

*Testimony of*  
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*On Behalf of*  
**World Farmers & Rural Coalition**

*Before the*  
**Senate Committee on Small Business & Entrepreneurship**

*For the Hearing*  
**Growing the Small Business Agricultural Economy**  
**January 14, 2026**

Chair Ernst, Ranking Member Markey, and members of the Committee, thank you for the opportunity to offer testimony for the Hearing: “Growing the Small Business Agricultural Economy.” My name is Maria Moreira, and I am the Founder and Board Chair of World Farmers, a nonprofit which provides land and technical assistance to immigrant and refugee farmers in Massachusetts, and the Vice Chair of the Board of the Rural Coalition, a national coalition with more than 60 grassroots member organizations working to protect and sustain land, food, and rural communities based here in Washington, DC.

Rural Coalition has worked since 1978 with thousands of small farmers and rural communities to support their success and growth, and to address the many challenges they have faced over the years. The recommendations in this testimony also reflect the shared experience of many of the thousands of producers we represent and serve across the nation.

I have defined myself as a farmer and an entrepreneur throughout my life. I have 45 years of experience in both creating and operating several successful food and farm businesses and also supporting other farmers to build successful farming businesses in this country. I see opportunities for niche local markets, and over my long history as a farmer, I have dedicated myself to supporting other farmers to identify and access these niche markets, particularly ones which cater to immigrant and refugee communities in Massachusetts.

As young dairy farmers, my husband and I were simply following our dream of raising our four children the same way we had been raised, on the farm. When we realized that the price of milk was so low that it barely covered the cost of the dairy operation, I decided to add value to the businesses in the only way I knew how, utilizing the commodity that was “cheap” for us - milk. I created a product that was missing in the market: a specialty cheese known to the Portuguese community. I developed the recipe, the label and branding of this fresh cheese which sustained my family’s dairy operation for more than 23 years, until ultimately, we decided to sell the cows and shift our farm operation. To this day after 40 years of its creation, the exact recipe and brand is still being produced and marketed in Massachusetts and New England.

My perspective as an immigrant, farmer, and business owner, has fueled my passion to advocate for small-scale farmers, and is why I founded World Farmers in 2010. I saw the needs of incoming immigrant and refugee farmers who possessed the commitment and enthusiasm for farming but did not have access to land, historical resources and knowledge of the crop production practices, and the market systems in this country to establish viable operations.

World Farmers' founding mission is to support small-scale vegetable farmers in accessing mainstream agricultural resources, land spaces, and developing strong, viable businesses through technical assistance in land access, production, and marketing.

Through all my years dedicated to this work, the last 5 years have been the most turbulent for farmers. In response, we saw notable support for farmers from both the general public and the federal government. Many federal programs were established or enhanced over the years, which directly contribute to farmers' ability to grow or sustain their operations. These programs are critical to maintain and continue refining to ensure they work for all farmers in this country. We need to invest in our small- to mid-sized farms if we want to see our communities thrive.

Our farmers are aging, our shifting climate is imposing increasing threats to farmers' operations, our farmers' labor force is changing and uncertain, our land prices continue to sky-rocket, and the farmers continue to make pennies on the dollar for their products. We are seeing businesses continue to consolidate across sectors, and their market models are not built to support new, beginning, small- to medium-scale farmers. This has made it increasingly harder for farmers to break into markets built to serve the masses, instead of serving our individualized communities, putting pressure on farms to increase scale in an attempt to compete.

A localized agricultural sector stimulates job creation and supports economic activity among adjacent and neighboring businesses. And yet farmers are retiring, and their children, as first witness to the dwindling profit margins of farming, are finding other jobs. In order to support the American people, we need to intentionally prioritize and build a food system that facilitates the development and growth of small- to mid-scale businesses.

## **I. Market Opportunities**

Establishing new markets and opening access to current market channels for small- and mid-size producers is a primary area of need. A localized food system is an American grown food system. The more we can do to require and request large food purchasers to contract with or encourage their aggregators to contract with mid-tier aggregators and local and regional farm and food businesses, the more resilient our producers' businesses will be.

