184,591**	**$13,523,672**	**$60,708,263**	**$29,399,895**
TOTAL CASH EXPENDITURES	**$32,496,655**	**$13,523,672**	**$46,020,327**	**$14,905,870**
ENDING CASH BALANCE	**$14,687,936**	**$0**	**$14,687,936**	**$14,494,025**

AGENCY RECEIPT ACCOUNT	
Beginning Cash Balance	**$159,575**
Cash Expenditures	**$13,606**
ENDING CASH BALANCE	**$145,969**

The Kentucky Agricultural Development Board (KADB) approved:

245 Projects & Programs

Totaling:

$22,486,371

in state and county funds during the 2026 fiscal year.

County & State Projects

Kentucky Agricultural Development Fund (KADF) projects are expected to positively affect the economic status of farmers and the targeted community. A wide array of state and county projects received KADF grants and loans in the fiscal year 2026. Projects ranged from county level grants to fund the purchase of grain bin rescue equipment and construction of farmers' markets to statewide investments in projects that provide leadership training, local food promotion and business development assistance to Kentucky farmers.

57 Projects

$6,817,696 Approved

State Level Programs

Food Safety and Efficiency Incentives Program provides funding for Kentucky farm families, businesses, and processors to increase their efficiency and food safety protocol through sound consultation services.

1 Project **$3,022 Approved**

Large and Food Animal Veterinary Incentives Program provides funding for Kentucky veterinarians to increase service to large and food animals in the state.

9 Projects **$755,501 Approved**

County Level Programs

County Agricultural Incentives Program (CAIP), which offers 11 incentive areas, provides Kentucky agricultural producers cost-share assistance on practices that increase net farm income and opportunities to try new and innovative technologies or systems that improve farm efficiency and productivity.

95 Counties **$13,580,057 Invested**

Next Generation Farmer Program (NextGen) was established to address the growing need for a specialized program that would benefit producers ages 18 to 40 that have been engaged in an agricultural operation for a minimum of three years.

6 Counties **$228,000 Invested**

Youth Agricultural Incentives Program (YAIP) benefits youth who are interested in learning more about agriculture.

30 Counties **$501,713 Invested**

Deceased Farm Animal Removal Program (DAR) was developed to aid in the coordination of environmentally sound and cost-effective disposal of deceased livestock.

23 Counties **$273,075 Invested**

Shared-Use Equipment Program assists broad-based community organizations with the purchase of farm equipment that would normally be cost-prohibitive for individual producers.

9 Counties **$327,306 Invested**

Dr. Alex Hagan

State Program



Everything Dr. Hagan may need for a day's work on the farm can be kept in the back of his truck.

While many veterinarians wait for patients to come through the clinic doors, Dr. Alex Hagan of Shelby County spends his days traveling Kentucky's backroads, bringing veterinary care directly to the farms that depend on it.

A 2003 graduate of Oldham County High School, Dr. Hagan studied animal science and biology at Morehead State University and received his Doctorate of Veterinary Medicine from Auburn University in 2011. Dr. Hagan, who served as the Deputy State Veterinarian for the Kentucky Department of Agriculture, returned to practice in February 2022 with a vision of providing veterinary care where producers need it most: on the farm.

With assistance from the Kentucky Agricultural Development Fund (KADF), Dr. Hagan purchased an ambulatory veterinary truck and veterinary box, allowing him to launch his mobile practice. Today, he operates as a one-man regional service, traveling nearly three hours in every direction to serve almost 300 clients, most of whom are beef cattle producers in Kentucky.

For Dr. Hagan, the advantages of mobile veterinary care extend far beyond convenience. He believes the service can take stress off the animals and the producer because there is no need to load up and haul to a clinic. He also says that being able to come out to the farm and see his client's whole operation gives him a "holistic view," so he is better able to understand the needs of the individual animal, and also the herd.

Education is a cornerstone of Dr. Hagan's practice. He urges his farmers to continue to become more self-sustaining,

"I am a huge believer in educating my clients," he said.

Due to his large radius he continues to educate producers on veterinarian practices because he understands if he can prepare a farm to save a calf he is also saving them lost income.

Dr. Hagan also recognizes the financial challenges of entering the veterinary profession. He praised the Kentucky Agricultural Development Board for investing in rural veterinary services through KADF, noting the assistance made it possible to build his mobile practice.

He also commended the KADB for its stewardship of the Tobacco Master Settlement Agreement funds, saying those investments continue to strengthen Kentucky agriculture by supporting veterinarians who serve the state's livestock producers.

Dr. Hagan lives on a farm in Shelby County with his wife and children. He also received financing through participation in the Kentucky Agricultural Finance Corporation's Beginning Farmer Loan Program, which helped him purchase the property.

Through thousands of miles on Kentucky back roads, and several oil changes, Dr. Hagan has built a practice that brings veterinary care directly to the farms that rely on him. Eliminating stress on livestock, helping producers save time, and providing practical education between visits, Dr. Hagan has become a part of the success of Kentucky's cattle operations. His work demonstrates the lasting impact of investing in rural veterinary services.

Jemstar Meats

State Project



Marlin Gerber and Bill McCloskey standing out-front of the new meat processing facility and retail.



Jemstar Meats offers many different types of fresh meat sticks made in-house and offered for purchase at the store.



Brats offered in the retail part of Jemstar Meats.

Marlin Gerber, along with his sons, Edwin and Justin Gerber, owns and operates Jemstar Meats. The USDA-inspected processing facility in Montgomery County provides services for livestock producers while also operating a retail meat store. The company's services allow producers to have livestock processed into freezer beef and pork for personal use or resale. Jemstar also supplies wholesale products to smaller grocery stores and markets throughout the region.

