

# Farm Business Start-Up Checklist and Resource Guide for Northeast Florida<sup>1</sup>

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## Introduction

This document lists steps for starting a farm business in northeast Florida, along with resources and contact information to assist with completing each step. The checklist is a concise guide for new farmers to navigate business start-up, including developing a business plan, securing land, obtaining financing, and complying with legal requirements. Although many of the steps in the checklist apply to farms in any location, other steps and requirements are specific to the state, county, or municipality where the farm is located. The United States Department of Agriculture (USDA) provides a new farmers website (<https://newfarmers.usda.gov/>) and a checklist for new farms ([https://newfarmers.usda.gov/sites/default/files/checklist\\_3.pdf](https://newfarmers.usda.gov/sites/default/files/checklist_3.pdf)) that are broadly applicable. The Florida Direct Marketing Handbook (Treadwell et al. 2018) is a printed guide that provides detailed information for small farm businesses and direct marketing in Florida. This document summarizes start-up steps and identifies resources and contact information specific to northeast Florida.

Listed resources are available on the Internet. Electronic links are embedded in each resource listed, and URLs are provided in the References section. These resources are intended as a sample of materials that may be helpful. The University of Florida Institute of Food and Agricultural Sciences (UF/IFAS) has not reviewed all listed resources for accuracy or completeness.



Credits: UF/IFAS

Telephone numbers are provided for several local contacts in northeast Florida. Table 1 lists county government telephone numbers. Table 2 lists USDA service center telephone numbers. Table 3 lists telephone numbers for UF/IFAS Extension, the Small Business Development Center, and Farm Credit offices in northeast Florida.

UF/IFAS Extension offers classes, workshops, and field days on various agricultural topics relevant for beginning farmers. Check your county Extension office website for upcoming events in your county. Other northeast and statewide events are listed on the UF/IFAS North Florida Research and Education Center—Suwannee Valley website (<http://svaec.ifas.ufl.edu/>), the Small Farms and Alternative

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Enterprises website (<http://smallfarms.ifas.ufl.edu/>), and the UF/IFAS Extension Calendar Events website (<http://sfyl.ifas.ufl.edu/events/>).

## Business Planning

Business planning involves assessing your situation, setting goals, and developing a plan to achieve those goals. A comprehensive business plan includes a mission statement, marketing plan, operations plan, human resource plan, and financial plan.

### ☐ Assess your situation and goals

Resources:

- ☐ [Frequently Asked Questions for Small Business Start-Ups](#) (Cothran et al. 2015)
- ☐ [Setting Personal, Family, and Business Goals for Business Success](#) (Hofstrand 2007)
- ☐ [How to Begin Your Small Farm Dream](#), pp. 1–18 (Hughes 2010)
- ☐ [Building a Sustainable Business, Task One and Two](#) (SARE 2003)
- ☐ [How to STARTUP Your Own Business workshop](#) (SBDC)

### ☐ Form ideas and conduct market research or a feasibility study

Resources:

- ☐ [Keys to Successfully Choosing Enterprises that Suit Your Small Farm](#) (Hochmuth et al. 2013)
- ☐ [Idea Assessment and Business Development Process](#) (Hofstrand 2009)
- ☐ [What is a Feasibility Study?](#) (Hofstrand & Holz 2009a)
- ☐ [Feasibility Study Outline](#) (Hofstrand & Holz 2009b)
- ☐ [Conducting Market Research](#) (Holz-Clause 2010)
- ☐ [Estimating Market Potential Check-List](#) (Wolfe 2006)

### ☐ Develop a strategy and a business plan

Resources:

- ☐ [Primer for Developing a Farm Business Plan](#) (Evans 2008)
- ☐ [Strategic Business Planning](#) (NFCS 2008d)
- ☐ [Building a Sustainable Business, Task Four](#) (SARE 2003)

### ☐ Write a mission statement

Resources:

- ☐ [Vision and Mission Statements](#) (Hofstrand 2016)
- ☐ [Building a Sustainable Business, Task Three](#) (SARE 2003)