EFFECTIVE Food Procurement Act - USDA can be a lead investor in our nation's producers by adjusting their procurement practices. USDA is the largest food purchaser in the federal government, spending billions of dollars each year on commodity food procurement, including for school districts, senior feeding programs, Indian reservations, and food banks. We thank Senator Markey for his creation and introduction of the EFFECTIVE Food Procurement Act.

If passed, this bill would direct USDA to use its existing framework for food procurement to prioritize procurement of food products that:

- Ensure consumer choice for those who follow restricted, religious, or culturally specific diets;
- Protect our environment and promote organic agriculture;
- Support resilient and transparent food supply chains;
- Increase market opportunities for small-scale producers and address food system consolidation;
- Expand healthy choices and transparency for school districts and other program beneficiaries; and
- Support socially disadvantaged producers and worker well-being.

This bill would also create a \$25 million pilot program which would, among other things, shift USDA away from evaluating bids based only on cost to evaluating bids based on values, including sustainability, worker well-being, and resilient supply chains, opening current market channels to farmers running their business with intention for the environment and their neighbors. By shifting USDA's significant purchasing power to purchase from small- to mid-size producers, prioritizing local, sustainable, and just purchasing within our government contracts and sourcing, USDA has the power to strengthen our nation's farms.

USDA Foods Purchasing Data analyzed by Friends of the Earth in their report [\*USDA Foods: How a \\$1.3 billion program can be transformed to create a more just and healthy food system\*](#) showcases how a handful of large companies are USDA's main aggregators and distributors. This undercuts a significant and viable market opportunity for independent and sustainable farmers and ranchers, eager to serve their community and reach these markets. With the passing of the EFFECTIVE Food Procurement Act, USDA will have the opportunity to examine ways to include farmers and producers of smaller scale, and even take a regional or local approach to sourcing these foods. We recognize however that examining current systems is only the first step. In order to implement these changes effectively, these companies will need to make room for mid-tier aggregators to access these markets, those aggregators who have endured many market changes and hold trusting relationships with family-owned farm operations across the country. This will only be done with a requirement from the buyer - USDA - to shift their purchasing. Mid-tier aggregators across the country are breaking into market opportunities through these large companies, but it can only happen with a buyer advocate on the inside, to shift the purchasing power. This bill will be the first step towards opening new market access points to both experienced and beginning farmers, ready to serve their community's needs.

Farmers to Families Food Box - One of the most impactful programs for facilitating business growth among small- and mid-scale farmers across the country was a COVID-era policy that channeled resources directly to farmers, and it did it in the most effective way possible, by purchasing their products. World Farmers was a contract holder for the first Farmers to Families Food Box program. This was the first time the Agricultural Marketing Service (AMS) had

administered a program that sourced diversified and specialty crops from farmers. It was a big shift for the agency, and they achieved an incredible effort in mobilizing these funds quickly in a time of crisis. Although many people who knew the Bid process said it was not meant for smaller aggregators like World Farmers, we applied. We knew that this risk of taking on a large contract with AMS for the first time was worth it, if it meant supporting our direct-market farmers who did not know if their markets would operate that summer. Other Rural Coalition members did the same, and it was a lifeline for many farmers those first two years of 2020 and 2021.

Local Food Purchase Assistance and Cooperative Agreement Program (LFPA) - As Administrations changed the Farmers to Families Food Box program closed and evolved into the Local Food Purchase Assistance and Cooperative Agreement Program (LFPA). Recognizing pitfalls of the later contracts of the Farmers to Families Food Box Program, where more large-scale contractors were prioritized, and small- and mid-scale farmers were once again left out, the LFPA was administered by states through Cooperative Agreements.

We have not witnessed another single program that has provided a similar level of direct financial support to small and mid-scale farmers. These programs more than kept farmers afloat in difficult market times, they created market avenues that paved the way for beginning farmers to trial and excel in wholesale market sales and grow their businesses.

