Have you ever thought, “Hey, we’re on the farm anyway, why not convert the old hen house to a cute little cottage? Or redecorate the grown kids’ rooms in the main house? Or put a yurt in the woods?” Scottie Jones of Leaping Lambs Farm Stay and founder of the website Farm Stay U.S. gets inquiries from farmers around the United States asking whether opening their farms for overnight guests is a smart choice for the business, family, and farm. Her response? “It’s not that simple.”

This content was originally written by the Minnesota Institute for Sustainable Agriculture and Renewing the Countryside. It was adapted in 2014 by the Vermont Farms! Association and in 2019 for the USDA Agricultural Marketing Resource Center. It is intended to walk you through the elements of a farm stay business, starting with an assessment of whether a farm stay is right for you.

America was built on the back of the small family farm and ranch, a fading ‘tradition’ in our 21st-century culture. There is an opportunity to share a vital piece of our heritage through farm stays, providing a retreat for some and an education for others, but always a reconnection with the land and the story of our forebears.”

— Scottie Jones, Farm Stay U.S.
Assessing Yourself as a Farm Stay Operator

10-QUESTION ASSESSMENT

1. How comfortable are you talking with people you don’t know? Can you share your experience of what it’s like to be a farmer?

2. Can you see yourself as a host, an educator, a tour guide, a reservation clerk, a cook, and a maid? If not, do you know someone who can do some or all of these things for you?

3. Do you know how your land is zoned and whether you are allowed to build a cabin or add camping to your property? Have you spoken yet with your municipality?

4. Do you have the necessary cash to invest in a remodel or a building or land grading, as well as all the furniture and amenities necessary to host guests overnight? If not, can you raise the cash?

5. Do you have an idea of how many nights you will need to be booked, and at what room rate, to break even on your investment and ultimately to make a profit?

6. Have you researched the local competition: what they charge, what they offer, how often they are booked?

7. Have you thought about your legal structure and what you might need to know about insurance necessary to cover your family, your business, and your guests?

8. Even if you don’t have a website of your own, do you understand how the Internet works and how to use it as a tool for marketing?

9. Do you have any training in the hospitality industry in terms of customer service and delivery of experience? If not, have you traveled enough to understand what is and is not acceptable for travelers?

10. Most importantly, have you included your spouse/partner and family members still living on the farm in this discussion? Is there a clear understanding of the commitment this will take in terms of time, energy, and your relationships?

If you can answer a resounding “yes!” to these questions, then you may want to consider starting the careful planning process to develop a farm stay. You will diversify your farm activities and open a two-way street between rural and urban life that will likely benefit everyone.

“One of the greatest rewards to having a farm stay is the wonderful people you meet from all walks of life. They are interested in what we are doing and appreciate the hard work that goes into farming. Those guests who stay longer than a night or two leave as friends and often stay in touch.”

— Pam Allen, Allenholm Farm, South Hero, VT

“One of the things that I’ve said to people when they’ve asked me about engaging with agritourism is to make sure that you have a really strong family and really good communication with each other, because those expectations of each other are extremely important.”

— Vermont dairy farmer

“I’ve learned that the general public has lost their connection with farming life. Meeting the nicest folks is one of the greatest rewards of having a farm stay. They enter as strangers and leave as friends.”

— Lori Webster, Emergo Farms B&B, Danville, VT
Planning Your Farm Stay

Consider what will set your farm stay apart and leave a lasting impression on your customers, and also what you can manage as a working farmer. Focus on five elements of your business:

- Creating an enjoyable guest experience
- Managing your own time and human resources
- Administering the daily operations
- Marketing
- Community relations

Consider each element from two perspectives: 1) your experience as a host, and 2) your visitors’ experiences as guests. For example, to create an enjoyable guest experience, ask yourself: What should my guest accommodations look like to please my guests? How much effort am I willing to put into renovations and furnishings? What sorts of activities will people enjoy doing on my farm? How much of my time am I willing to devote to special activities, such as guided farm tours or classes with my guests?

Understanding your customers’ goals and expectations can be invaluable to helping you design your visitor experience. It is equally important that you be open to and tolerant of the diverse people who may be attracted to your farm. You may encounter guests who are working through a troublesome family issue or perhaps don’t share your worldview on a topic. You will need to be sensitive to your guests’ needs.

