Rodale Institute Farm Fund

Expanding Markets Resource Guide

Where to go, who can help, and what things should cost

For the Farm Fund's Southern states: AL, AR, FL, GA, KY, LA, MS, NC, OK, SC, TN, TX, VA
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Prices and program status checked October 2026

> **How to use this guide:** Look through Where to Find Help, then the Find It Fast chart to see which sections fit your farm. Prices are typical ranges checked in October 2026, so get quotes before you spend. Anything marked **(confirm)** is worth a quick call before you rely on it.

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Find It Fast

If you grow or raise	Start with these sections
Vegetables and fruit	12, 4, 8, 9, 10, 18, 20
Livestock, poultry, eggs, dairy	13, 5, 9, 19, 20
Value-added products	14, 15, 10, 20
Grains	16, 9, 20, 23
Flowers, mushrooms, herbs, honey	17, 4, 9, 10, 20
Every farm	1, 2, 3, 5, 6, 21, 22, 23, 24

1. Where to Find Help

The Farm Fund provides the money. The hands-on help comes from partners across the region who do this work every day, most of it free. There is no wrong door and no required order. Look through the options, pick the people you are comfortable with, and use as many as help you.

Kinds of help, pick what fits you

- **Farmer-led groups and co-ops:** farmers helping farmers, with training, mentors, buyer connections and a community that has done it. Includes the Federation of Southern Cooperatives, SAAFON, Farmer Veteran Coalition and state groups like CFSA, Georgia Organics and OAK. See Farm Organizations and NGOs
- **Farm nonprofits and navigators:** RAFI-USA, MCL Jasco / Help For Farmers, NCAT/ATTRA and others will sit beside you, explain programs and help with paperwork, including USDA and state programs
- **1890 land-grant universities:** small farm programs and outreach agents at Alabama A&M, Tuskegee, UAPB, FAMU, Fort Valley State, Kentucky State, Southern, Alcorn State, NC A&T, Langston, SC State, Tennessee State, Prairie View A&M and Virginia State
- **County Extension offices:** free one-on-one help with production, food safety, marketing and business. Every county has one
- **State Department of Agriculture marketing teams:** state brand programs, buyer introductions, trade shows and cost share
- **Small Business Development Centers:** free business plans, financial projections and loan packages (americassbdc.org)
- **USDA Service Centers (FSA and NRCS):** farm numbers, farm loans, NAP crop coverage and conservation cost share (farmers.gov/working-with-us/service-center-locator)
- **Hotlines when you need someone now:** Farm Aid 1-800-327-6243, ATTRA 800-346-9140, RAFI-USA Farmer Financial Crisis Hotline 866-586-6746

Who helps with what

What you need	Options (mostly free)	More options
Business plan, records, finances	SBDC (americassbdc.org), Extension farm management specialists (see After the Award)	Farm Credit AgBiz programs, ATTRA 800-346-9140, Cornell online courses
Marketing, branding, finding buyers	State Dept. of Ag marketing team and brand program, Extension marketing specialists	Food hubs, farm nonprofits (CFSA, ASAP, FOG, OAK, Texas Center for Local Food and others), Danielle Hutchinson at TendWell Farm
Selling to distributors and grocers	FreshPoint Local Farmer Bio form, your food hub, state Dept. of Ag market development	UK MarketReady, NC Growing Together guides
Food safety and GAP	State produce safety program (free On-Farm Readiness Review), county Extension	Produce Safety Alliance training, state GAP cost share
Organic transition and certification	Your certifier (QCS and others), Organic Farmers Association HelpLine 833-724-3834	OAK, FOG, CFSA, ATTRA, FSA organic cost share
Conservation practices and cost share	MCL Jasco / Help For Farmers 833-605-2674, 1890 university outreach agents, NCAT/ATTRA	Soil and water conservation district, NRCS at your USDA Service Center, state cost share programs (see Hidden Gems)
Loans, farm number, NAP crop coverage	RAFI-USA 866-586-6746 for loan and program navigation, Federation of Southern Cooperatives, Kiva 0% loans, community lenders and CDFIs	FSA at your USDA Service Center, Farm Credit
Value-added products and kitchens	University food science centers (NC State, UGA, UT, Virginia Tech, OSU FAPC, AFIC and others)	Shared kitchens (thekitchendoor.com), ACRE in SC, KCARD in KY

What you need	Options (mostly free)	More options
Meat, poultry and livestock	State meat inspection program, county Extension livestock agent	NC Choices, American Pastured Poultry Producers Association, NMPAN
Legal questions, contracts, land	Farm Commons, National Agricultural Law Center	Farmers' Legal Action Group 877-860-4349 or 651-223-5400, Center for Heirs' Property Preservation, Federation of Southern Cooperatives
Underserved, beginning, veteran and women farmers	Federation of Southern Cooperatives 404-765-0991, SAAFON, 1890 land-grant universities	MCL Jasco / Help For Farmers 833-605-2674, Farmer Veteran Coalition, Annie's Project, Intertribal Agriculture Council
Insurance	RMA Agent Locator for Micro Farm and crop policies, your state Farm Bureau insurer	FLIP for product liability
Stress, crisis or a hard season	Farm Aid 1-800-327-6243, FRSAN South Concern Line 833-381-7243	988, RAFI-USA Farmer Financial Crisis Hotline 866-586-6746

Help in your state

Alabama

- **Nonprofits:** Alabama Sustainable Agriculture Network, Federation of Southern Cooperatives (Epes, 205-652-9670)
- **Underserved farmers:** MCL Jasco / Help For Farmers, 833-605-2674
- **1890 schools:** Alabama A&M Small Farms Research Center, Tuskegee Small Farms Outreach
- **Extension:** Alabama Cooperative Extension System county offices (aces.edu/counties)
- **Dept. of Ag marketing:** Alabama Farmers Market Authority (agi.alabama.gov/farmersmarket) and Sweet Grown Alabama

Arkansas

- **Nonprofits:** NCAT/ATTRA field office, NWA Local Food Network, Spring Creek Food Hub
- **Underserved farmers:** MCL Jasco / Help For Farmers, 833-605-2674
- **1890 school:** UAPB Small Farm Program, leek@uapb.edu, 870-575-8161
- **Extension:** UA Division of Agriculture county offices (uaex.uada.edu/counties)
- **Dept. of Ag marketing:** Arkansas Grown (arkansasgrown.org)

Florida

- **Nonprofits:** Florida Organic Growers (352-377-6345), Federation of Southern Cooperatives (Lake City, 386-243-8179)
- **Underserved farmers:** MCL Jasco / Help For Farmers, 833-605-2674
- **1890 school:** FAMU Cooperative Extension
- **Extension:** UF/IFAS county offices (sfyl.ifas.ufl.edu/find-your-local-office)
- **Dept. of Ag marketing:** FDACS Fresh From Florida (followfreshfromflorida.com)

Georgia

- **Nonprofits:** Georgia Organics, SAAFON (470-349-9044), Federation of Southern Cooperatives (Albany, 229-432-5799)
- **1890 school:** Fort Valley State Cooperative Extension
- **Business help:** UGA Center for Agribusiness and Economic Development, 706-542-3824
- **Extension:** UGA Extension county offices (extension.uga.edu/county-offices.html)
- **Dept. of Ag marketing:** Georgia Grown (agr.georgia.gov/georgia-grown)

Kentucky

- **Nonprofits:** Organic Association of Kentucky (502-219-7378), Community Farm Alliance (859-756-6378), KCARD for business plans and grants
- **1890 school:** Kentucky State University small farm programs, 502-597-5811
- **Marketing help:** UK Center for Crop Diversification and UK MarketReady
- **Extension:** UK Extension county offices (extension.mgcafe.uky.edu/county-offices)
- **Dept. of Ag marketing:** KDA Office of Agricultural Marketing and Kentucky Proud (kyagr.com/marketing)

Louisiana

- **Nonprofits:** Louisiana Small Scale Agriculture Coalition, Market Umbrella (504-861-4485), Sprout NOLA
- **Federation of Southern Cooperatives:** Alexandria, 318-704-2423
- **1890 school:** Southern University Ag Center small farms program
- **Extension:** LSU AgCenter parish offices (www.lsuagcenter.com)
- **Dept. of Ag:** LDAF (ldaf.la.gov), Louisiana Grown and Certified Louisiana

Mississippi

- **Federation of Southern Cooperatives:** Jackson, 601-944-0592. MCL Jasco / Help For Farmers, 833-605-2674
- **1890 school:** Alcorn State Small Farm and Agribusiness Center
- **Business help:** Alcorn State Small Business Development Center (SW Mississippi), MSU Food as Business, 662-325-2516
- **Extension:** MSU Extension county offices (extension.msstate.edu/county-offices)
- **Dept. of Ag marketing:** MDAC Market Development (mdac.ms.gov) and Genuine MS

North Carolina

- **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)

Oklahoma

- **Nonprofits:** Kerr Center (918-647-9123), Intertribal Agriculture Council
- **1890 school:** Langston University, 405-466-6167
- **Value-added:** OSU Food and Agricultural Products Center (food.okstate.edu)
- **Extension:** OSU Extension county offices (extension.okstate.edu/county)
- **Dept. of Ag marketing:** ODAFF Market Development and Made in Oklahoma (ag.ok.gov/divisions/market-development)

South Carolina

- **ACRE:** grants, business planning and grant writing help, Kyle Player, 803-734-2324
- **Nonprofits:** Carolina Farm Stewardship Association, Center for Heirs' Property Preservation (843-745-7055), MCL Jasco / Help For Farmers (833-605-2674)
- **1890 school:** SC State 1890 Research and Extension, Help for Landowners
- **Extension:** Clemson Extension county offices (clemson.edu/extension/co)
- **Dept. of Ag marketing:** SCDA Marketing Support and Certified SC (agriculture.sc.gov/farm-and-business-support/marketing-support). Market Development, Michael Cranford, 803-734-2224

Tennessee

- **Nonprofits:** TN Local Food
- **1890 school:** Tennessee State University small farm program
- **Business help:** UT Center for Profitable Agriculture (931-486-2777), UT Farm Financial Help Line (865-974-3650)
- **Extension:** UT Extension offices (utextension.tennessee.edu/office-locations-departments-centers)
- **Dept. of Ag marketing:** TDA Business Development Division and Pick Tennessee Products (www.tn.gov/agriculture/department/business-development-division.html)

Texas

- **Nonprofits:** Texas Center for Local Food (AskMe@TexasLocalFood.org), TOFGA (512-656-2456), Federation of Southern Cooperatives (Port Lavaca, 713-634-7385)
- **1890 school:** Prairie View A&M Cooperative Extension, 936-261-5148
- **Business help:** Texas A&M FARM Assistance, 877-826-7475
- **Extension:** Texas A&M AgriLife county offices (counties.agrilife.org)
- **Dept. of Ag marketing:** TDA Marketing and GO TEXAN (texasagriculture.gov/Grants-Services/Marketing-and-International-Trade)

Virginia

- **Nonprofits:** Virginia Association for Biological Farming, Appalachian Sustainable Development (276-623-1121), Roanoke Foodshed Network
- **Underserved farmers:** MCL Jasco / Help For Farmers, 833-605-2674
- **1890 school:** Virginia State University Small Farm Outreach, agents in 74 counties
- **Extension:** Virginia Cooperative Extension offices (ext.vt.edu/offices.html)
- **Dept. of Ag marketing:** VDACS Marketing and Economic Development and Virginia Grown (vdacs.virginia.gov/marketing-and-economic-development.shtml)

2. Plan Your Spending

Use this to plan your spending and check your quotes. Ranges are for one small to mid-size farm.

Spend smart

- **No wheels.** Vehicles and anything with wheels and a title are not grant items, including reefer trailers and towable coolers. FSA Farm Storage Facility Loans can cover refrigerated trucks.
- **Combines and tractors have wheels too.** Custom hire is the cleaner route for grain harvest.
- **Pay the cash price.** A $5,655 shed on rent-to-own can total over $12,000.
- **Use free first.** SNAP/EBT equipment, most state "Grown" listings, PSA training in several states and USDA Local Food Directory listings cost nothing.
- **Stack, do not double up.** If FSA organic cost share or a state GAP cost share pays part of an invoice, use the grant only for what is left.
- **Card processing fees** (about 3% of sales) are a cost of doing business, not a grant item.
- **Buy certifications for a buyer.** ROC, EOV or GroupGAP pay off when a named buyer asks for them.
- **Lock in a processor date** before expanding meat. Kill slots book months out.
- **Scales must be NTEP Class III** and pass state inspection to sell by weight.
- **Check your food safety status before going wholesale.** Wholesale sales can push a farm out of its FSMA qualified exemption.

