

2020 Business of Farming Conference

Managing Farm Lodging and Rentals



Jeff Tacy of Franny's Farm

Carl Evans of [Mountain Harvest Organics](#)

Tracy Cotton of [Morrow Insurance Agency](#)

Workshop Agenda

- Panel introductions
- Questions from audience
- Presentations
 - Carl Evans
 - Jeff Tacy
 - Tracy Cotton
- Q&A
- Evaluations

Carl Evans

Mountain Harvest
Organics



Mountain Harvest Organics



Who we are and where we're going?

- We've been full time farmers for 20 years and as we near retirement, we're transitioning to agritourism so we can stay on the farm.
- Combining farm-stays with events and outings while still farming on a smaller scale
- We currently have two accommodations
- We attend farmers markets early in the season
- We offer summer CSA shares

Swallows Nest Barn Loft



We converted the housing previously used by our apprentices into space suited for gatherings and/or families.

PROS:

- Low initial investment because it was an existing structure
- Large space, centrally located on the farm so ideal for friend/families meeting up.

CONS:

- Not very romantic or secluded compared to our competition
- Large space makes it time consuming to clean

[Airbnb Listing - Swallow's Nest Barn Loft](#)

The Thistle Glamper



A fully furnished camper that is on a knoll above the farm.

PROS:

- Low initial investment because campers are inexpensive compared to buildings.
- Very secluded and romantic. Includes a hot tub!
- Small so easy to clean.

CONS:

- Not opened year round.
- We must empty the sewage tank in between guests
- It is only available for rental for a partial season because we close it down for December - February so the water pipes don't freeze.

[Airbnb Listing - Thistle Glamping](#)

The Farm Experience



ANIMALS ARE POPULAR!

- In beginning with a small budget, we couldn't invest in purchasing and keeping animals for a "Petting Zoo". So we try to focus on the animals we already have.
- Guests love to pet the Pigs, so now rather than raising all our pigs during the summer, we're trying to keep just a couple pigs year round. We sell our pork through our CSA Shares and to guests.
- We're also keep cows year round. We sell our beef through our CSA Shares and to guests. So we only butcher a couple each year.

The Farm Experience

Flowers and Vegetables are COOL!

- We're prioritizing offering a "farm experience" being primarily a vegetable and flower farm.
- Guests LOVE picking flowers and making bouquets
- Children get excited plucking a carrot or beet out of the ground and picking vegetables for their meals.
- One family whose children **ONLY EAT CHICKEN NUGGETS**, enjoyed walking around the farm picking kale, carrots, and radishes. They **THEN MADE A MEAL** with the veggies. Now anytime they purchase vegetables from the store, they tell their children they're from Mountain Harvest Organics so the children now eat more veggies!

Think about how animals and equipment are kept



- **Electric Fencing** - We had electric fencing for containing our livestock, but are now converting areas where people pet the animals to woven wire fencing so that children can approach the fencing and pet the animals.

Think about how animals and equipment are kept



- Cows aren't super personable like goats, but surprisingly guests love to pet the cows. Cows are large animals, so the woven wire fencing allows guests to pet the cows without having to be in the pasture with them.
- Since these are large animals, you will NOT want the guests going in and petting the animals without you being around.
- OUR DISCLAIMER ABOUT THE FARM:

The farm is perfect for children because they have fun checking out the tadpoles, petting the horse or cow, and walking through the crops examining all the different types of produce that is growing at any given time; however, for your child's safety on the farm, you will want to be with them at all times while they are exploring. Children who visit the farm tend to get dirty so you may want to bring extra clothing for them if you don't want to do laundry while your vacationing!!!

Time Management



Managing Guests Expectations



- Many people have idyllic visions of a farm looking like a Tractor Supply calendar. We emphasize that we are an organic farm, so while we have mowed paths throughout the farm, there will be bugs, mud, weeds, spent plants, etc.
- In order to manage our production along with hosting guests we've gone to using plastic mulch. This saves time and the farm looks more manicured.
- As part of transitioning to agritourism, we've learned that appearance is just as important as production to many guests

Managing Guests Expectations

- The ebbs and flow of production might look to some guests that our crops are “diseased”, so we emphasise that this aspect of farming on our farm tours. There are times when a crop is spent, yet not removed from the greenhouse/field.
- We also try to let guests know that the farm will not look like the farms they have seen in movies, they are welcome to enjoy the beauty and imperfections of staying on a REAL farm!

Highlight the History



- The farm dates back to the 1850's so there is an accumulation of old farm equipment, cars and other abandoned items
- As they say “One man’s trash is another man’s treasure” and to us this car looks like something we should get rid of, however, several guests who have toured the farm have found their treasure.
- We have found that people love to hear the history of the farm so feature it!

You can't please everyone



While we keep our accommodations spotless...

- We're an organic farm so we don't use insecticides for treating our accommodations for "pests".
- In spring, we had guests who were freaked out about our Thistle Glamper being infested with "bugs". This coincided with the spring hatching of "Lady Bugs", which we don't really think of as a bug. That weekend we took a loss and refunded the Guests their money.
- We have a guest book where people leave us comments and they have been overwhelmingly positive!