— Kim Goodling, Vt Grand View Farm, Washington, VT

PLANNING CHECKLIST

Developing a business can be a long-term project. This simple checklist will help you break down your planning actions into simple steps. Give yourself a reasonable timeline, and set deadlines to help you stay on track.

- Visit several farm stays as research and development.
- Check in with the appropriate planning and zoning departments to identify any barriers to you starting a farm stay.
- Develop farm stay business plan.
- Choose a name.
- Describe concept and design.
- Plan operations.
- Develop marketing plan.
- Complete financial projections.
- Secure municipal planning and zoning approval.
- Establish business structure (in consultation with attorney/CPA).
- Contact your Department of Health for permits and to ensure compliance.
- Contact your town’s permit specialist to ensure you are getting all appropriate permits/licenses.
- Register trade name and be sure you’re registered to pay rooms and meals taxes.
- Complete renovations and farm stay design.
- Finalize all necessary operational, marketing and administrative details.
- Set up reservation process and policies.
- Develop and launch website.
- Design marketing materials.
- Purchase insurance as needed.
- Launch farm stay!
RESERVATIONS
There are many methods for accepting reservations:

- Phone
- Email
- Online booking such as:
  - Availability Online
  - Reservation Nexus
  - Reservation Key
  - Airbnb.com

Try to find a system that tells you about those who may be “requesting to book,” but are turned away because the room has already been taken. Tracking data on your reservation requests is key to understanding opportunities for your business growth. When choosing a system, ask technical support questions to familiarize yourself with the service before you commit.

Some farm stays are using Airbnb. However, even if Airbnb becomes your main vehicle for hosting, you must still comply with zoning regulations, Department of Health inspections, and tax liabilities.

Through the reservation process, you also will need to communicate clearly about your amenities, especially if they are different from “standard” accommodations. Guests will expect clean sheets, hot water, spot-free carpets, and a clean, dust-free environment. Also, make sure your marketing materials and email communications include whether or not you have:

- Cats, pollen or other common allergens on site
- Stairs indoors or outdoors
- Air conditioning
- Television
- Cell-phone service
- Wi-fi
- Beds of different sizes and types
- Farm-animal odors that may permeate the house

Activities for Your Guests
The amenities and attractions you offer may be an extension of what your farm is already doing. Guests may enjoy walking through or learning about vegetable gardens or livestock pastures, or come specifically to milk a goat, ride a horse, or pick and eat sweet corn fresh from the garden.

Some guests may seek solitude, while others seek learning opportunities. Many people look to small-scale family farms and forests to help them understand how their parents or grandparents once lived off the land. Providing educational opportunities about family farming, rural culture, food and fiber production, and local history will make your farm more attractive to some guests. Amenities can be an extension of your personal hobbies, too. Focus on what you are passionate about. Do you collect antique farm equipment? Do you like to hunt or fish on the property, or does it offer good game or bird-watching opportunities? Is anyone in your family a yoga or healing arts practitioner? Does your operation have renewable energy systems to demonstrate? All of these activities can become indispensable amenities that will set your farm stay apart.

In addition to the unique activities you can offer, some simple amenities can add aesthetic and functional value to your visitor’s experience:

- Area guide to nearby attractions
- Bath supplies—salts, bubbles, artisan soaps
- Beverages—tea, coffee, lemonade
- Bicycles for your guests to tour the countryside
- Library, stationery
- Fresh-cut flowers, produce baskets
- Porch swing, outdoor seating, or fire pit
- Shopping discounts for products from your farm

“A well-selected library, either big or small, offers a wonderful way for guests to slow down and enjoy the more pleasant pace of life on your farm stay—without a blaring television or the constant hum of the city they are accustomed to.”

— Cathy Rose, Nature’s Nest Farm and B&B Montrose, MN

Be sure to communicate what you offer to your insurance provider. Rates may change depending on the activities available to guests.
Guest Policies

When setting policies, think about how they will affect your life as a farmer, as well as your guest’s experience. You will need to set some rules in stone (e.g., rules that keep safety hazards off limits to guests), while others may be more flexible.

