



North Carolina Department of Agriculture

Steven W. Troxler

Commissioner

and Consumer Services

Agritourism

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Agritourism Marketing

Specialist

Agriculture is North Carolina's top industry at \$87 billion. North Carolina is a leader in the Agritourism industry as well. The following links will help you with your research as your farm explores the benefits of adding Agritourism activities to the farm.

General Resources for Farms Welcoming Visitors:

Find the links below for ease in sharing digitally, as well as the online registration for farms that are choosing to diversify into Agritourism here: www.ncagr.gov/markets/agritourism

Agritourism Statute in North Carolina: North Carolina Law defines agritourism activities and outlines liability associated with agritourism in North Carolina.

<http://www.ncleg.net/Sessions/2005/Bills/House/HTML/H329v6.html>.

N.C. Farm Act of 2017-2018: Legislation that makes updates to various agricultural laws. Please review legislation on Bona Fide Farm statute. Team with your county officials in planning, zoning and tax offices to best determine how the farm operations meet expectations locally. <http://www.ncagr.gov/markets/agritourism/laws.htm> and <https://www.ncleg.net/Sessions/2017/Bills/Senate/PDF/S711v7.pdf>

Bona Fide Farm Statute. Pay attention the section on Zoning and work with the local officials to best determine how the farm operation diversifies into agritourism activities.

<http://www.ncleg.net/Sessions/2017/Bills/Senate/PDF/S615v7.pdf>

Present-Use Value Program: In 1974, the General Assembly enacted a voluntary program that allows certain agricultural land, horticultural land, and forestland to be assessed at its present-use value. The N.C. Department of Revenue provides a document to better understand the program.

http://www.dor.state.nc.us/publications/puv_guide.pdf

N.C. Ag Law: <http://www.ncagr.gov/aglaw/>

E-mail: annie.baggett@ncagr.gov

1020 Mail Service Center, Raleigh, North Carolina 27699-1020 • (919) 707-3120 • Fax (919) 733-0999

TTY: 1-800-735-2962 Voice: 1-877-735-8200

An Equal Opportunity Employer

N.C. Century Farm Family Program: This free program recognizes farms that have been owned and operated by the same family for more than 100 years. The Century Farm distinction adds interest for visitors and is a community benefit. <http://www.ncagr.gov/paffairs/century/index.htm>

NC Agritourism Networking Association:

- Consider learning more about the NC Agritourism Networking Association and join as a member: www.nc-ana.org. Liability signage with WARNING as shown below is available through the NC-ANA.

WARNING: Under North Carolina law (Chapter 99E-31 of the General Statutes), there is no liability for an injury to or death of a participant in an agritourism activity conducted at this agritourism location if such injury or death results from the inherent risks of the agritourism activity. Inherent risks of agritourism activities include, among others, risks of injury inherent to land, equipment and animals, as well as the potential for you to act in a negligent manner that may contribute to your injury or death. You are assuming the risk of participating in this agritourism activity.

- There is another Statute regarding equine activities:
WARNING: Under the North Carolina General Statutes Chapter 99 E-2, an equine activity sponsor or equine professional is not liable for an injury or to the death of a participant in equine activities resulting exclusively from the inherent risks of equine activities.
- **Liability Signage:** A minimum of two liability signs need to be posted on the property, one at the entrance and one in the main gathering area(s) of guests on the farm. Destinations may create the warning signage per specifications in the statute. Liability signage is also available through the NC-ANA. www.nc-ana.org.
- Join the NC Agritourism Networking Association (NC-ANA) to participate in seasonal farm tours and annual conferences to network with other farmers offering Agritourism activities and attend educational sessions. www.nc-ana.org
- Joining NC-ANA will allow you to be part of the Members Only Facebook page which gives opportunity to ask questions and solicit advice from members as well as share events happening on your farm.
- Mark your calendar for **2020 NC Agritourism Farm Tour & Conference on February 9-10 at the Crowne Plaza Asheville, NC**. Registration begins in November at www.nc-ana.org. Farm Tour on Monday and Tuesday will have three workshop tracks for beginners, intermediate and more experienced farms in Agritourism.

Marketing and Business Development Resources:

Agritourism Webinar: For those in agriculture, tourism and economic development just introduced to the industry, learn more about Agritourism best practices, critical success factors and marketing opportunities to include an overview of the Visit NC Farms App Project. www.ncagr.gov/markets/agritourism

The **Monday Marketing Message from the N.C. Department of Agriculture and Consumer Services** is geared for farmers who are welcoming visitors to their farms: Farmers are busy. Farmers also request help with marketing efforts more than any other need. With this in mind, a Monday Marketing Message is distributed weekly. Shared simply are practical, easily applied tools, best practices, cost-share, grant and free publicity opportunities for farms welcoming visitors. Sign up here: <http://www.ncagr.gov/markets/agritourism>.

