North Carolina Resource Sheet

Checked October 2026. Anything marked (confirm) is worth a quick call before you rely on it.

Where to find help

- **Nonprofits:** Carolina Farm Stewardship Association (919-542-2402), ASAP in western NC (828-236-1282), RAFI-USA (919-542-1396)
- **1890 school:** NC A&T Cooperative Extension, Small Farms Week each March
- **Meat:** NC Choices one-on-one TA
- **Extension:** NC State Extension county centers (ces.ncsu.edu/local-county-center)
- **Dept. of Ag marketing:** NCDA&CS Marketing Division and Got to Be NC (ncagr.gov/divisions/marketing)
- **USDA Service Center** (FSA and NRCS): farm number, loans, NAP, conservation cost share (farmers.gov/working-with-us/service-center-locator)

> The Farm Fund provides the money. These partners provide the hands-on help, most of it free. There is no wrong door. Pick the people you are comfortable with and use as many as help you.

Brand program

- **Got to Be NC:** free. Logo, marketing consults, Buyer Exchange (Feb 9, 2027, Greensboro). gottobenc.com

Money that stacks with the grant

- **NCDA GAP Certification Assistance:** approval **before** the audit. Past amounts were up to $900 for the first audit and $300 after, ask NCDA Grading Service about 2026 funding, 252-792-1672

Business and marketing help

- **NC State Extension local food:** county agents, localfood.ces.ncsu.edu
- **NC State farm management:** Derek Washburn, 919-515-4614
- **NC Farm School:** $300 ($550 for two), March-July 2027, ends with a business plan
- **AgSouth AgBiz Planner:** $100 net (AgSouth counties)

Value-added

- **Cottage food (Home Processor Program):** free home inspection, well-water test. No sales cap. Retail, restaurants and shipping allowed
- **Product limits:** shelf-stable only. Acidified foods need NCDA review, a process authority letter, and likely the Acidified Foods Manufacturing School ($400 online, NC State 919-513-2090)
- **Licensed kitchen:** NCDA&CS inspection, **no fee**
- **Shared kitchens:** Blue Ridge Food Ventures, Candler ($21-$31/hr, also co-packing). 39 NC kitchens on thekitchendoor.com
- **Process letters and testing:** NC State Ei4F, $150 process review, $150 nutrition panel
- **Training:** NC Homemade Entrepreneur, $30-$40

Food safety

- **Produce safety program:** ncagr.gov, 984-236-4820. Readiness reviews: sarah.cope@ncagr.gov
- **Water testing guidance:** NC State fresh produce safety site

Selling channels

- **WIC coupons:** NC DHHS vendor portal. **Senior:** NC DHHS Aging (2026 closed)
- **SNAP incentive:** local Double Up programs
- **Farmers market network:** NC Farmers Market Network

Food hubs, collaboratives and buyers

- **Feast Down East** (Burgaw): wholesale marketplace, CSA, mobile market. $424,619 to farmers in 2025. Farmer line 910-789-9651 (feastdowneast.org)
- **TRACTOR Food & Farms** (Spruce Pine): western NC hub, shared equipment, 24-hour facility. 828-536-0126 (tractorfoodandfarms.com)
- **High Country Food Hub** (Boone): year-round online market plus rentable cooler and freezer space. 828-412-0834 (highcountryfoodhub.org)
- **Happy Dirt** (formerly Eastern Carolina Organics, Durham): farmer co-owned certified organic produce distributor across the Southeast (happydirt.com)
- **Firsthand Foods** (Durham): buys pasture-raised beef, pork and lamb, handles processing and sales (firsthandfoods.com)
- **Freshlist** (Charlotte): food hub for Carolinas family farms, sells to 160+ restaurants and kitchens and food access groups, 300+ farmers paid. "Sell With Us" form (freshlist.com/pages/sell-with-us)
- **Working Landscapes / ByWay Foods** (Warrenton): food hub making produce boxes, fresh-cut vegetables and meals for students, seniors and families. 252-257-0205 (workinglandscapesnc.org)
- **Foster** (formerly Foster-Caviness, NC): produce distributor serving NC, SC, VA, TN, GA. Ask about local buying, 1-800-289-8344 (fosterusa.com)
- **Second Harvest Food Bank of NW NC, Farm Fresh Nourish!:** has bought CSA shares from local farms for food pantries. 336-784-5770, hello@hungernwnc.org
- **Oak Hill Community Farm Incubator** (Morganton, Foothills Conservancy): half acre of irrigated land, high tunnels, tractor and tools, mentoring from the Lee family of Lee's One Fortune Farm. $250 to enroll. Katelyn Nelsen, 828-437-9930 ext. 9
- **Transplanting Traditions Community Farm** (Chapel Hill area): farmland and business support for refugee farmers, CSA and online store (transplantingtraditions.org)

Meat, eggs, dairy

- **Meat inspection:** state program for meat and poultry. Processors: ncagr.gov plant directory
- **Selling meat:** NCDA Meat and Poultry Handler Registration, no fee, 919-707-3180. Exempt poultry growers do not need it
- **Meat help:** NC Choices (one-on-one TA, pricing tools), MeatSuite
- **Eggs:** up to 30 dozen a week ungraded, no license
- **Raw milk:** herdshares expressly permitted