What things should cost

Item	Reasonable range	Ask why if above
Online sales platform, 1-2 years	$500-$5,000	$10,000 (unless a food hub or multi-farm)
Logo and brand identity	$500-$2,500 freelancer	$5,000 (agency pricing)
Label design	$300-$1,500 for a small line	Printing is a separate line
Farm website with store	$1,500-$5,000 freelancer, or under $300 DIY plus plan	$8,000
Farm photography, half to full day	$500-$1,500	$3,000
Full branding package (logo, colors, fonts, style guide)	$1,500-$5,000	$5,000 unless labels or packaging included
Website built by a farm platform	$1,000-$2,000 plus subscription	$2,500
Business plan written with a consultant	$1,500-$4,000	$5,000, or no financial projections
Marketing plan with a consultant	$1,000-$4,000	$5,000
Bookkeeping or QuickBooks setup	$300-$1,500	$2,000 unless catching up past years
Shared kitchen rental	$15-$31/hr plus deposit and storage	Over $40/hr
Process authority review, per product	$75-$350	$0 budgeted for acidified products
Product liability insurance	$299-$1,000 a year	
On-farm commercial kitchen build	$20,000-$120,000+	More than the award
Value-added training (cottage course to BPCS)	$25-$450	PCQI ($550-$800) rarely needed at this size
Small-flock poultry processing setup	$4,300-$6,600	Evisceration line for an exempt farm
Market chest freezer	$280-$1,250 each	Freezer trailer, that is a vehicle
Market tent 10x10 plus weights	$300-$750	Commercial tents run higher, ask why
NTEP price-computing scale	$275-$600	Plus a small state permit fee
POS hardware	$0-$899	Square reader is $59
Greens bubbler (plus tub)	$525-$600	
Greens spinner	$185 manual, $600-$3,100 electric	
Barrel or root washer	$3,100-$9,000	Quote under $3,000 that is not DIY
Harvest totes and crates	$5-$22 each	
CoolBot controller plus AC	$900-$1,200	
DIY CoolBot walk-in	$1,000-$3,500 (2019 data, add for today)	
Complete CoolBot walk-in 8x8 to 8x12	$8,100-$11,350	$15,000 for 8x12 or smaller
Glass-door display cooler	$2,000-$4,500	
Shed 10x12, delivered	$4,400-$6,000	
Shed 10x16, delivered	$4,600-$5,700	
Shed 12x20, delivered	$7,000-$9,500	Over $10,000
Anchor and tie-down kit, coastal	$150-$500 (confirm)	Required in wind zones
Packaging, berry pint	$0.10-$0.24 each	

Item	Reasonable range	Ask why if above
Packaging, compostable clamshell	$0.48-$0.51 each	
Packaging, wax produce box	$5.50-$6.30 each	
Packaging, blank pulp egg carton	$0.30-$0.42 each	Custom print needs about 16,000 minimum
Chamber vacuum sealer	About $950	
PSA Grower Training	$0-$75, or $450 online self-paced	
GAP or Harmonized GAP audit, one farm	$1,200-$2,200 a year	Check state cost share first
Water test, generic E. coli	$36-$40 a sample	Free in Alabama
Food safety supply kit	$500-$1,500 (confirm)	Itemize it
Handwash station	$360-$440 basic, $1,000-$1,960 heated	
USDA organic, year one	$900-$3,000	Net of FSA cost share
Certified Naturally Grown	$250-$300 a year	

3. Free or Cheaper First

Use these before spending grant dollars on the same thing. Some pair well with the grant to stretch it.

Free

- **SNAP/EBT equipment:** free through USDA FNS for direct-marketing farmers. Get SNAP-authorized at fna.usda.gov/snap/retailer.
- **MarketLink:** free Bluetooth SNAP card reader, a free year of the TotilPay Go app (renews free with $500+ in SNAP sales, through Sept 30, 2028), no SNAP transaction fees. The SNAP Online grant gives direct-marketing farms a free year of GrownBy. marketlink.org/snap-equipment-grant
- **USDA Local Food Directories:** free listings for farmers markets, CSAs, food hubs and on-farm markets. usdalocalfoodportal.com
- **State "Grown" programs that are free:** AR, KY, LA (Louisiana Grown logo), NC, OK (Made in Oklahoma), SC, TN. See Branding and Marketing Help.
- **SBDC and SCORE:** free one-on-one business and marketing help. americassbdc.org, score.org
- **On-Farm Readiness Reviews:** free, confidential food safety walk-throughs by state staff. Not an inspection.
- **Real Organic Project:** free add-on for farms already certified organic.
- **Food safety plan templates:** free from Produce Safety Alliance and others. See Food Safety.

Cost share that stacks with the grant

Program	States	What it pays	Watch for
FSA Organic Certification Cost Share (OCCSP)	All	75% of certification costs, up to $750 per scope	**Deadline Dec 31, 2026** for both 2025 and 2026 costs, first come first served
Fresh From Florida Logo Incentive	FL	50% of printing for packaging with the logo printed on it, up to $5,000	Fresh FL product (not frozen or heat processed), 1,000 item minimum, each product once, stickers do not count
Kentucky Proud Point of Purchase (POP) grant	KY	Up to 50% of advertising and marketing costs	Up to $8,000 a year (max 10% of KY farm impact), $36,000 lifetime. Use within 6 months

Program	States	What it pays	Watch for
GO TEXAN MEGA Product Promotion grant	TX	Competitive, up to $40,000 for marketing, reimbursed, no match	Needs Tier 2 ($500). 2026 round closed May 7
Made in Oklahoma event cost share	OK	Reduced-cost booths and event marketing	
SC Cold Storage cost share	SC	Up to $750 for up to two CoolBots (SC Specialty Crop Growers Assn. members), $325 for one (others)	Paid after install. Ask SCDA about current funding. Anne Nidiffer, anidiffer@scda.sc.gov
SC GAP audit cost share	SC	90% while funds last, or up to $500 for on-farm improvements	Cannot combine the two
NC GAP Certification Assistance	NC	Past amounts were up to $900 for the first audit and $300 after	Approval **before** the audit. Ask NCDA Grading Service about 2026 funding, 252-792-1672
Alabama GAP audit reimbursement	AL	75% up to $800 for 2026 audits, first come first served	Meredith Casey, ADAI, 334-546-7457
Mississippi GAP/GHP cost share	MS	75% up to $750, first audit only	First come first served. Peyton Pierce, 601-359-1256
Southern SARE Producer Grant	All	Up to $20,000 (farmer), $25,000 (farmer group)	**Deadline Nov 6, 2026, noon ET.** On-farm research with outreach, no equipment or capital items
TN Ag Enhancement Program (TAEP)	TN	50% cost share up to $12,000 (diversification)	Website, e-commerce setup and signs can qualify. Ads, labels, packaging and hosting do not. Purchases Oct 1, 2026 to Aug 1, 2027

PART 2 | SELLING

4. Markets, Food Hubs and Wholesale

What is happening now

- **Louisiana local food buying:** Nourish Louisiana, run by Feeding Louisiana, buys from local farms with state funds.
- **USDA Harvest to Hallways:** up to $25M more in Farm to School grants. Watch fna.usda.gov/f2s for the next Patrick Leahy Farm to School grant round.
- **Virginia Fresh Match:** SNAP incentive now backed by $1M in state funds.
- **Senior Farmers Market coupons:** funding is tighter and some states fill up early, so apply as soon as your state opens.

Food hubs and collaboratives

- **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

Alabama

- **Farm Food Collaborative** (Huntsville, Food Bank of North Alabama): produce to schools, early care, grocers, restaurants. Helps with food safety certification and delivery. Over $800,000 paid to growers in the past year. jluangkhot@fbofna.org, ffcollab.odoo.com
- **Huntsville Food & Farm Hub:** year-round online market for farms within 100 miles (huntsvillefoodhub.com)

Arkansas

- **Spring Creek Food Hub** (inside Market Center of the Ozarks, Springdale): buys from 60-65 Arkansas farms for schools, hospitals and pantries, pays on delivery, plans production with growers, packaging training (springcreekfoodhub.org)
- **Cureate** (NW Arkansas): online platform connecting farms with institutional buyers like Arkansas Children's and Walmart HQ. No fee to producers

Florida

- **Red Hills Small Farm Alliance** (Tallahassee): active farm alliance, runs the Red Hills Online Market (rhomarket.com)
- **Alachua County food hub pilot** (Frog Song Organics, Hawthorne): supplying schools and institutions, growing to 25 farms within 100 miles (2026 pilot)

Georgia

- **The Common Market Southeast** (Atlanta): wholesale to schools, hospitals, colleges, retail. Farms within 250 miles. Harmonized GAP held or in progress, or its Farm Impact Assessment. USDA-inspected meat (thecommonmarket.org)
- **UGA Bulletin 1488, Food Hubs in Georgia:** what each kind of hub expects from farmers (fieldreport.caes.uga.edu)
- **Royal Food Service** (Atlanta): produce distributor with a focus on local growers, Local List and Home Grown programs. 404-366-4299, info@royalfoodservice.com (royalfoodservice.com)

Kentucky

- **Kentucky produce auctions:** Casey County, Fairview, Hart County, Lincoln County, Western KY. Price reports at ccd.uky.edu/pricereports/kypa
- **Locals Food Hub** (Frankfort and Louisville): online multi-farm market with weekly boxes. Farmers email sadie@localsfoodhub.com

Louisiana

- **No strong food hub found.** Start with Nourish Louisiana (Feeding Louisiana local purchasing), LSU AgCenter, LSSAC and Market Umbrella

Mississippi

- **No strong food hub found.** Start with MSU Extension, Alcorn State Small Farm and Agribusiness Center and the Federation of Southern Cooperatives (Jackson, 601-944-0592)

North Carolina

- **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)

Oklahoma

- **No multi-farm hub found.** Southern Oklahoma Urban and Small Farm Hub (Murray State College, Ardmore) offers TA, mini-grants and a campus market, bcothran@mscok.edu

South Carolina

- **GrowFood Carolina** (Charleston): sales, warehousing and distribution for 150+ farms to restaurants, Whole Foods, colleges. Apply as a grower. 843-727-0091, info@growfoodcarolina.com
- **Lowcountry Street Grocery** (Charleston): mobile market, hub "coming soon" (emerging)
- **Limehouse Produce** (North Charleston and Myrtle Beach): distributor with a Local Season program and grower spotlights. Call purchasing, 843-556-3400, Myrtle Beach 843-294-3600 (limehouseproduce.com)
- **Freshlist** (Charlotte): also buys from SC farms. "Sell With Us" form (freshlist.com/pages/sell-with-us)

Tennessee

- **Nashville Grown:** wholesale to restaurants, farms within 100 miles, no fee, no minimum, farmer sets the price. nashvillegrown.org/sell
- **TN Local Food:** building a Nashville food hub and a Vanderbilt Dining partnership (tnlocalfood.org)

Texas

- **The Common Market Texas** (Houston, Austin): wholesale to schools, hospitals, colleges. Texas farms, Harmonized GAP held or in progress. 832-356-5911 ext. 61
- **Plant It Forward** (Houston): nonprofit that trains refugee farmers on urban farms, sells through farm shares, farmers markets and chefs

Virginia

- **4P Foods** (Warrenton): 200+ local producers, sells to restaurants, grocers, schools, hospitals. "Sell to Us" form (4pfoods.com)
- **Shenandoah Valley Produce Auction** (Dayton): any grower within 100 miles, Tue and Thu April-Oct. 540-879-2211 (svproduceauction.com)
- **Appalachian Sustainable Development** (Duffield): food hub sourcing from about 40 farms, new satellite hub funded Feb 2026 for VA, NC, TN
- **Roanoke Foodshed Network:** 80+ partners, Roanoke Region Food and Farm Trail, farmer education, tours and summit with VABF. Mo McGonagle, Mo@leapforlocalfood.org (roanokefoodshednetwork.org)

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)

Farmers market coupons and SNAP incentives by state

State	WIC and Senior coupons	SNAP incentive
AL	Senior only, AL Farmers Market Authority	Double Up Food Bucks AL, Auburn
AR	WIC: AR Dept. of Health. Senior: Area Agency on Aging	Double Your Dollars, NW Arkansas (marketsnap.uark.edu)
FL	WIC: Florida Dept. of Health, county WIC offices. Senior: Dept. of Elder Affairs	None statewide right now
GA	Both: GA Dept. of Public Health. 5+ crops, yearly training, farm inspection	Georgia Fresh for Less (Wholesome Wave GA)
KY	Senior: KY Dept. of Agriculture, yearly training	Kentucky Double Dollars, 100+ sites
LA	Both: LDAF, free certification. Michelle Estay, 985-345-9483	Greaux the Good (Market Umbrella)
MS	Both: MDAC, training plus crop plan. Senior reopens Jan 2027	Double Up MS
NC	WIC: NC DHHS vendor portal. Senior: NC DHHS Aging	Local Double Up programs
OK	WIC tribal only. Senior: ODAFF	Double Up Oklahoma
SC	Senior: SCDA, crop plan due Apr 1. WIC: SC Dept. of Public Health, select counties, May-Sept	Healthy Bucks, SC DSS
TN	Both: TN Dept. of Health, form PH-4171	Double Up via Nourish Knoxville
TX	Both: TX Dept. of Agriculture (squaremeals.org)	Double Up Texas
VA	Farm Market Fresh (VA DARS): $1,000+ sales, 75% self-grown	Virginia Fresh Match, 150 sites

> Farm to school contacts: use the National Farm to School Network map at farmtoschool.org/our-network. KY's program sits in the KY Dept. of Agriculture, Division of Food Distribution. TX runs Texas Farm Fresh through TDA.

Getting wholesale ready

- **Food safety:** GAP or Harmonized GAP audit, written food safety plan.
- **Insurance:** $1M-$2M product liability, buyer named as additional insured.
- **Traceability:** lot code on every case, case labels for retail and distributors.
- **Packing:** standard packs and grades, new cases, PLU stickers for retail, know how much fills a pallet.
- **Cold chain:** right temperature and humidity for each crop, a reliable delivery plan.
- **Paperwork:** invoices, W-9, a planting plan worked out with the buyer before the season.
- **Meat:** USDA-inspected for most wholesale accounts.