Gerber has a long history of harvesting meat. He grew up on a dairy farm with some at-home butchering. In 2008, he built a small processing facility in Morgan County. Recognizing the growing need for local meat processing, the family focused on deer and custom processing before expanding into USDA-inspected processing in 2014.

Although the Morgan County facility served its purpose, it was limited by its size and remote location. Combined with the family's church ties to Montgomery County, the Gerbers saw an opportunity to relocate.

"We needed more space, and this property offered the opportunity to grow," Gerber said.

The new facility allows Jemstar Meats to provide a complete farm-to-consumer service. Livestock can be harvested and processed to each customer's specifications, with products packaged, labeled, and ready for retail sale. Ground beef, steaks, pork, and other products can go directly from the processor to consumers with professional USDA-approved labeling.

Construction of the new facility was supported in part by the Kentucky Agricultural Development Fund (KADF). Gerber was awarded a forgivable loan and participation loan to support the construction of the processing facility. In partnership with KADF is lender Mary Jane Pettit at Peoples Bank in Mount Sterling. The investment helped the Gerbers build a larger operation designed to increase harvest capacity and expand their retail offering. They also added a smoker to cure and cook specialty meat products, adding more products for customers.

Since opening the Mount Sterling facility in May 2026, Jemstar Meats has harvested between 40 and 60 head each week, primarily beef and hogs. Gerber said the business has no plans to slow down and continues to look for opportunities to expand.

"This is a tough industry, and you have to be able to embrace the challenges of it," Gerber said. "There is a financial benefit that we are experiencing, and we do appreciate that part."

Despite opening without advertising or marketing, Jemstar Meats has experienced strong customer support. As the family settles into the new facility, it remains focused on expanding the retail selection and introducing more customers to everything Jemstar Meats has to offer.

With a commitment to serving local farmers, producing high-quality meat products, and continuing to invest in the future, Jemstar Meats is positioning itself as an important part of Kentucky's agricultural community. Jemstar Meats was very grateful with the KADF's participation in the process as they were able to build a facility to fit their needs.



Kentucky Highlands Investment Corporation

State Project

Chester Griffith working the register at Griffith Family Farms storefront selling goods to customers

Kentucky Highlands Investment Corporation (KHIC) began operation in 1968 and has created new opportunities for agricultural producers across southeastern Kentucky by providing affordable financing and strategic investments that help farms grow and diversify. With primary service in 22 southeastern counties, KHIC's mission is to provide and retain employment opportunities through community development, responsible investments, training, and management assistance. With support from the Kentucky Agricultural Development Fund (KADF), the organization is a valuable resource for farmers looking to improve their operations and invest in their future.

Recognizing that only a small amount of tobacco settlement funding was reaching communities east of Interstate 75, Michael Hayes launched KHIC's agricultural lending program nearly 10 years ago. His goal was simple, to ensure farmers in southeastern Kentucky had access to the same opportunities available in other parts of the Commonwealth. Through a series of grants from KADF, KHIC has offered low-interest agricultural loans with a fixed 1 percent interest rate, giving producers access to affordable capital for equipment, infrastructure, and business expansion.

Under the leadership of Hayes, KHIC has been able to invest more than $3,000,000 from a capital base of $1,450,000 from KADF into rural communities and agricultural businesses across southeastern Kentucky, helping strengthen local economies while supporting family farms. Known as the SOAR (Shaping Our Appalachian Region) loan program, since its inception the impact has been provided to small scale producers across the 54 counties of the Appalachian region.

One of those success stories is Griffith Family Farms, owned by Chester and Melissa Griffith. Their partnership with KHIC began with a $7,500 loan to purchase the farm's first greenhouse. That initial investment laid the foundation for years of growth. Today, the Griffiths operate four greenhouses, significantly increasing their production capacity and expanding the products they offer. As the farm continued to grow, the Griffith family utilized additional KHIC financing to diversify their operation beyond greenhouse production. They opened an on-farm store where customers can purchase products grown and raised on the farm, including locally produced meat. The expansion has allowed the family to add value to their products, strengthen their connection with consumers, and create additional revenue streams for the business.

The partnership between KADF and KHIC demonstrates how targeted investments can create lasting impacts in Kentucky agriculture. By providing KHIC with the resources to offer affordable financing, KADF has helped farming families invest in their future, diversify their operations, and strengthen rural communities throughout southeastern Kentucky. For producers like the Griffith family, these investments are more than financial assistance; they become opportunities to build sustainable businesses that will continue to serve their communities and contribute to Kentucky agriculture for generations to come.

Marshall & Livingston Counties
CAIP

Victoria "Vicki" Boatright of the Marshall County Conservation District has administered the County Agricultural Incentives Program (CAIP) every other year since 2012. In 2025, Boatright took on the role of administering CAIP for Livingston County, as well.

In 2026, Marshall County was allocated $66,945 to administer a CAIP, while Livingston County received $71,838 in 2025. Both counties have large amounts of participation for various areas of agriculture each funding cycle.

"Most producers use their funds for infrastructure improvements or large-animal projects, and we also have several beekeepers who participate in the program," Boatright said.

The demand for CAIP funding in Marshall and Livingston counties reflects the producers' commitments to further their operations and look at the long-term agricultural community.

Ron Davis of Marshall County has completed two CAIP projects. Davis has used CAIP funds to expand a barn to increase storage for trailers, tractors, and equipment and for the purchase of electric drives for his planter.