Organic certification

- No state certifier. Use QCS or a national certifier

Farm organizations and NGOs

- **Carolina Farm Stewardship Association** (carolinafarmstewards.org): TA (organic, food safety, conservation, high tunnels, market access), workshops, tours, mentorship. Conference Oct 30-Nov 1, 2026. 919-542-2402.
- **Pasa Sustainable Agriculture** (pasafarming.org): Sustainable ag education, research, apprenticeships, conference. Partners with CFSA in the Carolinas. 814-349-9856
- **ASAP (Appalachian Sustainable Agriculture Project)** (asapconnections.org): Asheville NC. Appalachian Grown label, packaging and branding materials, farmer consults, cost share, grower-buyer meetings, Business of Farming Conference. 828-236-1282
- **Blue Ridge Women in Agriculture** (brwia.org): Boone NC. High Country Food Hub, CRAFT peer trainings. 828-386-1537
- **SAAFON** (saafon.org): Black farmers using ecological and organic methods. Assemblies, TA, field days, infrastructure and emergency grants. info@saafon.org, 470-349-9044

Keep growing in North Carolina

- **State money:** **NC AgVentures, up to $10k** for farms with a year of sales in 46 Piedmont and eastern counties, opens Oct 15, due Dec 15, 2026, closes at 200 applications. **WNC AgOptions, $10,000 grants** in western NC counties and the Eastern Band of Cherokee, **intent to apply due Oct 9, full application due Nov 9, 2026**. Tobacco Trust Fund (organizations, opens Jan 1, 2027)
- **State loans:** NC Agricultural Finance Authority, agribusiness and beginning farmer loans
- **Lenders:** Carolina Small Business Development Fund (loans up to $350k). Mountain BizWorks (western NC, food and farm loans). AgSouth AgStrong
- **NRCS EQIP:** NC ranking date **Oct 30, 2026**
- **1890 school:** NC A&T Small Farms Week, free, each March
- **Black farmers and land:** Land Loss Prevention Project (landloss.org), legal help for distressed farmers. SAAFON. RAFI-USA Farmer Financial Crisis Hotline 866-586-6746
- **Sales tax:** Qualifying Farmer certificate (E-595QF, $10k farm income) or Conditional Farmer certificate for new farmers (E-595CF)
- **Agritourism:** signs at the entrance and activity (0.75-inch letters), plus contract wording
- **Farm stress:** **NC Farm Help Line, 1-844-325-3276**, call or text 24/7

Farm insurance in North Carolina

- **NC Farm Bureau Insurance** (ncfbins.com). Membership $25 a year
- **Workers' comp:** exempt with fewer than 10 full-time, non-seasonal farm laborers

Hidden gems in North Carolina

- **Property tax:** Present-Use Value. Agriculture 10 acres, horticulture 5, forestry 20, plus $1,000 average income. Apply in the January listing period
- **Lowes Foods local produce:** direct store delivery vendor form through NC State CEFS, asks about GAP, $1M liability, retail-ready packs with PLU or UPC codes (form is undated, check with Lowes Foods before sending)
- **Conservation cost share:** NC Agriculture Cost Share Program, through your Soil and Water Conservation District (ncagr.gov)
- **Farmland protection:** ADFP Trust Fund, Oct 2026 grants went to 44 counties (ncagr.gov). NC FarmLink connects farmers with land
- **Dairy licensing:** NCDA&CS Grade A Dairy Program
- **Mobile poultry units:** NC Choices keeps a list of rental units
- **NCDA&CS soil testing:** send samples by Nov 30 to avoid peak-season fees. NC State Medicinal Herbs for Commerce program

Grain in North Carolina

- **Grain:** Carolina Ground (Asheville), Lindley Mills (Graham), Riverbend Malt House (Asheville), NC State organic grain buyers list and small grains quality lab. Meadows Mills makes stone mills in North Wilkesboro

Deadlines and free help for every farm

- **FSA organic cost share:** 75% up to $750 per scope. **Deadline Dec 31, 2026** for 2025 and 2026 costs
- **Southern SARE Producer Grant:** up to $20,000. **Deadline Nov 6, 2026**
- **Free SNAP/EBT equipment:** USDA FNS and MarketLink (marketlink.org)
- **Free listings:** USDA Local Food Directories (usdalocalfoodportal.com)
- **Free business help:** SBDC (americassbdc.org), SCORE (score.org), ATTRA hotline 800-346-9140

The rest of this sheet works anywhere. Prices are typical ranges checked October 2026, so get a quote before you spend.

Selling

Selling online

- **GrownBy** (grownby.com): $0-$130 a month plus 2%. Accepts SNAP online free. Good for small farms and CSAs
- **Local Line** (localline.co): $87-$319 a month. Best for wholesale plus retail
- **GrazeCart** (grazecart.com): from $89 a month. Meat and sell-by-weight
- **Barn2Door** (barn2door.com): $119-$299 a month plus setup and a 3% fee under $100k sales
- **Local Food Marketplace**, **Open Food Network** or **Lulu's Local Food** (luluslocalfood.com, 804-334-2439): for several farms selling together
- **CSAware** or **Farmigo**: CSA management, about 2% of sales
- **Square Online** (free tier) or **Shopify** ($29+ a month): basic stores
- **SNAP/EBT:** free equipment through USDA FNS and MarketLink (marketlink.org). MarketLink can also cover a year of GrownBy

Websites and branding

- **Danielle Hutchinson, TendWell Farm:** packaging and branding from a farmer who has done it. Intro through Kim
- **Local Line website build:** $999 (6 pages) or $1,999 (12 pages)
- **Barn2Door:** website included with the store. Custom logo $499
- **Freelancer or small studio:** $1,500-$4,000 for a farm site with a store. Ask about monthly hosting
- **Logo:** $500-$1,500. **Full branding package:** $1,500-$5,000
- **Photography:** $500-$1,500 for a half to full day
- **Do it yourself:** Canva (free, Pro $144 a year), Squarespace ($16-$99 a month), VistaPrint
- **Free help:** SBDC (americassbdc.org), SCORE (score.org)