- **Check-in and check-out times**: How late are you willing to stay awake waiting for late arrivals? And how early will you need one party to vacate so you can prepare a room for new guests?
- **Breakfast time and place** (if served): Will you deliver breakfast to guest rooms? Do you have a dining room? Can guests choose the time they would like to eat?
- **Smoking policy**: Is smoking allowed on the premises?
- **Payment**: How will you accept payment: cash, check, major credit card, PayPal? Will you charge a deposit to hold the room and reservation?
- **Rental contract**: Will you have guests sign a rental contract, outlining the policies and terms of their stay?
- **Cancellation**: Will you charge your customers for cancellations? How much notice will you need to stand a good chance of rebooking a room?
- **Pets**: Will guests be permitted to bring pets? What types? Would you ask for a pet damage deposit?
- **Children**: Are children welcome at your farm stay and would you prefer to uphold a minimum age?
- **Good neighbor policy**: Depending on how close your neighbors are, your farm stay may have a range of effects on them—from more traffic on the road to people accidentally trespassing on their land. It is important to give your guests guidelines about where they can and can’t go and to ask them to respect your neighbors’ privacy. If possible, talk with your immediate neighbors when you’re planning your farm stay so that communication channels are open.

“Have good rules and good signage so that everyone knows what to expect. Always remember that there is the threat of bad reviews hanging over your head, so just be pleasant.”

— Lee Light, Hollister Hill Farm B&B, Marshfield, VT

“I have a set script for speaking to new arrivals. I speak slowly and clearly when describing the layout of the house, their room features, our breakfast time, entrances, and parking. Guests coming into a new place sometimes get confused so being very clear helps to set them at ease.”

— Lee Light, Hollister Hill Farm B&B, Marshfield, VT

“Hosting children is always fun because they are ready to learn about animals and harvesting fruit. My most memorable child was a little girl from Montreal who told her parents she wanted to shovel cow poop for her 7th birthday! We made sure she got to visit a dairy farm and shovel cow poop!”

— Pam Allen, Allenholm Farm, South Hero, VT
Liberty Hill Farm and Inn

Liberty Hill Farm is located on 350 beautiful acres in the town of Rochester, Vermont. Owned by husband-wife team Beth and Bob Kennett and their two sons and multiple grandchildren, Liberty Hill Farm offers guests clucking chickens, barn kittens, 270 Robeth Holsteins and numerous calves. Farming runs in the family on both Beth and Bob’s sides. Beth is a ninth generation farmer, and Bob’s family has been farming since 1742. As an innkeeper, Beth is sure to share the family’s rich farming history with guests, whether through the Cabot cheese she serves, the art on the walls, or the antiques that decorate each room.

The main house is a superb example of a 184-year-old Greek revival building. Butternut moldings, maple wood floors, and comfortable, country furnishings make guests feel right at home the moment they walk through the door. Accommodations include seven guest rooms, four shared baths, and common areas. Liberty Hill Farm Inn is recognized as a Green Hotel by the Vermont Green Hotel program through the VT Agency of Natural Resources. It was one of the first farm stays in Vermont, and the agritourism industry grew from Beth’s leadership as a farmer, innkeeper, educator, and founder of Vermont Farms! Association, a nonprofit dedicated to supporting the growing agritourism industry in Vermont.

Beth and Bob have welcomed guests into their home for over 30 years, and in that time they’ve seen visitors from around the world who come to celebrate anniversaries, birthdays, family reunions, or girlfriend get-aways, or to participate in business retreats and outdoor adventures. “We provide the value-added experience of teaching about where the food comes from,” says Beth. “We had guests one morning from Singapore, and I never expected them to ask me what differentiates Cabot from Horizon and what they should look for when buying cheese. Farm stays are extremely worthwhile for the message of Vermont agriculture,” she continues, “...we have a unique opportunity to answer questions around a table.”

