GreenWheel Food Hub



SNAP for Hawaii Farmers' Markets



Playbook: a guide to getting started

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Overview of SNAP in Hawaii

What is SNAP?

SNAP is the federal Supplemental Nutrition Assistance Program formerly known as "food stamps."

SNAP offers nutrition assistance to millions of eligible, low-income individuals and families nationwide and provides economic benefits to communities.

In Hawaii...

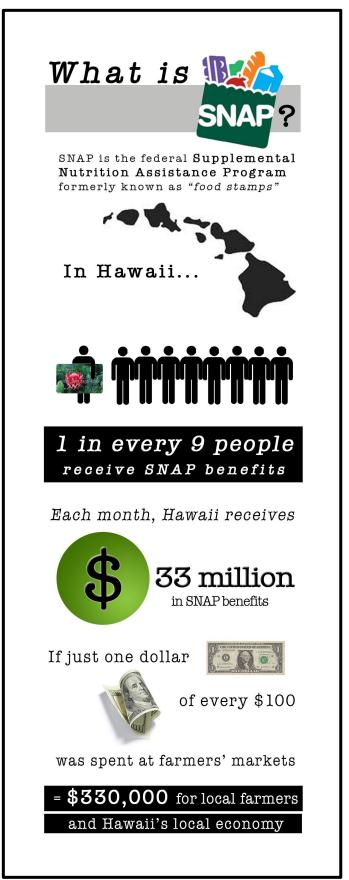
- An average of **77,133 households** per month are receiving SNAP
- An average of **154,496 individuals** per month are receiving SNAP
- An average of **\$33,427,096** was issued per month in SNAP benefits*

*figures from fiscal year 2011

Why SNAP for farmers' markets?

By accepting SNAP benefits, local farmers' markets create an environment where everyone is welcome, and where low-income families and individuals can access fresh, healthy foods that are locally grown right here in Hawaii.

In addition, accepting SNAP benefits provides additional revenue for local farmers/vendors! Over \$33 million in SNAP benefits are being spent in Hawaii each month, imagine if just one dollar of every \$100 of these was spent at farmers' markets – it would mean a boost of \$330,000 every month to local farmers and food producers!



Assessing your readiness to accept SNAP

Assessment

Could your market benefit from including SNAP EBT service? Here are three main indicators:

- Are there affordable housing complexes in your area? Or is your market easily accessible by public transportation?
- Take a good look at how easy or difficult it is for folks in the vicinity of your market to buy fresh, locally-grown food? Are there mostly convenience stores or chain supermarkets that don't offer a good or affordable variety of fresh produce? If so, there may be a need in your area.
- Connect with social service organizations in your area and float the idea of EBT access in your farmers' market to them. They may be able to see how deeply the need is in your area. Poverty is often invisible. These organizations would also be

the ones to help you get the word out in the most effective way.

Eligibility

The USDA defines a Farmers' Market as such:

A farmers' market is defined as a multi-stall market at which farmer-producers sell agricultural products directly to the general public at a central or fixed location, particularly fresh fruit and vegetables (but also meat products, dairy products, and/or grains).



For a farmers' market to meet the SNAP eligibility requirements, you must meet at least one of the following criteria:

"Offer on a continuous basis at least three different varieties of food in each of the following four staple food groups, with perishable foods in at least two categories, on a daily basis: Fruits and Vegetables; Breads and Grains; Dairy; and Meat, Poultry and Fish"

OR

"Have at least 50 percent of total gross farmers' market retail sales in eligible staple food items...Most farmers' markets meet this requirement"

(NOTE: if you are operating a CSA rather than a farmers' market, download The CSA Farmer's Nationwide Guide to Accepting SNAP/EBT Payments here: http://eorganic.info/sites/eorganic.info/files/u461/2013-3%20National%20SNAP%20CSA%20Guide.pdf)

Staffing

One of the most challenging factors of starting up SNAP service at farmers' markets is having a staff person able to spend time running the SNAP booth at the market. Farmers' markets are often strapped for human resources, and many market managers have too much on their plate to handle the EBT transactions themselves. We strongly suggest having staff (preferably paid) dedicated to accepting SNAP at your farmers' market, in part because of liability with USDA/federal funds, and because the operation does require specialized effort. Here is a brief overview of the necessary duties we have discovered through the course of our pilot program; more detailed



descriptions of staffing roles can be found in the "Staffing" section later in the Playbook.

EBT Transaction coordinator

- exchanges EBT/scrip
- record keeping
- booth setup
- safe & organized storage of POS machine, scrip, records

SNAP Market Manager

- Works with and trains vendors on SNAP acceptance
- Collects scrip and writes checks each market (or your preference) to vendors
- Supports EBT Transaction coordinator (depending on size of market, traffic)

Outreach/Promotion

- Creates & distributes promotional flyers, outreach materials
- Media releases & appearances
- Networks with other farmers' markets, SNAP programs to publicize
- Social media promotion

Administration

- Applies for FNS #
- Opens & maintains bank account
- Applies for POS machine
- Manages funding/donations (if applicable)
- Pays stipends to staff (if applicable)
- Fundraising

How Much Does it Actually Cost to Accept SNAP?

The average start-up cost for EBT/SNAP acceptance in a farmers' market depends on the following:

- Availability and your ability to secure a free POS wireless machine from a state agency that has received funding to cover costs of the machine and monthly wireless and transaction fees (See *Free EBT machine and service provided through the State* below)
- Staffing: are you or is a member of your current staff (paid or volunteer) willing to take on doing transactions, reimbursements to vendors and keeping a simple weekly log of transactions at the market?

If you are able to do both, your start-up cost can be as low as \$200 and your monthly/annual cost could be \$0. The bare minimum start-up costs would be the following:

- \$80-100 for printing of the scrip
- A pool of \$100 in the operations bank account to cover the day's EBT transactions for a few days until the federal government is able to reimburse your account for the amount.