Business plans

- **SARE Building a Sustainable Business:** free workbook, sare.org
- **Cornell Small Farms online courses:** Writing a Business Plan, Holistic Financial Planning, $199-$299, scholarships
- **Holistic Management International** financial planning: $350 ($200 FSA borrowers)
- **ATTRA hotline:** free, 800-346-9140
- **Consultant-written plan:** $1,500-$4,000 is reasonable
- **Bookkeeping setup:** $300-$1,500

- **Find more:** USDA Local Food Directories food hub list (usdalocalfoodportal.com), USDA AMS local auction reports
- **Before you sell to a hub, ask:** do they buy (pay on delivery) or sell for you (commission)? GAP required? Minimums? Pack and grade specs? Delivery days?
- **Funding is shaky:** several hubs lost 2025 federal money. Call before planting for a hub

Distributors and wholesale buyers

- **Sysco:** accepts Harmonized GAP or NSF On-Farm audits from small and local growers, uploaded through an Azzule account (farm needs a GMP audit too if it has a packhouse or cooler). Ask your regional Sysco operating company about local purchasing (sysco.com/suppliers)
- **FreshPoint** (Sysco's produce company): counts local as within 250 miles. Helps local growers with marketing to restaurants, farm tours, food safety education and lower-cost audits. Start with the Local Farmer Bio form (local.freshpoint.com). Southeast warehouses: Atlanta, Charlotte (704-599-2010), Raleigh (919-468-9441), Orlando, Pompano Beach, Tampa, Nashville
- **What FreshPoint asks for:** vendor setup form, hold harmless agreement, GAP/GMP audit through Azzule ($40 upload fee), and a certificate of insurance (general and product liability, auto, workers' comp, umbrella) naming them as additional insured
- **US Foods Serve Local:** local means within 400 miles or in-state. Contact procurement at your local US Foods market (usfoods.com/servelocal, vendor support 480-766-7000)
- **Most buyers expect:** a GAP food safety plan and yearly audit, and product liability insurance, typically $1M or more (ask each buyer)

Infrastructure

Equipment

- **Farmers Friend** (farmersfriend.com): greens bubbler $375, free shipping
- **Johnny's** (johnnyseeds.com): salad spinners, harvest tools
- **Nolt's Produce Supplies** (Leola, PA): plastic mulch, drip tape, mulch layers, water wheel transplanters, trellising, harvest containers, fertilizer and seed. Very competitive prices, often still cheaper with freight. Order by phone, 717-656-9764, free PDF catalog at noltsproducesupplies.net
- **Nolt's Greenhouse Supplies** (Ephrata, PA): greenhouse and tunnel kits, covers, fans, heaters, wirelock, benches, potting mix, pots, flats, fertilizer injectors and carts. Competitive pricing, ask for a freight quote. 717-354-8376, free PDF catalog and order form at noltsgreenhousesupplies.com
- **Neversink Tools:** greens spinners from $1,889
- **FarmTek, Uline, Global Industrial:** totes and bins ($13-$22), market supplies
- **Tractor Supply:** stock tanks for wash tubs ($117-$270)
- **Barrel or root washer:** $3,100-$9,000 new. DIY $100-$200
- **Market tent:** 10x10 about $235-$600, plus weights
- **Scales for selling by weight:** must be NTEP Class III, about $275-$600, plus state inspection
- **POS:** Square reader $59, terminal $299
- **Used:** farm listservs, specialtycropeq.com, used bulb crates $1-$2
- **Planning help:** UVM Extension Ag Engineering (blog.uvm.edu/cwcallah), SARE "Staying Ahead in the Packshed"

Cold storage

- **CoolBot** (storeitcold.com): $399-$409, plus a window AC ($499-$769)
- **DIY CoolBot walk-in:** about $1,000-$3,500
- **Complete CoolBot walk-in:** 8x8 about $8,100, 8x12 about $10,200
- **Prefab walk-ins (quote):** Polar King, US Cooler, Arctic Industries
- **Display cooler for a farm stand:** $2,000-$4,500
- **FSA Farm Storage Facility Loans:** up to $500,000, or a $50,000 microloan with 5% down, 4.5-5% (Oct 2026). Covers coolers, bins, wash and pack gear, even refrigerated trucks the grant cannot buy
- **Not allowed:** reefer trailers and anything with a title, those count as vehicles

Packaging and labels

- **Uline** (uline.com): wax produce boxes $5.50-$6.30, pulp berry pints about $0.15
- **Monte Package Co.** (montepkg.com): clamshells, pulp, labels, bags
- **ePackageSupply:** pint clamshells about $0.24
- **Good Start Packaging:** compostable clamshells and bags
- **eggcartons.com:** blank pulp cartons about $0.30-$0.42
- **Labels:** OnlineLabels.com, Sticker Mule (50-100 minimum), VistaPrint plastic labels for coolers
- **UPC barcodes (GS1 US):** $30 each, or $250 plus $50 a year for 10

Sheds and farm stands

- **Builders that serve your state:** Graceland and Old Hickory have NC dealers (Old Hickory 10x16 $4,600-$5,500). Tuff Shed sells installed sheds through Home Depot (10x12 about $5,990)
- **Typical delivered prices:** 10x12 $4,400-$6,000. 10x16 $4,600-$5,700. 12x20 about $7,000-$9,500
- **Pay the cash price.** Rent-to-own can more than double the cost and the grant will not cover it
- **Check with your county first** for permits, setbacks and roadside stand zoning. Electrical needs its own permit
- **Wind zones:** anchoring is often required near the coast. Budget $150-$500 for anchors and tie-downs