Federal traceability rule (FSMA 204)

- **Enforcement pushed to July 20, 2028.**
- **Covers:** cucumbers, herbs, leafy greens, melons, peppers, tomatoes, fresh-cut produce, shell eggs, soft cheeses and a few others.
- **Exempt:** farms averaging $25,000 or less a year in produce sales (3-year average), direct-to-consumer sales, egg farms with fewer than 3,000 laying hens, farm-packed product labeled with farm name, address and phone that stays sealed to the consumer.
- **Selling straight to a store or restaurant:** the buyer only keeps the farm's name and address for 180 days. Sales through a food hub that buys and resells likely do not qualify, check FDA's exemption tool.

Guides and pricing tools

- **UK MarketReady** (marketready.uky.edu): Northern Kentucky buyer tour Oct 29, 2026. Retail Ready training Nov 17, 2026 (Danville, Indiana).
- **NC Growing Together resources** (archived at cefs.ncsu.edu): packaging specs, selling to distributors, grading, how much fills a case and pallet. Do not use the old ncgrowingtogether.org link, it goes somewhere else now.
- **USDA Market News** (mymarketnews.ams.usda.gov): terminal markets (Atlanta, Columbia, Miami, Raleigh, Asheville), produce auction reports, state farmers market prices, and direct-to-consumer reports for grass-fed beef, pastured pork and pastured poultry.
- **UK Center for Crop Diversification price reports** (ccd.uky.edu/pricereports): KY auctions, KY and TN farmers markets.

Farmers market associations

- **Confirmed:** Florida Farmers' Market Association (FOG), Arkansas Farmers Market Association, NC Farmers Market Network, SC Association of Farmers Markets, Tennessee Association of Farmers Markets (tnfarmersmarkets.org), Virginia Farmers Market Association (vafma.org).
- **Listed contacts:** ASAN (AL), Wholesome Wave Georgia (GA).
- **Not found:** KY, LA, MS, OK, TX. Use the state ag department's farmers market program.

5. Online Sales Platforms

Quick picks

- **Small farm, tight budget, wants SNAP online:** GrownBy
- **Wholesale plus retail with separate price lists:** Local Line
- **Meat, sell by weight, delivery zones:** GrazeCart or Barn2Door
- **Food hub or several farms selling together:** Local Food Marketplace, Open Food Network or Lulu's Local Food
- **CSA management:** CSAware, GrownBy CSA plan, or Farmigo
- **Just needs a basic store:** Square Online (free tier), Shopify Basic, or Eat From Farms ($15 a month)
- **Wants someone else to handle delivery:** Market Wagon (marketplace, check coverage by zip code)

Platform comparison

Platform	Cost	Best for	SNAP online	Notes
GrownBy grownby.com	$0-$130 a month, plus 2% co-op fee Optional $250 co-op membership	Small farms, CSA, simple wholesale	Yes, no extra fee	Farmer-owned co-op. Used by MarketLink SNAP Online grant
Local Line localline.co	$87-$319 a month (annual) No setup fee	Wholesale plus retail, food hubs	No	100,000+ farms and buyers. Absorbed Forager
Barn2Door barn2door.com	$119-$299 a month plus $399-$599 setup	Meat, delivery, hands-on onboarding	No	**Adds 3% support fee under $100k sales.** Among the costliest for small farms
GrazeCart grazecart.com	From $89 a month (annual) Higher tiers by quote	Meat, sell by weight, farm store	No	Well reviewed for support
Local Food Marketplace localfoodmarketplace.com	$129-$249 a month (farm) $149-$349 (hub)	Food hubs, aggregation	Yes, $999 one-time	Long-running hub software
CSAware csaware.com	2% of delivery sales, $100 a month minimum	CSA	Yes	About 16 years. Charged only in delivery months
Farmigo farmigo.com	2% of delivery sales, $150 a month minimum	CSA	Not listed	Since 2009, owned by GrubMarket
Farmhand farmhand.partners	$80-$200 a month plus 3% fee	CSA, herdshare, meat	Yes (4% processing)	Newer. About 7% on card and SNAP sales (3% service plus 4% processing)
Open Food Network openfoodnetwork.net	Voluntary, $0 to about 2%	Multi-farm hubs, co-ops	Not listed	Nonprofit, open source, small US support team
Lulu's Local Food luluslocalfood.com	Ask for pricing	Online farmers markets, multi-farm hubs, preorder and pickup	Not listed	Richmond VA, woman-owned, since 2008. Farms enter inventory once and sell across several markets. 804-334-2439
Eat From Farms eatfromfarms.com	$15 a month flat	Very basic online store	Not listed	Small, 13 years running
Market Wagon marketwagon.com	No listing fee, takes a commission (rate not published)	Selling through a delivery marketplace	Not listed	Not the farm's own store. TN hubs confirmed, check others by zip
Shopify shopify.com	$29-$299 a month (annual)	General store	No (not built in)	CSA and subscriptions need paid apps
Square Online squareup.com	$0-$149 a month	Market vendors already on Square	No	POS included
Squarespace / Wix	$16-$99 a month / $30-$160 a month	Website with a small store	No	Squarespace raised US prices July 2026

Comparison guides worth sharing

- **Penn State Extension**, Enhance Online Sales and Customer Retention (Dec 2025). No prices.
- **University of Kentucky CCD**, Ecommerce Platforms in Kentucky (reposted 2026).

> Vendor "comparison" blogs (Local Line, Barn2Door and others) are not neutral. Use extension guides for that.

6. Branding and Marketing Help

People I refer to

- **Danielle Hutchinson, TendWell Farm:** packaging and branding, a farmer who has done it. Intro through Kim.

Free or low-cost help, all states

- **SBDC:** free one-on-one consulting, low-cost classes. americassbdc.org/find-your-sbdc
- **SCORE:** free mentoring, virtual or in person. score.org/find-mentor
- **Farmers Market Coalition:** resource library, SNAP guide, legal toolkit. farmersmarketcoalition.org
- **Annie's Project:** farm business course for women, includes marketing, run through local extension. anniesproject.org
- **MarketMaker:** free buyer and seller directory. foodmarketmaker.com (appears active, mid-2026)
- **USDA FMPP:** for markets and farmer groups, not single farms. FY26 closed June 2026, watch for the next round.

Extension marketing help by state

State	Where to go	What they offer
AL	Alabama Cooperative Extension (aces.edu)	Market Smarts booth sales workshop
AR	UA Division of Ag Local Foods (uaex.uada.edu)	Free help with labeling, packaging, market feasibility. After the Harvest Conference Nov 4-5, 2026
FL	UF/IFAS and FAMU Small Farm Start-Up School	9-week course with a marketing plan, $299 for 2 people
KY	UK Center for Crop Diversification (ccd.uky.edu)	Marketing for All training (free, virtual, Oct 15-Nov 19, 2026, full), marketing consult request form, price reports
LA	LSU AgCenter (www.lsuagcenter.com)	Organic farming workshop with marketing, $15 a day
MS	MSU Extension with MDAC; Alcorn State Small Farm Center; Alcorn State SBDC (SW Mississippi)	Market workshops, labeling, MDAC programs, one-on-one business coaching (Alcorn SBDC)
NC	NC State Extension Local Food (localfood.ces.ncsu.edu)	County local food agents, NC Farmers Market Network
OK	OSU Food and Ag Products Center (food.okstate.edu)	Labeling and regulatory help, product development
SC	Clemson SC New and Beginning Farmer Program (clemson.edu/extension/newfarmer)	Cohort with marketing, farmers under 10 years
TX	Texas A&M AgriLife	MarketReady: Selling to Restaurants, free
VA	Virginia Beginning Farmer and Rancher Coalition (VT)	Site is up, monthly newsblasts through Oct 2026

State brand programs

State	Program	Cost	Members get	Money attached
AL	Sweet Grown Alabama sweetgrownalabama.org	$100 a year	Logo, directory, statewide ads	None
AR	Arkansas Grown arkansasgrown.org	Free	Directory listing, logo, events	Farmers Market Promotion Program (markets)
FL	Fresh From Florida followfreshfromflorida.com	$50 a year	Logo, signage, design services	**Logo Incentive, 50% of printing up to $5,000**
GA	Georgia Grown georgiagrown.com	$100 under $100k sales, up to $2,500	Logo, directory, trade shows	None found
KY	Kentucky Proud kyproud.com	Free	Logo, marketing specialists, at-cost stickers and bags	**Promotional grant, up to 50%**

State	Program	Cost	Members get	Money attached
LA	Louisiana Grown ldaf.la.gov; Certified Louisiana certifiedlouisiana.org	Grown: free Certified: $25 plus $30 per logo, $30 renewal	Logo, LouisianaGrown.com listing	None
MS	Genuine MS genuinems.com	$75 a year	Logo, profile, MDAC promotion	None
NC	Got to Be NC gottobenc.com	Free	Logo, marketing consults, Buyer Exchange (Feb 9, 2027)	None, paid trade show booths
OK	Made in Oklahoma madeinoklahoma.net	Free	Logo, listing, cheap stickers	**Event cost share**
SC	Certified SC Grown agriculture.sc.gov/find-local/certified-sc	Free	Logo, signage, listing	Ask program manager, 803-734-2207
TN	Pick Tennessee Products picktnproducts.org	Free	Listing, app, logo	TAEP (website and signs can qualify, ads and labels do not)
TX	GO TEXAN gotexan.org	$100-$1,000 by tier	Listing, events, your logo on partner search at Tier 3	**MEGA grant, up to $40,000**
VA	Virginia Grown / Virginia's Finest vagrown.vdacs.virginia.gov	No fee listed, register in the VDACS Member Directory	Directory, logo, regional marketing managers	None found

Low-cost tools

- **Canva:** free, or Pro at $144 a year. Good enough for most farm flyers, social posts and simple labels.
- **VistaPrint:** business cards from $10 for 50. Plastic labels hold up in coolers.
- **OnlineLabels.com / Sticker Mule:** custom roll labels, minimums of 50 to 100.

> AI-made logos may not be copyrightable (US Copyright Office, 2025). Worth knowing if a farm plans to build a brand on one.

7. Hired Help: Websites, Branding, Business Plans

Before you hire

- **A $4,000 website quote** is on the high side. It makes sense if it includes an online store, writing or photos. Ask what is included and whether there is a monthly hosting fee.
- **A $3,000 business plan consultant** is reasonable, but look at the low-cost programs below first. Several run $100-$400 and end with a finished plan.

Websites

Who	What it is	Cost
Local Line Website Design localline.co/website-building	Platform builds the site, hosting and store included, live in 1-2 weeks	$999 (6 pages) or $1,999 (12 pages), plus platform plan
Barn2Door barn2door.com	Website included with the store	$399-$599 setup plus $119-$299 a month
GrazeCart grazecart.com	Self-serve builder, onboarding included	From $89 a month
Small studios	Example: Clark Five Design, farm clients, $750-$3,000 plus $35-$100 a month hosting	$1,500-$4,000 typical
Farm Web Design (MO) farmwebdesign.com	Farm and agritourism sites	Quote only
Freelancers	Best found by referral from extension or the state organic association. No state Grown program keeps a designer list	US rates run above Upwork's $21-$75 an hour

> A monthly hosting fee from a designer is a real ongoing cost. If the grant pays the build, ask how the farm will pay hosting after the grant ends.

Branding

- **Danielle Hutchinson, TendWell Farm:** farmer-side packaging and branding. Intro through Kim.
- **Barn2Door custom farm logo:** $499, three concepts then edits. barn2door.com/farm-logos
- **Local Line logo and brand kit:** still offered, was $999 in 2024, current price not posted, ask Local Line.
- **Freelancer or small agency branding package:** $1,000-$5,000.

