



Withstanding Extreme Agricultural Threats by Harvesting Economic Resilience (WEATHER) Act of 2025

Introduced by: Senators Peter Welch (D-Vt.); Bernie Sanders (I-Vt.); Elizabeth Warren (D-Mass.); Chris Murphy (D-Conn.); Richard Blumenthal (D-Conn.); Chris Van Hollen (D-Md.)

Background:

In 2023, major weather disasters caused over [\\$21 billion](#) in crop losses. Unpredictable weather events exacerbate risks associated with farming, necessitating responsive crop insurance policies. However, producers often opt out of crop insurance due to administrative burdens, high premiums, and low payouts. Given recent flooding in the Northeast, consistent drought in the Midwest, hurricanes in the South, and other weather-related perils facing the agriculture community, there is a need to develop an insurance policy that is geared to be more responsive to crop losses from extreme weather.

Weather index-based agricultural insurance products are risk management tools that can enhance the resilience of small-scale farmers and pastoralists in the face of weather-related challenges. These insurance policies use extreme weather events as a proxy for agricultural income losses, reducing paperwork while making the policy more responsive to losses from adverse weather conditions.

Legislation:

In the face of rising weather-related challenges, the *WEATHER Act of 2025* provides a more responsive, income-aligned, and efficient safety net for our farming communities. Specifically, the bill directs the U.S. Department of Agriculture (USDA) to use its Research and Development authority to research the possibility of developing an index-based insurance program that:

- Creates a multi-peril index insurance product for farmers based on weather indices correlated to agricultural income losses using data from the National Oceanic and Atmosphere Administration, satellites, climate models, and other data sources.
- Pays out within 30 days in the event of indices exceeding any of the predetermined county-level thresholds for the following events: High winds, excessive moisture and flooding, extreme heat, abnormal freeze conditions, hail, wildfires, drought, and other perils the Secretary determines appropriate.

The bill would also ensure that insurance is based on a farm's income instead of the price of its crops, better aligning payouts with income losses associated with crop losses. Finally, since payouts are automatically triggered by a weather event, the bill would alleviate burdensome paperwork requirements required for producers to receive support from USDA following a natural disaster.

Supporting Organizations:

The *WEATHER Act of 2025* is supported by the National Young Farmers Coalition, National Sustainable Agriculture Coalition, National Organic Coalition, Northeast Organic Farming Association of Vermont, Organic Farmers Association, and Rural Coalition.