

February 13, 2025

Testimony to Vermont Senate Committee on Agriculture

Re: Farm Security Special Fund

Dear Senators Ingalls, Major, Collamore, Heffernan, and Plunkett:

I own and operate a medium sized vegetable farm in Huntington, VT (Addison District). We grow ~25 acres of vegetables (potatoes, sweet corn, winter squash, cabbage, etc), primarily for local and regional wholesale markets. In addition to myself, we have ~7 full-time employees in the warmer months and ~3-4 in the winter. We have trucks on the road delivering produce 10-11 months per year. I am also the president of the Vermont Vegetable & Berry Growers Association, which represents over 300 farmers across Vermont.

I am here today to ask you to pass the Farm Security Special Fund to ensure that farmers have access to financial support when faced with extreme weather events.

After 16 years on our current farm, our business has grown dramatically, with the help of strong local communities and regional markets that appreciate the value and quality of what we grow. However, our ability to manage risk in our business has not grown along with the increase in scale and complexity. In 2024 our valley flooded at a level not seen in anyone's living memory. 5" of rain fell in ~6 hours on July 10th, in addition to 1.4" having fallen the night before, and 8" the previous month.

Even at our relatively small scale, we spend hundreds of thousands of dollars each year before we put a seed in the ground. I purchase tens of thousands of dollars worth of various insurance products, including crop insurance, but the current tools we have for managing environmental risk exposure are dwarfed by the weather events we have experienced in recent years.

The crop insurance we have access to as specialty crop growers and dairy farmers is currently inadequate for us to hedge our financial risk. Even doing everything by the book with crop insurance this year, we received a \$9,800 payout on over \$200,000 in documented crop loss. And that policy carried a \$7,700 premium, yielding us \$2,100 - almost exactly \$0.01 on the dollar in insurance coverage so far. Our dairy farmer friends did not fare any better. That relatively meager payout still required dozens of hours of

administrative work, at a time when we were knee-deep with flood cleanup and in-season farm work.

This led many of us to rely on Vermont's BEGAP program to cover our large uninsured losses. However, the *ad hoc* nature of the program left affected farmers with much uncertainty in the first months after the flooding, as the program was not announced until September, and payouts for some took 4 months. This support is unbelievably appreciated, though the uncertainty surrounding its implementation led to sub-optimal clean up and recovery efforts. For instance, we applied in October – after finishing up storage crop harvests – but did not receive confirmation of assistance until late January.

Having a permanent disaster recovery program designed to support the agricultural community as outlined in the Farm Security Special Fund would be tremendously useful to farmers who are faced with existential losses caused by extreme weather events, and would be an important tool to help strengthen Vermont's working landscape.

Thank you for your time,

Justin W. Rich

Burnt Rock Farm, Huntington, VT

President, Vermont Vegetable & Berry Growers Association