

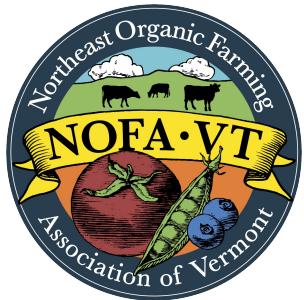
Farm Security Fund

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The Farm Security Fund is supported by:



The Farm Security Fund will provide farmers with immediate financial assistance to recover from the impacts of extreme weather.

How it would work:

- simple to apply for
- immediate payment
- flexible and proportional
- permanently and predictably funded over time
- farmers will be reimbursed for up to 50% of uninsured or otherwise uncovered losses (up to \$150k)
- administered by VAAFM in collaboration with a review board



Why this? Why now?



Climate Crisis and Extreme Weather

Local News

Lawmakers weigh relief for fruit tree farmers after last May's brutal frost

Vermont Public | By Abagael Giles
Published March 14, 2024 at 10:41 AM EDT




September 21, 2023

More than 70% of farmers have already seen large impacts of climate change on their farm, new global research across 8 countries reveals

ENVIRONMENT · CLIMATE CHANGE

‘The crop has just melted into the ground’: Vermont’s farmers are desperate after 2 consecutive years of flooding

 **CNN** Politics SCOTUS Congress Facts First 2024 Elections

In a record year of catastrophes, FEMA’s disaster fund is slipping into the red before hurricane season even peaks

6 COWS DEAD AFTER BARN COLLAPSE

WILLIAMSTOWN



WCAX.COM FOR RUTLAND WINTERFEST

Business Emergency Gap Assistance Program (BEGAP) and Farms

BEGAP provided critical support to farms (along with other businesses) in 2023 and 2024.

We can use what we learned to better support farms in the future:

- Faster payment turnaround time
- Responsive to farmers' unique needs
 - Timing of applications
 - Types of losses covered
 - Accessibility for those without internet access or experience w/ tech
- Program administered by the Agency of Agriculture, Food & Markets (AAFV)



Why the Review Board?

- Farmers have expertise that's needed and uniquely held by them
- Help to inform the process and improve it over time
- Help to ensure equitable distribution of funds
- Gives the farm community some ownership and accountability