### ☐ Write a marketing plan

Resources:

- ☐ [Eight Steps to Developing a Simple Marketing Plan](#) (Evans & Ballen 2015)
- ☐ [An Overview of Small Farm Direct Marketing](#) (Swisher 2016)
- ☐ [Fruit and Vegetable Marketing for Small-Scale and Part-Time Growers](#) (Dunn et al. 2009)
- ☐ [FDACS Division of Marketing and Development website](#)
- ☐ [Building a Sustainable Business, Task Four](#) (SARE 2003)

### ☐ Write an operations plan

Resources:

- ☐ [Building a Sustainable Business, Task Four](#) (SARE 2003)
- ☐ [Food Safety on the Farm: An Overview of Good Agricultural Practices](#) (Schneider et al. 2011)
- ☐ [UF/IFAS Extension workshops](#)

## ☐ Write a human resource plan

Resources:

- ☐ [Labor Management](#) (Bray et al. 2002)
- ☐ [Principles for Structuring Small Businesses and Farms](#) (Dobbins & Ehmke 2005)
- ☐ [Employment Regulations Affecting Florida Farm Employers & Workers](#) (Roka et al. 2017)
- ☐ [Building a Sustainable Business, Task Four](#) (SARE 2003)

## ☐ Write a financial plan

Resources:

- ☐ [Using Enterprise Budgets in Farm Financial Planning](#) (Doye & Sahs)
- ☐ [Farm Financial Statements](#) (Edwards 2013)
- ☐ [Twelve Steps to Cash Flow Budgeting](#) (Edwards 2014)
- ☐ [Preparing Agricultural Financial Statements](#) (NFCS 2008c)
- ☐ [Risk Management Planning](#) (NFCS 2011)
- ☐ [Building a Sustainable Business, Task Four](#) (SARE 2003)

## Land Access

A farm business requires secure access to land that is suitable for farming and that satisfies the requirements of the business plan. Steps to acquiring land may include identifying land requirements, considering different land tenure options, finding available land, assessing the suitability of a parcel, and preparing to secure land through lease, purchase, gift, or inheritance.

### ☐ Identify your land requirements

Resources:

- ☐ [Acquiring Land to Farm: Where Do I Start?](#) (Land for Good 2012)
- ☐ [Toolbox for Farm Seekers](#) (Land for Good)

## ☐ Consider land tenure options

Resources:

- ☐ [Finding Land to Farm: Six Ways to Secure Farmland](#) (Johnson et al. 2009)
- ☐ [Access to Land](#) (Farmland Information Center)

### ☐ Find land for sale or lease

Resources:

- ☐ [Florida FarmFinder](#)
- ☐ [Lands of America](#)
- ☐ [Land and Farm](#)
- ☐ [Land Lease Exchange](#)
- ☐ [Find a Land Trust](#) (Land Trust Alliance)

### ☐ Assess the suitability of land

### ☐ Determine zoning category and restrictions (see Table 1 for telephone numbers).

Resources:

- ☐ [The Dream of Living in the Country: A Land Buying Checklist](#) (NFCS 2008e)
- ☐ [Farm Rental Assessment Checklist](#) (Davis & Waterman 2010)

### ☐ Prepare to secure land through lease, purchase, or transfer

Resources:

- ☐ [Toolbox for Leasing Farmland](#) (Land for Good)
- ☐ [Toolbox for Farm Seekers](#) (Land for Good)
- ☐ [Planning the Future of Your Farm](#) (Virginia Cooperative Extension)

## Financing & Insurance

A large capital investment may be needed to obtain land and equipment and establish a farm. Steps to financing a farm include assessing your financial position and needs, identifying financing options and funding sources, preparing materials for potential funders, considering insurance needs and options, and considering cost-share and other government farm programs.