By Enterprise

Vegetables and fruit

Grow and plan

- **2026 Southeastern U.S. Vegetable Crop Handbook:** varieties, fertility, pest control, organic notes. Free online (vegetables.ces.ncsu.edu)
- **Southern Region Small Fruit Consortium guides:** berry, strawberry, grape and muscadine management, free (fieldreport.caes.uga.edu)
- **UVM Extension Ag Engineering:** wash and pack line planning, spinner and washer guides (blog.uvm.edu/cwcallah)
- **ATTRA hotline:** free crop and marketing questions answered by specialists, 800-346-9140
- **Market Farming email list:** long-running farmer-to-farmer list, free (lists.ibiblio.org/sympa/info/market-farming)
- **Growing for Market magazine:** free sample issue and articles (growingformarket.com)

Sell more

- **Food hubs and auctions:** see the food hub list by state in the markets section
- **Price reports:** USDA Market News terminal, auction and farmers market prices (mymarketnews.ams.usda.gov), UK price reports for KY auctions and KY and TN markets (ccd.uky.edu/pricereports)
- **Appalachian Grown (ASAP):** label, branding materials and grower-buyer meetings for Southern Appalachian farms (asapconnections.org)
- **Wholesale packing guides:** NC Growing Together archive covers packs, grades and how much fills a case and pallet (cefs.ncsu.edu)

Protect the crop

- **NAP:** covers most vegetables, fruit and herbs, which have no regular crop insurance. Sign up before each crop's closing date. See the NAP section
- **Micro Farm insurance:** whole-farm coverage for diversified farms under $350,000 revenue
- **Produce Safety Rule:** farms averaging under $34,324 in produce sales are not covered. Check your status before moving into wholesale

Events worth the drive

- **Southeast Regional Fruit and Vegetable Conference,** Savannah GA, January 2027, with the raspberry and blackberry growers meeting alongside (seregionalconference.org)
- **Alabama Fruit and Vegetable Growers Association conference:** Feb 3-5, 2027, Gulf Shores
- **Kentucky Fruit and Vegetable Conference** (events.mgcafe.uky.edu)
- **State organic conferences:** CFSA (Oct 30-Nov 1, 2026), VABF (Jan 2027), FOG, OAK (Jan 29, 2027). Many offer farmer scholarships, ask

Livestock and poultry

- **Processors:** USDA FSIS inspection directory (www.fsis.usda.gov). Get a processor date before expanding
- **Market freezers:** chest $279-$1,249, glass-top display $809-$2,500
- **Small-flock poultry processing:** Featherman setups $4,300-$6,600
- **Egg supplies:** candler $20-$60, egg scale $22-$40
- **Meat pricing tools:** NC Choices and MeatSuite (bulk meat calculator, cut sheets)
- **Bigger processing projects:** USDA Value Added Producer Grants
- **Not allowed:** freezer trailers and meat vans

Value-added products

- **Insurance:** FLIP (fliprogram.com), $299-$399 a year for $1M/$2M. Most markets and buyers ask for $1M
- **Labels need:** product name, net weight, ingredients, business name and address, allergens (9, including sesame)
- **Nutrition Facts:** small makers can be exempt but must file a yearly notice with FDA
- **Acidified foods school:** $350-$450 online (NC State, UGA, UT)
- **Food handler card:** $10-$22. **ServSafe Manager:** $99-$179
- **Kitchen equipment:** commercial dehydrator about $1,240, chamber sealer $272-$4,300, reach-in fridge $969-$6,100
- **Find shared kitchens:** thekitchendoor.com

Grains

How a small farm gets into grain

- **Line up the buyer first:** mill, malt house, baker, distiller or feed mill. Get their specs in writing: variety, protein, falling number, DON (vomitoxin) limit, moisture, cleanliness
- **Pick varieties from regional trials** and the buyer's preferences, and source enough clean seed
- **Plan harvest:** custom combining is the default. Rain at harvest means sprouting and low falling number, so timing matters in the humid South
- **Plan drying and storage before harvest:** moisture meter, dryer or aeration, clean bins. FSA Farm Storage Facility Loans (up to $500,000, or a $50,000 microloan with 5% down) finance bins and dryers
- **Clean every lot** with a seed cleaner or a custom cleaner. Buyers dock or reject dirty grain
- **Test every lot** for falling number, protein, DON and moisture, and keep the results with the lot
- **Whole grain or flour?** Selling whole grain is a farm product sale. Milling is food processing, with its own license, labeling and organic handling steps
- **Get terms in writing:** price basis, delivery, docking, payment timing

Networks and gatherings

- **Southeastern Grain Gathering:** grower, miller, baker and buyer gathering with UK Local Grains and Dendrifund (ask UK Extension for the next date)
- **Ohio Valley Grain Exchange:** regional grain network (tnlocalfood.org/the-ohio-valley-grain-exchange)
- **Elevating Grain (Glynwood):** grain fair linking buyers, processors and producers (glynwood.org/what-we-do/regional-food-programs/grains-and-staples.html)
- **Kneading Conference (Maine Grain Alliance):** grain, milling and baking, with an organic farmer track (kneadingconference2026.sched.com)
- **Carolina Gold Rice Foundation:** heritage rice, seed stewardship, research (thecarolinagoldricefoundation.org)
- **OGRAIN (UW-Madison):** organic grain production and marketing resources (ograin.cals.wisc.edu)

Mills, malt houses and buyers in the region

- **Carolina Ground,** Asheville NC: stone mill for Southern-grown wheat and rye (carolinaground.com, call about buying)
- **Lindley Mills,** Graham NC: organic flour mill (lindleymills.com)
- **Riverbend Malt House,** Asheville NC: craft malt from Southeastern barley, wheat and rye, contracts with farmers, expanding in 2026 (riverbendmalt.com)
- **Murphy & Rude Malting,** Charlottesville VA: craft malt from Virginia barley
- **Anson Mills,** Columbia SC: heirloom grains, grits, Carolina Gold rice (ansonmills.com)
- **Marsh Hen Mill** (formerly Geechie Boy), Edisto Island SC: heirloom grits, rice, peas (marshhenmill.com)
- **Barton Springs Mill,** Dripping Springs TX: heritage wheat, corn and rice grown under contract by Texas farmers (bartonspringsmill.com)
- **Weisenberger Mill,** Midway KY: historic mill, flour and cornmeal (weisenberger.com)
- **NC State list of NC organic grain buyers:** organiccommodities.ces.ncsu.edu/organicgrains-marketing/buyers-of-north-carolina-organic-grains
- **Also ask:** local craft distilleries and breweries, and organic feed mills, which need local organic grain for poultry and livestock

