Tennessee Resource Sheet

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

Where to find help

- **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)
- **USDA Service Center** (FSA and NRCS): farm number, loans, NAP, conservation cost share (farmers.gov/working-with-us/service-center-locator)

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

Brand program

- **Pick Tennessee Products:** free. Listing, app, logo. picktnproducts.org

Money that stacks with the grant

- **TAEP (Ag Enhancement Program):** 50% cost share, up to $12,000 for diversification. Website, e-commerce setup and signs can qualify. Ads, labels, packaging and hosting do not. Purchases Oct 1, 2026 to Aug 1, 2027. www.tn.gov/agriculture/farms/taep.html

Business and marketing help

- **UT Center for Profitable Agriculture:** 931-486-2777, cpa@tennessee.edu
- **UT Farm Financial Help Line:** free, 865-974-3650
- **Farm Credit Mid-America Growing Forward:** tied to a beginning farmer loan
- **TN Local Food Summit:** Dec 4-6, 2026, Nashville

Value-added

- **Cottage food (Food Freedom Act):** no permit, no cap. Online, shipping in TN, retail. Refrigerated items in person only
- **Product limits:** acidified foods allowed. No meat
- **Licensed kitchen:** TN Dept. of Agriculture, $50-$500 by risk level (small facility), up to $750 large
- **Shared kitchens:** Kitchens at Nashville Farmers' Market ($20/hr, **farmer discount**). Mountain Harvest Kitchen, Unicoi ($30/hr)
- **Process letters and testing:** UT Food Science (pH $25, process letter $150, water bath letter $500, nutrition $150)
- **Training:** UT online BPCS $450. No cottage training required

Food safety

- **Produce safety program:** www.tn.gov/agriculture, 615-837-5193. Free readiness reviews with UT Extension

Selling channels

- **WIC and Senior coupons:** TN Dept. of Health, form PH-4171
- **SNAP incentive:** Double Up via Nourish Knoxville (6 counties)
- **Farmers market association:** tnfarmersmarkets.org

Food hubs, collaboratives and buyers

- **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)

Meat, eggs, dairy

- **Meat inspection:** no state program, USDA only
- **Selling meat:** TDA Retail Meat Sales Permit, needs a TDA inspection. NewFood.Business@tn.gov, 615-837-5193
- **Eggs:** state egg law repealed 2020. Under 3,000 hens, own eggs, any market. Safe handling statement still required
- **Raw milk:** herdshares permitted by law. Pet milk

Organic certification

- No state certifier. Use QCS or a national certifier

Farm organizations and NGOs

- **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
- **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
- **SAAFON** (saafon.org): Black farmers using ecological and organic methods. Assemblies, TA, field days, infrastructure and emergency grants. info@saafon.org, 470-349-9044
- **TN Local Food** (tnlocalfood.org): TN Local Food Summit, Dec 4-6, 2026, Nashville

Keep growing in 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

Farm insurance in 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

Hidden gems in 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

Grain in Tennessee

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

Deadlines and free help for every farm

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

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

Selling

Selling online

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

Websites and branding

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

Business plans

- **SARE Building a Sustainable Business:** free workbook, sare.org
- **Cornell Small Farms online courses:** Writing a Business Plan, Holistic Financial Planning, $199-$299, scholarships
- **Holistic Management International** financial planning: $350 ($200 FSA borrowers)
- **ATTRA hotline:** free, 800-346-9140
- **Consultant-written plan:** $1,500-$4,000 is reasonable
- **Bookkeeping setup:** $300-$1,500
- **Find more:** USDA Local Food Directories food hub list (usdalocalfoodportal.com), USDA AMS local auction reports
- **Before you sell to a hub, ask:** do they buy (pay on delivery) or sell for you (commission)? GAP required? Minimums? Pack and grade specs? Delivery days?
- **Funding is shaky:** several hubs lost 2025 federal money. Call before planting for a hub