Davis runs a highly diversified operation with beef cattle, row-cropping, and raising swine for pork production. Davis' use of the Marshall County CAIP funds demonstrate how CAIP strengthens sustainability and long-term efficiency of his farm.

Tammy McCullough, owner of West KY Aquaponics in Marshall County, produces several varieties of lettuce while utilizing a sustainable growing system that combines aquaculture and hydroponics.

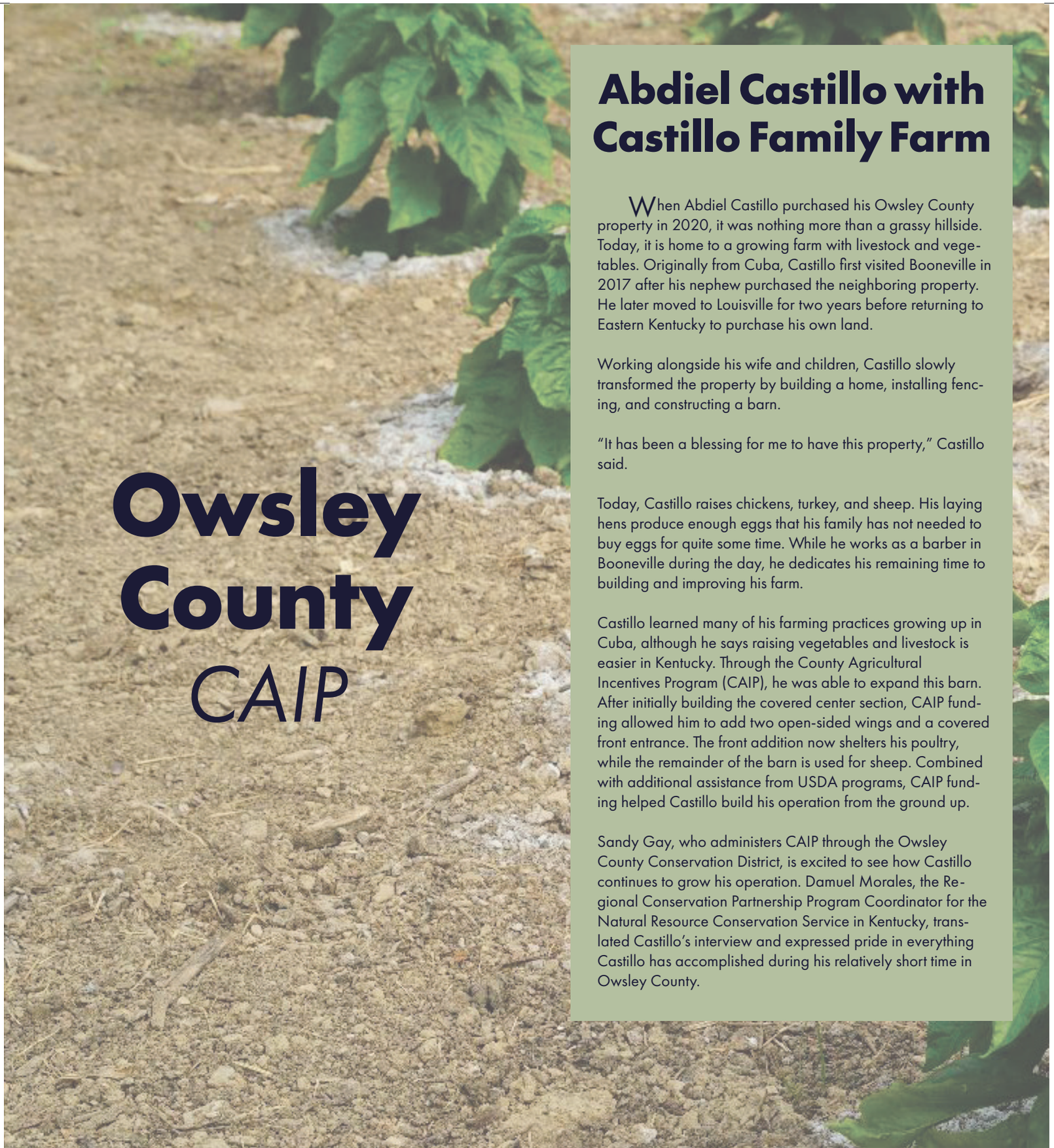
CAIP funds allowed West KY Aquaponics to upgrade floating grow boards, an essential part of its production system. These floating grow boards allow for the plants to be supported above water while their root system is allowed access to the nutrient-rich environment underwater. The sturdier boards aid with the reliability of their growing cycles.

The aquaponics system uses tilapia fish providing nutrient-rich waste that naturally fertilizes plants, allowing lettuce to be grown without synthetic fertilizers. The aquaponics system produces butter head, summer crisp, red leaf, and romaine lettuce, along with tomatoes and other vegetables. All the produce is marketed locally to local schools, grocery stores, restaurants, and individuals who purchase directly from the retail cooler on the farm.

Through innovative practices, West KY Aquaponics demonstrates how Kentucky producers are using technology and sustainability to grow fresh, locally produced vegetables. CAIP is also proving itself as a program helping local producers grow their operations.



Tammie McCullough is holding some of the lettuce freshly produced in her family's greenhouse at West Kentucky Aquaponics.



Owsley County *CAIP*

Abdiel Castillo with Castillo Family Farm

When Abdiel Castillo purchased his Owsley County property in 2020, it was nothing more than a grassy hillside. Today, it is home to a growing farm with livestock and vegetables. Originally from Cuba, Castillo first visited Booneville in 2017 after his nephew purchased the neighboring property. He later moved to Louisville for two years before returning to Eastern Kentucky to purchase his own land.