Equipment (get quotes)

- **Combines:** wheeled, self-propelled. **Check against the no-wheels rule.** Custom hire is the cleaner route
- **Seed and grain cleaners:** Clipper, A.T. Ferrell, Seedburo, LMC. Bigger units need 3-phase power
- **Dehullers** for oats, barley, buckwheat, spelt: specialty item, few US dealers
- **Dryers, bins and aeration:** need a pad and electrical. FSA Farm Storage Facility Loans can finance them
- **Moisture meter:** must be calibrated for each grain
- **Stone mills:** Meadows Mills (North Wilkesboro NC), New American Stone Mills (VT, waitlist), Osttiroler, Hawos. Milling makes you a food facility

Testing and quality

- **UVM Cereal Grain Testing Lab:** falling number, protein, moisture, DON, test weight (uvm.edu/extension/nwcrops/cereal-grain-testing-lab)
- **NC State small grains quality analysis:** smallgrains.ces.ncsu.edu/grain-quality-analysis
- **Why buyers care:** low falling number means sprout damage and gummy bread. Protein decides bread or pastry. DON has an FDA advisory level

Seed, research and prices

- **Southern Exposure Seed Exchange** (VA): heirloom corn and grains (southernexposure.com)
- **University variety trials:** Virginia Tech Small Grains (arec.vaes.vt.edu), NC State Small Grains (smallgrains.ces.ncsu.edu), UK Local Grains (localgrains.mgcafe.uky.edu)
- **USDA AMS National Organic Grain and Feedstuffs report:** free price benchmark (mymarketnews.ams.usda.gov/viewReport/3802)
- **FSA Farm Storage Facility Loans:** bins, dryers, handling equipment, cold storage. Up to $500,000 (15% down) or a $50,000 microloan (5% down), up to 12 years, 4.5-5% (Oct 2026)

Flowers, mushrooms, herbs, honey and more

Agroforestry and forest farming

- **USDA National Agroforestry Center:** Working Trees sheets, forest farming guides (research.fs.usda.gov/centers/nac)
- **Forest Farming community:** ginseng, mushrooms, ramps, free guides (forest-farming.extension.org)

Cut flowers

- **Association of Specialty Cut Flower Growers (ASCFG):** grower resources, regional meetings (ascfg.org)
- **Slow Flowers:** directory and marketing to florists who want local (slowflowerspodcast.com)

Mushrooms

- **Mushroom Mountain wild mushroom certification:** lets certified foragers sell wild mushrooms to restaurants, accepted in SC, NC, GA, VA, AL (mushroommountain.com)
- **Extension shiitake log workshops:** NC State, UK and Virginia Tech run them most years, low cost

Honey and pollinators

- **NRCS pollinator habitat (CSP enhancement E420A):** paid enhancement for pollinator plantings
- **Honey rules:** most states exempt small honey sellers from a kitchen license, check your state (SC has an exemption application)

Herbs and botanicals

- **NC State Medicinal Herbs for Commerce and WNC Medicinal Herb Growers:** grower network and buyer socials (newcropsorganics.ces.ncsu.edu)
- **American Herbal Products Association GACP guidance:** the growing and harvest practices botanical buyers expect (ahpa.org)
- **United Plant Savers:** at-risk native medicinals list (unitedplantsavers.org)

Pastured poultry and livestock

- **American Pastured Poultry Producers Association (APPPA):** membership, conference, Grit magazine (apppa.org)
- **NC Choices:** meat TA, bulk meat pricing tools (cefs.ncsu.edu)

Rules and Protection

Food safety supplies and plans

- **Produce Safety Alliance training:** $0-$75, or $450 online self-paced
- **Handwash stations:** $360-$440 basic, heated $1,000-$1,960
- **Sanitizer:** BioSafe SaniDate (check organic approval with your certifier)
- **Where to buy:** Johnny's, Uline, Gempler's, Grainger, WebstaurantStore
- **Free plan templates:** Produce Safety Alliance, Cornell (English and Spanish), On-Farm Food Safety Project (onfarmfoodsafety.org)
- **GAP audit:** about $1,200-$2,200 a year at the USDA rate of $175 an hour

Certifications

- **Certified Naturally Grown** (naturallygrown.org): $250-$300 a year, peer inspection. Good for markets, CSAs and chefs
- **USDA Organic:** about $900-$3,000 year one. FSA pays back 75% up to $750
- **Real Organic Project:** free for certified organic farms
- **Regenerative Organic Certified** (regenorganic.org): organic plus ROA fees. Best when a buyer asks for it
- **A Greener World** (agreenerworld.org): Animal Welfare Approved and Certified Grassfed, about $200
- **Certified Humane:** $75 plus $700 a day inspection. For eggs and poultry in grocery

Farm insurance

Why it matters

- **Protect what the grant buys.** Equipment, coolers and sheds need to be on a farm policy
- **Buyers and markets ask for it.** Most want $1M per occurrence, $2M aggregate, with them named as additional insured
- **A home policy usually does not cover the farm business.** Ask your agent to confirm in writing