These programs showcase the capacity and success of mid-tier aggregators across the country in connecting with and advancing sales for small and mid-scale farmers, as well as AMS' ability and capacity to administer programs and direct spending towards smaller producers.

In Massachusetts, the LFPA and LFPA Plus programs invested \$11.3 million in direct food purchases made with local farmers, fishermen, and producers, of the \$14.3 million invested in cooperative partners to implement the program. That is nearly 80% of the total budget, directly invested in farmers' businesses. A resounding success for the state and the USDA.

Further, these 31 projects implemented across the state of Massachusetts purchased from nearly 500 farmers and food producers and distributed to more than 700 community sites including pantries, senior centers, schools, health programs, and mutual aid efforts. These figures show that mid-tier aggregators have the resources necessary to reach our communities and coordinate impressive levels of aggregation and distribution.

Local Food Purchase Assistance and Cooperative Agreement Program (LFPA) was launched and operated in tandem with the Local Food for Schools (LFS) program, a program where full funding was directed to School District's school foods purchasing budgets, facilitating increased purchasing of local produce.

The third round of funding for both LFPA and LFS was announced by the USDA in December of 2025, who had invested in continuing this program into the coming year(s). However, on March 7, 2025, both programs were cancelled and committed USDA funds, authorized under Section 5(c) of the Commodity Credit Corporation Charter Act (15 USC 714c(c)), were withdrawn.

We urge this committee to consider the importance of this program and seek out impacts achieved by the LFPA program within your state. The success of this program is seen in the success of the farmers, and the corresponding struggles of the 2025 season without this market. We strongly recommend that Congress reinstate and fully fund this important program.

The Emergency Food Assistance Program (TEFAP) - The TEFAP boxes were launched in the absence of the Farmers to Families Food Box program, and before LFPA was established. However, when launched, the reimbursement to pack and deliver boxes critical to hungry families was set at such a low budget, that it was only achievable for large operations who had significant economies of scale, including sourcing the cheapest food available, rather than prioritizing local or family-operated farm businesses. In order to mobilize a more localized emergency food system, USDA can put purchasing priorities in place for the TEFAP boxes, of similar nature to the local parameters of the Farmers to Families Food Box Program. With some additional adjustments including Bid processes that accommodate mid-tier aggregators, the TEFAP Boxes program could generate significant revenue for our nation's producers.

## **II. Land Access and Threats to Farmland**

I encourage the Committee to commit to investing in solutions and programs which will address growing challenges to land access and the rapid rate of farmland loss we are witnessing across the country. In the recent American Farmland Trust report [Farms Under Threat 2040: Choosing an Abundant Future](#), they state that “From 2001–2016, our nation lost or compromised 2,000 acres of farmland and ranchland every day.” The report goes on to say that “if this trend continues, another 18.4 million acres will be converted between 2016 and 2040—an area nearly the size of South Carolina.” These farmland losses are immense, and they are happening due to several factors. There is not one clean fix to farmland loss, and we must take clear and swift action to slow these losses quickly, before we develop, further fragment, or otherwise compromise more farm and ranchland.

Increasing Land, Capital, and Market Access Program (ILA) - One program which can contribute solutions to this crisis is the Increasing Land, Capital, and Market Access Program (Increasing Land Access Program, or ILA), which was launched by USDA after Congress passed Section 1006 of the American Rescue Plan Act, as amended by Section 22007 of the Inflation Reduction Act, to ensure underserved producers have resources, tools, programs, and technical support they need to succeed. As designed by USDA, this program offers specialized technical support to farmers, catered to benefit the launch, growth, resilience, and success of their agricultural enterprises. The Increasing Land Access Program is intended to address this problem by increasing access to farm ownership opportunities, increasing access and improving results for those with heirs' property or fractionated land, increasing access to markets and capital that affect the ability to access land, and increasing land ownership, land succession, and agricultural business planning. The ILA program is an incredible program, established to tackle some of the main issues experienced by farmers across the agricultural sector. The program underscores the opportunity for socially disadvantaged and beginning farmers, who