## ☐ **Assess your financial position and needs**

Resources:

- ☐ [Twelve Steps to Cash Flow Budgeting](#) (Edwards 2014)
- ☐ [How Lending Decisions Are Made](#) (NFCS 2008b)
- ☐ [Preparing Agricultural Financial Statements](#) (NFCS 2008c)
- ☐ [The Farmer's Guide to Agricultural Credit](#) (Willoughby & Paynter 2015)
- ☐ [Building a Sustainable Business, Task Two](#) (SARE 2003)

## ☐ **Identify financing options and funding sources**

Resources:

- ☐ [Financing Agriculture: The Business Borrower-Lender Relationship](#) (NFCS 2008a)
- ☐ [Financing Small-scale and Part-time Farms](#) (Stokes et al. 2005)
- ☐ [Building a Sustainable Business, pp. 160-163](#) (SARE 2003)
- ☐ [Financing Agricultural Businesses](#) (USDA)
- ☐ [Loans for Your Farm or Ranch](#) (USDA)
- ☐ [Your Guide to FSA Farm Loans](#) (USDA)
- ☐ [Beginning Farmers and Ranchers Loans](#) (USDA)
- ☐ [Service Center Locator](#) (USDA)
- ☐ [Loans & Grants](#) (U.S. SBA)
- ☐ [Farm Credit of Florida](#)
- ☐ [Ag America Lending](#)

## ☐ **Prepare materials for potential funders**

Resources:

- ☐ [How to Finance a Small Farm](#) (Klonsky 2012)

Example for SBA loan:

- ☐ [Loan Application Checklist](#) (U.S. SBA)

## ☐ **Consider your insurance needs and options**

Resources:

- ☐ [Agricultural Business Insurance](#) (Kime et al. 2004)
- ☐ [Product Liability Insurance](#) (Kime et al. 2017)
- ☐ [Insurance Coverage Options for Fresh Produce Growers](#) (Rejesus & Dunlap 2009)
- ☐ [Risk Management, New Farmers](#) (USDA)
- ☐ [Risk Management Agency](#) (USDA)
- ☐ [Crop and Livestock Insurance](#) (USDA)

## ☐ **Consider cost-share and other government farm programs**

Resources:

- ☐ [Cost Share Programs for Florida's Ag Producers & Landowners](#) (Mylavarapu et al. 2014)
- ☐ [District Cost-Share Funding](#) (SJRWMD), 407-215-1450
- ☐ [Agricultural Cost Share Program & Permits](#) (SRWMD), 386-362-1001
- ☐ [Water Management Districts](#) (FDEP), 850-245-2118
- ☐ [Office of Ag Water Policy](#) (FDACS), 850-617-1700
- ☐ [Service Center Locator](#) (USDA)
- ☐ [FSA Florida State Office](#) (USDA), 352-379-4500
- ☐ [NRCS Florida Area 2 Employee Directory](#) (USDA), 386-755-5100

## **Business Registration, Licenses, & Taxes**

Like any business, a farm needs to choose a business structure, comply with state and federal laws regarding business registration and tax filing, and comply with local business requirements. Farm businesses may qualify for certain exemptions at the state, county, or city level.

## ☐ Choose a business structure

Resources:

- ☐ [Types of Business Entities/Structures](#) (FDOS)
- ☐ [Building a Sustainable Business](#), pp. 158–159 (SARE 2003)
- ☐ [Business Structures](#) (U.S. IRS)
- ☐ [Choose Your Business Structure](#) (U.S. SBA)
- ☐ **Federal**
  - ☐ Obtain your federal EIN, if required [Employer ID Numbers](#) (U.S. IRS)
  - ☐ Determine your federal tax filing obligations [Business Taxes](#) (U.S. IRS)
- ☐ **State of Florida**
  - ☐ Corporations: File articles of incorporation with the Florida DOS [Florida Profit Corporations](#) (FDOS)
  - ☐ LLCs: File articles of organization with the Florida DOS [Florida Limited Liability Company](#) (FDOS)
  - ☐ Partnerships: Register partnership with the Florida DOS [Partnerships](#) (FDOS)
  - ☐ Register fictitious (doing business as) name with the Florida DOS if the business is a sole proprietorship and you will be using a name different than your personal name (or if other business structure using a name different from your entity's legal name). [Florida Fictitious Name Registration](#) (FDOS)
  - ☐ Register with the [Florida Department of Revenue Start-up Kit for New Business Owners](#) (FDOR)
  - ☐ Consider state sales tax exemptions [Agricultural Sales Tax Exemptions in Florida](#) (FFB)
- ☐ **County or city**
  - ☐ Obtain any required business permits. Farms are exempt from obtaining a county/city business tax receipt or occupational license, according to [Florida Statute 205.064 \(Florida Legislature\)](#). Contact individual counties to inquire about whether your business qualifies for that exemption or whether some