Coverage most small farms need

- **Farm policy (farmowners):** house, barns, equipment, and farm liability in one package. Sold by each state's Farm Bureau insurer, Nationwide Agribusiness (www.nationwide.com/business/agribusiness) and independent ag agents
- **Product liability:** for food you sell. FLIP (fliprogram.com) from $299 a year, with a farmers market vendor program. FLIP tools and equipment add-on is closed to new buyers in AL, FL, LA and MS for now
- **Equipment (inland marine):** covers tools and equipment off the farm, like at markets
- **Farm produce and cold storage:** covers stored product. Ask about spoilage if you run a cooler
- **Agritourism and events:** U-pick, tours, dinners. Pair it with your state's agritourism liability sign rules
- **Umbrella:** extra liability limits on top of the farm policy
- **Workers' comp:** many states exempt small farm employers, but coverage is still worth pricing
- **Farm or commercial auto:** the grant cannot buy vehicles, but delivery vehicles still need coverage

USDA crop and livestock insurance

- **Micro Farm:** whole-farm policy up to $350,000 revenue ($400,000 if you had it the prior year). Built for diversified, organic and direct-market farms. Coverage 50-90%, government pays 56-80% of the premium. Sales closing Feb 28, Mar 31 or Apr 15 by county
- **Whole-Farm Revenue Protection:** up to $17 million insured revenue, covers organic crops and livestock
- **FSA NAP:** for crops with no crop insurance. $325 per crop, fee waived for beginning, limited-resource and veteran farmers
- **Livestock Risk Protection:** covers price drops for feeder cattle, fed cattle and swine
- **Livestock Gross Margin and Dairy Revenue Protection:** margin and milk revenue coverage
- **Pasture, Rangeland, Forage:** rainfall-index coverage for grazing land
- **Apiculture:** index coverage for honey producers
- **Weaned Calf Risk Protection:** Texas only among our states
- **Beginning farmers** (now 10 years): admin fee waived, plus 10-15 extra points of premium subsidy
- **Find an agent:** RMA Agent Locator (rma.usda.gov/tools-reports/agent-locator). A livestock agent may not sell crop policies, ask

Questions to ask your agent

- Do I have to join Farm Bureau, and what are the dues in my county?
- Does my policy cover farm liability, or only the home? Does it cover direct sales, markets, value-added products and visitors?
- Is new equipment covered off the farm, at markets or on loan?
- Is product liability included, or do I need a separate policy like FLIP? What limits do my buyers require?
- Does it cover U-pick, tours or events?
- Is product in my cooler covered if it spoils?
- Do I need workers' comp at my headcount, and should I carry it anyway?
- Which USDA policy fits me (Micro Farm, WFRP or a single crop)? Do I get beginning farmer benefits? When is my sales closing date?

NAP: coverage for crops with no crop insurance

What NAP is

- **Covers crops with no federal crop insurance:** vegetables, fruit, herbs, flowers, mushrooms, honey, aquaculture, sod, ginseng and more. Also crops where the only insurance is an index or whole-farm policy
- **Covers natural disaster losses:** low yield, lost inventory, prevented planting
- **Who:** owners, tenants or sharecroppers sharing in the crop risk. Not available above $900,000 average AGI

What it costs

- **Service fee:** $325 per crop per county, capped at $825 per farm per county, $1,950 max across counties
- **Fee waived** for beginning, limited-resource and veteran farmers (file form CCC-860)
- **Buy-up premium:** 5.25% of the coverage value, capped around $15,750. Those same farmers pay 50% less

What it pays

- **Basic:** losses beyond 50% of expected production, paid at 55% of the average market price
- **Buy-up:** 50, 55, 60 or 65% coverage at 100% of the average market price. Not available for grazed crops
- **Payment limits:** $125,000 basic, $300,000 buy-up, per crop year
- **Organic and direct-market prices:** ask your FSA office whether your own price can be used for buy-up

Deadlines that make or break a claim

- **Sign up before the application closing date for each crop.** Dates are set by state and crop, often before planting. Coverage is never retroactive
- **Report acreage** soon after planting
- **Report a loss within 15 days,** or within 72 hours for hand-harvested and quick-spoiling crops like many vegetables
- **Apply for payment** within 60 days after coverage ends
- **Keep production and sales records** for every crop, missing records can cut or cancel a payment

Pairing it with other coverage

- **NAP plus Whole-Farm Revenue Protection:** allowed since 2020, both can pay. You lose the WFRP premium discount
- **NAP plus Micro Farm:** not addressed in RMA materials, ask your agent and FSA office
- **Get your county closing-date list** from your USDA Service Center (farmers.gov/working-with-us/service-center-locator)
- **Program page:** fsa.usda.gov/NAP

Support and Next Steps

National farm organizations

- **RAFI-USA** (Pittsboro NC): FSA program help, grants, Farmer Financial Crisis Hotline 866-586-6746, disaster prep, 2026-27 FSA deadlines list. Free. 919-542-1396, rafiusa.org
- **NCAT / ATTRA:** free sustainable ag hotline 800-346-9140, publications, Armed to Farm for veterans, Latinos and Women in Ag programs. Field offices in AR, KY, MS, NC, TX. attra.ncat.org
- **Farm Aid:** 1-800-FARM-AID (1-800-327-6243), weekdays 9am-9pm ET, Spanish line. Farmer Resource Network search and Ag Funding Library. farmaid.org
- **National Sustainable Agriculture Coalition (NSAC):** farm bill updates, free Grassroots Guide to federal programs. sustainableagriculture.net
- **Organic Farmers Association:** farmer-led voice for certified organic farms, Farmer HelpLine 833-724-3834, free Story Lab workshops. Membership from $25. organicfarmersassociation.org
- **Farmers Market Coalition:** SNAP/EBT and legal toolkits, webinars, listserv. farmersmarketcoalition.org
- **National Young Farmers Coalition:** Next Generation Farmer Fund, land access, chapters, fellowships. 518-643-3564, youngfarmers.org
- **Farmer Veteran Coalition** (Waco TX): Fellowship Fund grants, Homegrown By Heroes label, conference. 855-FVC-FARM, farmvetco.org
- **Federation of Southern Cooperatives / Land Assistance Fund:** co-op development, land retention, heirs' property, wills clinics, mediation. Offices in AL, FL, GA, LA, MS, SC, TX. 404-765-0991, federation.coop. CoopEcon Oct 15-17, 2026, Epes AL
- **Organic Farming Research Foundation (OFRF):** research grants up to $20,000 for farmers on certified or transitioning land. Letters of intent usually called in July. 831-426-6606, ofrf.org
- **American Farmland Trust:** Brighter Future Fund grants, Land Transfer Navigators, Women for the Land, Farmland Information Center. farmland.org
- **Land Loss Prevention Project** (Durham NC): legal and business help for distressed and limited-resource farmers, NC only. 1-800-672-5839, landloss.org