experience these same barriers, but more acutely. At this time the future of the program, and the program as it is currently contracted is in question. Contract holders for the program have certain components of their projects on hold by USDA and have yet to receive a clear plan forward for when those project activities will be allowable. This uncertainty and hampering of the project's full contracted scope risks the full potential of the investment. Supporting farmers to assess, negotiate, and acquire land takes ample planning and engagement. This program has the potential to make a real difference in the lives of farmers seeking to acquire or expand into new acres, and to slow the rate of farmland loss in this country, but it must be implemented with the full intent of the project scope. Further, commitment to another funding round of the program would be a significant win in the fight to keep our nation's farmland protected and viable.

Heirs Property - Especially due to the issues of an aging farm workforce, and the difficulty of preparing new operators to enter farming and take over operations, thousands of farmers are leaving agriculture. Of those who pass away, many lack a will and a succession plan, leaving thousands of acres of farmland locked up in heirs property and vulnerable to partition sales. Heirs property is land that is jointly owned by descendants of a deceased person who either did not have a will, did not have clear title to the land, or otherwise left unclear guidance in their will on how land was to be divided up. Heirs property is one of the most unstable forms of property ownership and can lead to challenges for heirs property owners due to unclear legal titles, disagreements among heirs property owners, partition sales, and more. Prior to the 2018 Farm Bill, heirs' property owners were not allowed to obtain a farm number which restricted their access to USDA programs.

Very often, land sold this way ends up in absentee ownership or managed by entities with no connection to the local community. Land may also be subject to speculation and sales that affect the price of land and the local tax base for all farmers in the community. Congress provided heirs property owners an opportunity to address these issues of land access and halting farmland loss through the Heirs Property Relending Program.

The Heirs Property Relending Program was established in the 2018 Farm Bill and allowed USDA to make loans to eligible intermediary lenders that then make loans and provide assistance to heirs to resolve title issues, and create succession plans to secure the future management and sustainability of the land for the family. It is necessary to make technical adjustments to this program so it can work better, and to provide robust funding for this program in the next Farm Bill to protect farmers, ranchers, farm families, and the farmland that sustains us all.

The 2018 Farm Bill also included alternate documentation provisions which now enable producers farming on land held in Heirs Property to obtain farm numbers and participate in some programs, most notably conservation.

### **III. Capital and Critical Farmer Investments**

Another area of support needed for farmers and producers across the country is investment in infrastructure. On existing farms, equipment and infrastructure are aging and the slim profit margins of the farm operations cannot cover the full investment required to keep the machines running. For new and beginning farmers, they're trying to expand with limited capital, many operating on leased lands. Equipment costs are rising, and equipment is increasingly relying on the newest technology, some with restrictions on who can repair the equipment. All these factors and more make entering into or expanding family-owned farm businesses riskier.

MA-State Program: Food Security Infrastructure Grant Program - In Massachusetts there is a state-funded program called the Food Security Infrastructure Grant Program (FSIG) whereby seafood producers, processors, distributors, municipalities, tribes, nonprofits, and other food system entities whose operations advance food security can apply for needed infrastructure improvements including on-farm and production related equipment and infrastructure. This program has strengthened the state and region's local food system and done so while supporting those businesses which improve food security and ensure equitable access to locally grown, raised, harvested, and caught foods. A program of this nature where USDA can invest in producers who invest in our communities would make a considerable difference.

Resilient Food Systems Infrastructure (RFSI) - RFSI is a federal infrastructure program established by the USDA with funding from the American Rescue Plan Act. This important program is focused on building resilience in the middle of the food supply chain, to provide more and better markets to small farms and food businesses, to support the development of value-added products for consumers, fair prices, fair wages, and new and safe job opportunities through infrastructure investments. This program supports producers and farm businesses in obtaining equipment or developing their middle of the supply chain infrastructure. Although the first round of the program is still being implemented in Massachusetts, its impact is already being felt. Farmers in our program purchased refrigerated delivery vehicles to expand to new market channels while maintaining important food safety standards. Currently, this program has not been authorized with new funding. Investments from the first and only round of funding are strengthening our local food supply chain, ensuring the mid-tier aggregators and value-added producers can scale to reach the markets necessary to bring real revenue to farm businesses. We see it as important to ensure this program receives funding to ensure this opportunity can be reached by those food businesses ready to scale.