Beth says the farm could not have survived for three decades without the B&B, and she suspects that’s the case for every farm stay she knows, explaining that, “At times the farm stay has contributed to the cash flow of the dairy.” In recent years, she has seen more people looking for an agritourism experience. Her inn was at about 95% capacity July and August 2013, up about 10% from the same time period over the previous four years. Beth is creative with her marketing; she keeps her website up-to-date and utilizes Dig In Vermont, TripAdvisor, and the Vermont Chamber of Commerce. She connects with her visitors through her delicious home-cooked food, warm conversations, and fun farm experiences, creating a destination to which they almost always hope to return.
Food and Dining

Serving products grown on your farm to guests will deepen their connections to your farm and enrich their experiences. Some guests may not remember the conversations they had around your table, but they will mostly likely remember the first time they tried maple syrup or Vermont cheese. Meals can take many forms: a simple continental breakfast, a fully-cooked meal served at a table, a picnic to go, or even the provision of simple ingredients for guests to prepare at their leisure. It’s worth remembering that cooking, serving, and cleaning up after meals are major responsibilities and may consume a significant amount of time. If you serve food or offer lodging, be sure to check with your Department of Health about regulations that apply.

Regulations

In addition to Department of Health regulations, your farm stay business may need to comply with regulations from various state governmental departments. These departments are intended to protect public health, safety, and welfare.

- Wastewater system and potable water supply permit
- Lodging establishment license
- Land use permits

Your farm stay may also be inspected by the Department of Public Safety, Fire Safety Division, for the purposes of reviewing accessibility, building codes, fire and boiler safety, and electrical and plumbing installations.

Finally, contact your local municipal offices regarding zoning permits, the Vermont Department of Taxes regarding your meals and rooms tax liability, and the secretary of state to register your business.

While all businesses serving the general public are legally required to comply with the Americans with Disabilities Act (ADA), there are a few exemptions written into ADA rules for very small lodging businesses that will likely apply to farm stays.

Designing Your Space

It is important to plan the look of your farm stay lodgings and to be thoughtful about its furnishings. Consider how the interior and exterior of your accommodations can honor the traditions of your landscape. Will you tout the “well-appointed guest house with fully equipped kitchen, high-speed Internet access, cellphone reception, satellite TV,” like the Sweet Retreat Guesthouse and Sugarworks in Northfield, VT? Or the “garden views, cottage-style furnishings, queen bed, and hand-stenciled walls,” like Crescent Bay Bed and Breakfast in South Hero, VT?
Developing a Farm Stay

Designing spaces can be overwhelming, so work with a budget when planning for yours. The Minnesota Institute for Sustainable Agriculture’s How-To Manual for Opening a Farm Stay has further suggestions on decorating.

Neat and clean counts. I was always too busy with the cows and outside work to do much cleaning. My husband generally was too busy and tired to take very many showers. At first it seemed like a chore having to clean up our act but once we got things in order, it became a new way to live and I love it.”

— Lee Light, Hollister Hill Farm B&B Marshfield, VT

Private bathrooms are a must for most of today’s travelers and are well worth the investment.”

— Lee Light, Hollister Hill Farm B&B, Marshfield, VT

Business Structure

As a working farm, you have the advantage of already running an established business. You can embed the farm stay enterprise into your existing business or create a completely separate one. Regardless of your decision, you may wish to reevaluate your business structure options, especially if you want to address liability risks that may be associated with your farm stay. Working with a CPA or business attorney with a solid understanding of farms and lodging may also prevent you from facing unforeseen and costly headaches down the road.

Developing a business plan will help start your farm stay on solid footing. Business planning for an agricultural enterprise involves identifying your values; taking stock of what you have; developing a vision, mission, and goals; strategic planning; and evaluation. A great resource to use to help write your plan is Building a Sustainable Business: A Guide to Developing a Business Plan for Farms and Rural Businesses.

Financial Goals

You may be satisfied with adding a few hundred dollars a year to your net income, or you may want to net ten or twenty thousand. It is important to be realistic and run your numbers using conservative estimates.

A business is summarized by an income statement reflecting revenues and expenses, also called a profit and loss statement (P&L) (see sample below), as well as by a balance sheet (BS) reflecting the assets and liabilities (and equity) of the business. The difference between assets and liabilities is the net worth of the business.

The cash flow statement illustrates revenues that may be highly variable from one month to the next. (See sample at bottom of facing page.)

