Thank you for your work supporting Vermont agriculture, I'm pleased to be here.

I've been with UVM Extension for 35 years, primarily working with vegetable and berry farmers. I cooperate closely with Vermont Vegetable and Berry Growers Association, as their Technical Advisor. We have 400 farm members across the state and in nearby states.

Over the years, I've worked with farmers dealing with extreme weather events, notably the statewide flooding from Tropical Storm Irene in 2011, the July 2023 freeze followed by widespread flooding and then two months of high rainfall, and last year, the intense rain and floods across swath of northern Vermont.

I see farmers adapting to the reality of climate change and more extreme weather as best they can. Some are taking some floodplain out of production or putting it into less risky crops like hay, they are planting riparian buffers, increasing greenhouse and high tunnel production, and looking for higher ground land.

But extreme weather will continue to cause damage. Especially since flood plains are a great place to grow food and feed – they are flat, fertile, near irrigation, and can't be developed. We need to farm much of that land to meet our goals of greater food self-reliance.

When farms have a major economic loss, they need cash quickly to keep their employees and their markets, pay for cleanup and invest in replanting and buying in replacement products.

Crop insurance typically covers only a small portion of losses, takes a long time to pay out, and the payments are not predictable.

Some farms can raise money using GoFundMe or similar platforms, but that works best for farms with direct consumer connections.

Philanthropies like the Vermont Community Foundation have also helped in the past, as has NOFA-Vermont's emergency fund.

The most significant lifeline for farms facing big losses due to extreme weather has been the State of Vermont's BEGAP program.

I see the proposed fund as a way to codify that program rather than having to find funding for it and re-establish its procedures after each individual extreme weather event.

We continue to promote crop insurance, and I know that Farm Service Agency folks are trying to improve it. That should be a part of farmer protection.

Philanthropy will also continue to play a role in recovery, and I like the fact that the bill stipulates that those funds could be added to the State fund.

Fewer sources of funding and less paperwork would be helpful to farmers already under stress.

In my personal opinion, creating this fund sends a statement that Vermont supports its farmers, is a good place to farm, and understands that we need systems in place to cope with more frequent extreme weather events.

That will help us increase our local food production, and all the social and economic benefits that come with it.

Thank you.