NRCS Cost Share - Another critical area where farmers receive financial support and economic investment in their practices are key conservation programs administered by USDA's Natural Resources Conservation Service (NRCS). Farmers in our program, as well as farmers of all scales and experience levels benefit greatly from programs administered by their local NRCS Service Centers. The Environmental Quality Incentives Program (EQIP) in particular has been a widely accessed and utilized program for farmers, advancing and supporting farmers to implement sustainable production methods. I myself supported the very first socially disadvantaged farmer in Massachusetts to access the EQIP High Tunnel program in 2012, and now World Farmers has supported over 20 socially disadvantaged farmers to secure an EQIP High Tunnel for their operation. Cost Share programs are a lifeline to farmers of all scales, and

operation types. Farmers deeply value the opportunity to contribute towards and share in their investment. We have seen countless stories of the success of these programs for farmers.

#### **IV. USDA and Investing in Farmers**

USDA Staffing and Office Consolidation - World Farmers and the Rural Coalition believe deeply in the power of USDA resources and services in ensuring viable and thriving farm and ranch operations for our country. World Farmers and many members of the Rural Coalition have been recognized for their decades of services in acting as an extension of USDA to offer outreach and technical assistance to farmers and ranchers in accessing USDA programs and services, and we have seen first-hand the benefits to the farmers' operations. However, over the past year, we have seen cuts to programs and administrative budgets, resulting in less local service staff, and the staff remaining are overburdened and do not have the time necessary to implement these important programs. Additionally, we are seeing local USDA Service Centers consolidate offices, or County Directors have to stretch to cover two or more County Offices. These are all of significant concern to the future of a localized, supported farm economy. The result is farmers are losing trust in the support of USDA and are beginning to not reach out for assistance. And with less time for outreach, education, and engagement, USDA staff will begin to cater their services to meet the needs of larger-scale farmers, and farmers who already have historical information and accounts at the Local Service Center. This is damaging to the decades spent on building farmer trust within local service centers.

Instead of investing in building structures and shifting models to support farmers of all scales, we are seeing a dis-investment in resources aimed to support new and beginning, diverse and diversified, and small to mid-scale farmers. These efforts will only further encourage farm consolidation and discourage family-operated farms from scaling and investing in future growth.

USDA Reconfiguration & Future Impacts - In July of 2025, U.S. Secretary of Agriculture Brooke Rollins announced the reorganization of the U.S. Department of Agriculture (USDA), stating the intention of this work was in "refocusing its core operations to better align with its founding mission of supporting American farming, ranching, and forestry." We hold significant concerns about USDA's ability to maintain the integrity of its programs and continue providing high quality services to producers across the nation in the event of deep staff reductions and Department-wide reorganization. Previous department relocations have resulted in loss of experienced career USDA employees, longer processing times for producers, fewer reports produced for public dissemination, and much more.

We are further concerned about the impact any USDA reorganization may have on producers at local, county, and regional levels. The services provided by county level offices to farmers and ranchers are irreplaceable, and already at risk as highlighted earlier. The preliminary results of a national Wildlife Federation survey conducted by [Trust In Food](#) between December 6, 2024 and December 12, 2024 with 506 farmer responses, found that farmers and ranchers across the country identified USDA-NRCS offices as highly trusted sources of information.

County-level staff are often best positioned to provide top quality service to producers and their surrounding communities. These nuanced relationships are often valuable for producers and USDA officers alike and so we caution against any consolidation efforts, particularly associated with the building out of the five regional hubs, that may disrupt, damage, or otherwise put those relationships at risk.