Sample Profit and Loss Statement (Income Statement)

<table>
<thead>
<tr>
<th>Revenues</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Farmstay lodging</td>
<td>21,676</td>
</tr>
<tr>
<td>(200 nights at avg 108/night)</td>
<td></td>
</tr>
<tr>
<td>Gift store purchases</td>
<td>1,161</td>
</tr>
<tr>
<td>Fruit and vegetable purchases</td>
<td>593</td>
</tr>
<tr>
<td><strong>Total Revenues</strong></td>
<td><strong>23,430</strong></td>
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</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Compensation of owners</td>
<td>4,000</td>
</tr>
<tr>
<td>Repairs and maintenance</td>
<td>1,834</td>
</tr>
<tr>
<td>Rents</td>
<td>3,600</td>
</tr>
<tr>
<td>Taxes and licenses</td>
<td>1,714</td>
</tr>
<tr>
<td>Interest (on loan to owners)</td>
<td>320</td>
</tr>
<tr>
<td>Depreciation</td>
<td>1,712</td>
</tr>
<tr>
<td>Advertising</td>
<td>946</td>
</tr>
<tr>
<td>Other itemized deductions</td>
<td>550</td>
</tr>
<tr>
<td>Government filing fees</td>
<td>311</td>
</tr>
<tr>
<td>Legal and accounting</td>
<td>1,619</td>
</tr>
<tr>
<td>Telephone/Internet</td>
<td>441</td>
</tr>
<tr>
<td>Memberships</td>
<td>322</td>
</tr>
<tr>
<td>Food for farmstay</td>
<td>514</td>
</tr>
<tr>
<td>Credit card fees</td>
<td>471</td>
</tr>
<tr>
<td>Supplies</td>
<td>747</td>
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<tr>
<td>Utilities</td>
<td>760</td>
</tr>
<tr>
<td>Insurance</td>
<td>1,904</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>20,755</strong></td>
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</table>

<table>
<thead>
<tr>
<th>Net Revenues (profit)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2,675</strong></td>
<td></td>
</tr>
</tbody>
</table>

**PRICING YOUR ACCOMMODATIONS**

Setting a price for your accommodations can be a balancing act. Start by determining your “cost of production.” How much will you spend on ingredients for breakfast? How long will it take you to change the linens between guests? How much will your insurance increase? To establish fair prices, you’ll need to ask yourself two essential questions: 1) Can I make money with the price I have set? 2) Is this price acceptable to the customers I need to attract? You may consider setting multiple prices for rooms with different features or one rate for the nightly room plus additional fees for added amenities such as an in-room breakfast or a one-hour tour of the farm. Other pricing structures you can consider include seasonal pricing, weekday and weekend pricing, multiple-night pricing, and package pricing. Customers may appreciate various options aimed at different budgets.

Especially for a beginning innkeeper, it is wise to compare the rates you establish with those of other guest accommodations or similar businesses nearby and adjust

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**How long does it take to flip a room?**

Depending on the size and type of accommodation, estimate 1–2 hours per guest room to prepare accommodations between guests. This should give you enough time to change the linens and towels, clean the room, and spot clean common areas.

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**This past summer we employed four people to help with the workload. The added labor costs and tax accounting made for another whole area to deal with but it was imperative. It is important to plan for labor costs.”**

—Lee Light, Hollister Hill Farm B&B, Marshfield, VT

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**I really didn’t realize how much more work running a farm stay would entail—the daily housecleaning, etc. There is more socializing than I expected, and a commitment to being at home, especially on the weekends. There isn’t as much money in it as we thought—the startup expenses are great when installing more bathrooms, buying bedding, etc. I’ve learned not to try to do it all myself, and to hire help during the busy months, like fall foliage.”**

—Lori Webster, Emergo Farms B&B, Danville, VT

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**Sample Cash Flow for a Farmstay Bed & Breakfast that has a mini retail store and offers fruits and veggies for sale.**