In the case that you are unable to secure a free POS machine from the State agency, your start-up and monthly POS machine charges would be the following:

- Start-up for a wireless POS \$150-170
- Monthly POS and transaction charges: \$65-70 (depending on how many transactions you have)

Staffing cost will depend on size of the market and the degree of involvement of the person who will act as EBT transaction coordinator. Some markets find are able to pay an interested member of their current staff an additional amount to work: anywhere from \$25-50 per market, depending on their budget. Others will create another position and hire someone as an independent contractor to fill this role. For compensation amount keep in mind that this position would require the following weekly hours:

- # of hours of your market
- plus 2 hrs for set-up/put away, reimbursements to vendors
- plus 1 hour per week to compile and email/upload/or transcribe in a log and give you transaction report for the week

Degree of involvement would be:

- Basic: set-up, EBT transactions during the market, basic info to customers, putaway, reimbursements to vendors, weekly transaction report to you
- Fuller involvement: the basic plus possibly customer surveys (*see Appendix A for sample customer survey*) for you to gauge interest and refine your outreach efforts to

increase EBT traffic, developing outreach promotion for EBT at your market, inviting and hosting related social services non-profits to visit the market and build community resources presence.

• Another possible angle would be to fold in EBT transaction coordinator role with another role that your market team may be in need of. If you did need someone to help with outreach, promotions, curating special events, or even grant writing perhaps this EBT transaction coordinator role could be combined with that?

To throw it out there, if you had to cover all possible expenses: purchase a POS, pay monthly charges, and pay someone to be your EBT transaction coordinator, you would be looking at the following total annual projected cost:

- \$350-370 start-up cost (printing of scrip, wireless POS machine)
- \$780-840 POS wireless and transaction fees for 12 months
- \$2,400 EBT transaction coordinator (\$200/mo, 12 mos)

This means you would be looking at \$3,610 tops, or a little more than \$300 per month (in a four-week month), or \$75 per market additional cost.

Funding

How can you pay for this added cost?

1. Grants

Most farmers' markets have relied on grant monies to cover start-up costs and first year of operation of SNAP acceptance in their markets. The USDA in the past has offered a grant through their Farmers' Market Promotion Program. In Hawaii, the Hawaii Community Foundation lists grants offered by local philanthropic foundations.

2. Sponsorship

Another option is to explore and strengthen opportunities for collaboration in your market's community. Approaching local businesses to support SNAP access in your farmers' market makes sense. It would give businesses a chance to support people in the community most in need and receive the kind of publicity that can't be bought (street cred!). One sponsor per year- or three -what a good way to grow partnerships!

3. Vendor fees

Another possibility is to simply divert a portion of vendor fees in order to include EBT acceptance in your market. Look at it as giving back to the community and marketing/promotion all rolled into one. \$300 a month? If you have at least ten vendors every week, that is \$7.50 from each weekly vendor appearance. Twenty vendors a week? That's \$3.25 per vendor appearance.

4. Crowd funding

Kickstarter and IndieGogo campaigns are another way to go. Each take a percentage off the total amount raised, so be sure to factor that in. Here are links to Kickstarter (<u>www.kickstarter.com</u>) and IndieGoGo (www.indiegogo.com) so you can see how it works and what's involved. This is a good way for your regulars to support more good things in their market. This would work for a market that already has a lot customer base that is active on social media.

5. Social enterprise

How else can you raise \$3,600 a year? Make stuff and sell it :)

- Do you have a pool of volunteers that would love to can surplus market produce to offer in exchange for donations to keep EBT access going in the market?
- How about selling reusable market bags in your market, with proceeds going to paying for EBT acceptance? Aprons?

Getting set up to accept SNAP

Overview

There are two application processes you must complete to start accepting SNAP benefits at your farmers' market: the first is an application to get approved to accept SNAP by the USDA's Food and Nutrition Service (FNS); the second application is to receive the EBT processing machine from a service provider. You must be approved to accept SNAP benefits and have your approved FNS number **prior** to beginning an application to receive the EBT machine.

Timeline

Estimate 6 weeks for SNAP application processing, and an additional 4 weeks to apply for and receive your POS terminal.

It may not take this long to start your SNAP service, but as with any federal application process, there may be hangups and slow downs along the way. Our best advice is to call the SNAP Retailer Service Center at 1-877-823-4369 to follow up on your application once you have submitted it. Unfortunately, there is no longer a local Hawaii contact who processes SNAP applications, so all inquiries go through the national office. However, the USDA expedites farmers' market applications because they want to encourage eating fresh healthy foods – so if you call to check on your application status you can have it expedited!

We highly recommend the feature the USDA line offers to leave your phone number and have them call you back rather than waiting on hold. They return your call within a day, and it's much better than waiting on hold for long periods of time, just call 1-877-823-4369 and it will give you that option.

Once you're all set up, we suggest "soft launching" your SNAP service for one or two markets before a big promotional push, so that you can get used to using the machine and work out any issues before you have lots of SNAP customers.

FNS Approval

The application process to get approved to accept SNAP is pretty straightforward with the USDA's Food and Nutrition Service.

You can fill out the application online:

http://www.fns.usda.gov/snap/retailers/application-process.htm

See Appendix B for detailed guidance on filling out the SNAP Farmers' market Application

The first step is to create a USDA account, this will be your online profile/password to submit the application and check on its status.

Next you'll need to fill out and submit the application online.

There are several supplemental materials you'll need mail to the FNS office in addition to your online application, including signatures and copies of the IDs and social security cards of the "owners" (the online application process will explain this).