We are already hearing reports of farmers receiving conflicting advice from USDA employees as to how to handle their contracts, or more forward with applications. This is incredibly concerning, as it showcases some initial red flags in current staffing levels and capacities, which had not existed prior to significant layoffs and cuts. We see this as another warning sign of any USDA reorganization, creating undue burden on farmers as they attempt to access services and programs critical to their operations.

Changes to USDA Conservation Programs - The FY26 Agriculture appropriations bill, which passed in December, extended funding for USDA programs and also extended the current Farm Bill through September 30, 2026. This Farm Bill extension, however, failed to extend the statutory cap on the number of conservation contracts a single agricultural operation can receive through the Environmental Quality Incentives Program (EQIP) and the Conservation Stewardship Program (CSP). It also failed to extend the Adjusted Gross Income (AGI) eligibility limits for applicants to CSP and EQIP, previously held at \$900,000.00.

There is high demand for USDA conservation programs in general but especially for EQIP and CSP, which are both heavily oversubscribed. An Institute for Agriculture and Trade Policy (IATP) report from June 2025 entitled [Let's Keep the Door Open](#) reports that in FY24, 43-44% of EQIP applicants and 53-55% of CSP applicants were awarded contracts. For EQIP, this was the highest percentage since FY18, and for CSP, this was the highest percentage since FY12. EQIP is the single most important program support source for thousands of small-scale producers. I am deeply concerned that the failure to extend these payment limitations and the AGI eligibility limit will greatly increase competition for scarce conservation funds and further harm the small- and mid-sized producers that are the backbone of rural communities nationwide.

Additionally, new directives by the current Administration have meant that funding intended to increase investment in local NRCS contracts for farmers through the Inflation Reduction Act (IRA) of 2022 are being halted for expenditures. This has meant that local NRCS Service Centers are experiencing a backlog of applications and are unable to meet increasing demand from farmers in the field.

## **V. Improving Credit Access and Stabilizing Farm and Other Small Businesses**

Credit Access is critical for all small business operators, including farmers and ranchers and also cooperative businesses and other food distribution and processing entities. The Small Business Administration has many applicable programs to complement and fill gaps in USDA programs. Farmers and ranchers have limited knowledge of these programs, which have mainly

been used in times of disasters. While there is an existing Memorandum of Understanding between SBA and USDA, more and improved coordination between the agencies would be beneficial. We believe that Senator Shaheen's which would codify parts of the MOU [Coordinated Support for Rural Small Businesses Act](#) is a good starting place.

## **Additional Recommendations to Improve Credit Access to Grow the Small Business Economy**

Modernizing USDA Credit Programs- Access to credit is vital for beginning and small-scale farmers and ranchers across the United States. While it is important that FSA's beginning farmer and rancher loan-making program stay true to its mission, the modernization of credit is direly needed in urban and rural communities throughout the country. Congress can take a step in the right direction over the next five years for future generations of farmers and ranchers by assuring that the following credit specific policy recommendations to be included in the final 2026 Farm Bill:

- Interest Free Direct Loan Payment Deferral - We recommend that Congress authorize interest free direct loan payment deferral for family farmers who are slowly recovering from market disruptions. This would include a two-year interest-free deferral on direct farm loans. We further also recommend a waiver of guaranteed loan fees for two years, as guaranteed loan fees (paid to FSA as a loan closing cost) can be a substantial up-front expense. The Fair Credit for Farmers Act (S.3126/H.R. 6169) includes these credit modernizations.
- Remove Prohibition of Loans to Borrowers that have Received Debt Forgiveness - We recommend that restrictions be waived on new FSA direct or guaranteed loans for applicants who have received debt forgiveness or restructuring of a farm loan when at least 7 years has passed since that debt forgiveness or restructuring.
- Mechanism to expedite USDA Loans - Create an expedited process for USDA Guaranteed Farm Ownership and Guaranteed Farm Operating Loan programs to require a response within 36 hours after receipt of application from farmers and ranchers from an authorized lender approved by USDA for a Guaranteed Farm Ownership and Operating Loans.
- Blood and Marriage requirement for Credit Access - The current language defining "qualified beginning farmer or rancher" requires in the case of a cooperative, corporation, partnership, joint operation, or such other legal entity that all members of such an entity be related to one another by blood or marriage. Removing this requirement will expand program eligibility to entities whose members are not related by blood or marriage, but otherwise qualify as beginning farmers or ranchers.
- Capital for Beginning Farmers and Ranchers - Currently, the structure of annual operating loans is not conducive to intermediate credit needs for beginning producers. Beginning farmers and ranchers need the Farm Service Agency (FSA) to develop a multi-year operating loan pilot for beginning farmers to finance start-up costs. The pilot features repayment terms between 3 and 10 years as well as reduced interest and

