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House Committee on Agriculture and Land Use 900 Court St NE Salem, OR 97301 haglu.exhibits@oregonlegislature.gov

Tuesday, March 12, 2019

## RE: Support for HB 3085, HB 3090, and HB 3091

Dear Chair Clem, Vice-Chairs McLain and Post, and members of the House Committee on Agriculture and Land Use:

Please accept our testimony in support of 3 bills, which we understand will come before the committee on Thursday, March 14, 2019.

**HB 3085**, which creates a new Family Farmer Loan Program managed by Business Oregon to offer direct loans to farmers for land or equipment.

**HB 3090**, which establishes a new beginning farmer and rancher incentive program at the Oregon Department of Agriculture focused on issues of student loan debt forgiveness and tuition assistance for beginning farmers.

**HB 3091**, which reduces fees and costs to borrowers using the state's existing 'Aggie Bonds' beginning farmer loan program, which is intended to incentivize lower interest private lending to beginning farmers and ranchers for land and equipment.

Rogue Farm Corps is an Oregon 501(c)(3) nonprofit that operates throughout the state to train and equip the next generation of farmers and ranchers through hands-on education and the preservation of farmland. We support our local agricultural economy and serve as a model for other communities.

We strongly support these three bills. Agriculture is the state's 2<sup>nd</sup> biggest economic driver and covers ¼ of the state's landmass. However, farming and ranching can be a low margin, capital intensive profession that is difficult for beginning farmers and ranchers to enter.

- The graduates from our internship and apprenticeship programs face challenges acquiring land and equipment after graduation, as do the farmers we assist in intergenerational transfers. **HB 3085** will help address this challenge.
- Farmers and ranchers find it difficult to pay student loans on top of the expenses they incur in starting a land-based enterprise. **HB 3090** would help address this challenge.



• The Aggie Bonds program was a great step for the state, but application fees and complexity have made it cost-prohibitive for many farmers and ranchers to participate in the program. **HB 3091** will help address this challenge.

In sum, these three bills will help support the foundations of our agricultural economy, rural communities, and associated landscapes. On behalf of Oregon farmers and ranchers, we urge you to support them.

Very best regards,

Jain

Stuart O'Neill Executive Director Rogue Farm Corps