Working alongside his wife and children, Castillo slowly transformed the property by building a home, installing fencing, and constructing a barn.

"It has been a blessing for me to have this property," Castillo said.

Today, Castillo raises chickens, turkey, and sheep. His laying hens produce enough eggs that his family has not needed to buy eggs for quite some time. While he works as a barber in Booneville during the day, he dedicates his remaining time to building and improving his farm.

Castillo learned many of his farming practices growing up in Cuba, although he says raising vegetables and livestock is easier in Kentucky. Through the County Agricultural Incentives Program (CAIP), he was able to expand this barn. After initially building the covered center section, CAIP funding allowed him to add two open-sided wings and a covered front entrance. The front addition now shelters his poultry, while the remainder of the barn is used for sheep. Combined with additional assistance from USDA programs, CAIP funding helped Castillo build his operation from the ground up.

Sandy Gay, who administers CAIP through the Owsley County Conservation District, is excited to see how Castillo continues to grow his operation. Damuel Morales, the Regional Conservation Partnership Program Coordinator for the Natural Resource Conservation Service in Kentucky, translated Castillo's interview and expressed pride in everything Castillo has accomplished during his relatively short time in Owsley County.

Clinton Bishop with Bishop Farm

Clinton Bishop has farmed along Wolfe Creek in Owsley County for 75 years. For 35 of those years, tobacco was his primary crop until the tobacco buyout encouraged him to pursue other opportunities.

After transitioning away from tobacco, Bishop began producing vegetables and quickly discovered the new enterprise was more profitable. He credits the Kentucky Agricultural Development Fund (KADF) with opening the door to diversification, allowing him to focus on crops that generated better returns while requiring fewer workers. Finding labor for tobacco had become increasingly difficult, making produce production a more practical option.

Over the years, Bishop grew potatoes, watermelons, cantaloupes, sweetcorn, green beans, and a variety of ornamental crops. He marketed his produce through several local farmers' markets and flea markets.

Today, Bishop raises cattle and grows approximately 15 acres of field corn. CAIP funding helped Bishop improve his operation by allowing him to build fencing during slower periods when additional farm improvements might otherwise have been delayed.

He encourages other producers to apply for CAIP funding, noting that it provides valuable assistance for projects that farmers may not be able to afford on their own.

Sandy Gay, Administrator

Sandy Gay of the Owsley County Conservation District has administered KADF programs since the beginning in 2001. Before the tobacco settlement, Owsley County was a major tobacco-producing county. Gay remembers concerns that agriculture might decline after the tobacco-buyout. Instead, KADF programs and CAIP has helped producers diversify and strengthen their operations, with Clinton Bishop serving as one example of that success.

In a small rural community where farming remains a way of life, Gay believes CAIP provides the encouragement many producers need to start or expand their operations.

She also credits the program's success to the teamwork among local agricultural agencies. Blake Combs with USDA and Paul Sizemore with the Owsley County Extension Office provide technical guidance that helps farmers make sound management decisions and improve their operations. Through this collaboration, producers receive the support they need while maintaining high standards for their land.

Gay advised. "It is very important that all the CAIP money goes back into agriculture in Owsley County. I want all local farmers to get their applications in so I can get it all out the door into the agricultural community."



From left are Danuel Morales, Clinton Bishop, Blake Combs, Sandy Gay, and Paul Sizemore. Background Photo: Cuban Pepper plants grown in the high tunnel of Castillo.

Sugarloaf Mountain Meats and Processing

State Project

In the heart of Appalachia, just outside Morehead, sits Sugarloaf Mountain Meats and Processing, a USDA poultry processing facility that is creating opportunities for the community.

Sugarloaf serves as a regional processing facility for producers across Eastern Kentucky. By providing USDA-inspected poultry processing, the facility gives small-scale farmers a reliable outlet to bring their products to market. In doing so, Sugarloaf helps strengthen local food systems, support family farms, and expands access to locally raised poultry, creating healthier communities throughout the region.

Sugarloaf also raises its own pasture-raised chickens. Chicks are shipped to the farm from a hatchery and raised in mobile chicken houses. The houses are moved to fresh pasture each day, giving the birds continuous access to fresh forage while promoting animal health and pasture quality. Once the birds reach market weight, they are processed at Sugarloaf Mountain Meats and sold as locally raised chicken to customers throughout the region.

In 2021, during the COVID-19 pandemic, Sugarloaf Mountain Meats received a forgivable loan through the Kentucky Agricultural Development Fund (KADF).

"There was a big disconnect with meat processing here in the United States," said Tim Leuenberger, owner of Sugarloaf Mountain Meats.

The funding allowed Sugarloaf to upgrade its equipment, expand its facilities, and obtain its USDA grant of inspection.

With support from KADF, Sugarloaf has grown into a vital resource for farmers throughout the Appalachian region. By expanding access to USDA-inspected processing and producing its own locally raised poultry, the operation continues to create new opportunities for producers while connecting consumers with high quality and Kentucky raised food.



Tim Leuenberger poses with some of his broiler chicks that will be processed in the coming weeks.



Kentucky Agricultural Finance Corporation Board Members

Statutory Members

Jonathan Shell
Commissioner of Agriculture (Chair)

Holly McCoy-Johnson — *Designee: Billy Aldridge*
Secretary of Finance and Administration Cabinet

The Kentucky Agricultural Finance Corporation (KAFC) was created by statute in 1984. In 2002, the Kentucky Agricultural Development Board, as part of the Long-term Plan for Agriculture Development, recommended KAFC be restructured to provide capital access for agricultural diversification and infrastructure projects. In keeping with that priority, KAFC was awarded Kentucky Agricultural Development Funds in July 2003 to accomplish its mission.

