My name is Andy Jones, and I am the Farm Manager at Intervale Community Farm in Burlington. Thank you for the opportunity to testify on Senate bill 60, the Farm Security Fund.

Intervale Community Farm grows about 22 acres of mixed vegetables in Burlington. Founded in 1990, we are one of six independently owned and operated farms leasing land from the non-profit Intervale Center. We employ about 15 people in the summer, growing and selling vegetables from arugula to zucchini for 11 months of the year. We sell 90% of our vegetables direct to consumers through a community-supported agriculture (CSA) arrangement.

I have managed Intervale Community Farm since 1994. I am a past board president of the Northeast Organic Farming Association of Vermont (NOFA-VT) and a past president and current board treasurer of the Vermont Vegetable & Berry Growers Association (VVBGA).

The entirety of our farm, as well as those of our neighbor farms, lies within the 100-year floodplain of the Winooski River. We expect floods, and have managed around them for decades. But the magnitude of the floods are changing.

In July of 2023, 99% of Intervale Community Farm flooded, wiping out about \$200,000 worth of our crops. In July of 2024, the numbers were slightly better, with our crop losses closer to \$150,000. Either year, these numbers are a large bite out of our roughly \$750,000 in annual crop sales.

(SLIDES)

GoFundMe and other donations filled in \$66,000 in 2023. The Intervale Farmer Recovery fund and the state BEGAP program together provided us about \$56,000 in 2024. The rapid support from the private donations was key to helping us replant and stay on track with our season.

While the BEGAP payment was important, it came nearly 6 months after the flooding in late December. Our neighbors are still waiting for federal payments to come through. Available crop insurance products are not a good match for most of the small, diversified farms that we have in Vermont.

We are in favorable position: Intervale Community Farm is a direct market business with over 700 regular household members. We know most of them by name, and we have a growing number of second generation customers. We are also located in Chittenden Count, where more people live and have an extra \$50 or \$100 to share.

This scale of potential donors isn't available for many wholesale produce farms or dairies selling to a co-op, and yet rapid, significant financial help is at the top of the list when I've talked with other farmers around Vermont about their flood recovery needs.

This is why Senate bill 60 and the Farm Security Fund are so important. Dedicated funds available to deploy on short notice will go a long way toward keeping farms in business.

Vermont depends on farms for healthy food, for strong communities, for rural employment and for a vibrant landscape so attractive to visitors.

We all know that climate change is a current and future challenge for the state of Vermont. Farmers will face crop losses from flooding in the future, and from extreme rainfall, extended droughts, and suffocating heat. We all want affected farms to keep producing and growing food.

I urge you to support Senate bill 60, the Farm Security Fund, to keep Vermont agriculture growing into the future. Thank you for the opportunity to testify.