Know this first

- **USDA changed its rules in July 2025.** Race- and sex-based "socially disadvantaged" preferences were removed. **Beginning, veteran and limited-resource** preferences stayed. Apply under those if they fit you
- **The farm bill expired Sept 30, 2026.** Some programs may pause or change until Congress acts. Check before you count on one
- **Some USDA web pages are out of date.** Confirm with your local FSA or NRCS office

Where to find grants: what is open, when, how

- **ATTRA (NCAT):** live list of funding deadlines, free hotline 800-346-9140, newsletter. ncat.org/sustainable-agriculture/attra
- **FarmRaise:** help with farm numbers, EQIP and federal applications. Premium $40 a month ($36 billed yearly), free trial. farmraise.com/pricing
- **Ambrook Funding Library:** search grants, loans and cost share by state and project. ambrook.com/funding
- **Farm Aid Farmer Resource Network:** search for help with business, money and marketing. farmaid.org/FRN
- **NSAC Grassroots Guide:** plain-language guide to federal farm programs (2023, check dates). sustainableagriculture.net
- **Southern SARE:** producer grants up to $20k for a farmer, $25k for a group (**due Nov 6, 2026, noon ET**). southern.sare.org/grants
- **farmers.gov:** FSA loan tools, online loan application, Service Center locator
- **USDA Rural Development state offices:** for Value Added Producer Grants. rd.usda.gov/about-rd/state-offices
- **Newsletters:** ATTRA, NSAC blog, National Agricultural Law Center
- **Skip the paid sites** (Instrumentl, GrantWatch, Candid). Built for nonprofits, poor value for a farm

Loans

- **FSA Operating Microloan:** up to $50,000, 1-7 years, 5.375% (Oct 2026), **capped at 5% for beginning and veteran farmers**. Short application. **Farm Ownership Microloan:** up to $50,000, up to 25 years, 6.25%
- **FSA Direct Operating:** up to $400,000. **Direct Farm Ownership:** up to $600,000
- **FSA Down Payment Loan:** beginning and veteran farmers, 5% down, 2.25% (Oct 2026)
- **Apply at your local FSA office.** Bring a balance sheet, sales records, projected income and expenses, and a business plan
- **Kiva US:** $1,000-$15,000 at 0%, no fees, no collateral, 6-month grace for farms. You line up 5-40 friends to lend first. kiva.org/borrow

Next grants to grow into

- **USDA Value Added Producer Grants:** planning up to $50k, working capital up to $200k, 1:1 match. Priority for beginning, veteran and small farms. Watch for the FY27 notice (past windows Jan-May)
- **NRCS EQIP and CSP:** cost share for conservation practices. Apply any time, funding by state ranking dates. New FY27 Regenerative Pilot ($1B)
- **REAP (energy):** grants **paused** for now, guaranteed loans still open
- **State Specialty Crop Block Grants:** most states fund organizations, so join with a group or co-op

Programs for veterans, women, beginning and small farms

- **Farmer Veteran Coalition Fellowship Fund:** $1,000-$5,000 for equipment, paid to vendors. Window was Jan-Feb in 2026. farmvetco.org
- **Homegrown By Heroes label:** 50% veteran owned, through FVC, 855-FVC-FARM (855-382-3276)
- **Armed to Farm (NCAT):** free veteran farm training, watch for 2027 sessions. armedtofarmdirector@ncat.org
- **Annie's Project:** farm business course for women. Ask for a class in your state through anniesproject.org/contact-us

- **Beginning farmers** (10 years or less): FSA loan set-asides, NRCS higher payment rates and 50% advance payments, NAP fee waiver
- **Limited-resource farmers:** check your status with the NRCS Self-Determination Tool
- **Native farmers:** Intertribal Agriculture Council free help with USDA programs, 406-259-3525
- **Black farmers:** Federation of Southern Cooperatives/Land Assistance Fund, 404-765-0991. SAAFON, 470-349-9044
- **Heirs' property:** USDA Heirs' Property Relending through Shared Capital Cooperative, AL, FL, GA, LA, MS, SC (heirsloans@sharedcapital.coop). Not taking applications yet as of Oct 2026, use the inquiry form for updates
- **Crisis help:** RAFI-USA Farmer Financial Crisis Hotline, 866-586-6746, weekdays 9 to 5
- **Young farmers:** National Young Farmers Coalition chapters and fellowships (its $5k grant has ended)

