

## Statewide Virtual Listening Session (March 2024) Notes

**Date:** 3/18/24

**Location:** Virtual (Statewide Teams Webinar)

**Partner(s):** None

**Attendees:** 30 attendees (including VAAFMM participants and legislative representatives)

### Common Acronyms

**ACCD:** Agency of Commerce and Community Development

**NRCD:** Natural Resource Conservation District

**NRCS:** Natural Resource Conservation Service

**SBA:** Small Business Association

**VAAFMM:** Vermont Agency of Agriculture, Food, and Markets

**VACC:** Vermont Agricultural Credit Corporation

**VEDA:** Vermont Economic Development Authority

**VFF:** Vermont Farm Fund

**VFFV:** Vermont Farm and Forest Viability

### Notes as Followed

#### Farmer and Farmworker Housing

- We need investment in housing.
- We need a task force on housing for both farmers and farmworkers.
- Other states doing creative things for housing options. Farmers need their voices heard.
- Noting that the following day (3/19) was ag day/farmworker awareness week
- Up until a few years ago, no housing advocate entities. Suggestion of exploring forgivable loans. Nonprofits could build affordable housing for farmers like they do for low-income folks.

- Flook affected farmer along the Winooski emphasized the difficulty of finding housing, indicating that anything that the state can do for farms, and everyone, would be much appreciated.

## **Financial Resources to Support Farmers**

### Locating Resources

- E. Hardwick farmer, trying to figure out what to grow/plant on their land, and looking for financial resources to support this
  - Land was previously under contract in corn/grass/hay and the farmer would like to continue to support other farming markets.
  - This farmer wants to find a way to steward the land profitably, to ensure it is not sold or developed.
- Resources shared in response to this farmer's offering, with the larger group:
  - Vermont Farm Fund (VFF)
  - Vermont Economic Development Agency (VEDA)
  - Vermont Farm and Forest Viability (VFFV)
    - **Clarification after session** – VFFV has parameters of: 1) \$15,000 gross income, and 2) At least 2 years of business ownership to go through one of their programs, but they are happy to connect with folks in order to match them with resources
      - Intervale Center has business planning support more focused for beginning farmers
    - **Resource located after session (information from employee from ACCD):** Efficiency VT and the Small Business Association (SBA) have low to no interest loan programs for both individuals and businesses.
      - The caveat to Efficiency VT is whether the business had many of their electric, HVAC and other utilities and/or appliances that needed to be repaired, replaced, etc.
  - Farmworker/Farmworker housing advocate noted that many grants from USDA underutilized. Many unaware of USDA loans to buy farms.
    - Additionally conveyed the need for a grant committee to demonstrate needs to build farm housing.
  - East Hardwick farmer was curious if there is there a committee that can piece together financing available with/for those who need support?
    - This topic came up in multiple conversations (see below regarding overprescribed grant programs, and how to connect applications that were not/will not be able to be funded by the Agriculture Development Grants (ADG))

## **Flood Recovery and Preparedness Efforts**

- A Huntington farmer shared their personal experience of extremely bad flooding.

- Because their structures are mixed use (for their business and housing) FSA and FEMA went back and forth for a while, and in the end, they didn't qualify for either.
- They have begun to clean up, undertaking partial demolition, but the quotes they've received for the work are undoable – they want/need to rebuild both for living space and for processing related to their operation (fiber, eggs, dog treats).
- Looking for affordable loan, which is nuanced to navigate with a heavily conserved property and easement complexities.
  - Both VEDA and Vermont Agricultural Credit Corporation (VACC) are suggested
  - Farmer feels strongly that there needs to be a state-run low-interest loan fund to recover from emergencies like this, without having to worry about disqualifications from being diversified.
- Another farmer along the Winooski River faced major flood last summer. They are taking a large field mostly out of production, and transitioning to silviculture, agroforestry program to transition from primary production AND to mitigate flood risk.
  - Also encouraged to reach out to their NRCD and perhaps NRCS office regarding resource and financial support regarding resource conservation practices

### **Overprescribed Funding**

- Recent applicants to ADG meat/produce infrastructure grant asked what the process will be to winnow down to a few applications. How are those determinations made? They appreciate the opportunity to be able to compete for these funds.
  - Summary of response offered by VAAFM staff:
    - These programs are very competitive, and we appreciate that many important applications won't be able to be funded
    - We also appreciate that is frustrating and disappointing for many
    - Each application will go through a process of being reviewed by 3 reviewers (including VAAFM staff and external partners with subject matter expertise)
    - From this process they will be given cumulative score (out of 100), and a holistic score (out of 5), and reviewers have the space to leave qualitative feedback
    - These pieces, outlined by the scoring rubric made available to all applicants in the request for application, are the backbone for then multiple review meetings
    - Review meetings and final decision conversations look not only at the scores alone but include discussions around merits of each project and considering any outlier scores
    - Aim for equity in location, size/scale of project/business, type of project

- All criteria that shape these pieces of review and guides conversations are pulled directly from program structure and the scoring rubric as they are given in the request for application
- NRCD Manager asked if VAAFMM could share lessons learned from ADG and the Working Lands Enterprise Initiative Small Farm Diversification and Transition grant to ensure Technical Assistance providers (and others, such as grant writers) know how to approach funding opportunities and scale the best they can?
- East Hardwick farmer pointed out another state funded appropriation of \$2.3M for a project to repair a bridge along Lamoille River completed through VTrans and others and shared his hope that the legislature takes note of the huge need demonstrated through these grants as also a priority
- Leadership from the Kendall Foundation, a regional food system funder and investor, got off call with Ag Maine commissioner recently to see how they could support
  - In Maine they are funding processors led by the state department
  - Kendall Foundation is interesting in working in Vermont (and across the Northeast) and asking, “how can we elevate good projects that don’t get funded through programs where receiving an award feels like winning the lottery?”
- Farmers are curious if VAAFMM would be able to publish a list and share with the Kendall Foundation and any other similarly structured organizations?