Business plans, low-cost programs

Program	Who	Cost	Notes
AgSouth Farm Credit AgBiz Planner	GA, NC, SC (AgSouth counties)	$100 net	13 weeks with a lender mentor, ends with a written plan. Young, beginning, small or veteran farmers. 2026 closed, watch for 2027. Heather.Brannen@AgSouthFC.com
Farm Credit of the Virginias AgBiz	VA	Tuition may apply	AgBiz Basics self-paced anytime. Planner applications open May 2027
Farm Credit Mid-America Growing Forward	TN, parts of AR and KY	No fee listed	Tied to a beginning farmer loan, 5-page plan with a loan officer
NC Farm School (NC State)	NC	$300, or $550 for two	March-July 2027, ends with a business plan, one-on-one consults
UF/IFAS and FAMU Small Farm Start-Up School	FL	$299 for 2 people	Business and marketing plan, counts as FSA training
Texas A&M FARM Assistance	TX	$400, $200 returning	One-on-one financial projections, counts as FSA training. 877-826-7475
UT Farm Financial Help Line	TN	Free	Confidential, answers in 24 hours. 865-974-3650
OSU Farm Financial Planning Assistance	OK	Free	Dr. Courtney Bir, 405-744-9813
LSU AgCenter Grow Louisiana	LA	Free	Whole-farm and business training. 225-578-1036
Cornell Small Farms BF 202 / BF 203	Anywhere, online	$199-$299 sliding scale	Writing a Business Plan, Holistic Financial Planning. Scholarships
Holistic Management International	Anywhere, online	$350, $200 FSA borrowers	7-week financial planning course, next starts Jan 27, 2027

Business plans, free tools

- **SARE, Building a Sustainable Business:** free PDF workbook. sare.org
- **AgPlan** (Univ. of Minnesota): free online plan builder. agplan.umn.edu
- **UF/IFAS Building Your Florida Farm Business Plan:** free, English and Spanish.
- **ATTRA hotline (NCAT):** free specialists, business and marketing included. 800-346-9140
- **Farm Answers:** USDA beginning farmer library. farmanswers.org
- **Farm Commons:** free farm law library. farmcommons.org

Extension farm business contacts by state

State	Contact	Notes
AL	Auburn/ACES Farm and Agribusiness Management, 334-844-4444, or county office	One-on-one help not described, ask the county
AR	UA Farm Planning, Scott Stiles, 501-258-8455	Budgets and decision tools
FL	UF/IFAS Small Farms, David Campbell	Start-Up School, free plan website
GA	UGA Journeyman Farmer, Whitney Ottinger, 770-233-5578; UGA CAED, 706-542-3824	County by county. CAED does feasibility studies
KY	KY Farm Business Management, Jerry Pierce, 270-737-4799; KCARD	KFBM charges membership dues
LA	LSU AgCenter Grow Louisiana, 225-578-1036	Free
MS	Alcorn State Small Business Development Center (opened Nov 2025, 9 SW Mississippi counties); MSU Extension Food as Business, Dr. Elizabeth Canales, 662-325-2516	Alcorn SBDC offers one-on-one coaching. Statewide gap remains
NC	NC State, Derek Washburn, 919-515-4614	Farm management, enterprise budgets
OK	OSU, Dr. Courtney Bir, 405-744-9813	Free
SC	Clemson Agribusiness Team, 803-788-5700; SC New and Beginning Farmer, Ben Boyles, 803-981-3021	Business plan coaching
TN	UT Center of Farm Management, 865-974-3650	Free help line
TX	Texas A&M FARM Assistance, 877-826-7475	$400 first time
VA	Virginia State University Small Farm Outreach (ext.vsu.edu)	Agents in 74 counties, most programs free, helps with USDA grant applications

What hired help should cost

Line item	Reasonable	Ask about
Website, platform builds it	$1,000-$2,000 plus subscription	Over $2,500
Website, freelancer or small studio	$1,500-$4,000	Over $4,000 with no store, writing or photos. Monthly hosting
Website, agency	$5,000 and up	Usually too much at this scale
Logo only	$500-$1,500	Over $2,500
Full branding package	$1,500-$5,000	Over $5,000 unless labels or packaging included
Business plan with a consultant	$1,500-$4,000	Over $5,000, or no financial projections
Marketing plan	$1,000-$4,000 (10-25 consultant hours)	Over $5,000

Line item	Reasonable	Ask about
Bookkeeping or QuickBooks setup	$300-$1,500	Over $2,000 unless catching up past years
Ongoing bookkeeping	$200-$400 a month	Does it continue after the grant
Farm and product photography	$500-$1,500 half to full day	Over $3,000

Ranges are built from 2025-2026 vendor and pricing sources, not a published standard. Consultant hourly rates run about $45-$150 for plan writers and $75-$250 for marketing consultants.

8. Postharvest and Market Equipment

Where to buy

- **Farmers Friend (TN):** greens bubbler $375, free shipping. farmersfriend.com
- **Johnny's Selected Seeds:** salad spinners, harvest tools. johnnyseeds.com
- **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:** purpose-built greens spinners from $1,889. neversinktools.com
- **FarmTek:** postharvest, cold storage, bins, market supplies. www.farmtek.com
- **Monte Package Co.:** harvest buckets and bulk bins, Florida branches. montepkg.com
- **Uline, Global Industrial:** flip-top totes about $15-$17.
- **Tractor Supply:** stock tanks as wash tubs, $117-$270.
- **Square:** POS hardware, reader $59, terminal $299. squareup.com
- **Used:** farm classifieds, state local food listservs, specialtycropeq.com, used bulb crates from bulb dealers ($1-$2).

Nolt's Greenhouse Supplies, Bootstrap Farmer, Hummert and Grower's Solution are greenhouse and propagation suppliers. Fine for trays and tunnels, not a source for postharvest gear.

Scales

- Must be **NTEP Class III** and pass state weights-and-measures inspection to sell by weight.
- Example: Tor-Rey PC-40L price-computing scale, about $274. Ask the seller for the NTEP certificate number.
- Tennessee charges $25 a year for 1 to 5 scales. Other states are similar.
- NC Extension runs scale certification days in some counties.

Planning help

- **UVM Extension Ag Engineering** (Chris Callahan, Andy Chamberlin): spinner and washer guides, packshed planning webinars. blog.uvm.edu/cwcallah
- **SARE, Staying Ahead in the Packshed:** postharvest equipment and building guidance. sare.org
- **UMN Extension, Postharvest equipment for small farms** (June 2025): itemized price table.

9. Cold Storage

- **CoolBot (Store It Cold):** $399 standard, $409 Pro with WiFi. storeitcold.com
- **Window AC for CoolBot:** $499-$769, must have digital controls.
- **DIY CoolBot room:** $1,000-$3,500 (2019 figures, lumber and foam cost more now). R-25 minimum, keep out of direct sun.
- **Complete CoolBot packages:** 8x8 about $8,100 indoor, 8x12 about $10,200 indoor (UMN, Nov 2024). Outdoor adds about $1,000.
- **Prefab walk-ins, quote only:** Polar King (polarking.com, has used units and rentals), US Cooler (uscooler.com), Arctic Industries (arcticwalkins.com).
- **Display cooler for a farm stand:** about $2,000-$4,500.
- **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, produce wash and pack equipment, and even refrigerated trucks, which the grant cannot buy.

Reefer trailers: used ones run $10,000-$40,000. Treat as a vehicle and not eligible unless USDA says otherwise in writing.

SC farms: SCDA Cold Storage cost share pays up to $750 for association members (two CoolBots), $325 for others, after install. Ask SCDA about current funding. Check for double funding.

10. Packaging and Labels

Supplier	Good for	Price examples
Uline uline.com	Wax produce boxes, berry baskets, general	Wax box $5.50-$6.30, pulp pint about $0.15
Monte Package Co. montepkg.com	Clamshells, pulp, corrugated, labels, bags	Prices after sign-in. Branches in Lakeland and Boynton Beach FL
ePackageSupply epackagesupply.com	Clamshells, pulp baskets	Pint clamshell about $0.24, pulp pint about $0.10
Good Start Packaging goodstartpackaging.com	Compostable clamshells and bags	By quote, free shipping over $50
World Centric (via WebstaurantStore)	Compostable PLA clamshells	About $0.51 each
eggcartons.com	Pulp, plastic, printed cartons	Blank pulp dozen $0.30-$0.42. Custom print about 16,000 minimum
Paper Mart papermart.com	Kraft and cello bags	From under $10 a pack
OnlineLabels.com / Sticker Mule	Custom labels	Minimums 50 to 100
VacMaster VP215	Meat and value-added vacuum packing	About $949

Pair with the **Fresh From Florida Logo Incentive** (50% of printing, up to $5,000) for FL farms printing the logo on packaging.

- Danielle Hutchinson at TendWell Farm is a good call for a farmer working through packaging and branding together.

11. Sheds and Farm Stands Under $10,000

Southeast builders

- **Old Hickory Buildings** (Murfreesboro TN): oldhickorybuildings.com. Wind rating only counts once anchors are installed, and the farm supplies anchors.
- **Stor-Mor** (Mayfield KY): stormor.com. Dealers in AL, GA, LA, MS, SC, TX. Free delivery within about 50 miles.
- **Derksen** (Mayfield KY): derksenbuildings.com. Price by zip code.
- **Graceland** (Bardwell KY): gracelandportablebuildings.com. Dealers in NC, AL, OK and more.
- **Phoenix Buildings:** SC dealers, including Conway.
- **Tuff Shed:** tuffshed.com, also installed through Home Depot.

Price examples

- **10x12:** $4,445-$4,695 (SC dealer), $5,990 Tuff Shed installed.
- **10x16:** $4,600-$5,700 (GA, NC, SC dealers).
- **12x20:** about $7,000-$9,500.

Before you buy

- **Check with the county first.** Permits, setbacks and roadside stand zoning vary. Electrical needs its own permit.
- **Coastal and hurricane areas:** anchoring is often required. Example, Goose Creek SC requires every shed anchored. Florida counties may require state-approved prefab buildings.
- **Prices are usually plus tax**, and free delivery only covers a set distance.
- **Cash price only.** Rent-to-own is not a purchase.

PART 4 | BY ENTERPRISE

12. 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

13. Livestock, Poultry, Eggs and Dairy

Big things to know

- **Georgia joined USDA's interstate shipment program** (July 27, 2026). Participating GA state-inspected plants can now ship across state lines. In the other 12 states, state-inspected meat stays in-state.
- **Freezer trailers and mobile meat vans are vehicles,** not allowed. Georgia's mobile meat license asks for a VIN, so plan around it. Plug-in freezers at market are the eligible route.
- **Get a processor date before expanding meat.** Kill slots book months out.
- **Value Added Producer Grants (USDA)** are a bigger fit for processing projects: up to $50,000 planning, $200,000 working capital (FY26), 1:1 match.

Selling inspected meat at market, on farm or online

State	Permit	Fee
AL	Farmers Market Authority allows inspected, labeled meat. Retail permit (confirm)	Confirm
AR	Arkansas Dept. of Health, local health unit	Ask
FL	FDACS mobile permit plus commissary, or food permit for an on-farm store	Mobile $300, meat market $455, limited sales $130
GA	GDA Mobile Meat Sales License (asks for a VIN)	Not posted, paid after approval. 855-424-5423
KY	Mobile prepackaged retail permit, local health dept. Dedicated freezer, hand-wash station	$50 a year
LA	LDH parish sanitarian (confirm)	Confirm
MS	MDAC Mobile Retail Food Sanitation License. NTEP scales tested yearly	Confirm
NC	NCDA Meat and Poultry Handler Registration. Exempt poultry growers do not need it	No fee
OK	ODAFF Certificate of Registration when selling away from the plant. No online sales of state-inspected meat out of state	Confirm
SC	Registered Meat Handler, Clemson SCMPID 803-788-8747. Only SC or USDA marks accepted	Confirm

State	Permit	Fee
TN	TDA Retail Meat Sales Permit, needs a TDA inspection. NewFood.Business@tn.gov, 615-837-5193	Confirm
TX	Farmers market permit, DSHS or local health dept	$100 a year maximum
VA	VDACS Meat and Poultry Handlers Permit, 804-786-4569	No fee

Finding processors

- **All states:** USDA FSIS Meat, Poultry and Egg Product Inspection Directory (www.fsis.usda.gov).
- **State plant lists:** NC (ncagr.gov plant directory), SC (Clemson SCMPID establishments), GA (GDA licensed meat plants), TX (DSHS establishments list), LA (LDAF maps), MS (MDAC map).
- **NC Choices** (cefs.ncsu.edu): one-on-one meat TA, Carolina Meat Conference, bulk meat pricing tools and contract templates.
- **MeatSuite** (www.meatsuite.com): price calculator and bundle builder for farmers (directory covers NC and NY).
- **NMPAN** (nichemeatprocessing.org): finding a processor, mobile slaughter.
- **American Grassfed Association:** 877-774-7277.

Eggs by state

State	Small flock rule
AL	Own hens only: exempt from egg law. Market cartons need packer name, address, pack date and grade
AR	Under 700 hens: ungraded "country eggs" to retailers and markets, labeled, mechanical refrigeration at 45°F
FL	Limited Poultry and Egg permit, $100: up to 3,000 hens under a Nov 2025 rule (older handouts still say 1,000), under 30 dozen a week. Markets, stands, restaurants. No online or retail resale
GA	SB 551 (Act 433) repealed the candling license for small and backyard sellers, effective July 1, 2026. Ask GDA who counts as small
KY	Direct up to 60 dozen a week, no license. More than that, or selling to stores or restaurants, needs a yearly egg handler license
LA	LDAF Egg Marketing License, $100 a year. No small-producer exemption listed. Egg Commission 225-925-3772
MS	License over 3,000 hens or selling to a retailer, $50 a year. Markets need a sanitation license. NPIP testing off-farm. License expires June 30
NC	Up to 30 dozen a week ungraded, no license
OK	On-farm direct exempt. Off-farm small packer license, $50 ($35 plus $15 inspection)
SC	Free SCDA egg license for off-farm sales, candling and grading
TN	State egg law repealed 2020. Under 3,000 hens, own eggs, any market. Safe handling statement still required
TX	Direct ungraded sales allowed, labeled "ungraded," 45°F (2025 wholesale bill died)
VA	Exempt at 150 dozen a week or less from own hens

> Every state: keep eggs at 45°F and use the federal safe handling statement.