KAFC addresses the unique financing needs of agriculture in the Commonwealth. KAFC Board's mission is to strengthen Kentucky agriculture by providing access to low-interest loan programs through joint partnerships with local lending institutions. KAFC assists beginning farmers, farm families, and agribusinesses obtain the necessary capital to establish, maintain, or expand their operations.

Appointed Members

Dr. Kenneth H. Burdine, Jessamine County
Representing Agricultural Economists

Wayne Hunt, Christian County
Representing Cash Grain Farmer

Steven Olt, Green County
Representing Dairy Farmers

Lori Noel, Calloway County
Representing Commercial Lenders

Dan Flanagan, Taylor County
Representing Tobacco Farmers

Jonathan Noel, Garrard County
Representing Ag Credit Association

Frank A. Penn, Fayette County
Representing the Equine Industry

Michael Cochran, Hardin County
Representing Livestock Farmers

Cory Bridges, Henderson County
Representing Commercial Lenders

Wes King, Fayette County
Representing Horticulture Farmers

KAFC Loans for Fiscal Year 2026

Kentucky Agricultural Finance Corporation

Loan programs use state funds intended for regional or statewide, multi-county, multi-producer projects. KAFC provides access to below-market financing through its participation loan programs in partnership with lenders across the state. By offering low-interest rate loans, KAFC can mitigate risk for lenders and improve cash flow for farmers, KAFC makes financing possible for many agricultural projects that would otherwise be underfunded or unfunded.

KAFC's participating loans can fund up to half the project costs, while taking a subordinate position behind the originating lender. The following loan programs are available to Kentucky producers and processors who are currently engaged or entering into the agricultural industry.

AILP

Loans Approved: 51
Total Amount: $9,906,253

Agricultural Infrastructure Loan Program (AILP) assists Kentucky producers by providing access to below market financing for the acquisition, renovation, or construction of agricultural structures that enhance the profitability of their farming operation.

APLP

Loans Approved: 5
Total Amount: $815,000

Agricultural Processing Loan Program (APLP) provides loan opportunities to companies and individuals in Kentucky interested in adding value to Kentucky-grown agricultural commodities through further processing.

BFLP

Loans Approved: 124
Total Amount: $24,582,171.75

Beginning Farmer Loan Program (BFLP) assists individuals with some farming experience to develop, expand or buy into a farming operation. Eligible projects include the purchase of real estate, equipment, and livestock. Loans are also available for the construction or renovation of agricultural facilities, as well as funds to invest into a farm partnership or business.

DEALP

Loans Approved: 7
Total Amount: $1,427,224

Diversification through Entrepreneurship in Agribusiness Loan Program (DEALP) assists agri-entrepreneurs with the purchase, establishment, or expansion of a business that sells agricultural products or services to farmers or consumers. Eligible projects include the purchase of real estate, equipment or facilities, construction or renovation of structures and permanent working capital.

HILP

Loans Approved: 5
Total Amount: $1,025,000

Horticulture Incentives Loan Program (HILP) is designed to assist specialty crop growers with access to working capital.

LFAVLP

Loans Approved: 4
Total Amount: $862,500

Large/Food Animal Veterinary Loan Program (LFAVLP) is designed to assist individuals licensed to practice veterinary medicine in Kentucky who desire to construct, expand, equip, or buy into a practice serving large animal producers, including goat, sheep, swine, and other food animals.

KAFC
KENTUCKY AGRICULTURAL FINANCE CORPORATION

Kentucky Agricultural Finance Corporation

FINANCIAL STATEMENT

Fiscal Year 2026 (Ending 6/30/2026)

BEGINNING CASH BALANCE: $53,668,775

CASH RECEIPTS

Principal	$16,838,406
Interest earned on loans	$2,652,884
Interest earned on cash	$1,993,104
Other income (Grants, Transfers)	$20,794,258

TOTAL CASH: $42,278,652

TOTAL CURRENT YEAR RECEIPTS: $95,947,427

CASH EXPENDITURES

Loans Disbursed	($30,739,072)
Refunds	($0)

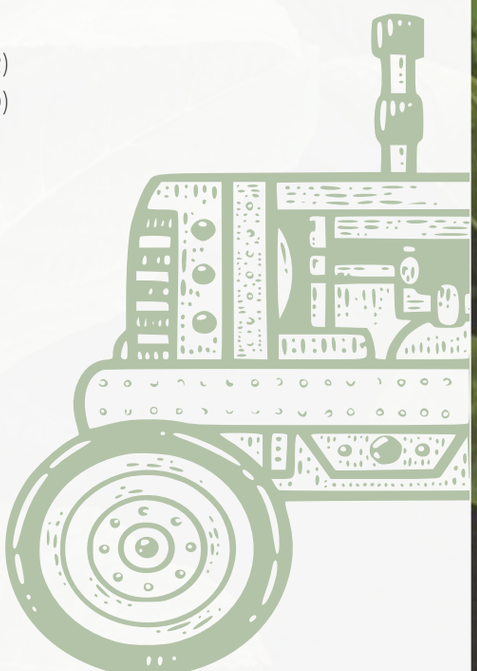
TOTAL CASH EXPENDITURES: $30,739,072

ENDING CASH BALANCE: $65,208,355

ESSENTIAL OPERATING DATA

Loans Approved Not Dispursed	$25,460,782
Funds Uncommitted	$10,747,573
Accounts Receivable	$142,677,686
Hold/Invest	$29,000,000

TOTAL ASSETS: $207,886,041



Bob Johnson | LKJ Farms

Beginning Farmer Loan Program

Nestled in the rolling hills of Barren County, LKJ Farms is a diverse family farming operation where Bob and Sarah Johnson have built a farm centered on faith, family, and connecting with their community. From raising a variety of livestock to welcoming families each fall to their pumpkin and sunflower patch, LKJ Farms blends its traditional agriculture roots with a family centered agritourism experience every fall.