other type of business permit or license is needed (see Table 1).

- ☐ Apply for agricultural property tax classification with county property appraiser (see Table 1). [Agricultural Property Tax Classification](#) (FDACS)

## Farm-Related Permits & Regulatory Compliance

Various laws, regulations, and permitting requirements apply to farm businesses. Several information resources on these legal issues are listed below.

- ☐ **Check zoning restrictions with county or city zoning office** (see Table 1)
- ☐ **Obtain water well permit and other environmental resource use permits**

Agencies:

- ☐ [Permitting, St. Johns River Water Management District](#) (SJRWMD)
  - ☐ [Agricultural Cost Share Program & Permits](#) (SR-WMD), 386-362-1001
  - ☐ [Florida's Water Permitting Portal](#) (FDEP)
  - ☐ [Office of Ag Water Policy](#) (FDACS), 850-617-1700
  - ☐ **Obtain building permits if applicable; check with your county or city government for permit requirements** (see Table 1).
  - ☐ **Review laws and regulations pertaining to agricultural workers, transportation, and farm safety**
- Resources:
- ☐ [Labor and Farm Safety](#) (USDA)
  - ☐ [Cultivating Compliance](#) (U.S. DOL)
  - ☐ [Farm Labor Program](#) (FDBPR)
  - ☐ [Employment Regulations Affecting Florida Farm Employers & Workers](#) (Roka et al. 2017)
  - ☐ **Obtain pesticide applicator license from FDACS** [Pesticide Applicator Licenses](#) (FDACS)
  - ☐ **Obtain Florida commercial driver license, if applicable** [How do I obtain my Commercial Driver License](#) (FDHSMV)



## ☐ Review food safety laws and guidelines that apply to your farm or food operation

Resources:

- ☐ [Food Safety on the Farm: An Overview of Good Agricultural Practices](#) (Schneider et al. 2011)
- ☐ [Food Safety Modernization Act](#) (U.S. FDA)
- ☐ [How to Start a Food Business](#) (U.S. FDA)
- ☐ [Food Safety and Inspection Service](#) (USDA)
- ☐ [Food Establishment Inspections](#) (FDACS)
- ☐ [Cottage Foods](#) (FDACS)
- ☐ [Limited Poultry and Egg Operations](#) (FDACS)

## ☐ Review other applicable laws

Resources:

- ☐ [Handbook of Florida Agricultural Laws](#) (Olexa et al. 2014)
- ☐ [Statutory Exemptions & Transportation Laws for Agriculture](#) (FFB 2016)

## Summary

This document outlines several steps involved with starting a farm business and lists resources to assist a beginning farmer in northeast Florida. It may not cover all steps or issues facing a business startup, especially if nonfarm business enterprises are involved. The reader is encouraged to seek additional information from a local Extension office, government agencies, nongovernmental organizations, financial advisors, and legal experts as needed.