What you'll need

In order to complete this application you will need to have the following:

- Name and Address for your farmers' market
- Contact phone numbers, email and mailing address
- Type of ownership
- Owner/Officer Information* (names, birthdates, addresses, social security numbers)
- Estimated or Actual retail sales figures
- Employer Identification Number (EIN), if applicable
- Food categories sold (Breads/Grains, Dairy, Fruits/Vegetables, Meat/Poultry/Fish)
- Days/times of operation

*The Owner/Officers listed are responsible for making sure that SNAP acceptance at your farmers' market happens according to regulations.

One thing to keep in mind when selecting who will be listed as Owner/Officers for your farmers' market is at least one of the Owner/Officers listed must still be involved in the farmers' market operations for your SNAP authorization to be valid. If all Owner/Officers (you can list up to 4 on the application) leave the farmers' market you will need to do the SNAP authorization process again.

Here is the agreement listed on the application:

CERTIFICATION AND SIGNATURE - By signing below, you are confirming your understanding of and agreement with the following: I am an owner of this firm;

I have provided truthful and complete information on this form and on any documents provided to the Food and Nutrition Service;

If I provide false information, my application may be denied or withdrawn;

Any information I have provided or will provide may be verified and shared by the USDA

with other agencies as described in the Privacy Act and Use and Disclosure statement;

By my signature below, I release my tax records to the Food and Nutrition Service;

I will receive Supplemental Nutrition Assistance Program training materials upon authorization. It is my responsibility to ensure that the training materials are reviewed by all firm's owners and all employees (whether paid or unpaid, new, full-time or part- time); and that all employees will follow Supplemental Nutrition Assistance Program regulations. If I do not receive these materials I must contact the Food and Nutrition Service to request them;

I am aware that violations of program rules can result in administrative actions such as fines, sanctions, withdrawal or disqualification from the Supplemental Nutrition Assistance Program; I am aware that violations of the Supplemental Nutrition Assistance Program rules can also result in Federal, State and/or local criminal prosecution and sanctions;

I accept responsibility on behalf of the firm for violations of the Supplemental Nutrition Assistance Program regulations, including those committed by any of the firm's employees, paid or unpaid, new, full-time or part-time. These include violations such as, but not limited to:

Trading cash for Supplemental Nutrition Assistance Program benefits (i.e. trafficking); Accepting Supplemental Nutrition Assistance Program benefits as payment for ineligible items; Accepting Supplemental Nutrition Assistance Program benefits as payment on credit accounts or loans; Knowingly accepting Supplemental Nutrition Assistance Program benefits from people not authorized to use them.

Disqualification from the WIC Program may result in Supplemental Nutrition Assistance Program disqualification and a disqualification from the Supplemental Nutrition Assistance Program may result in WIC Program disqualification.

In accordance with Federal law and U.S. Department of Agriculture policy, no customer may be discriminated against on the grounds of race, color, national origin, sex, age, religion, political beliefs, or disability. Supplemental Nutrition Assistance Program customers must be treated in the same manner as non-Supplemental Nutrition Assistance Program customers;

Participation can be denied or withdrawn if my firm violates any laws or regulations issued by Federal, State or local agencies, including civil rights laws and their implementing regulations;

I am responsible for reporting changes in the firm's ownership, address, type of business and operation to the Food and Nutrition Service.

Supplemental Nutrition Assistance Program authorization may not be transferred to new owners, partners, or corporations. An unauthorized individual or firm accepting or redeeming Supplemental Nutrition Assistance Program benefits is subject to substantial fines and administrative sanctions.

Wireless vs. Wired POS

Once you have received approval to accept SNAP by the USDA, they will issue you an FNS number for your farmers' market. You will need this number in order to apply to receive a Point of Service (POS) EBT machine that can process SNAP payments.

There are several decisions to make regarding your POS machine, the first is whether you want a wireless or wired POS machine. If you have access to a power outlet and a dedicated phone line within close proximity to where your SNAP acceptance booth will be you may choose a wired POS devise. These devises are typically less expensive than wireless POS machines (see info on the free state-provided POS machine below). If you do not have access to a power and phone line (as many farmers' markets do not), you'll need a wireless POS machine.

If you are applying for a free POS machine through the Hawaii State Department of Health (see info below), you'll need to decide if you want a wired or wireless POS machine before you start the application, as there are different vendors who provide these respective machines.

Pros/cons of credit & debit processing

Another consideration is whether you want to process debit and/or credit as well as SNAP at your farmers' market. There are benefits to adding credit/debit processing – including allowing additional forms of payment at markets that are traditionally restricted to cash transactions, and decreasing the potential stigma of using SNAP benefits at the market, if people are also using credit/debit cards in exchange for scrip (designed to be distinct but visually similar to the SNAP scrip) at the market. Keep in mind that the state sponsored free EBT terminals do not accept credit/debit transactions.

For a detailed run down of the pros/cons of credit and debit processing – and other great tips- see the Project for Public Spaces "SNAP/EBT at your farmers market: Seven Steps to Success," downloadable here: <u>http://www.pps.org/pdf/SNAP_EBT_Book.pdf</u>

3rd party vendor options

There are several vendors who provide wireless and wired POS machines – some accept debit/credit transactions as well as SNAP.