LKJ Farms has become a trusted source of locally raised beef throughout the Barren River area. Customers purchase everything from whole beef to individual retail cuts, knowing the product was raised on the farm. While livestock production is the foundation of the operation, the farm's pumpkin patch was born from a dream Sarah had as a child. After visiting another pumpkin patch several years ago, Bob and Sarah decided it was time to create one of their own.

"We wanted to make it a family experience," Bob said.

As the Johnson family has continued to grow its operation, it has also invested in its future. Through Beginning Farmer Loan Program (BFLP), LKJ Farms received a low-interest loan that helped finance the purchase of the 115-acre property where the pumpkin patch and a portion of the farm's pasture are located. In addition to financial assistance, the program pairs beginning farmers with experienced mentors, providing guidance on everything from business management to day-to-day farm decisions.

Bob Johnson has made the most of that opportunity through his mentorship with Dr. Steve Webb, a veterinarian in Glasgow. Having an experienced mentor has provided valuable insight as the farm has continued to diversify and grow.



Bob Johnson, right, poses with his mentor, Dr. Steve Webb, left.

Dr. Webb has testified to Bob's growth and encourages others to serve through a mentorship highlighting the importance of being able to, "talk through situations as they arise."

BFLP is made possible through partnerships with local banks and lenders that recognize the importance of helping young agriculturalists succeed. Bob credits much of his success with the program to his lender, Todd Lockett of South-Central Bank, who guided the Johnson family through every step of the loan process.

While financing young farmers can seem risky because of the high barriers to entering agriculture today, Lockett said beginning farmers almost always "perform exceptional." He points to the passion, dedication, and pride they have in their work, adding that watching farms like LKJ Farms grow and thrive is one of the most rewarding parts of his job.

LKJ Farms, a success story in Barren County, is built on the hard work, faith, passion, and creativity of the Johnson family, strengthened by the wisdom and encouragement of mentors like Dr. Steve Webb, and made possible through the support of partners such as South Central Bank. Together those relationships have helped create a thriving family farm that provides quality food and creates meaningful connections between agriculture and the community for generations to come.



Bob Johnson, right, poses with his lender, Todd Lockett of South Central Bank.

Chase Lunsford | 20/20 Cattle Co.

Beginning Farmer Loan Program

The Texas Longhorn is one of the most recognizable symbols of the American West. Thanks to 20/20 Cattle Co., the western staple now has a home in Allen County.

Owners Chase and Elizabeth Lunsford each bring deep agricultural roots to the operation. Chase grew up on a cattle farm in northern Kentucky, while Elizabeth was raised on the Chaney dairy farm in Bowling Green. Together, they combined their passions for agriculture to build 20/20 Cattle Co., bringing the history and heritage of the Texas Longhorn to the Bluegrass. In addition to their registered Texas Longhorn herd, the Lunsfords raise a commercial beef herd and market direct to consumer Wagyu beef, allowing them to connect with customers while offering high-quality Kentucky raised beef.

20/20 Cattle Co. raises its Texas Longhorns with intentionality and purpose, specializing in high-end, elite cattle competing in the top 1 percent of the breed. Artificial insemination and in vitro fertilization flushing are utilized to reach the desirable traits, such as mothering ability, color, confirmation, disposition, and horn growth. Chase describes the business as, "a mixture of racehorses and collecting art," traveling all around the country to sell top performers.

While the Longhorn herd stands out on the land, the operation's long-term focus is to work to expand its direct-to-consumer beef business by marketing premium Wagyu cuts to restaurants and retail stores in the Bowling Green area and providing fresh, premium beef to the community.

20/20 Cattle Co. received financing through Kentucky Agricultural Finance Corporation from the Participation in Beginning Farmer Loan Program (BFLP). The Lunsfords used a low interest loan to purchase their first plot of land in Allen County, which helped them start to earn revenue to continue expansion of their herds and pastures. Chase praises the advantage of having a low interest loan in today's economy.

> *"We don't want a deal, we want an opportunity."*



Chase and Elizabeth pose with their daughter, River.

Brandon Harris with Farm Credit Mid-America serves as the Lunsfords' lender for the BFLP. He noted the determination and perseverance of the Lunsfords along with their desire to support themselves with additional off farm income when needed made them ideal candidates for BFLP. He also emphasized BFLP's educational value, three-year business plan and three-year cash flow projection are tools to help set operations up for long-term success.

"We don't want a deal, we want an opportunity," Lunsford said. For 20/20 Cattle Co., that opportunity has become the foundation of a thriving operation built on innovation, quality, and a passion for the cattle industry. Through participating in the BFLP, the Lunsfords have transformed a vision into a thriving operation that is preserving the legacy of the Texas Longhorn while creating new opportunities for agriculture right in the Bluegrass State.

20/20 Cattle Co. continues to refine the desirable horn characteristics of its Texas Longhorn cattle.



KAFC Success Stories

Zachary Bennett | J.A. Bennett Farms

Beginning Farmer Loan Program

Zachary Bennett has been involved in agriculture for most of his life. He lives on his family's farm in Spencer County where he developed a strong interest in agriculture during high school and gradually began taking on a greater responsibility for the farm.