Raw milk and dairy

- **Retail raw milk:** SC with a permit. AR also allows sales at natural food stores (Act 698 of 2025).
- **On-farm raw milk:** AR (Act 698 of 2025, no gallon cap, also farmers markets, farm delivery and natural food stores), GA (permit), OK (incidental, up to 1,500 gallons a month), TX (Grade A Raw for Retail license). KY goat milk only with a permit and prescription. MS goat milk only, 10 goats or fewer.
- **Herdshares:** permitted in NC, TN, TX. Prohibited by rule in GA. Not legal in FL.
- **Pet milk:** legal in AL, GA, KY, LA, NC, OK, SC, TN, VA. Not legal in FL. Unclear in AR, MS, TX.
- **Licensed dairy and farmstead cheese:** GA Dept. of Ag Dairy Section, SCDA Milk and Dairy, TX DSHS Milk and Dairy Unit. Other states, check the state ag department.
- Source: Farm-to-Consumer Legal Defense Fund raw milk map, updated July 2026.

Equipment prices

Item	Price
Commercial chest freezer	$279-$1,249
Glass-top display freezer	$809-$2,500
NTEP scale / with label printer	$140-$296 / $455-$3,069
Featherman plucker	$2,257-$2,723
Featherman scalder	$2,032-$2,790
Plucker, scalder and chill tank combo	$4,798
Full poultry setup	$5,812-$6,619
Kill cones	$32-$688
Shrink bags	$23-$447
Tabletop vacuum packer	$600-$12,354
Egg candler / egg scale	$20-$60 / $22-$40
Egg cartons	About $0.30-$0.69 each

What livestock asks should cost

Line item	Reasonable	Ask about
Market chest freezers	$280-$1,250 each	Ultra-cold units, not needed at 0°F
Small-flock poultry processing setup	$4,300-$6,600	Evisceration line ($12,695) or big scalder for an exempt farm
Legal-for-trade scale	$140-$1,500	No NTEP number
State meat permits	$0-$455	
Freezer trailer or meat van	Not allowed	Vehicle
Processing fees	Get processor quotes	No confirmed processor date

14. Value-Added Products

Start here

- **What is the product, and where will it sell?** That decides everything. Cottage food is cheap but limits where a farm can sell. Wholesale and grocery need a licensed kitchen.
- **Acidified or canned products** (pickles, salsa, pepper jelly, BBQ and hot sauce) need a process authority review, and a commercial maker needs Better Process Control School. Budget for both.
- **A licensed kitchen to rent beats building one.** A small on-farm kitchen runs $20,000-$120,000 before equipment, more than the whole award.
- **Organic value-added:** the farm's certifier has to add handling to its certification before the product can be called organic.

Cottage food by state

Make it at home, sell it direct. Rules as of October 2026.

State	License and fee	Sales cap	Where they can sell	Product limits
AL	Submit review form, course certificate ($25) and sample label to county health dept	None	Direct in AL, including online and mail. No restaurants or consignment in stores	Pickled and acidified need pH verified by a process authority or ACES, no self-testing. No meat, poultry, fish or refrigerated
AR	None	None	Direct, retail shops, shipping. No restaurants	Acidified needs an approved recipe or a calibrated pH meter on each batch. No meat, poultry, fish, dairy products, or foods that need refrigeration
FL	None	$250,000	Direct, online and mail in FL. No wholesale	No salsas, sauces, canned produce, refrigerated
GA	None since July 2025, optional GDA ID. ANSI-accredited food safety course required (food handler training OK). agr.georgia.gov/cottage-food	None	Direct, plus stores and restaurants unless the city or county bans it	Shelf-stable only. Jams and jellies OK. Pickles, salsa and sauces are not on the allowed list, ask GDA first (CottageFoodInfo@agr.georgia.gov, 404-656-3627)
KY	Home processor $50 a year. Microprocessor (farm-grown main ingredient) $50 workshop, $5 a recipe, $50 a year	$60,000	Processor: direct in KY. Microprocessor: farm, farmers markets, roadside stands	Microprocessor can make pickles, salsa, low-sugar jams, pressure-canned vegetables
LA	None, sales tax certificates required	**$100,000** (from Aug 2026)	Direct, online, retail. Baked goods direct only. No interstate	No low-acid canned or fermented foods. Bakers cannot have employees
MS	None	$35,000	In person only, no online sales or shipping	No meat, poultry, fish, dairy or eggs
NC	Free home inspection, well-water test	None	Direct, retail, restaurants, shipping	Shelf-stable only. Acidified needs NCDA review
OK	None, optional $15 a year ID	$75,000, **$250,000 from Nov 1, 2026**	Direct, online, mail and retail with a placard (shelf-stable). Refrigerated delivered in person	Most foods incl. refrigerated. No meat, poultry, seafood or raw milk
SC	None, optional SCDA ID	None	Direct, online and mail in SC, retail with a sign	**No acidified foods at all.** No refrigerated

State	License and fee	Sales cap	Where they can sell	Product limits
TN	None	None	Online, shipping in TN, retail. Refrigerated items in person only	Acidified allowed. No meat
TX	None, refrigerated sellers register with DSHS. Food handler course	$150,000	Direct, delivered in person. **No mail or shipping**	Most foods. Pickled and fermented need an approved recipe and a batch number on each label
VA	None, or $40 a year as inspected home processor	None (acidified vegetables $9,000)	Online, mail and delivery in VA since July 2026. No retail	Acidified vegetables need a pH meter test, no strips

> Every state sets its own required label wording ("made in a home kitchen" notice). Check with your state agency for the exact text.

Licensed kitchen permits by state

State	Agency	Fee
AL	County health department (ADPH)	Set by county (confirm)
AR	Arkansas Dept. of Health	$35 a year, plus plan review of 1% of project cost ($50-$500) the first year
FL	FDACS	$335-$520 a year. **Limited sales under $15,000: $130**
GA	GA Dept. of Agriculture	$100-$300 a year. Each shared-kitchen user needs its own license
KY	KY Dept. for Public Health	$125-$190 for small plants
LA	LA Dept. of Health	Confirm
MS	MS State Dept. of Health	$224 plan review, plus $40-$265 a year
NC	NCDA&CS Food and Drug	**No fee**, inspection only
OK	OK State Dept. of Health	About $550 year one, $250 renewal
SC	SC Dept. of Agriculture	Confirm
TN	TN Dept. of Agriculture	$50-$500 by risk level (small), up to $750 large
TX	TX DSHS	$100-$560 for 2 years under $200,000 sales, more above
VA	VDACS	$40 a year

Shared-use kitchens

- **Find one:** The Kitchen Door (thekitchendoor.com), state lists from KY Dept. for Public Health, UA Extension (AR) and UF/IFAS FS400 (33 Florida kitchens).
- **Typical rates:** $15-$31 an hour, most $20-$30. Plus $25-$200 onboarding, $50-$250 deposit, $30-$70 a month storage.

State	Kitchen	Rate
AL	Shoals Culinary Center, Florence MAPKitchen, Huntsville	$25/hr, 5-hr minimum $300-$1,260 a month
AR	AFIC at Market Center of the Ozarks, Springdale (Univ. of Arkansas)	$9-$15/hr under 5 employees, $15-$25/hr larger. Storage $46-$69 a month
FL	East Pasco Incubator Kitchen, Dade City	$100 a month for 20 hrs
GA	Our Village Kitchens, Atlanta Food Bank of NE Georgia, Clayton	From $27.50/hr Ask
KY	Chef Space (Louisville), 525 Kitchen (Frankfort), Kickstart Kitchen (Covington), Incubator Kitchen Collective (Newport)	Membership, rates not published

State	Kitchen	Rate
LA	MS KICK, Shreveport (Southern Univ.) LSU AgCenter Food Incubator, Baton Rouge	$250-$725 a month $300 in fees, then rates by inquiry
MS	None found	Use MSU Food Science, or AL and LA kitchens
NC	Blue Ridge Food Ventures, Candler	$21-$31/hr. Also co-packing, about 2,000 unit minimum
OK	The Tulsa Kitchen Meridian Technology Center, Guthrie	$9-$15/hr Ask
SC	City of Anderson Shared Kitchen John Ford Community Kitchen, St. Matthews	$15-$20/hr $16-$20/hr
TN	Kitchens at Nashville Farmers' Market Mountain Harvest Kitchen, Unicoi	$20/hr, **farmer discount** $30/hr
TX	Hour Kitchen, Garland (81 TX kitchens on The Kitchen Door)	$25/hr plus $125 a year
VA	Chiknegg Incubator Kitchen, Goochland	$22.50-$30/hr

University help: process letters, testing, labels

State	Center	Prices
NC	NC State Ei4F (foodbusiness.ces.ncsu.edu)	$150 process review with pH and water activity, $150 nutrition panel
VA	Virginia Tech Food Innovations Program	Process letter $175 for one acidified product, $145 each added product. Nutrition label $138 (2026 fees)
TN	UT Food Science Process Innovation Lab	pH $25, process letter $150, water bath letter $500, nutrition $150
GA	UGA Food Science process authority UGA FoodPIC, Griffin	$195 per product Product development, by quote
SC	Clemson Food2Market	Testing, labels, process letters, fees by request. Adair Hoover, cpope@clemson.edu, 864-986-4313
OK	OSU Food and Ag Products Center (FAPC)	Process review about $350, nutrition panel about $300 in-state
AR	Arkansas Food Innovation Center	Scale-up, labels, testing, BPCS. afic@uada.edu
KY	UK Food Systems Innovation Center	Process review, labels, testing. fsic@uky.edu
LA	LSU AgCenter Food Incubator	Shelf life, nutrition, pH $20, microbial tests $40-$100
MS	MSU Food Science	Product development and testing. robin.pigg@msstate.edu
TX	Texas A&M Food Technology	Acidified foods review $75
FL, AL	No process authority service found	Use GA, TN or NC, or the AFDO directory (afdo.org/directories/fpa)

Meat, poultry and eggs

- **State meat inspection:** AL, LA, MS, NC, OK, SC, TX, VA (AR and GA meat only). FL, KY and TN use USDA only.
- **State-inspected meat stays in-state,** except Georgia, which joined USDA's interstate shipment program in July 2026. See Livestock, Poultry, Eggs and Dairy.
- **Poultry exemptions:** federal 1,000 and 20,000 bird limits, own birds, in-state only. Each state adds its own rules, from a $50 permit (KY) to frozen-only off-farm sales (GA).
- **Processing slots book months out.** Get a confirmed processor date before expanding meat.
- **Eggs:** rules vary a lot by state. See the egg table in Livestock, Poultry, Eggs and Dairy.

Labels, barcodes, insurance

- **Label must have:** product name, net weight (ounces and grams), ingredients by weight, business name and address, allergens (now 9, including sesame).
- **Nutrition Facts:** many small makers are exempt (under 100 employees and under 100,000 units a product), but they must file a yearly notice with FDA. Any nutrition claim cancels the exemption.
- **UPC barcodes (GS1 US):** $30 per barcode, or $250 plus $50 a year for 10.
- **Product liability insurance:** FLIP runs $299-$399 a year for $1M/$2M (fliprogram.com). Traditional carriers about $1,000 a year and up. Most markets and buyers expect $1M per occurrence, $2M aggregate.

Equipment

Item	Price range
3-compartment sink	$355-$2,069
Hand sink	$60-$500
Stainless work tables	$96-$579
Commercial range with oven	$879-$4,177
Reach-in refrigerator	$969-$6,100
Reach-in freezer	$1,099-$11,219
Commercial dehydrator (Excalibur, 10 tray, NSF)	About $1,240
Freeze dryer, Harvest Right home units	$1,895-$4,995 (Harvest Right does not say if the warranty covers business use, ask them: 801-386-8960)
Freeze dryer, Harvest Right commercial	About $13,900
Steam kettle, tabletop / floor	$6,500-$11,300 / $13,000+
Chamber vacuum sealer	$272-$4,300
Color label printer	About $3,285

What value-added should cost

Line item	Reasonable	Ask about
Cottage food license	$0-$50 a year	
Commercial manufacturer license	$0-$550 year one	
Shared kitchen rental	$15-$31/hr, plus deposit and storage	Over $40/hr, or no storage line
Process authority review	$75-$350 a product (water bath up to $500)	$0 budgeted for acidified products. Private consultant over $500
Better Process Control School	$400-$450	Missing for a commercial acidified maker
pH or water activity test	$20-$50	
Nutrition Facts panel	$50-$300 a product	Lab analysis (about $675) when a database panel would do. Farm may be exempt
Microbial test	$40-$100 each	Missing for low-acid, refrigerated or meat products
Shelf-life study	A few hundred to a few thousand (confirm)	Get a quote
Co-packer first run	About $2,000 setup plus per-unit cost, 500-3,000 unit minimum	No sales history and a 2,000+ unit run
UPC barcodes	$30-$300	

Line item	Reasonable	Ask about
Product liability insurance	$299-$1,000 a year	Ongoing after the grant
Basic small-kitchen equipment	$3,000-$10,000	$15,000-$30,000+ with kettle and freezer, ask why
On-farm kitchen build	$20,000-$120,000+	More than the award. Check construction is allowable, plus well and septic sign-off

15. Training for Value-Added

What is required

- **Cottage food training required by law:** AL (approved course, $25 through Extension), GA (ANSI-accredited food safety course, food handler OK), KY microprocessors ($50 workshop), TX (accredited food handler course), OK for refrigerated foods only (approved course such as ServSafe).
- **Not required for cottage food:** AR, FL, LA, MS, SC, TN, VA. GA dropped its license in 2025 but still requires the course.
- **Anyone selling acidified foods commercially** (pickles, salsa, pepper jelly, sauces) needs a Better Process Control School or acidified foods school. In NC this applies to home processors too.
- **Licensed kitchens:** most states expect a certified food protection manager (ServSafe Manager or similar) in food establishments, SC included. OK does not require it statewide, but some cities do, like Oklahoma City. Check with the local health department.
- **Bigger processors** registered with FDA need a PCQI (Preventive Controls) course unless they are a "qualified facility." The cutoff is under about $1.41 million a year in food sales (2025 figure). Almost every Farm Fund farm will be under it.
- **Meat and poultry processors** under inspection need HACCP training.
- **Eggs and the poultry exemption:** no training required in any Farm Fund state that we found.