collateral requirements. The Capital for Beginning Farmers and Ranchers Act (S.2797/H.R.5367) would authorize these changes to FSA.

- New Producer Economic Security Program - We recommend support for the New Producer Economic Security Act (S.1237/H.R.2536) that develops a pilot program within Farm Service Agency (FSA) to address the most pressing challenges for new and beginning farmers and ranchers to access land, capital, and markets. This program would provide funding for direct assistance and services to help acquire land, cover closing costs and down payments, capitalize infrastructure and site improvements, acquire business technical assistance and farm viability training. Further, this program would make grants to and enter into cooperative agreements to eligible entities to strengthen land, capital, and market access outcomes for new farmers, ranchers, and forest owners.

Small Business Administration Loan Programs – While we have not recently fully reviewed these programs, we also recommend that terms for credit and loan servicing should be similar for both agencies, with an emphasis on the flexibility in loan terms that could benefit all businesses in an uncertain business climate.

Stabilizing the Agriculture and Rural Sector - Those of us who serve farmers and ranchers—the backbone of our American economy—are deeply aware they are facing an unprecedented combination of instability and layered challenges. From chaotic market forces and financial divestment to fundamental issues like land access, the stress on our agricultural sector is reaching a breaking point.

While we all look forward to a comprehensive and farmer-centered Farm Bill—the need for stabilization is urgent. We recommend immediate and common-sense interventions to provide our producers and the thousands of small businesses with the support they need. In addition to the above, we are working on a package of additional policies that would provide breathing room for farmers and ranchers, including:

- A 180-day Moratorium on Adverse Loan Actions—coupled with removing unnecessary programmatic barriers and increasing refinancing flexibility—giving Farm Service Agency (FSA) officers and producers the time and tools necessary to adjust loan terms and keep businesses viable.
- Support and Technical Assistance for Business Planning - Not every producer who needs help will benefit directly from loan restructuring or direct payments. We strongly recommend a multi-faceted approach both for farmers and other small businesses, with intensive technical assistance and support to help them develop strong business plans focused on adapting to current market conditions. We can effectively reach a broader set of producers and businesses by structuring financial aid through the provision of intensive technical assistance.

We also believe the above recommendations could also apply to Small Business Loan Programs.

We owe it to the people who feed us to provide immediate stability. We recommend pragmatic steps we can take today to ensure that when we finally pass a robust, long-term Farm Bill these producers remain in business. Such interventions would reflect a true win-win for our rural communities and for American families at a time when many of our neighbors are also struggling with increasing food insecurity. They would help small and mid-size farmers maintain successful and growing farming and ranching operations, integrate into local food systems, support their local and regional agricultural economies, and contribute to the fabric of rural communities. We further recommend that Congress ensure that small- and mid-sized producers continue to have consistent access to these types of government programs and contracts that are vital to their operations.

Finally, by making smart investments in local and regional food purchasing, we can bring much-needed economic stability to local and mid-sized farm businesses while simultaneously increasing access to fresh, healthy foods for those who need it most.

In closing, I want to offer my sincerest appreciation to Chair Senator Joni Ernst, and Ranking Member Senator Ed Markey, and all the members of the Committee, for taking this time to understand and hear from the farming and broader agricultural communities. Thank you for your time and consideration to these important matters, we greatly appreciate the Committee's attention and thought to how it can grow the small business agricultural economy.