Protect what you just built

- **Micro Farm insurance:** whole-farm policy for farms under $350,000 revenue. Built for diversified, organic and direct-market farms. Government pays 56-80% of the premium. 3 years of tax records for beginning and veteran farmers
- **Whole-Farm Revenue Protection:** for bigger or growing farms
- **FSA NAP:** covers crops with no crop insurance. $325 per crop, **fee waived for beginning, limited-resource and veteran farmers**. Buy before each crop's deadline
- **ELAP and LIP:** livestock, bee and fish losses. Report by March 1 after the loss year
- **After a storm or flood:** farmers.gov Disaster Assistance Discovery Tool finds USDA disaster help (farmers.gov)
- **Find an agent:** RMA Agent Locator (rma.usda.gov/agent-locator). Ask if they sell Micro Farm

Legal and business setup

- **Farm Commons:** free legal resource library and model documents, online workshops (check pricing). farmcommons.org
- **National Agricultural Law Center:** state law guides, free webinars. nationalaglawcenter.org
- **Farmers' Legal Action Group hotline:** 877-860-4349
- **SARE Farmer's Guide to Business Structures:** LLC and entity basics, free
- **Farm Aid legal resource guide:** directory of legal help

Run the business

- **Free bookkeeping:** Wave (free Starter), Tend (free forever plan)
- **Farm software:** Farmbrite (new farmers up to 50% off for 3 years, veterans 25% off)
- **Free email list:** Mailchimp free plan, 250 contacts
- **Free visibility:** Google Business Profile, so customers find you on maps
- **Free design:** Canva
- **Keep records from day one.** Sales and expenses by channel make the next grant or loan much easier

Take care of yourself

- **988:** call or text, 24/7
- **Farm Aid Hotline:** 1-800-FARM-AID (1-800-327-6243), weekdays, Spanish line available
- **FRSAN South Concern Line:** 833-381-7243, 24/7, free, confidential

Hidden gems most farms never hear about

Get your FSA farm number first

- **The gateway to almost every USDA program,** loans, NRCS cost share, NAP and more. Visit your local USDA Service Center
- **Forms:** AD-2047 (customer data), CCC-860 (beginning, veteran, limited-resource status, which unlocks higher rates), farm record with deed or lease, AD-1026 (conservation compliance), CCC-941 (income), CCC-902 (farm operating plan), direct deposit forms
- **Step-by-step packet:** farmers.gov "Apply Now" for individuals (farmers.gov/sites/default/files/documents/fsa-apply-now-individuals.pdf)
- **Also get:** an EIN from the IRS, and a SAM.gov UEI if you will apply for federal grants yourself

Get on grocery shelves

- **Whole Foods Local and Emerging Accelerator (LEAP):** 12-week program, coaching, shelf consideration, possible $25,000 investment. 2026 closed, watch for 2027
- **Walmart Open Call:** pitch meetings with Walmart and Sam's Club buyers for U.S.-grown products. Runs yearly, the 2026 event was Oct 7, watch for the 2027 call
- **Sprouts:** produce goes through its online new item form (about.sprouts.com/new-item-submission-process)
- **Publix:** "grown close to home" local program in AL, FL, GA, NC, SC, TN, VA (publix.com/products-services/produce/grown-close-to-home)
- **Know before you pitch:** grocers want GAP, $1M liability, retail-ready packaging, PLU or UPC codes, and help with demos

Certifications that open buyers

- **Woman-owned (WBENC):** 51% women owned and run. $350 under $1M revenue. wbenc.org/certification
- **Veteran-owned (SBA VetCert):** required for VA set-asides. sba.gov
- **Federal subcontracting:** since Feb 1, 2026, woman- and veteran-owned status needs SBA certification, not self-certification
- **DOT DBE:** all existing DBEs must recertify under the Oct 2025 rule

Cut your property taxes

- **Every state has a farmland use valuation** that taxes farmland at its farm value, not market value. Many small farms never apply
- **Apply at your county assessor or tax office.** Selling or converting the land later can trigger rollback taxes

Protect and access land

- **NRCS ACEP-ALE:** sell a conservation easement (development rights) through a land trust or government partner. Applications accepted now (nrcs.usda.gov)
- **AFT Farmland Information Center:** free "Ask an Expert," land trust directory, Farm Link Finder for land access (farmlandinfo.org)
- **Federation of Southern Cooperatives:** land retention, estate planning, mediation (federation.coop)

Free money hiding in plain sight

- **Soil and water conservation district cost share:** state programs that pay for conservation practices on top of NRCS. Ask your district
- **FSA Farm Storage Facility Loans:** up to $500,000 (15% down) or a $50,000 microloan (5% down), up to 12 years, 4.5-5% (Oct 2026). Covers cold storage, bins, dryers, wash and pack equipment, and even refrigerated trucks, which the grant cannot buy
- **USDA SBIR innovation grants:** for small businesses, including farms, with a new product or process. Reauthorized through 2031. Phase I awards ran $125,000-$181,500 in FY2025. Next deadline on nifa.usda.gov
- **Rural Tax Education:** free farm tax guides, webinars and an income tax estimator (extension.usu.edu/ruraltax)
- **IRS Pub 225, Farmer's Tax Guide:** Section 179 limit is $2.5 million, and 100% bonus depreciation is back for property placed in service after Jan 19, 2025 (irs.gov/publications/p225)
- **Work Opportunity Tax Credit:** lapsed for hires after Dec 31, 2025 unless Congress renews it

People most farms never call

- **FSA Certified Mediation Program:** free help with USDA decisions, lenders and farm disputes (fsa.usda.gov/resources/general-programs/certified-mediation-program)
- **Organic Farmers Association:** $25 membership, includes an Organic Farmer HelpLine (organicfarmersassociation.org)
- **ATTRA internship directory:** find or post farm internships (ncat.org/sustainable-agriculture/attra)
- **Federation of Southern Cooperatives CoopEcon:** Oct 15-17, 2026, Epes AL, for farmers forming co-ops

> Prices and programs change. Check the source before you put a number in your budget.