It began with raising cow-calf pairs, which led to breeding heifers and selling them to other farmers in Kentucky. In addition to the cattle production, Bennett also produces alfalfa hay for the equine producers. Within the past three years he has begun square-bailing the alfalfa due to the large saddle-bred industry surrounding him.

The Kentucky Agricultural Finance Corporation's (KAFC) Beginning Farmer Loan Program (BFLP) helped him purchase land in Shelby County to expand his alfalfa operation. Working with a local lender, Mary Courtney, currently with Independence Bank, Bennett was introduced to KAFC. BFLP is where both financial institutions could partner to provide below market financing to purchase a farm.

"It connected us with other people in this community, other farmers, and other landowners," he said. "It was also able to help myself and other family members get connected to help grow as a family farm and in business."

Bennett's main piece of advice for others interested in applying for a KAFC loan program is to study the options available.

"Look at it, take it seriously, and consider it an option. There are different branches of your farm where you can make some extra agricultural income," he said.

Through the BFLP, farmers have the opportunity to choose a mentor. Bennett chose Pat Hargadon, who has mentored him through this loan application, and is very proud of the dedication and commitment Bennett has had in the process of building his farming operation.

Along with farming, Bennett plays an active role in his family's business, Bennett's Gas. He and his sister Annie are the fifth generation representing the company. Bennett said farming and working alongside family can be one of the biggest challenges, but it also comes with great rewards and allows him to continue doing what he loves. Bennett noted that the KAFC program gave him opportunities in purchasing the Shelby County farm, which has allowed him to expand his operation.



Bennett standing in front of one of his alfalfa fields on the farm he purchased using the BFLP.



William Gregory, on the left, with his lender Chad Hall on the right.

Haley Auctions and Realty in Logan County was founded in 2012 by Tim Haley. Today, the business is owned by William Gregory, and he has been with the company since it began. Haley is still on board serving as the company's broker.

When Gregory wanted to purchase the business from Haley, he turned to the Kentucky Agricultural Finance Corporation (KAFC) and its Diversification through Entrepreneurship in Agribusiness Loan Program (DEALP). Gregory's lender, Chad Hall, with Independence Bank in Logan County, came up with the idea to work through KAFC because Gregory and his business fit the DEALP perfectly.

Hall noted that he has a good relationship with Gregory and how important their communication was through the process of applying for a loan with the KAFC. Hall pointed out the purpose of DEALP is a good fit for an entrepreneur like Gergory to be able to realize his dream of owning a business. At Haley Auction and Realty, Gregory offers services such as agricultural auctioneering and agricultural real estate. He is also working toward his broker's license. Gregory is very excited about where his expanding business is going.

Advice Gregory gives a young entrepreneur is, "to put others' interest ahead of your own."

In the future, Gregory sees himself stepping into the broker role as Haley goes into retirement. He also wants to compete again in the World Livestock Auctioneer Championship. He just missed the finals in 2025 but is sure he'll be able to add that to his list of accomplishments soon. Gregory is excited to keep the business thriving through the local Logan County area.

Daniel Hayden with Hayden Farms

Beginning Farmer Loan Program

Daniel and Danielle Hayden are farmers turned advocates. Located in the heart of Ohio County, The Haydens' commercial broiler operation raises more than 1.2 million chickens annually. Their commercial beef operation serves the local community, selling directly to customer and area restaurants. But the Haydens' story started long before their eight broiler houses and educational classrooms. It all started when Daniel's parents, who raised tobacco and cattle, purchased the farm in 1983, laying the groundwork for what will become a thriving, diversified operation and advocacy opportunity.

"The funding allowed us the ability to be Hayden Farms," he said, crediting the flexibility provided by the participation loan through Farm Credit Mid-America and Kentucky Agricultural Finance Corporation (KAFC).

In 2018, Hayden Farms installed the nation's first commercial poultry viewing classroom. Since then, it has shared its story with countless visitors from every corner of the country and world. Guests from 32 countries have traveled to Ohio County to see Hayden Farms firsthand and better understand modern agriculture.