<table>
<thead>
<tr>
<th>Business Components</th>
<th>Jan</th>
<th>Feb</th>
<th>Mar</th>
<th>Apr</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>Aug</th>
<th>Sept</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
<th>TOTAL</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bed &amp; Breakfast</td>
<td>150</td>
<td>963</td>
<td>845</td>
<td>1285</td>
<td>3587</td>
<td>4119</td>
<td>3873</td>
<td>3291</td>
<td>1522</td>
<td>1591</td>
<td>300</td>
<td>150</td>
<td>21676</td>
<td>93%</td>
</tr>
<tr>
<td>On Farm Retail</td>
<td>176</td>
<td>324</td>
<td>289</td>
<td>252</td>
<td>120</td>
<td>1161</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1161</td>
<td>5%</td>
</tr>
<tr>
<td>Direct Sales</td>
<td>15</td>
<td>45</td>
<td>198</td>
<td>225</td>
<td>100</td>
<td>10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>593</td>
<td>3%</td>
</tr>
<tr>
<td>Cash Receipts</td>
<td>150</td>
<td>963</td>
<td>845</td>
<td>1285</td>
<td>3778</td>
<td>4488</td>
<td>4160</td>
<td>3768</td>
<td>1742</td>
<td>1601</td>
<td>300</td>
<td>150</td>
<td>23430</td>
<td></td>
</tr>
<tr>
<td>Cash Disbursements</td>
<td>2045</td>
<td>298</td>
<td>934</td>
<td>645</td>
<td>1975</td>
<td>3380</td>
<td>3790</td>
<td>2990</td>
<td>3201</td>
<td>269</td>
<td>355</td>
<td>873</td>
<td>20755</td>
<td></td>
</tr>
<tr>
<td>Net Cash Flow</td>
<td>-1895</td>
<td>665</td>
<td>-89</td>
<td>640</td>
<td>1803</td>
<td>1108</td>
<td>570</td>
<td>778</td>
<td>-1459</td>
<td>1332</td>
<td>-55</td>
<td>-723</td>
<td>2675</td>
<td></td>
</tr>
</tbody>
</table>

SOURCE: See table, facing page
Room Pricing

As listed on each establishment’s website (2019). Note that pricing structures vary.

**Bonne Terre Farm** Breaux Bridge, LA: from $700/week (one or two guests); or $125/night

**Crescent Bay Bed and Breakfast**, South Hero, VT: $150 per night, breakfast included

**Green Mountain Girls Barn Guesthouse**, Northfield, VT: $300/night, includes a guided farm tour and a starter basket for breakfast and snacks.

**Hollister Hill Farm Bed and Breakfast**, Marshfield, VT: Single rooms $115–$135 per night, breakfast included

**Lake Nokomis Cranberries Retreat**, Eagle River, WI: $149/night for three bedroom apartment

**Leaping Lamb Farm**, Alsea, OR: Self-contained cottage $250/night, high season and holidays, includes self-prep breakfast.

**Liberty Hill Farm**, Rochester, VT: $142/person (adults), includes family-style dinner, one night’s lodging, and a full farm breakfast.

if necessary. Your prices don’t need to be identical to other farm stays, but do make sure your rates are justified by differences in the amenities and guest experiences you provide. Also keep in mind that you will have to add meals and rooms tax to your prices.

Remember that you’re also reaching out to a unique type of traveler. After your farm stay has been operating for a while, you can use your records of reservations to establish an average occupancy rate, and this long-term data can be used to further refine your room rates. In addition to helping you ensure that each reservation covers its individual costs, these data can help you see the bigger financial picture. Calculating your total yearly costs and dividing that by the number of guests you expect to host (projected from a previous year’s occupancy rate) can also help you establish a fair and financially sustainable price for your hospitality.

“When we first began offering farmstays, it was all about the breakfast—eating locally grown organic food, having a leisurely 3 course breakfast, enjoying our own farm raised foods. Then, a couple of years ago, people stopped waking up in time for breakfast. I now just stock my kitchen area with simple, fast breakfast foods like yogurt, granola, and cereal.”

— Kim Goodling, Vt Grand View Farm, Washington, VT

**Risk Management**

Thinking about misfortunes that might occur is a great way to dissolve the enthusiasm that drives aspiring farm stay hosts. Prior planning, though, is one way to safeguard your new venture. Liability is a complex legal concept, and the information in this chapter is in no way meant to substitute for professional legal advice. The number-one rule regarding liability coverage is, Do not make assumptions about what your insurance policy covers. Ask your insurer specifically if the activities offered on your property are covered by your policy. If one insurance agency does not or will not cover your activities, shop around for an agency that is familiar with small farm businesses or bed-and-breakfast operations and can offer the protection you need.