You can't please everyone



Guests are more particular about the Swallow's Nest

- We had a guest complain about caulking of our tub. So while we hope everyone will be happy, there are going to be the extra picky guests who you'll host! We've found that the guests who are Glamping are less picky than those renting the Swallows Nest Barn Loft. So perhaps a rustic accommodation attracts less picky folks!
- Our Swallows Nest Barn Loft is the top story of our packing and processing shed. Because one can walk downstairs while we are processing, some guests have complained about it looking "Chaotic". We're in the process of separating that space from the Swallow's Nest entry.

It's not a bed of roses



It's not a bed of roses

- The work is less physically demanding than farming but we continue to live below poverty level
- Sharing the farm with guests is challenging because you are on call 24x7 during their stay
- For us, we aren't extremely passionate about cleaning, so if our computer skills were current, we'd prefer to combine having an off the farm job in computer engineering along with homesteading over offering farm-stays and commercial food production

But it sure beats farming!



- There are rewards in Agri-Tourism because we are selling smiles, which is just as important for the soul as organic food is for one's health and wellbeing!
- These guests purchased food from us then took that food home and emailed us this photo!
- We've hosted several international guests from Europe and Asia and have enjoyed getting to know about other cultures and share our farm experiences
- We've had several repeat guests and that positive reinforcement is very encouraging!

Franny's Farm



Franny's Farm

- AirBnB
- Hip Camp
- Home Away
- VRBO
- Farm Stay USA
- Website Marketing
- Farmacy Marketing to drive Lodging Traffic



Legalities

- Zoning Permits
- Building Permits
- Inspections
- ADA Compliance
- Parking



Liability

- Signage
- Insurance
- Waivers



Lodging Options

- Camp Sites
- Glamping
- RV's & Campers
- Cabins
- Houses

Accommodations - Bathrooms & showers, hook-ups, power, kitchens, etc...

Sheets, towels, shampoo, conditioner, kitchen supplies, etc...

Tracy Cotton

Morrow
Insurance
Agency



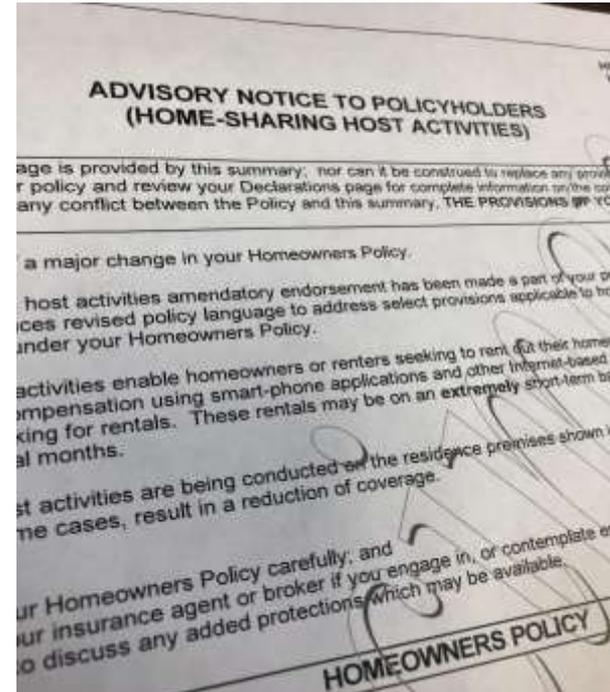
NC Agritourism Statute- display and include in documents



Limits in the Homeowners policy on “home sharing” (Farm policies may or may not limit)

New definitions under the ISO homeowners policy program

- Property coverages now revised to indicate no coverage to *other structures* where any home-sharing host activities occur
- No property coverage for personal property in a space while rented or primarily held for rental to a home sharing occupant
- No liability coverage for the business of renting or holding for rental an insured location in whole or in part for home-sharing host activities.
- No personal injury (not bodily - this includes wrongful eviction, invasion of privacy, libel, slander type injury)
- MAY be able to add back by endorsement



What is Covered by HipCamp & AirBnb?

HipCamp

- In excess of homeowners or other valid and collectible insurance
- \$1 million per occurrence (their aggregate is \$8 million) in liability insurance
- Must meet their requirements (regarding claims history, not be a commercial campground)
- Provides property protection - that is not insurance of up to \$10,000 (but doesn't cover shared spaces or personal effects)

AirBnb

- Primary coverage (not in excess of other policies)
- \$1 million per occurrence limited to \$1 million per location aggregate
- Provides property protection - that is not insurance of up to \$1 million. A lot of limitations and states “they strongly encourage you to purchase insurance that will cover you and your property...”

Both appear to exclude personal injury (and both exclude liquor liability if host serves)

2020 Farm Tours and Agritourism Workshops



ASAP's Farm Tour (June 20-21)

Find additional farm tours at
fromhere.org.

**ASAP's Agritourism and Marketing
Workshop** (May 2020 - date TBD)

Questions?



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