Find valuable information in past Monday Marketing Messages with this link to Messages Archive: <http://ncagr.gov/markets/agritourism/newsletter/> Find **business planning tools** here that have been helpful to farms as they diversify to include Agritourism:

- <https://agplan.umn.edu/>
- <http://www.misa.umn.edu/publications/businessandsuccessionplanning/wholefarmplanning>
<http://www.misa.umn.edu/publications/businessandsuccessionplanning/buildingasustainablebusiness>

N.C. Cooperative Extension: Sign up for classes for future Agritourism Training, developed collaboratively with statewide professionals in Agritourism, offered by your local Cooperative Extension office. Modules include: Intro

to Agritourism; Is Agritourism Right for Me?; Developing the Agritourism Concept; Sustaining the Agritourism Business; Connecting with Agritourism Business Resources; Marketing the Agritourism Business; Compliance, Regulation and Risk Management and Launching the Agritourism Business. Express your interest by contacting your county's Cooperative Extension Director. Sign up for your county Cooperative Extension Service program updates.

Safe Agritourism: Visitor and employee safety on the farm is essential to the farm's vitality and everyone's wellness. Safety laws are changing frequently, so be sure to keep up with the N.C. Department of Labor standards and use the resources for farms offering Agritourism activities at www.safeagritourism.org

Complete information to be on the **NC Farms Welcoming Visitors Registry**. This registry will give you opportunities to promote your farm's Agritourism activities to help maximize your farm's exposure enhance revenue. A direct link to register can be found on a Monday Marketing Message or at www.ncagr.gov/markets/agritourism.

Contact your county's **Convention and Visitors Bureau** to list a farm as an Attraction on their website or to list a special event on their website.

Visit NC Farms App Project: The Visit NC Farms app has the potential to connect millions of visitors and residents to North Carolina farms and to local food in your community. The app promotes farms and fisheries, farmers markets, local food and drink, farm lodging, value added products, farm-to-table restaurants, community food pantries and special events. Making the at-your-fingertips connections in your community and being a part of a statewide collective, get showcased how, where and when agribusiness happens. Learn how to get your community involved: www.VisitNCFarmsToday.com.

Google Business: Get on the map. Farms benefit by verifying their business listing on Google. <https://www.google.com/business/>

Insurance Resources:

The following list of insurance resources is available for your assistance in finding **Agritourism liability insurance**. The offering of this list in no way endorses these agents by the NC Agritourism Networking Association or the N.C. Department of Agriculture and Consumers Services, nor stipulates or suggests that they can provide the type of insurance needed at a cost you can afford.

Additionally, most agents work within 100 miles of their home office, and sometimes not that far. When searching for an agent, start with those closest to your home. Be up front with them – tell them if you have called other agents. Often agents cooperate in helping you find the right company, and it is inefficient for them to be working with you when you've contacted someone else who is doing the same research. They prefer to collaborate rather than compete.

- **Accurate Insurance Solutions Inc.** | Dobson; 336-356-2471; accurateins1@gmail.com
Business primarily with vineyards and agribusiness.
- **AF Insurance Services, Inc.** | 948 Johnson Ridge Road, Elkin, NC 28621; 336-835-4060; 1-800-446-1295;
aashman@afinsurance.com Business primarily with vineyards/wineries.
- **Carolina National Insurance Agency** | 1526 East Franklin Street, Suite 102, Chapel Hill NC 27514;
919-636-3253
- **Davis Brothers Insurance, Mike Davis** | 2510 Randleman Road, Greensboro, NC 27406-4315; 336-275-0094 (o); 336-275-3528 (f)
- **Everett Cash Mutual (underwriter)** | 10591 US 30, Everett, PA 15537; 814-652-6111
- **Farley Insurance, Rod Brown** | Murphy; 828-837-7447 (o); 828-837-9105 (f)
- **James Epps Agency** | Nationwide Insurance; 919-554-0475. Offices in Wake Forest, Carthage, Creedmoor, Ahoskie, Murfreesboro and Rutherfordton
- **Johnson Insurance Services** | Mocksville; 1-800-255-7777

- **Ken Donat** | PO Box 718, 11 ½ Progressive Drive, Lake Delton, WI 53940; 608-254-2600 (o); 608-343-0273 (m) Covers haunted corn mazes, paintball and similar.
- **Morrow Insurance Agency, Traci Cotton** | 828-652-6212 (o); 828-713-8614 (m); tcotton@morrowinsurance.com Farm related insurance and product liability.
- **Nationwide in Roanoke Rapids** | 252-537-8338.
- **Snipes Insurance Co.** | Raleigh; 919-571-4335 (o); carl@snipesins.com
- **Snipes Insurance Services** | Bunn; 910-892-2121.
- **The Insurance Center, Inc.** | Troy; 910-572-3572, tici@mc-online.net
Works in Montgomery and Randolph counties.