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**Table 1. County Government Telephone Numbers**

<b>County</b>	<b>Property Appraiser</b>	<b>Tax Collector</b>	<b>Building or Zoning</b>
Alachua	(352) 374-5230	(352) 374-5236	(352) 374-5243
Baker	(904) 259-3191	(904) 259-6880	(904) 259-2403
Bradford	(904) 966-6292	(904) 966-6240	(904) 966-6223
Citrus	(352) 564-7130	(352) 341-6514	(352) 527-5310
Clay	(904) 284-6305	(904) 269-6320	(904) 269-6307
Columbia	(386) 758-1083	(386) 758-1077	(386) 758-1008
Dixie	(352) 498-1212	(352) 498-1213	(352) 498-1236
Duval	(904) 630-2011	(904) 630-1916	(904) 630-1100
Gilchrist	(352) 463-3190	(352) 463-3178	(352) 463-3173
Hamilton	(386) 792-2791	(386) 792-1284	(386) 792-1060
Lafayette	(386) 294-1991	(386) 294-1961	(386) 294-3611
Levy	(352) 486-5222	(352) 486-5174	(352) 486-5200
Madison	(850) 973-6133	(850) 973-6136	(850) 973-6785
Nassau	(904) 491-7304	(904) 491-7400	(904) 530-6250
Suwannee	(386) 362-1385	(386) 362-2816	(386) 364-3407
Taylor	(850) 838-3511	(850) 838-3517	(850) 838-3500
Union	(386) 496-3431	(386) 496-3331	(386) 496-2676

Table 2. Local USDA Telephone Numbers

County	Farm Service Agency	NRCS	Rural Development
Alachua	(352) 376-7414	(352) 376-7414	(352) 732-7534
Baker	(904) 266-0088	(904) 266-0088	(386) 719-5590
Bradford	(352) 376-7414	(352) 376-7414	(386) 719-5590
Citrus	(352) 793-2651	(352) 732-7534	(352) 732-7534
Clay	(386) 328-5051	(386) 328-5051	(386) 719-5590
Columbia	(386) 752-8447	(386) 752-8447	(386) 719-5590
Dixie	(352) 463-2358	(352) 486-2672	(352) 732-7534
Duval	(904) 266-0088	(904) 266-0088	(386) 719-5590
Gilchrist	(352) 463-2358	(352) 486-2672	(352) 732-7534
Hamilton	(386) 362-2681	(386) 362-2681	(386) 719-5590
Lafayette	(386) 362-2681	(386) 294-1851	(386) 719-5590
Levy	(352) 463-2358	(352) 486-2672	(352) 732-7534
Madison	(850) 973-2205	(850) 973-2205	(386) 719-5590
Nassau	(904) 266-0088	(904) 266-0088	(386) 719-5590
Suwannee	(386) 362-2681	(386) 362-2681	(386) 719-5590
Taylor	(850) 973-2205	(386) 294-1851	(386) 719-5590
Union	(386) 752-8447	(352) 376-7414	(386) 719-5590

Table 3. Other Telephone Numbers for Assistance with Farm Business Start-Up

County	UF/IFAS Extension Offices	Florida SBDC Offices	Farm Credit of Florida
Alachua	(352) 955-2402	(352) 334-7230	(386) 462-4201
Baker	(904) 259-3520	(904) 620-2476	(386) 462-4201
Bradford	(904) 966-6299	(352) 622-8763	(386) 462-4201
Citrus	(352) 527-5700	(352) 622-8763	n/a
Clay	(904) 284-6355	(904) 239-0722	(386) 328-2744
Columbia	(386) 752-5384	(386) 362-1782	(386) 362-2588
Dixie	(352) 498-1237	(386) 362-1782	(352) 463-2376
Duval	(904) 255-7450	(904) 620-2476	(386) 328-2744
Gilchrist	(352) 463-3174	(386) 362-1782	(352) 463-2376
Hamilton	(386) 792-1276	(386) 362-1782	(386) 362-2588
Lafayette	(386) 294-1279	(386) 362-1782	(386) 362-2588
Levy	(352) 486-5131	(352) 622-8763	(352) 463-2376
Madison	(850) 973-4138	(386) 362-1782	n/a
Nassau	(904) 530-6353	(904) 491-7347	(386) 328-2744
Suwannee	(386) 362-2771	(386) 362-1782	(386) 362-2588
Taylor	(850) 838-3508	(850) 599-3407	n/a
Union	(386) 496-2321	(352) 622-8763	386-462-4201