Courses by state

State	Courses offered	Cost
AL	ACES Cottage Food course (Zoom and in person) ACES BPCS Acidified, 2 days	$25 $350
AR	AFIC BPCS (fall, 2026 date not posted), PCQI and Food Safety School (held July 2026, watch for 2027 dates)	PCQI $575, Food Safety School $30, BPCS ask AFIC
FL	UF/IFAS Orange County Intro to Cottage Foods, monthly Zoom	Confirm
GA	UGA online BPCS, acidified, self-paced UGA PCQI, Athens, Oct 13-15, 2026 UGA Meat and Poultry HACCP UGA Juice HACCP	$350 $800 Confirm (efs@uga.edu) Confirm (efs@uga.edu)
KY	UK Home-Based Microprocessor workshop UK FSIC HACCP (Oct 26-27, 2026), BPCS and PCQI (dates not posted, sign up for notice) UK MarketReady wholesale training	$50 HACCP $425, others not posted Ask
LA	LSU AgCenter food incubator seminars	Confirm
MS	MSU Acidified Canned Foods for the Farmers Market (farmers market sales only) MSU ServSafe Manager	Confirm $114-$150
NC	NC State Acidified Foods Manufacturing School, online NC Homemade Entrepreneur, virtual	$400 $30-$40

State	Courses offered	Cost
OK	OSU FAPC Homemade Food Freedom Act workshop FAPC Basic Training FAPC PCQI (Part 1 online plus Part 2) FAPC Basic HACCP	$35 $225 About $558-$608 $500-$600
SC	Clemson Food2Market Food Safety Workshop, 8 weeks online plus 1 day (online Sept 9-Nov 6, in person Nov 11, 2026) Clemson BPCS, PCQI, HACCP	Confirm Confirm
TN	UT online BPCS UT CPA value-added workshops (past ones free)	$450 ($400 with UT process letter) Confirm
TX	AgriLife Food Handlers (online) Cooking Up a Cottage Food Business	Confirm Confirm
VA	Virginia Tech BPCS (offered regularly)	Confirm

Online courses open to anyone

Course	Provider	Cost	Who needs it
Food handler card	StateFoodSafety, ServSafe, others	$10-$22	GA and TX cottage food, OK refrigerated foods, staff in licensed kitchens
Food protection manager	ServSafe Manager	$99 exam only, $179 course plus exam	Person in charge at a licensed kitchen
Acidified foods school	NC State, UGA, UT, Cornell	$350-$450	Anyone selling acidified foods commercially
PCQI (Preventive Controls for Human Food)	FSPCA Part 1 online plus Part 2	About $550-$800	FDA-registered facilities over the qualified facility cutoff
Meat and Poultry HACCP	UGA Food Science Extension or OSU FAPC	$500-$600	Inspected meat and poultry processors

16. Grains

For diversified farms adding food-grade or specialty grains: wheat, rye, corn for grits and meal, rice, oats, barley, buckwheat, sorghum, field peas.

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)

By state

Kentucky

- **Grain:** UK Local Grains program, Southeastern Grain Gathering (ask UK Extension for the next date). Weisenberger Mill, Midway

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

South Carolina

- **Grain:** Anson Mills (Columbia), Marsh Hen Mill (Edisto Island), Carolina Gold Rice Foundation

Tennessee

- **Grain:** Ohio Valley Grain Exchange (tnlocalfood.org/the-ohio-valley-grain-exchange)

Texas

- **Grain:** Barton Springs Mill contracts with Texas farmers for heritage wheat, corn and rice

Virginia

- **Grain:** Murphy & Rude Malting (Charlottesville), Virginia Tech small grains field day and trials, Southern Exposure Seed Exchange

17. 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)

18. Food Safety

> Food safety help comes from the state programs, extension and the resources below, not from the Farm Fund team.

Start here: is the farm covered?

- **Not covered by the Produce Safety Rule** if average produce sales are under **$34,324** (3-year average, 2023-2025).
- **Qualified exemption** if average total food sales are under **$686,476** AND more than half goes to consumers, or to restaurants and stores in-state or within 275 miles.
- **Wholesale and distributor sales do not count toward that half.** A farm moving into wholesale can lose its exemption.
- **Pre-harvest water:** testing was replaced by a yearly systems assessment. Small farms comply by Apr 6, 2026, very small farms by Apr 5, 2027.
- Source: fda.gov, FSMA inflation-adjusted cut-offs (updated May 2026).

Training

- **Produce Safety Alliance Grower Training:** in person (one day), remote live, or online self-paced. Find courses at cals.cornell.edu/produce-safety-alliance.
  - Cost: $0-$75 through most hosts. Free in KY and AR in 2026. Online self-paced is $450 through eCornell.
  - One person on the farm needs it for a covered farm, and for a GAP audit.
- **On-Farm Readiness Reviews:** free, confidential, not regulatory. Through the state program.
- **Cornell National GAPs Program:** online GAPs and GroupGAP training. cals.cornell.edu/national-good-agricultural-practices-program
- **Value-added, meat, eggs:** check the state ag and health department for cottage food and processing rules (Better Process Control School and ServSafe pricing, confirm).

Audits

- **USDA GAP / Harmonized GAP:** $175 an hour as of Oct 1, 2026. Billed for travel, plan review, time on farm, and admin time.
  - Typical total: about $1,200-$2,200 a year for one farm.
  - If a state auditor does it, expect two bills, one state and one USDA.
  - Request with forms SC-430, SC-237A and SC-651. SCAudits@usda.gov, 202-720-5021.
- **Harmonized GAP Plus+:** for buyers that require GFSI. Adds a $250 yearly fee on top of hourly charges.
- **GroupGAP:** for food hubs and co-ops. Setup can run $10,000-$20,000 with a consultant. GroupGAP@usda.gov
- **Budget year two at full cost.** State help usually drops after the first audit.

State programs

State	Produce safety program	Water testing	Audit help
AL	agi.alabama.gov/foodsafety/fsma producesafety@agi.alabama.gov	Free through Auburn/ACES AgWater Safety	75% up to $800 (2026)
AR	agriculture.arkansas.gov (Produce Safety) 501-225-1598	Confirm	Consultation request form
FL	www.fdacs.gov (Produce Safety Rule, OFRR)	Confirm	UF/IFAS hosts PSA classes
GA	agr.georgia.gov/produce-safety ProduceSafetyInfo@agr.georgia.gov	UGA AESL, about $40 (aesl.ces.uga.edu)	Exemption certificates expire yearly
KY	kyagr.com (Produce Safety) 502-573-0282	Confirm	Free PSA and OFRR
LA	ldaf.la.gov (Produce Safety) 225-935-2159	Confirm	GAP audits: fvinspectionrequests@ldaf.state.la.us
MS	mdac.ms.gov (Produce Safety) 601-359-1100 (main line)	Confirm	75% up to $750, first audit
NC	ncagr.gov (Produce Safety) 984-236-4820	NC State guidance. NCDA water test cost share up to $1,000 per grower per season. funds open each season until used up, ask NCDA when the next round opens	Cost share, approve first. Past amounts were up to $900 for the first audit and $300 after, ask NCDA Grading Service about 2026 funding, 252-792-1672
OK	ag.ok.gov (Food Safety) 405-522-3928	OK DEQ State Environmental Lab tests for bacteria (E. coli, coliform), 405-702-1000. The OSU soil lab does not test for bacteria	Free review through OSU and ODAFF
SC	agriculture.sc.gov (Produce Safety) GAP@scda.sc.gov	Free help with water assessment	90% while funds last, or up to $500 improvements
TN	www.tn.gov/agriculture (Produce Safety) 615-837-5193	Confirm	Free OFRR with UT Extension
TX	texasagriculture.gov (Produce Safety)	Texas A&M Aquatic Diagnostics Lab runs an E. coli and coliform water test (about $40). The Texas A&M soil lab does not list bacteria tests	Consultation request form
VA	vdacs.virginia.gov (Food Produce Safety) 804-786-4003	VDACS lab list and map	Records templates, English and Spanish

> When a farm sends a water sample, have them name the test. Pre-harvest water needs a quantitative test such as EPA 1603 or Colilert Quanti-Tray, and samples must reach the lab within 6 hours.

Supplies

- **Handwash stations:** $360-$440 basic, $1,000-$1,960 heated (WebstaurantStore).
- **Sanitizer:** BioSafe SaniDate 5.0 for surfaces, 15.0 for wash water. Have the farm check organic approval with its certifier.
- **Other items:** test strips, thermometers, food-grade totes, signs, first aid, log binders. Itemize them, a basic kit runs about $500-$1,500 (confirm).
- **Where:** Johnny's, Nolt's, Uline, Gempler's, Grainger, Farmers Friend, WebstaurantStore.

Free plan templates

- **Produce Safety Alliance record templates** (Word, 2025) and a list of plan-writing tools, including Cornell (English and Spanish), Penn State and UMN.
- **On-Farm Food Safety Project plan builder:** onfarmfoodsafety.org (login required).
- **USDA Harmonized GAP checklist** on the AMS site.
- **VDACS** record templates in English and Spanish.

19. Certifications

Which one fits the market

Selling to	Best fit	Notes
Farmers market, CSA	Certified Naturally Grown, or just the story	Real Organic is free if already organic
Chefs and restaurants	The relationship matters most	CNG, Real Organic, AWA for meat help the story
Co-op or independent grocery	USDA Organic	Real Organic is a plus with co-ops. AWA or Grassfed for meat
Regional grocery chains	USDA Organic	Certified Humane for eggs and poultry. Often GAP too
Distributors, food hubs	USDA Organic	The only label most will pay more for
Ingredient and brand buyers	USDA Organic, then ROC if the buyer asks	Do not fund ROC or EOV without a named buyer
Meat direct sales	AGW Animal Welfare Approved or Certified Grassfed	Most credibility for the money, about $200

Costs

Certification	Year one	Each year after	Help paying
Certified Naturally Grown naturallygrown.org	$250-$300 dues, sliding scale	Same	CNG Grassroots Fund (dues help)
USDA Organic, crops	$900-$3,000 with inspection	$700-$2,500	FSA OCCSP 75% up to $750 per scope
Regenerative Organic Certified regenorganic.org	Organic cost plus ROA $350 application, $250 a year, plus certifier fee	$250 plus certifier and organic renewal	ROA Farmer Cost-Share Program, farms under $250k ROC revenue, first come
Real Organic Project realorganicproject.org	Free	Free	Must be certified organic first
AGW Animal Welfare Approved agreenerworld.org	$100 application plus $100 audit	About $100	Already low
AGW Certified Grassfed	$100 application plus $100 audit	About $100	Already low

Certification	Year one	Each year after	Help paying
AGW Certified Regenerative	About $1,250 plus travel	About $800 plus travel	None found
Certified Humane certifiedhumane.org	$75 plus $700 a day inspection plus per-unit fees	$700 plus per-unit	None found
American Grassfed americangrassfed.org	About $350 plus inspector plus per head	About $200 plus per head	None found
Demeter Biodynamic demeter-usa.org	$350 plus $400-$700 inspection	$220 plus 0.5% of sales	None found

USDA Organic certifiers in the region

- **Quality Certification Services (QCS), Gainesville FL:** main Southeast certifier, also ROC-approved. Quote only. qcsinfo.org
- **Georgia Crop Improvement Association:** application $975 (plus $7 an acre over 20 acres), renewal $925, plus 0.5% of organic sales ($300 minimum, $20,000 max). No longer certifies ruminant livestock. georgiacrop.com
- **Clemson Regulatory Services (SC):** organic@clemson.edu, 864-646-2129.
- **Kentucky Dept. of Agriculture:** KY farms only. organic@ky.gov, 502-573-0282.
- **Oklahoma Dept. of Agriculture (ODAFF)** and **Texas Dept. of Agriculture** (TX not taking new livestock applications).
- **National certifiers working the region:** Oregon Tilth, MOSA, PCO, CCOF, OCIA and others.
- **Full list:** USDA Organic Integrity Database, organic.ams.usda.gov/integrity

> Mississippi no longer runs its own certification, only the cost share. AL, AR, FL, LA, NC, TN and VA farms use private certifiers.

Organic cost share (OCCSP)

- 75% of certification costs, up to $750 per scope (crops, livestock, handling and so on).
- **Deadline Dec 31, 2026 for both 2025 and 2026 costs.** Separate application for each year. First come first served.
- Apply at the local FSA office with form CCC-884, proof of certification and itemized invoices. One payment per scope and year, state or FSA, not both.
- Does not cover transitional certification, late fees, equipment or plan writing.
- Grant tip: the grant should only cover what OCCSP does not.