In our pilot program, we utilized MerchantSource as our POS machine vendor, prior to getting set up with the free machines through the Dept. of Health and Human Services (see below)

Here is a sat	mple auote of M	/lerchantSource'	s service fees:
nere is a su	mpie quote of h	iei chuntooui ee	

Program:	Free Wireless Terminal (1 per merchant)	Purchase Wireless Terminal (year round or seasonal)
Visa/MasterCard/Discover discount rate	1.78%	1.78%
Transaction fees (credit cards)	\$0.25	\$0.25
Wireless Transaction fee	\$0.10	\$0.10
Monthly Minimum: (V/MC/D combined discount rate + credit/debit/wireless transaction fees)	\$25.00	\$25.00
EBT Transaction fee	\$0.10	\$0.10
Debit Card transaction fee (plus the network acquirer fee)	\$0.35	\$0.35
Monthly Customer Service fee	\$10.00	\$10.00
Monthly Wireless fee	\$18.95 per terminal	\$18.95 per terminal
Cost of Wireless Machine (Hypercom M4230 newest model)	FREE	\$895.00**
Startup fee	\$100.00	\$100.00
Equipment Warranty:	Covered under Merchant Advantage membership	1 year mfg warranty. Will be covered with Merchant Advantage membership
Seasonal Contract (*You must notify our local offices at the end of your season to deactivate fees.)	YES	YES
Need more than 1 wireless machine: Rent for \$30.00 per month/per terminal + \$18.95	5 per month/per termina	l the wireless access fee
OPTIONAL PROGRAMS:		
SNAP (EBT) FNS Application Assistance: (see below for explanation)	YES	YES
Merchant Advantage Membership (optional): Fr attached flyer for details, includes supplies and equipment replace \$9.95 per month Free for first 3 months	ee for first 3 months: Op eement, and online merchant sta	tional but recommended see atements

Contact Kim Lyons for a quote and more information on Merchant Services:

Kim Lyons Director of Business Development MerchantSource® Office: <u>800-313-5198</u> Fax: <u>239-236-5198</u> Email: <u>KimL@merchantsource.com</u> There are also other vendors, including First Hawaiian Bank locally, who provide POS services. We have only worked with Merchant Source and JPMorgan, through the state-funded program below.

Free EBT machine and service provided through the State

In 2012 the USDA Consolidated and Further Continuing Appropriations Act allocated federal funding specifically to fund wireless POS terminals and the associated WiFi access for qualifying farmers' markets looking to implement the model of a centralized booth with a scrip system. These funds have been passed down from the federal government to each state, and in Hawai'i, the Department of Human Services' SNAP/EBT office is administering the appropriated funds.

In order to qualify for free POS machine and service, you must meet the eligibility criteria: (1) applicants must be a single farmers' market location, rather than an individual vendor, or an umbrella FM organization; and (2) the farmers' market must not have had "SNAP authorization on or before November 18, 2011, the date P.L.

112-55 was enacted.

If your market meets these criteria you should contact Ginet Hayes to get set up with the free POS machine and service. Ginet Hayes will contact JP Morgan, who provides the POS

terminals, and you will fill out an application with them for the machine and service. If you are requesting a wireless machine JP Morgan contracts with a 3rd party vendor, FIS, to provide these wireless machines.

Ginet U'ilani Hayes Hawai`i EBT Manager Department of Human Services Benefits, Employment, and Support Services Division Electronic Benefits Transfer Office 820 Mililani Street, Suite 606 Honolulu, HI 96813 Phone: (808) 586-5739 Fax: (808) 586-5180 Email: ghayes@dhs.hawaii.gov



How SNAP works at the Market

Overview

We have found that the key to efficient and successful SNAP acceptance at farmers' markets is the ability to have a centralized SNAP redemption station, in the front of the market, where SNAP customers come to swipe their EBT cards and receive scrip that can be spent like cash with any participating vendors throughout the market for SNAP eligible purchases.

This central SNAP station provides vendors who sell SNAP eligible items at the market to accept SNAP without having to become an authorized SNAP retailer and provide their own EBT machines to run SNAP purchases, which most farmers/producers are not able to manage.

We created a simple model where SNAP customers come to the SNAP booth to swipe their EBT cards and receive scrip in \$1 increments to be spent like cash with participating vendors throughout the market. At the end of the market day the vendors return the scrip they collected to the SNAP station and we cut them a check for the amount of SNAP dollars redeemed with them that day.

Tips on Scrip Redemption

A few things we've learned from our experience:

1. Customers are able to keep unspent scrip and use it at the same market on a future day, but we've found that a certain number of these scrip go unredeemed when people take them home. In order to discourage scrip from going unspent at the market, our Transaction coordinator encourages SNAP customers to only redeem the amount they feel confident they will spend at the market that day, and if they are welcome to come back to the booth to swipe their EBT card again if they need additional scrip.



- 2. Vendors will also have the tendency to hold onto scrip and not always redeem them at the end of each market (some choose to wait a few weeks until they have a critical mass and then redeem for a larger check). Our SNAP Market Coordinator now goes around to the vendors on the last market day of each month to collect any remaining scrip and write checks to those vendors.
- 3. Occasionally technology breaks down. We have had a few glitches when the wireless service was unavailable during the market. For unexpected circumstances like this, we recommend carrying backup manual vouchers which will allow you to record customers' EBT card and exchange for scrip at the market, and the transaction will be processes later manually. You can ask your POS provider for these manual vouchers.

Market Checklist:

What to bring with you to run the SNAP booth at a farmers' market

- POS machine
 - Extra paper roll
 - Power cord and phone cord, or extra battery
 - Manual SNAP vouchers (in case of technological difficulty)
- *GreenBucks (in secure box)*
 - Specific to the market
 - Pre-counted rubber-banded bundles of 10
 - (rubber bands go twice around the narrow direction; any bundle which is not precounted as 10 the rubber band goes around the long direction) *Include in GreenBucks box:*
 - Extra rubber bands
 - Pens (at least 2)
 - Checkbook
 - Ziplock freezer bag (quart size) and paperclips for receipts
 - (for outdoor market, paperweight or heavy clip to prevent blowing away)

- **Redemption kit**
 - Ziplock freezer bag (gallon size)
 - o Pen
 - Rubber bands
 - Post-it notes
 - Forms (with clipboard)
 - Market Log
 - **Transaction Log** 0
 - Redemption Log
 - Vendor List
 - Handouts
- Signs
 - A-Frame signs
 - Large banner
 - Table banner
 - Vendor signs, with clips

For outdoor market •

- o Tent
- Table & chairs
- Paperweights
- Bungee cords to hold banners in place
- Lanterns (night market)



Included full size in Appendix C

Scrip

When customers swipe their SNAP EBT cards at the market, in return they receive a form of currency that is good for use only in that particular market and to purchase items that meet USDA requirements.