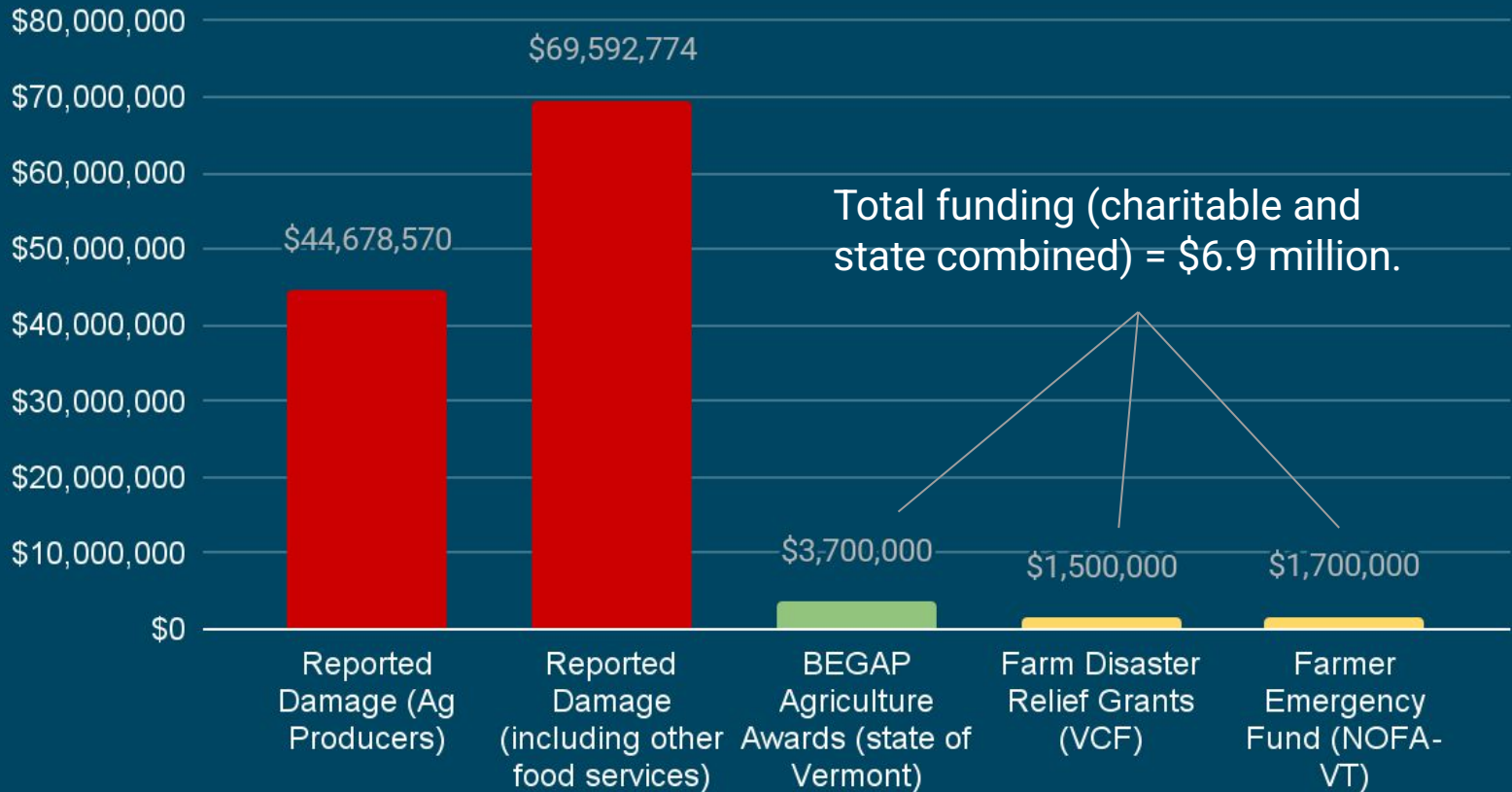


\$57.7 million

Total damages and losses reported by Vermont farms across 2023-2024, according to the Vermont Agricultural Recovery Task Force Report (2023) & total BEGAP agriculture applications (2024)



Extreme Weather Damage vs. Funding (2023)



What is extreme weather?

The obvious ones:

- Crop & livestock loss
- Infrastructure damage
- Lost income

but also....

- Impacts to human and animal health
- Increased pest and disease pressure
- Decrease in feed harvest and quality
- Impacts to farm employees
- Damage to field access (both for animals and equipment)
- Loss of markets
- Loss of whole farms / farmland
- Loss of anticipated income from value-added products
- Soil erosion and loss of soil fertility
- Stress and mental health impacts









Extreme Weather Impacts on VT Farms & Farmers

The obvious ones:

- Crop & livestock loss
- Infrastructure & equipment damage
- Lost income

but also....

- Impacts to human and animal health
- Increased pest and disease pressure
- Decrease in feed harvest and quality
- Impacts to farm employees
- Damage to field access (both for animals and equipment)
- Loss of markets
- Loss of crops resulting in loss of expected income from value-added products
- Soil erosion and loss of soil fertility
- Stress and mental health impacts



Extreme Weather Impact Data (2023-2024)

2023

- **\$44.7 million** total damage & loss reported
- Average income loss = \$61k
- Average percent of income lost = 28%
- Acreage impacted = 27,318
- Biggest losses coming from lack of feed (hay) for livestock as well as flooded field crops
- 70% of respondents had no crop or livestock insurance

2024

- **\$13 million** total damage & loss reported
- Average income loss = \$65k*
- Average percent of income lost = 25%*
- Acreage impacted = 3,379*
- Biggest losses coming from loss of crops meant for wholesale or retail markets*
- 57% of respondents had no crop or livestock insurance*

*2024 data (other than total loss) is from AAFM's survey dashboard and does not include all data reported through BEGAP applications



It's not just about flooding...

Fruit growers experienced devastating losses in a late spring freeze in May 2023.

- Most orchards who reported experienced at least 95% loss
- UVM estimates over \$11 million in damage between orchards & vineyards
- 70% implemented frost protection measures and still had major damage

Farmers are also experiencing increased drought, high wind events, and just this week two farmers had barns collapse under heavy snow loads.



Federal crop insurance & disaster aid fall short for Vermont farms.

- Paperwork and recordkeeping burden are too high, payments are too low
- Policies are based on individual crops, making enrollment and claims processes much more complex for diversified producers
- Payments are often based on national/commodity sales data
- Federal agencies are understaffed
 - No influx of staffing happens at agencies serving farms, as it does with FEMA
- Congress acts too slowly if at all



A photograph of a smiling man in a plaid shirt and cap holding a shovel in a field. In the foreground, the back of another person's head wearing a grey beanie is visible. The background shows rows of green plants in a field under a clear blue sky.

We all rely on farms to eat, and we are all responsible for supporting farms as they face new climate realities.



Please support the Farm Security Fund bill (S.60) and appropriate \$20 million in FY2026 to ensure farmers can recover from impacts of climate change and extreme weather.



Thank You!

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