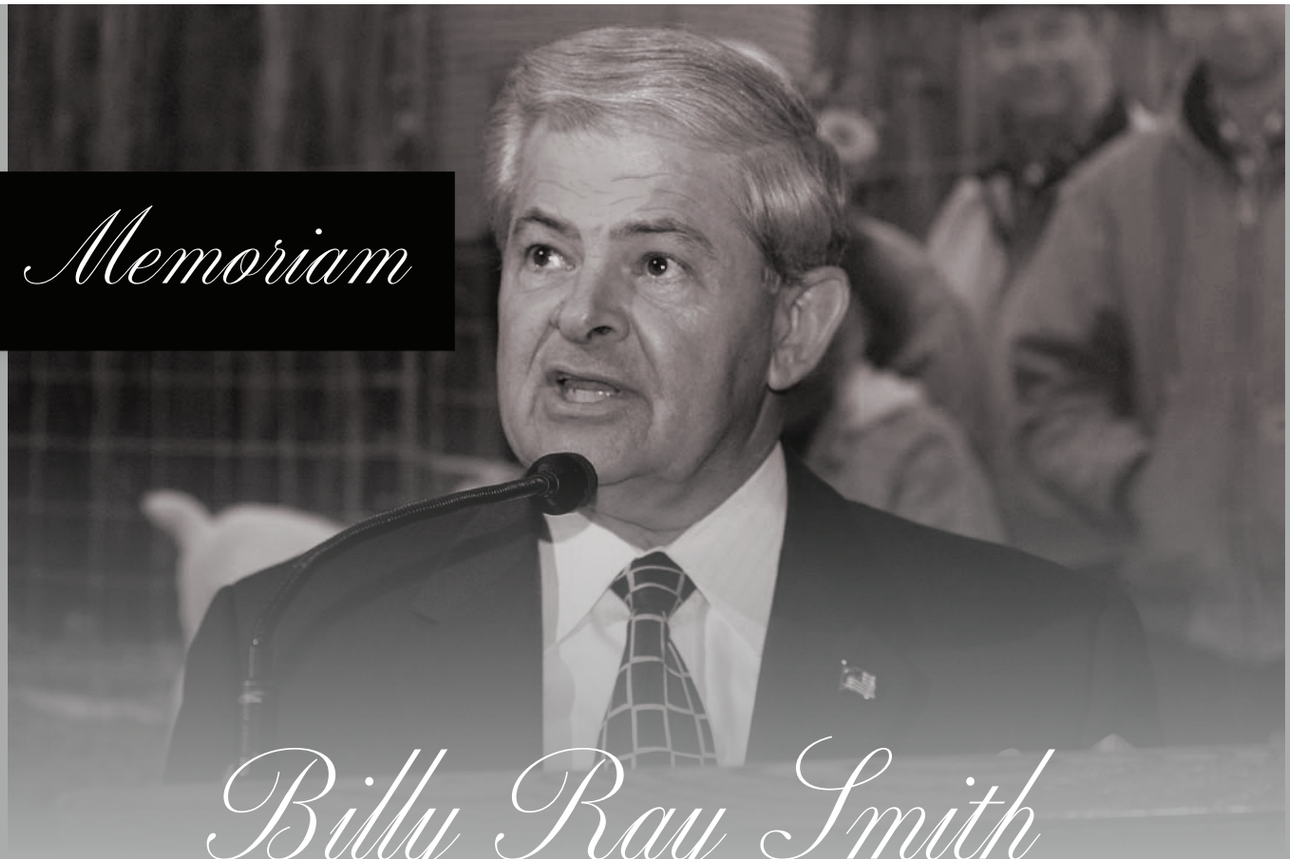
"I'm not here to change minds, I'm here to inform," Hayden said.

That commitment to transparency has also been reflected in the farm's business relationships. Matt Keller, a lender with Farm Credit Mid-America, has worked with Hayden for nine years. Keller attributes the success of their partnership to consistent, open communication. He also highlights the value of the KAFC, noting that its low interest opportunities have helped support agricultural operations across Kentucky.

Hayden Farms is a model for how strategic investment with the Beginning Farmer Loan Program can strengthen farms and communities. Through a dedication to transparency and advocacy. Hayden Farms continue to bridge the gap between consumers and producers one visitor at a time.

Hayden grew up raising tobacco and cattle on his family's farm.





In Memoriam

Billy Ray Smith

1944 – 2026

A Lifetime of Leadership, Service, and Dedication to Kentucky

Billy Ray Smith devoted his life to serving Kentucky's farmers, strengthening rural communities, and advancing the agricultural heritage of our Commonwealth. Serving as Kentucky Commissioner of Agriculture from 1996 to 2004, he helped lay the groundwork for initiatives that continue to benefit Kentucky farm families today.

His leadership came during a transformative period in Kentucky agriculture, when the Commonwealth began charting a new course toward agricultural diversification, innovation, and long-term economic development.

As Vice Chair of the inaugural Kentucky Agricultural Development Board, Smith helped establish the framework to oversee the investment of Kentucky's agricultural share of the Master Settlement Agreement tobacco settlement funds. This unprecedented commitment to agricultural diversification and economic development forever changed the Kentucky agriculture landscape

More than 25 years later, the Kentucky Agricultural Development Board, Kentucky Agricultural Finance Corporation, and Kentucky Office of Agricultural Policy continue building upon that foundation, helping farmers diversify, modernize operations, and prepare the next generation for success.

His legacy is reflected in the farm families who found new opportunities, the rural communities that continued to grow, and the generations of Kentuckians who benefited from his dedication to public service. He understood a fundamental truth: When we invest in Kentucky agriculture, we invest in Kentucky's future.

Commissioner Billy Ray Smith's legacy lives on in the fields, farms, families, and communities of the Commonwealth he loved.

With gratitude and remembrance,

Kentucky Office of Agricultural Policy
Kentucky Agricultural Development Board
Kentucky Agricultural Finance Corporation



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Thank You to Our Partners!

Thank you to all partners throughout the Commonwealth that contribute to the unprecedented success of the KADF's and KAFC's projects and programs. The Tobacco Master Settlement Fund impact would not be at the current level without the network of individuals and organizations that support Kentucky agriculture.

County Cooperative Extension Service
http://extension.ca.uky.edu/

Kentucky Cabinet for Economic Development
www.thinkkentucky.com

Kentucky Center for Agriculture and Rural Development
www.kcard.info

Kentucky Department of Fish and Wildlife
www.fw.ky.gov

Kentucky Division of Conservation
www.conservation.ky.gov

Kentucky Division of Water
https://eec.ky.gov/Environmental-Protection/Water/

Kentucky Small Business Development Center
www.ksbdc.org

USDA Farm Service Agency
https://www.fsa.usda.gov/state-offices/Kentucky

USDA Natural Resource and Conservation Services
www.nrcs.usda.gov/wps/portal/nrcs/site/ky/home

USDA Rural Development
www.rd.usda.gov/ky

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