The currency is often called scrip or tokens. They are often round wooden or plastic chips that can be ordered in large quantities and imprinted with market logo (some companies that provide this service include GPromotional, Penbras, Mypromotional).

Because of the stigma attached over the years in Hawaii around DOE school cafeteria subsidized lunch tokens, we at GreenWheel have chosen to print up plastic cards that are thinner but just as durable, credit card size. We feel it is easier to hold in the wallet. We don't call them tokens, we refer to them as "Greenbucks."

The three main things to keep in mind for EBT currency are:

- Market name needs to be printed on the currency (each market has its own currency)
- Currency should be in \$1 amounts
- Currency should be durable, water proof

Staff roles

From our experience, the following staff roles are well suited to handle SNAP operations for a farmers' market.

EBT Transaction coordinator

The EBT Transaction coordinator's role at the market has an impact on the success of the program and the ease with which it is rolled out. The transaction coordinator is responsible for providing SNAP customers with an overview of how the program works at that market, which vendors have eligible items or how to identify those vendors, and for communicating the basic rules of the program to each customer *(See Appendix D for Sample Vendor Agreement and Appendix C for SNAP Eligible Items).*

The EBT Transaction coordinator is "the face" of the program! They are responsible for bringing the secure box with the scrip, the POS machine for running cards, and the log sheets for documenting transactions (see market checklist above). As such, the transaction coordinator needs to be comfortable with counting scrip to prepare for the market, and with counting again after the market to determine how many scrip have been redeemed. The transaction coordinator must also complete the logs to show each transaction, payment to vendor, and running tally of tokens supplied to and redeemed by customers.

Customers expect the transaction coordinator to answer questions on how the system works so the coordinator must be familiar with USDA SNAP rules. It's also helpful that the coordinator has knowledge of the vendors' items at the market so they can assist a customer in determining which items are eligible to be purchased with SNAP benefits.

SNAP Market Coordinator and/or Farmers' Market Manager

The SNAP market coordinator or market manager is responsible for educating participating vendors on the program, assessing which items are eligible for purchase with SNAP benefits, training vendors on how to accept scrip and how to redeem them at the end of the market, and ensuring customers can easily find the vendors that accept scrip for their products. The SNAP market coordinator provides contracts to vendors so that there is an agreement between vendor and SNAP access organization or market outlining the rules and responsibilities of each participant *(See Appendix F for Sample Vendor Policy and Appendix E for SNAP Customer Policy).*

Promotion, fundraising, record keeping

In addition to these on-the-ground staff roles, there are some behind-the-scenes duties that are crucial for SNAP success at your market, including: promotion (see more in the "Publicity & Promotion" section) and fundraising (see "Fundraising" section), as well as financial and record keeping to ensure that the transaction logs, checks to vendors, and bank account records all sync up properly.



Leileihua High Agriculture students sell at Wahiawa Farmers Market

Prepping the Vendors

Vendors need to know the rules of SNAP acceptance at the market, including what items are eligible for purchase with SNAP dollars, that they cannot accept more than the value of the purchase, and that they cannot give a customer change in exchange for SNAP dollars over the value of the item. Vendors must also know that they need to have an agreement or contract with the market or the program manager so that they can accept the SNAP dollars and obtain reimbursement from the market or program *(See Appendix D for Sample Vendor Agreement)*; we recommend having every vendor at the market sign this agreement, whether they will be participating in the SNAP program or not, so that they understand what is and is not SNAP eligible.

It is the responsibility of the SNAP market coordinator or market manager to explain these rules to each vendor and to ensure that as staff change they are made aware of the rules too. It's advised that the market coordinator or manager provide a written set of rules and a copy of the contract to participating vendors. Signage provided to the vendors that can identify them as accepting SNAP is helpful and should be placed where customers can see it *(See Appendix G for Sample Vendor Signage).*

Vendors will need to know how to obtain reimbursement (go to SNAP table, or have market coordinator bring checks and log sheet to individual vendors) and when that will happen in the course of the market. Vendors should be prepared to initial or sign that they've received reimbursement from the program or market manager.

Publicity & Promotion

Once you initiate SNAP acceptance at your market you'll want to let people know! We have found that many SNAP customers come to the market because they see signs advertising SNAP acceptance, or they hear about it word of mouth. Promotion for SNAP acceptance is very important and requires diligence and patience, as we are combatting decades of understanding that SNAP benefits are not accepted at local farmers' markets.

Outreach materials

Create flyers, posters, postcards, and signs to promote SNAP acceptance at your market *(See Appendix H for Sample SNAP Market signage and Appendix I for Sample Market Promotional Postcard).* Always use "SNAP" in your promotional materials. Though the term "EBT" is more commonly understood– EBT actually refers to Electronic Benefits Transfer, the card itself, which is also used for cash benefits including disability, TANF, and refugee benefits (these recipients can withdraw cash from their



EBT card, which we cannot do with SNAP benefits). Using an image of the Hawaii state SNAP card is useful for easy recognition.