“High-quality photography is really important for creating a brand, a look, and a trusting audience. Especially if you have put time and money into a website to draw customers, the importance of good images is paramount.”

— Natalie Stultz, Natalie Stultz Photography, South Burlington, VT
Develop a Farm Stay

Marketing and Customer Service

Marketing is crucial to the success of your operation. No single portfolio of marketing outlets is right for every situation, but there are general trends that have been proved successful for farm stays. These include word of mouth, a website, paid advertising, and public relations such as building relationships with reporters to whom you can send press releases.

Remember, happy guests will naturally and eagerly help you grow your business. Word-of-mouth referrals and recommendations are the best advertising for farm stays! For more information on marketing your farm stay, see the “Best Practices in Marketing” chapter also in this series, or the marketing section of The Minnesota Institute for Sustainable Agriculture’s manual for opening a farm stay.

— Lee Light, Hollister Hill Farm B&B
Marshfield, VT

Hollister Hill Farm B&B

Back in 1972, Bob and Lee Light and their young children left a suburban lifestyle with a strong desire to live a simpler life and grow their own food. First settling on a small farm in Plainfield, VT, they learned to grow crops that included organic vegetables and strawberries, and to raise their own animals for meat, eggs, and milk. In 1975, the Lights were featured in a front page New York Times article and became poster children for the back-to-the-land movement of young people frustrated with their government and opposed to the Vietnam war. Today, they are happy to see a back-to-the-land movement recurring.

In 1983, the Lights had the opportunity to purchase the beautiful and historic Josiah H. Hollister farm in Marshfield, VT, through the Vermont Land Trust. The farm included 215 acres, haying equipment, silos, and the opportunity to milk more cows. Bob and Lee loved Jersey cows and, with their son, milked 75 registered jerseys until 1997 when the economics of dairy pricing forced them to sell the herd. Determined to continue farming, they set up a retail store on their farm and sold their own naturally/organically raised beefalo beef, pork, poultry, eggs, maple syrup, fruits, and vegetables. Most recently, they’ve added their own raw Jersey milk to the mix. Their farm became a mecca for localvores.

Hollister Hill Farm B&B opened the summer of 1999. They converted their 1825 federal-style farmhouse into a bed-and-breakfast hosting folks from all over the country and the world. The five-star-rated B&B features two charming guest rooms with fireplaces and a family suite, all with private bathrooms. A common room features a library, fireplace, and a small eating area with a refrigerator, microwave, and wi-fi, but no phones or TVs. There is also a small apartment connected to the main house where guests have their own private space, and a TV and can cook their own meals. Many use products from the farm store.

The Lights proudly serve their own farm-raised food at breakfast and often engage guests in conversations about growing their own food, buying local foods, biotech, recycling, and renewable energy. Hollister Hill Farm became a TripAdvisor Gold Green Leader this year, and is a Green Hotel in the Green Mountain State. Guests love going out to the barn to visit the animals, some help at chore time, and everyone loves the vegetable, herb, fruit, and perennial flower gardens that surround the farmhouse. Guest book entries suggest that visitors take with them the feeling of living a gentler way on the planet.
**Develop a Farm Stay**

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**Farm Stay Trends and the Ripple Effect**

As a farm stay host, chances are that you will give personal recommendations of places to explore, dine, and shop in surrounding communities. A farm stay can serve as the hub of an economic wheel, with the spokes leading to other attractions and, hopefully, local businesses.

When a farm stay serves meals, grocery stores and neighboring producers benefit. As Beth Kennett, owner of Liberty Hill Farm and Inn says, she spends around $40,000 annually at the local grocery store, and when she sees a new employee there, she knows that employers can hire their neighbors because of customers like her. This is a ripple effect, in which economic benefits spread from one local business to the next.

*“Operating a farm stay can be challenging when you’re dead tired and you just want your home to yourself!”*  
— Lori Webster, Emergo Farms B&B, Danville, VT

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**Top 3 reasons people vacation:**

- To build and strengthen relationships
- To improve health and well-being
- To rest and relax

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