ROC notes

- Farm must already be USDA organic. Three pillars: soil health, animal welfare, farmworker fairness, each at Bronze, Silver or Gold.
- Rodale Institute is a founding member of the Regenerative Organic Alliance.
- Approved US certifiers include QCS, CCOF and Where Food Comes From. Contact certification@regenorganic.org.

20. Farm Insurance and NAP

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 in detail: 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

By state

Alabama

- **Alfa Insurance** (alfainsurance.com/insurance/farm-insurance). Alabama Farmers Federation dues $33, membership required to keep Alfa coverage
- **Workers' comp:** farm labor is exempt, farms can choose to carry it

Arkansas

- **Arkansas Farm Bureau Insurance** (afbic.com). Membership $40 a year
- **Workers' comp:** farm labor is not required to be covered, farms can choose to carry it. Confirm with the AR Workers' Compensation Commission

Florida

- **Florida Farm Bureau Insurance** (floridafarmbureau.com). Membership required, about $45 a year
- **Workers' comp:** exempt with 5 or fewer regular employees and fewer than 12 seasonal workers (short-term)
- **FLIP:** tools and equipment add-on closed to new buyers in FL for now

Georgia

- **Georgia Farm Bureau Insurance** (gfbinsurance.com). Membership $35 a year
- **Workers' comp:** farm laborers excluded by law

Kentucky

- **Kentucky Farm Bureau Insurance** (kyfb.com). Membership needed, dues set by county
- **Workers' comp:** agricultural workers are exempt. Confirm with the KY Dept. of Workers' Claims

Louisiana

- **Louisiana Farm Bureau Insurance** (lafarmbureau.com). Farm property, liability and equipment. Membership required, dues vary, ask your local office
- **Workers' comp:** generally required for farm workers. Small unincorporated farms (each worker $1,000 or less, or all workers $2,500 or less a year) may be exempt
- **FLIP:** tools and equipment add-on closed to new buyers in LA for now

Mississippi

- **Mississippi Farm Bureau Insurance** (msfbins.com). Farm produce, farm chemical, livestock and umbrella policies. Membership $35
- **Workers' comp:** farm employers are not required to carry it, farms can choose to
- **FLIP:** tools and equipment add-on closed to new buyers in MS for now

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

Oklahoma

- **Oklahoma Farm Bureau Insurance** (okfbinsurance.com). Farm and ranch package with employee coverage. County dues, about $40
- **Workers' comp:** farms with under $100,000 in farm payroll the year before are exempt. Confirm with the OK Workers' Compensation Commission

South Carolina

- **SC Farm Bureau Insurance** (scfbins.com). Membership dues (confirm)
- **Workers' comp:** agricultural employees exempt unless the farm chooses coverage

Tennessee

- **Farm Bureau Insurance of Tennessee** (fbitn.com). TN Farm Bureau membership $30 per family, required to buy
- **Workers' comp:** farm laborers exempt, employers can opt in

Texas

- **Texas Farm Bureau Insurance** (txfb-ins.com). Membership needed, dues by county
- **Workers' comp:** most Texas employers are not required to carry it. Separate rules for migrant and seasonal workers
- **Weaned Calf Risk Protection** is offered in Texas

Virginia

- **Virginia Farm Bureau** (vafb.com). Farm, crop and agritourism coverage. Membership $40 a year
- **Workers' comp:** farm laborers excluded unless more than 3 full-time employees

21. Farm Organizations and NGOs

Nonprofits that offer training, technical help, grants, buyer connections and a community of farmers. Most are free or low cost.

National

- **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

Regional and state

States	Organization	What they offer
NC/SC	**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.
NC/SC	**Pasa Sustainable Agriculture** pasafarming.org	Harrisburg PA. Sustainable ag education, research, apprenticeships, conference. Partners with CFSA in the Carolinas. 814-349-9856
NC/TN/VA/GA	**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
VA/TN/KY	**Appalachian Sustainable Development** asdevelop.org	Bristol VA. Appalachian Harvest Food Hub in Duffield (aggregation, sales, shared equipment), Agribusiness Success Center, forest botanicals. 276-623-1121
NC	**Blue Ridge Women in Agriculture** brwia.org	Boone NC. High Country Food Hub, CRAFT peer trainings. 828-386-1537

States	Organization	What they offer
FL	**Florida Organic Growers (FOG)** foginfo.org	Gainesville. QCS organic certification, education, Florida Local Food Project. 352-377-6345, info@foginfo.org
GA	**Georgia Organics** georgiaorganics.org	Atlanta. Farmer services, Farmer Accelerator, market connections. Restructured 2025, Winter Farmer Series replaced the conference. info@georgiaorganics.org
AL/AR/FL/MS/SC/VA	**MCL Jasco / Help For Farmers** helpforfarmers.org	Minority and service-disabled veteran owned. Outreach and TA for underserved, beginning, veteran and women farmers: conservation, soil health, farm management, marketing support. 833-605-2674
Southeast	**SAAFON** saafon.org	Black farmers using ecological and organic methods. Assemblies, TA, field days, infrastructure and emergency grants. info@saafon.org, 470-349-9044
KY	**KCARD** kcard.info	Business plans, feasibility studies, Value Added Producer Grant help, farm transition (AgriLegacy). kasp@kcard.info, 859-417-2592
KY	**Organic Association of Kentucky** www.oak-ky.org	Organic transition TA and paperwork, mentors, field days, Kentucky Farm Share Coalition. Conference Jan 29, 2027. 502-219-7378
KY	**Community Farm Alliance** cfaky.org	Berea. Farmers market support, Kentucky Double Dollars, Eastern KY Farmer Conference. 859-756-6378
TN	**TN Local Food** tnlocalfood.org	TN Local Food Summit, Dec 4-6, 2026, Nashville
VA	**Virginia Association for Biological Farming** vabf.org	Roanoke. Conference January 2027, Taste of Virginia Expo, farmer TA, CNG partnership. $40 a year farmer membership
AL	**Alabama Sustainable Agriculture Network** asanonline.org	Food & Farm Forum, Undo-the-Knot mini-grants for farmers in hard times, farm map. 256-743-0742
LA	**Louisiana Small Scale Agriculture Coalition** lssac.org	On-Farm Grants for produce farms under 100 acres, $2,000-$50,000, window usually July-Sept. info@lssac.org
LA	**Market Umbrella** marketumbrella.org	New Orleans. Crescent City Farmers Market, vendor trainings, wholesale and farm-to-school links, branding help. 504-861-4485
LA	**Sprout NOLA** sproutnolafarm.org	New Orleans. Farmer classes, cohorts, equipment access, fiscal sponsorship. 504-512-6646
TX	**Texas Center for Local Food** texaslocalfood.org	Elgin. Farm business trainings, one-on-one consults, food safety training, wholesale readiness, Local Food Directory. AskMe@TexasLocalFood.org
TX	**TOFGA** tofga.org	Conference, workshops, tours, food safety resources. 512-656-2456
OK	**Kerr Center** kerrcenter.com	Poteau. Beginning Farmer and Rancher Program, internships, workshops, Growing GRASS for regenerative beef and bison. 918-647-9123
AR	**NWA Local Food Network** eatlocalnwa.com	NWA Local Food Systems Conference, Dec 9-10, 2026, Springdale ($50-$75). No statewide sustainable ag NGO found in AR
MS	**Alcorn State Small Farm and Agribusiness Center** alcorn.edu	Small farm programs, marketing, Small Farmers Conference each September. Alcorn SBDC offers one-on-one business coaching
Region	**Southern SARE** southern.sare.org	Producer grants, free learning resources
Region	**SOWTH conference**	Southern regional farmer conference, next one Jackson MS, 2027

22. After the Award: Keep Growing

What a farm needs after the check clears: the next money, protection, legal footing, support for specific farmers, and help for the farmer. The same content is on every state sheet.

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

By state

Alabama

- **State money:** no state farm grant or loan open to small farms found. Specialty Crop Block Grant is for organizations ($5k-$25k)
- **Farm Credit:** check your local association for young, beginning and small farmer programs
- **1890 schools:** Alabama A&M Small Farms Research Center (smallfarmscenter@aamu.edu, 256-372-4970). Tuskegee Small Farms Outreach, help applying for grants and loans. Professional Agricultural Workers Conference, Oct 25-27, 2026, Montgomery. Tuskegee Farmers Conference each February
- **Black farmers and heirs' property:** Federation of Southern Cooperatives, Epes office and Rural Training Center, 205-652-9670. Free extension heirs' property legal clinics, Danielle Rudolph, 334-201-2847. USDA heirs' property loans through Shared Capital Cooperative (not yet taking applications, use its inquiry form)
- **Sales tax:** no state card. Give vendors the farm exemption form (Code 40-23-4.3)
- **Agritourism:** liability protection needs a warning sign with 1-inch letters (Alabama Farmers Federation supplies signs to members)
- **Farm stress:** FRSAN South Alabama page, Concern Line 833-381-7243

Arkansas

- **State money:** Specialty Crop Block Grant lets producers apply if the project helps the industry ($20k minimum, due each spring)
- **Farm Credit Mid-America Growing Forward** (some AR counties): beginning farmer loans with a business plan
- **Lenders:** Southern Bancorp (farm operating, equipment, land and livestock loans)
- **1890 school:** UAPB Small Farm Program, financial planning, marketing, Beginning Farmer Academy, heirs' property help, USDA application help. leek@uapb.edu, 870-575-8161
- **Sales tax:** Farmer Sales Tax ID Card, $20, good 8 years (Arkansas DFA, apply on ATAP)
- **Agritourism:** sign at the entrance (1-inch letters), warning in contracts, signs at hazards
- **Farm stress:** FRSAN South Arkansas page, Concern Line 833-381-7243

Florida

- **1890 school:** FAMU Cooperative Extension, with UF/IFAS on the Small Farm Start-Up School ($299)
- **Black farmers and heirs' property:** Federation of Southern Cooperatives, Lake City office, 386-243-8179. USDA heirs' property loans through Shared Capital Cooperative (not yet taking applications, use its inquiry form)
- **Farmers with disabilities:** Florida AgrAbility (UF), Spanish resources, fl-agrability@ufl.edu, 352-294-3068
- **Sales tax:** show the seller a Florida Ag TEAM card (apply through FL Dept. of Revenue) or sign an ag exemption certificate for items like seed, fertilizer, feed, farm equipment and packaging
- **Agritourism:** notice at the entrance and activity (1-inch letters), plus contract wording
- **Farm stress:** FRSAN South Florida page, Concern Line 833-381-7243

Georgia

- **State money:** no state farm grant found. Specialty Crop Block Grant is organizations only
- **Farm Credit:** AgSouth AgStrong (35 or under, under 10 years, or under $350k sales), possible rate and fee breaks
- **1890 school:** Fort Valley State Cooperative Extension, county agents, scholarships to attend events (ag.fvsu.edu/extension)
- **Black farmers and heirs' property:** Federation of Southern Cooperatives, Albany office, 229-432-5799. Georgia Heirs Property Law Center, 706-424-7557. SAAFON (Black organic farmers network), info@saafon.org, 470-349-9044
- **Sales tax:** GATE card, $150 for 3 years, $5,000+ ag income. 2027-2029 renewals and new applications open Nov 2, 2026 (agr.georgia.gov/gate-program)
- **Agritourism:** sign at the entry (1-inch letters) **and** a signed waiver from each paying participant
- **Farm stress:** UGA Extension, FRSAN South (frsansouth.org). Concern Line 833-381-7243, free, 24/7

Kentucky

- **State money:** KADF county cost share (CAIP). **NextGen Beginning Farmer, $25k lifetime, ends Dec 31, 2026**
- **State loans:** KAFC Beginning Farmer Loan up to $250k, 2% on the state share, through a local lender with KCARD mentoring. kafc@ky.gov
- **Farm Credit Mid-America Growing Forward** (some KY counties)
- **1890 school:** Kentucky State University, **Small Farms Conference Nov 17-19, 2026, Frankfort**, heirs' property workshop Nov 19. Savanna Miller, 502-597-5811
- **Veterans:** Armed to Farm ran in Glasgow (Oct 2026). Homegrown by Heroes through Kentucky Proud
- **Farmers with disabilities:** Kentucky AgrAbility, 859-257-1845
- **Sales tax:** Agriculture Exemption Number (Form 51A800), good 3 years, KY Dept. of Revenue
- **Agritourism:** sign at the entrance and activity, or a signed release. KY Proud members get signs at cost
- **Farm stress:** UK ag nurse Dr. Cheryl Witt, 859-612-9459. Concern Line 833-381-7243

Louisiana

- **State money:** LSSAC on-farm grants $2k-$50k (lssac.org). Specialty Crop Block Grant is organizations only
- **1890 school:** Southern University Ag Center small farms program (suagcenter.com)
- **Black farmers and heirs' property:** Federation of Southern Cooperatives, Alexandria office, 318-704-2423. USDA heirs' property loans through Shared Capital Cooperative (not yet taking applications, use its inquiry form)
- **Sales tax:** Commercial Farmer Registration (R-1085), LA Dept. of Revenue through LaTAP. Parish taxes separate
- **Agritourism:** signs plus contract wording **and** a plan of operation approved by LSU AgCenter
- **Farm stress:** Concern Line 833-381-7243, or 988