Outreach Ideas

- Local libraries (this worked really well for us!)
- EBT statement mailings
- Local SNAP offices
 - Ginet U'ilani Hayes Hawai`i EBT Manager Department of Human Services Benefits, Employment, and Support Services Division Electronic Benefits Transfer Office
 820 Mililani Street, Suite 606 Honolulu, HI 96813 Phone: (808) 586-5739 Fax: (808) 586-5180 Email: ghayes@dhs.hawaii.gov
- Helping Hands Hawaii
 - James Li SNAP Community Outreach Program Manager 2100 N. Nimitz Hwy. Honolulu, HI 96819 Phone: <u>808.440.3812</u> Email: jamesli@helpinghandshawaii.org
- WIC offices: <u>http://www.wicprograms.org/state/ha</u> <u>waii</u>
- Local schools
- Head Start Programs
- Senior centers and kupuna housing
- Recreation centers

- Community bulletins
- Community Health Clinics
- Food banks and meal programs
- HCAP (Community Action Program) offices
- Social workers
- Immigrant services

- Churches and faith based organizations
- Local Unions
- Local nonprofit and community groups
- Local grocery stores (some are willing to promote!)

Advertising

- **TheBus**: on Oahu offers a PSA service to local nonprofits where you can have a placard placed on each bus for the duration of a month to advertise your service. The install charge is \$750 + tax. If you print the placards through them they charge \$1750 + tax.
- **Media:** local media outlets including TV, radio, newspaper, and local publications such as health and wellness magazines have been really interested in covering SNAP acceptance at local farmers' markets. *(See Appendix J for Sample Media Release)*
- **Signs**: Signage is key for farmers' markets, we recommend banners and/or sandwich board-style signs placed strategically at high traffic areas near the market such as bus stops, traffic signals, etc. *(See Appendix H for Sample SNAP Market Signage).*

Community events

A great way to spread the word about your farmers' market and SNAP is to host community events such as cooking demonstrations with culturally relevant foods, nutrition events, kids activities, health events, giveaways, etc.

There are many local resources, groups, and individuals who are excited to partner with a farmers' market to offer these services, and gatherings like these center your farmers' market in a true community. Collaborating with social service, health, nutrition, wellness, and even gardening organizations is a great way to add to the value and complexity of your market.

For more ideas:

The USDA put together a comprehensive SNAP Outreach Toolkit that includes ideas for outreach and resources including sample media releases and partnerships. It is currently unavailable on their website, but can be downloaded here: http://www.hungerfreecommunities.org/wpcontent/uploads/2011/05/SNAP_state_ALL.pdf

Appendix A Sample Customer S	Survey	GreenWheel Food Hub
1. Is this your first time to the Wahiawa	a Farmers' Market?	
2. Do you know what an EBT card is? (Supplemental Nutrition Assistance Program)	3. Do you have an	EBT card?
Yes No	Yes	No
4. Did you know that EBT cards are accept	oted at this market?	
Yes No (skip to	#6)	
5. How did you hear about EBT acceptan	ce at this market?	
PosterTVNewspaperBus AdRadioFriend	At the mark	<et< td=""></et<>
6. Does having EBT accepted at this mark	ket make you:	
More likely to shop hereLess likely to shop here	Equally likely to Other:	o shop here
7. Do you have anything you'd like to sha	are?	
(OPTIONAL)		1
Name:		
I Email:I		-
I Address:		;
`		

Appendix B

Step-by-Step Instructions for Farmers' Market to Fill Out the Online Application to Become Authorized to Participate in the Supplemental Nutrition Assistance Program (SNAP)

In response to requests from the farmers' market community, we have created this document to help farmers' markets complete the process of applying to become authorized to participate in the Supplemental Nutrition Assistance Program (SNAP). As you will see, the required information is minimal and straightforward. Nevertheless, please review these directions and follow them carefully, to help ensure that we are able to review your application quickly. We estimate that completing the application will take approximately one hour.

Most farmers' markets will only need the following three documents to complete their application:

- 1. *Photo identification* and *Social Security card* for all owners, partners, corporate officers, and (in community property States), spouses of such individuals, *unless* the market is owned by a government agency. In cases where a farmers' market is owned by a nonprofit cooperative, the cooperative may designate a single "responsible official," and provide such information solely for that person.
- 2. Any *business licenses* held by your farmers' market under the current owner's name. However, if your market does not have any business licenses, FNS does not require you to obtain them.

<u>NOTE: Your application will not be considered complete until we receive these documents, and we cannot begin our review of your application until your application is complete</u>.

Information Required During the Online Application Process

- Store Opening Date [Required]: You will be asked "When did or when will the store open for business under your ownership (MM/DD/YYYY)?" Enter the date the farmers' market opened under your ownership. For example, if the market has existed since 04/01/08, but you became the owner on 05/01/10, you should enter 05/01/2010. The system will only allow a date up to 30 days in the future.
- 2. Store Name [Required]: You will be asked "*What is the name your store is doing business as?*" Enter the name of your farmers' market. This is the name that will appear on your SNAP license; and that FNS will use for official business and when referring members of the public to your market. The market name you enter here should be identical to the name you use if/when you register your market with the Agricultural Marketing Service's *Farmers' Market Directory*.
- **3.** Chain Store Number [Only if Applicable]: You will be asked to enter your "*Chain Store Number*." This question is generally not applicable to farmers' markets. However if your market has multiple locations (i.e., *Main Street Market #1, Main Street Market #2*, you can add the number "1," "2," etc.).
- **4. Store Location Address [Required]**: You will be asked "*What is your store's location address?*" You must enter the address where the farmers' market is conducted (i.e., where it takes place or happens). You must <u>not</u> enter a P.O. Box for this question.
- 5. Store Mailing Address [Required]: You will be asked "*Is the store's mailing address the same as the store's location address?*" If so, select "yes." If not, select "no," and you will be prompted to enter the market's mailing address. If the market's mailing address is a P.O. Box, then enter the P.O.

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Appendix B, cont.