Financial Resources for Farms

The **N. C. Ag Finance Authority** through the N. C. Department of Agriculture & Consumer Services provides credit to agriculture in areas where financing is not available at reasonable rates and terms. The agency originates, services and finances farm loans, rural business loans, disaster loans and cotton gin loans. It offers tax-exempt ag development bonds for agribusiness processing, ag-related manufacturing or ag waste disposal.

For more information or to request a loan application, 919-790-3949 or email RequestLoanInfo@ncagr.gov

RAFI-USA's (Rural Advancement Foundation International)

The Farmer's Guide to Agricultural Credit Booklet:

[http://rafiusa.org/wp-content/uploads/2015/04/RAFI Farmers Guide to Agricultural Credit Booklet.pdf](http://rafiusa.org/wp-content/uploads/2015/04/RAFI_Farmers_Guide_to_Agricultural_Credit_Booklet.pdf)

NC Rural Center

The Rural Center delivers critical resources to support existing businesses and enable the emergence of successful, new entrepreneurs. The Rural Center works with individuals trying to start or expand a small business by connecting them to critical capital, coaching, and connections they need. The Rural Center provides financing to small businesses through two distinct offerings:

Thread Capital

A subsidiary of the Rural Center, Thread Capital offers direct financing to small-business owners and entrepreneurs for loans up to \$50,000. <https://www.ncruralcenter.org/lending/thread-capital/>

Loan Participation & Capital Access Programs

The Loan Participation Program (LPP) and Capital Access Program (CAP) provide banks with credit enhancements for small-business loans up to \$5 million.

<https://www.ncruralcenter.org/lending/loan-participation-program/>

<https://www.ncruralcenter.org/lending/capital-access-program/>

www.ncruralcenter.org

Carolina Small Business Development Fund

Offers services that go far beyond the loan—a variety of specialized programs and services to help small businesses thrive in their communities to include tools, templates, business coaching and educational opportunities. The Support Center is a statewide CDFI (Community Development Financial Institution) which approves micro-loans on behalf of the US Small Business Administration (SBA), the USDA Farm Service Agency (FSA), and US Department of Transportation (DOT). Carolina Small Business CARES, a specialized program designed to provide education, coaching and assistance to small businesses in underserved communities.

<https://carolinasmallbusiness.org/>

Carolina Farm Credit

Carolina Farm Credit has over 100 years' experience lending to experienced and new farmers, and funds purchases such as land, equipment, livestock, and more. CFC also offers rural land and housing loans.

<http://www.carolinafarmcredit.com/home.aspx>

Self-Help Credit Union

Self-Help offers a financing program specific to farm and food businesses in North Carolina, along with technical assistance and training.

<https://www.self-help.org/what-we-do/we-build/foodsystemfinance>

Farm Storage Facility Loans

USDA's Farm Service Agency, provides low-interest loans for producers to build, upgrade, or purchase permanent or portable facilities to store commodities, including fruit and vegetable cold storage, washing, packing, and handling buildings and equipment.

<https://www.fsa.usda.gov/programs-and-services/price-support/facility-loans/farm-storage/index>

Natural Capital Investment Fund (The Conservation Fund)

Natural Capital Investment Fund finances and advises small to mid-sized enterprises, primarily in rural and underserved communities across a nine-state region. They offer a Farmers of Color technical assistance program and specialize in local food system lending.

<http://www.conservationfund.org/what-we-do/natural-capital-investment-fund>

Slow Money NC & SOIL NC

Since 2010, about 180 individuals in North Carolina who want to build resilience in their local food economy have made loans or investments to local, sustainable food and farming businesses. More than 200 low-interest loans have been created – totaling over \$4 million – supporting 105 sustainable farmers and local food enterprises throughout the state. Carol Hewitt, Executive Director, slowmoneync@gmail.com

<https://slowmoneync.org> or 919-656-8889

Grant Opportunities

To prepare for submitting a grant proposal, you may want to look at last year's requirements, application form and tips at:

<http://www.wncagoptions.org/category/information/forms-applications/>

<https://asapconnections.org/category/farmer-tools/grants-and-loans/>

<https://carolinafarmcredit.com/about/community/corporate-mission-fund.aspx>

<https://www.goldenleaf.org/grant-seekers/other-funding-sources/>

<https://agventures.ces.ncsu.edu/>

Resources provided by: Annie Baggett, Agritourism Marketing Specialist with the N.C. Department of Agriculture and Consumer Services and Laura Younts, NC-ANA Education Committee Chair, Cameron, NC