Mississippi

- **Lenders:** Southern Bancorp (farm loans). HOPE Credit Union (call to ask about farm lending)
- **1890 school:** Alcorn State Extension, Small Farmers Conference each September
- **Black farmers and heirs' property:** Federation of Southern Cooperatives, Jackson office, 601-944-0592. Mississippi Center for Justice heirs' property program. SAAFON
- **Sales tax:** Commercial Farmer Permit through MS Dept. of Revenue (TAP)
- **Agritourism: must register with MDAC ($50 a year)**, pass a site visit, post signs
- **Farm stress:** FRSAN South Mississippi page, Concern Line 833-381-7243

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

Oklahoma

- **State money:** ODAFF Ag Enhancement and Diversification grants are **on hold** except viticulture (as of April 2026)
- **1890 school:** Langston University, Goat Institute and Goat Field Day (April). James Aarati, 405-466-6167
- **Native farmers:** Intertribal Agriculture Council Eastern Oklahoma specialists, jeff@indianag.org, quinton@indianag.org. Cherokee Nation heirs' property relending, 918-207-3955
- **Women:** OSU Women in Agriculture and Small Business Conference (August, $65). AgricultHER (June)
- **Sales tax:** ag exemption permit card from the Oklahoma Tax Commission
- **Agritourism: register with ODAFF**, pass an inspection, display the free state sign
- **Farm stress:** Oklahoma Ag Mediation, OSU Extension farm stress guide. Concern Line 833-381-7243

South Carolina

- **ACRE Advanced Entrepreneurship Program** (spring): up to $25,000 plus business advisors, grant writing help and promotion. For SC businesses already making sales, with a business plan. Finalists pitch to judges. 2026 applications were due March 10, expect 2027 around March
- **ACRE Agribusiness Planning Curriculum** (fall, with Clemson Extension): free, five classes in Columbia, ends with a business plan, certificate and a pitch day with five $5,000 awards. Open to new and established farmers
- **ACRE free workshops and grant writing help,** plus the SC Food Hub Network. Kyle Player, ACRE Executive Director, kplayer@scda.sc.gov, 803-734-2324 (acre-sc.com)
- **SC Farm to School / Certified SC Cafeteria:** new in 2026, the state pays $1M a year to reimburse schools for SC-grown produce, grains and honey, with 874 cafeterias signed up. Create a farmer profile at scfarmtoschool.com. Many schools prefer GAP certified farms, and SCDA offers GAP training and prep visits (803-753-7267)
- **SCDA Market Development:** matches farms with grocery, wholesale, food service and school buyers, and runs the Certified SC Showcase. Michael Cranford, mcranford@scda.sc.gov, 803-734-2224
- **Fresh on the Menu:** SCDA program for restaurants that commit to local sourcing, a good list of chefs to pitch
- **Farm Credit:** AgSouth AgStrong
- **1890 school:** SC State 1890 Research and Extension, Help for Landowners mentoring for new, beginning and veteran farmers, heirs' property help. Mark Nettles, mnettles@scsu.edu
- **Black farmers and heirs' property:** **Center for Heirs' Property Preservation**, free legal help and wills clinics, 843-745-7055 (heirsproperty.org). Federation of Southern Cooperatives, Columbia office, 843-321-4171. SAAFON
- **Women:** Clemson SC Women in Agriculture network

- **Sales tax:** **SCATE card, $24, good 5 years** (agriculture.sc.gov/farm-and-business-support/scate)
- **Agritourism:** one sign (1-inch letters) plus a bold warning in contracts
- **Farm stress:** Concern Line 833-381-7243, or 988

Tennessee

- **State money:** TAEP 50% cost share, many program areas. Fruit and vegetable max $12,000 for 2026-27
- **Farm Credit Mid-America Growing Forward:** beginning farmer loans, all TN counties
- **Lenders:** HOPE Credit Union (call to ask about farm lending). Accion Opportunity Fund does not lend in TN
- **1890 school:** Tennessee State University Small Farm Expo, each September (tnstate.edu/smallfarm)
- **Sales tax:** agricultural exemption certificate, TN Dept. of Revenue, reissued every 4 years
- **Agritourism:** signs at the entrance and each activity plus contract wording, land must qualify for greenbelt
- **Farm stress:** FRSAN South Tennessee page, Concern Line 833-381-7243

Texas

- **State money:** TDA AgPRO grant ($5k-$500k, 10-30% match) ran spring 2026, future rounds depend on state funding. GO TEXAN Product Promotion grant up to $40k. TAFA interest rate buy-downs. TDA 800-835-5832
- **Farm Credit:** Capital Farm Credit AgVista (new, nontraditional and under $350k sales), NextGen, AgStart
- **1890 school:** Prairie View A&M Cooperative Extension, 35 counties, 936-261-5148
- **Black farmers and heirs' property:** Federation of Southern Cooperatives, Port Lavaca office, 713-634-7385. Center for Heirs' Property East Texas Initiative
- **Veterans and disabilities:** Farmer Veteran Coalition is based in Waco. Texas AgrAbility and BattleGround to Breaking Ground, 979-314-8200
- **Native farmers:** Intertribal Agriculture Council Southern Plains, katherine@indianag.org
- **Sales tax:** Ag/Timber Number, Texas Comptroller, online. **All numbers expire Dec 31, 2027**
- **Agritourism:** posted warning sign or a signed agreement
- **Farm stress:** **FarmHope** free telehealth counseling, 979-436-0700. AgriStress Helpline 833-897-2474

Virginia

- **State money:** AFID Planning (up to $20k for one locality, $35k for several, 1:1 match) and Infrastructure (up to $50k) grants, applied for by your **county or city** with the farm as partner. Fall round due **Oct 30, 2026**. Joyce Blankenship, 804-786-1906
- **Farm Credit of the Virginias FarmLaunch:** for 35 or under, under 10 years, veterans or limited resources. Up to $500 off origination
- **NRCS EQIP:** VA ranking date **Oct 30, 2026**
- **1890 school:** Virginia State Small Farm Outreach, **Small Farm Conference Oct 15-16, 2026, Norfolk, $100**
- **Farmers with disabilities:** AgrAbility Virginia, free (agrability.alce.vt.edu)
- **Sales tax:** give vendors Form ST-18, no registration needed
- **Agritourism:** signs at the entrance and activity starting with "WARNING," plus contract wording
- **Farm stress:** AgriStress Helpline 833-897-2474. FARMVA free credit counseling and mediation. VDACS farmer stress page

23. 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

By state

Alabama

- **Property tax:** Current Use (Class III), apply with the county assessing official Oct 1 to Jan 1. A new owner must reapply (revenue.alabama.gov/property-tax/current-use)
- **Conservation cost share:** Alabama Agricultural and Conservation Development Commission Program, through your Soil and Water Conservation District (alabamasoilandwater.gov)
- **Dairy licensing:** AL Dept. of Public Health milk program
- **Alabama Fruit and Vegetable Growers Association conference:** Feb 3-5, 2027, Gulf Shores

Arkansas

- **Property tax:** agricultural use valuation (Amendment 59), see the DFA 2026 Agriculture Report (dfa.arkansas.gov)
- **Conservation cost share:** Title X Water Resource Cost Share Program, Arkansas Dept. of Agriculture (check fit for farm practices)

Florida

- **Property tax:** agricultural classification, form DR-482, county property appraiser
- **Conservation cost share:** FDACS BMP Cost Share (bmpcostshare.fdacs.gov), currently out of funds
- **Farmland protection:** Rural and Family Lands Protection Program (rflppapplication.fdacs.gov)

Georgia

- **Property tax:** CUVA (10+ acres, 10-year covenant) or Ag Preferential Assessment (no minimum, 75% of value). County tax assessor (dor.georgia.gov/conservation-use-assessment-information)
- **Farmland protection:** Georgia Farmland Conservation Fund Program (agr.ga.gov/georgia-farmland-conservation-fund-program)
- **Georgia Pecan Growers Association conference** (site.extension.uga.edu/pecan). Southeast Regional Fruit and Vegetable Conference, Savannah, January 2027

Kentucky

- **Property tax:** agricultural value assessment, Form 62A351, county PVA
- **Conservation cost share:** KY Soil Erosion and Water Quality Cost Share, through your conservation district (eec.ky.gov)
- **Farmland protection:** PACE program (kyagr.com)
- **Dairy licensing:** KY Dept. for Public Health Milk Safety Branch

Louisiana

- **Property tax:** use value assessment, ask the parish assessor (R.S. 47:2301 and following)

Mississippi

- **Property tax:** agricultural use value, county tax assessor
- **Conservation cost share:** state cost share rules exist through your Soil and Water Conservation District, ask locally

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

Oklahoma

- **Property tax:** agricultural use valuation (68 O.S. 2817), county assessor
- **Conservation cost share:** Oklahoma Conservation Commission Locally Led Cost-Share, through your conservation district (conservation.ok.gov)
- **Processors:** ODAFF State Plant List (ag.ok.gov)

South Carolina

- **Property tax:** agricultural use, 10+ acres (5 for timber), or smaller with $1,000+ farm income in 3 of 5 years. County assessor, file by mid-January
- **Farmland protection:** SC Conservation Bank (sccbank.sc.gov)
- **Processors:** Clemson SCMPID establishment lists
- **SC honey exemption application** (agriculture.sc.gov)

Tennessee

- **Property tax:** Greenbelt, generally 15 acres, $1,500 average income helps. County assessor, first-time deadline March 15 (comptroller.tn.gov)
- **Conservation cost share:** Agricultural Resources Conservation Fund, TDA (www.tn.gov/agriculture)
- **Dairy licensing:** TDA dairy program

Texas

- **Property tax:** 1-d-1 open-space ag valuation, land in ag use 5 of the last 7 years. County appraisal district, Form 50-129
- **H-E-B Quest for Texas Best:** $100,000 in prizes and shelf placement for Texas products. 2026 entry was March-April, watch for 2027 (newsroom.heb.com/heb-quest-for-texas-best)
- **Conservation cost share:** TSSWCB Water Quality Management Plan program (tsswcb.texas.gov)
- **Farmland protection:** Texas Farm and Ranch Lands Conservation Program, now at Texas Parks and Wildlife (tpwd.texas.gov)

Virginia

- **VA Agricultural BMP Cost-Share:** some practices paid up to 100%, through your Soil and Water Conservation District (dcr.virginia.gov/soil-and-water/costshar2)
- **Property tax:** land use taxation is a county option, ask the commissioner of the revenue. Virginia Tech LUVA FAQ (luva.aaec.vt.edu)
- **Farmland protection:** VDACS Office of Farmland Preservation, purchase of development rights. Virginia Farm Link for land access
- **Dairy and cheese licensing:** VDACS dairy and cheesemaking program

PART 7 | CALENDAR

24. Key Dates

Dates coming up

- **Oct 9, 2026:** WNC AgOptions intent to apply due (western NC). Full applications due Nov 9, 2026.
- **Oct 13-15, 2026:** UGA PCQI course, Athens.
- **Oct 15-16, 2026:** Virginia State Small Farm Conference, Norfolk.
- **Oct 15-17, 2026:** Federation of Southern Cooperatives CoopEcon, Epes AL.
- **Oct 15-Dec 15, 2026:** NC AgVentures grants (up to $10k) open, close at 200 applications.
- **Oct 25-27, 2026:** Professional Agricultural Workers Conference (Tuskegee), Montgomery.
- **Oct 29, 2026:** UK MarketReady Northern Kentucky buyer tour.
- **Oct 30, 2026:** Virginia AFID fall round due. NRCS EQIP ranking date in NC and VA. Flavors of Carolina registration closes (NC).
- **Oct 30-Nov 1, 2026:** CFSA Sustainable Agriculture Conference, Winston-Salem.
- **Nov 1, 2026:** Oklahoma cottage food cap rises to $250,000.
- **Nov 2, 2026:** Georgia GATE card renewals and new applications open.
- **Nov 4-5, 2026:** After the Harvest Conference, Little Rock AR.
- **Nov 6, 2026:** Southern SARE Producer Grant deadline, noon ET.
- **Nov 11, 2026:** Clemson Food2Market in-person day, Columbia.
- **Nov 17-19, 2026:** Kentucky State University Small Farms Conference, Frankfort.
- **Nov 30, 2026:** NC soil samples due to avoid peak-season fees.
- **Dec 4-6, 2026:** TN Local Food Summit, Nashville.
- **Dec 31, 2026:** FSA organic cost share deadline, 2025 and 2026 costs. Kentucky NextGen Beginning Farmer program ends.
- **Jan 2027:** Southeast Regional Fruit and Vegetable Conference, Savannah, Jan 7-9. Check MDAC in January for the new Mississippi Senior farmers market coupon season. Farmer Veteran Coalition Fellowship Fund window expected Jan-Feb.
- **Feb 3-5, 2027:** Alabama Fruit and Vegetable Growers conference, Gulf Shores.

- **Feb 9, 2027:** Got to Be NC Buyer Exchange, Greensboro.
- **Mar 1, 2027:** ELAP and LIP loss reports due for 2026.
- **Spring 2027:** SC ACRE Advanced Entrepreneurship round. VAPG and most Specialty Crop Block Grants open.
- **March-July 2027:** NC Farm School (registration opening now).
- **May 2027:** Farm Credit of the Virginias AgBiz Planner applications open.

> Prices and program status were checked in October 2026 from vendor and agency pages. Programs and prices change, so check the source before quoting a number to a farmer.