Box number in the *Street Name* field. If necessary, you may provide additional address information (i.e., suite, room number, floor, etc.), in the *Additional Address Line* field.

- 6. Telephone Contact Numbers [One Number Required]: You will be asked to enter a "*Store Telephone Number*" and "*Alternate Telephone Number*." You must enter at least one telephone number (home, cellular, etc.) where we can reach the market's responsible official, if necessary. Alternate phone numbers are often cellular or home phones.
- 7. Email Correspondence [Strongly Encouraged]: You will be asked "Do you want to receive official Supplemental Nutrition Assistance Program correspondence by email?" If not, select "no." If so, select "yes," and you will be prompted to enter an Owner or Store Email Address.
- 8. Special Store Type [Required]: You will be asked "Is your business a delivery route, farmers' market, farm stand/stall/"u-pick," military commissary/exchange or a specialty store that primarily sells one food type, such as meat/poultry, seafood, bread, or fruits and vegetables?" If you are applying as a farmers' market, select "yes;" and you will be prompted to indicate what kind of specialty store you operate, and you must select "farmers' market."
- 9. Ownership Type [Required]: You will be asked "What is the ownership type of this store?" You must select the ownership type that describes your market. The options are Privately Held Corporation, Publicly Owned Corporation, Sole Proprietorship, Partnership, Limited Liability Company [LLC], and Nonprofit Cooperative. If they are unsure of your ownership type, please contact your State licensing board, as each State has different requirements.

NOTE: Based on the ownership type you select, you will be prompted to provide information regarding the corporation or nonprofit cooperative, the market owners officers, partners, members, and in the case of community property States (AZ, CA, ID, LA, NM, NV, TX, WA, and WI) spouses.

- **a.** Corporations, LLCs, and Nonprofit Cooperatives [Required, if applicable]: Enter name and address of the corporation or cooperative. For corporations, this information should be identical to that filed with the State.
- **b.** Government-Owned Markets [Required, if applicable]: Enter the name of the government agency that owns the market; and the name, telephone number, and e-mail address of the contact person at that agency.
- **c. Owner Information [Required]**: Enter the name, home address, social security number, date of birth, and business title for every market owner, partner, and (in community property States only) spouse of an owner or partner. Click the *Add* button to enter additional people, if necessary.

For corporations, provide such information for all officers. For non-profit cooperatives, the cooperative may designate a single "responsible official," and provide such information only for that person.

NOTE: The information provided during the application process is used only for SNAP authorization and monitoring purposes, is safeguarded, and not shared.

10. Employer Identification Number (EIN) [Only if Applicable]: If your business has an "*Employer Identification Number*" (EIN), the nine-digit number the IRS assigns to businesses for tax



Appendix B, cont.

filing/reporting purposes, you must enter it in this field. If your market does not have an EIN, it is not required.

NOTE: The information provided during the application process is used only for SNAP authorization and monitoring purposes, is safeguarded, and not shared.

11. License Denied [Required]: You will be asked "Has any officer, owner, partner, member, or manager ever had a license denied, withdrawn, suspended, or been fined for license violations (i.e., Supplemental Nutrition Assistance Program, WIC, business, alcohol, tobacco, lottery, or health license?" If not, select "no." If so, select "yes," and you will be prompted to provide an explanation.

NOTE: This question applies to all individuals listed in the answer to the **Owner Information** question.

12. Criminal Convictions [Required]: You will be asked "Was any officer, owner, partner, member, or manager convicted of any crime after June 1, 1999?" If not, select "no." If so, select "yes," and you will be prompted to provide an explanation.

NOTE: This question applies to all individuals listed in the answer to the **Owner Information** question.

- 13. Wholesale [Required]: You will be asked "Do you sell products wholesale to other businesses, such as hospitals or restaurants?" If your market does not, select "no." If so, select "yes," and you will be asked whether the retail (i.e. non-wholesale) portion of your market's sales exceeds \$250,000 per year <u>OR</u> 50 percent of your total annual sales.
- 14. Prepared Foods [Required]: You will be asked whether the sale of food that is intended to be eaten at the point of sale (i.e., hot foods and cold, freshly prepared foods) exceed 50 percent of your market's total sales. You must select "yes" or "no."
- **15. Retail Sales [Required]**: You will be asked to indicate the total *retail* sales for your market. This includes sales of *all* items, except wholesale sales to other businesses. You must provide your best good-faith estimate of the daily, weekly, monthly, *or* annual retail sales at your market.
- 16. Food Inventory [Required]: You will be asked a series of questions to determine the type of food available at your market. In answering the questions, you only need to consider the days the market is actually open and provide your best good-faith estimate of the foods typically available your market. Specifically, you will be asked:
 - a. Whether your market sells at least three types of food items in each of the following categories:
 - i. Bread/Grains.
 - ii. Dairy.
 - iii. Fruits/Vegetables.
 - iv. Meat/Poultry/Fish.
 - b. To indicate the percentage of your total retail sales that comes from those food categories.
 - c. Whether you stock fresh, frozen, or refrigerated foods in at least two of those categories.
 - d. Whether you sell 'other' foods, such as snack foods, soft drinks, or condiments.
 - e. To indicate the percentage of the market's total retail sales come from such "other" foods.
 - f. Whether non-food items *or* food that is hot at the point-of-purchase is sold at the market.
 - **g.** Whether any of the following items are sold at the market: Tobacco, alcohol, lottery items, gasoline, hot foods, any other non-food items. You must mark all the categories that apply.
 - **h.** What percentage of your total retail sales are from non-food items and hot food items?

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Appendix C



Appendix D

Sample Vendor Agreement

Wahiawa Farmers' Market & GreenWheel Food Hub Partnership vendor Agreement: SNAP EBT GreenBucks Card (Food Stamp) Acceptance

To certify vendors to participate in the Wahiawa Farmers' Market/ GreenWheel Food Hub GreenBucks Program

The SNAP EBT (Food Stamps) process:

Customers with EBT Cards/food stamps will decide how much they want to spend.