Distributors and wholesale buyers

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

Infrastructure

Equipment

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

Cold storage

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

Packaging and labels

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

Sheds and farm stands

- **Builders that serve your state:** Old Hickory Buildings, Murfreesboro. Tuff Shed sells installed sheds through Home Depot (10x12 about $5,990)
- **Typical delivered prices:** 10x12 $4,400-$6,000. 10x16 $4,600-$5,700. 12x20 about $7,000-$9,500
- **Pay the cash price.** Rent-to-own can more than double the cost and the grant will not cover it
- **Check with your county first** for permits, setbacks and roadside stand zoning. Electrical needs its own permit

By Enterprise

Vegetables and fruit

Grow and plan

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

Sell more

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

Protect the crop

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

Events worth the drive

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

Livestock and poultry

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

Value-added products

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

Grains

How a small farm gets into grain

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

Networks and gatherings

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

Mills, malt houses and buyers in the region

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

Equipment (get quotes)

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

Testing and quality

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

Seed, research and prices

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

Flowers, mushrooms, herbs, honey and more

Agroforestry and forest farming

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

Cut flowers

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

Mushrooms

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

Honey and pollinators

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

Herbs and botanicals

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

Pastured poultry and livestock

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

Rules and Protection

Food safety supplies and plans

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

Certifications

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

Farm insurance

Why it matters

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

Coverage most small farms need

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

USDA crop and livestock insurance

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

Questions to ask your agent

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

NAP: coverage for crops with no crop insurance

What NAP is

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

What it costs

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

What it pays

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

Deadlines that make or break a claim

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

Pairing it with other coverage

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

Support and Next Steps

National farm organizations

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

Know this first

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

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

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

- **USDA Rural Development state offices:** for Value Added Producer Grants. rd.usda.gov/about-rd/state-offices
- **Newsletters:** ATTRA, NSAC blog, National Agricultural Law Center
- **Skip the paid sites** (Instrumentl, GrantWatch, Candid). Built for nonprofits, poor value for a farm

Loans

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

Next grants to grow into

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

Programs for veterans, women, beginning and small farms

- **Farmer Veteran Coalition Fellowship Fund:** $1,000-$5,000 for equipment, paid to vendors. Window was Jan-Feb in 2026. farmvetco.org
- **Homegrown By Heroes label:** 50% veteran owned, through FVC, 855-FVC-FARM (855-382-3276)
- **Armed to Farm (NCAT):** free veteran farm training, watch for 2027 sessions. armedtofarmdirector@ncat.org
- **Annie's Project:** farm business course for women. Ask for a class in your state through anniesproject.org/contact-us
- **Beginning farmers** (10 years or less): FSA loan set-asides, NRCS higher payment rates and 50% advance payments, NAP fee waiver
- **Limited-resource farmers:** check your status with the NRCS Self-Determination Tool
- **Native farmers:** Intertribal Agriculture Council free help with USDA programs, 406-259-3525
- **Black farmers:** Federation of Southern Cooperatives/Land Assistance Fund, 404-765-0991. SAAFON, 470-349-9044
- **Heirs' property:** USDA Heirs' Property Relending through Shared Capital Cooperative, AL, FL, GA, LA, MS, SC (heirsloans@sharedcapital.coop). Not taking applications yet as of Oct 2026, use the inquiry form for updates
- **Crisis help:** RAFI-USA Farmer Financial Crisis Hotline, 866-586-6746, weekdays 9 to 5
- **Young farmers:** National Young Farmers Coalition chapters and fellowships (its $5k grant has ended)

Protect what you just built

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

Legal and business setup

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

Run the business

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

Take care of yourself

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

Hidden gems most farms never hear about

Get your FSA farm number first

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

Get on grocery shelves

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

Certifications that open buyers

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

Cut your property taxes

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

Protect and access land

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

Free money hiding in plain sight

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

People most farms never call

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

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