•The customer will swipe their card at the Wahiawa Farmers' Market EBT Machine – the money will be deposited into Wahiawam Farmers' Market account. There is *no* fee to the EBT customer for this service.

•The customer will get \$1 plastic Wahiawa GreenBucks in the amount they decided to spend to use at the vendor's booth.

CASH REFUNDS WILL NOT BE GIVEN

Vendor Instructions on accepting EBT Cards/Food Stamps:

• \$1 tokens will be worth the same, as \$1 bills – products will be priced the same for EBT customers.

• **NO CHANGE** can be given for GreenBucks, please add or subtract product in order to create an even dollar amount if the customer does not have exact change.

It is ILLEGAL to exchange cash for food stamp benefits.

 Vendors are required to return the GreenBucks at the end of the market day and will be issued a receipt for their value and reimbursed by Wahiawa Farmers' Market with a check this amount.

• **EBT Bridge Cards/Food Stamps can buy the following items:** vegetables, fruit, dairy products, meat, eggs, bread, jam, honey. They may also buy seeds or plants that produce food (i.e.: tomato or parsley plants). Flowers, shrubs, and other non-edible plants cannot be purchased with EBT Card/Food Stamps.

 EBT Bridge Cards/Food Stamps cannot buy the following items: hot food, cut flowers, decorative plants, and pet food or non-food items.

Agreement:

I agree to follow all of the above mentioned rules. I understand that if the market staff observe or receive evidence of my failure to abide by this agreement, I will not be reimbursed for GreenBucks collected incorrectly, the market will immediately suspend or terminate my approval to accept GreenBucks, and the offense my results in a fine or affect my ability to participate in the market.

I understand that it is my responsibility to inform my family and employees of these rules before they sell at the market on my behalf of my farm or business. _____ Vendor Signature Date

_ Farmers' Market Manager Signature/Title

Date

This agreement should be submitted as soon as possible! Please sign and return to market manager. MAHALO FOR HELPING TO GIVE GREATER ACCESS TO FRESH LOCALLY GROWN FOOD!

Appendix E

GreenBucks Customer Policy



Basic Rules:

- Vendor <u>MUST</u> have a contract with GreenWheel Food Hub (GWFH) to accept GreenBucks. Vendors usually have a sign that indicates they accept GreenBucks. If you are not sure what is eligible, feel free to ask.
- 2. Vendors may not make or give change for GreenBucks. For example, if the item price is \$3.50, the customer should give the vendor \$3 in GreenBucks and \$0.50 in cash. The customer may not give the vendor \$4 in GreenBucks. The vendor may not accept GreenBucks in any amount over the value of the item.
- 3. Only eligible items may be purchased with GreenBucks. If you have questions on what is eligible please see someone from GWFH (Nan or Lisa). Basically any produce, baked goods, honey, jams, meat, and dairy are eligible. Seeds or seedlings for food plants (vegetables, herbs, fruits) are also eligible. Any prepared food not packaged specifically to be taken away may not be purchased with GreenBucks. Customers trying to buy hot foods or other ineligible items with GreenBucks are at risk of losing their benefits. Additionally vendors may not open the container or packaging for the customer.
- 4. GreenBucks are worth \$1 each. They are equivalent to cash so please use them, don't lose them!
- 5. GreenBucks can only be used at the Farmers Market where they are purchased. The name of the market is on the front. Vendors are not permitted to accept GreenBucks from other markets.
- 6. Not following the rules is equivalent to fraud and could result in prosecution. Misuse could result in losing your SNAP benefits.

Thank you for participating!

If you have any questions at all please ask Nan or Lisa at the GWFH table.

Appendix F

GreenBucks Vendor Policy



<mark>Vendo</mark>rs Please Pass Along This Information to Everyone Working in Your Booth!

Basic Rules:

- Vendor <u>MUST</u> have a contract with GreenWheel Food Hub (GWFH) to accept GreenBucks. If you do not have a contract and accept GreenBucks, GWFH cannot redeem the GreenBucks.
- 2. GreenBucks are food stamp tokens. Food stamps are now called SNAP and it is a federal program with USDA (SNAP-Supplemental Nutrition Assistance Program). Not following the rules is equivalent to fraudulent activity and could result in prosecution. Misuse could also result in GWFH being removed from this program.
- 3. No change may be made or given to a customer for GreenBucks. For example, if the item price is \$3.50, the customer should give the vendor \$3 in GreenBucks and \$0.50 in cash. The customer may not give the vendor \$4 in GreenBucks. The vendor may not accept GreenBucks in any amount over the value of the item.
- 4. GreenBucks are specific to the market. The name of the market is on the front. Do not accept GreenBucks from other markets.
- 5. Only eligible items may be purchased with GreenBucks. If you have questions on what is eligible please see someone from GWFH (Nan or Lisa). Basically any produce, baked goods, honey, jams, meat, and dairy are eligible. <u>Any prepared food not packaged specifically to be taken away may not be bought with GreenBucks</u>. Customers trying to buy hot foods with GreenBucks are at risk of losing their benefits. Additionally vendors may not open the container or packaging for the customer.

Appendix G: Sample Vendor Sign







Appendix H Sample Market Signage (printed on sawhorse banner)

LOCALLY GROWN FRESH PRODUCE AVAILABLE

Saturdays 12-2pm

Waimanalo Health Center

Supplemental Nutrition Assistance Program SNAP Benefits Welcome!

GreenWheel Food Hub



Food Hub

Appendix I: Sample SNAP Market promotional postcard



Appendix J: Sample Media Release

GreenWheel Food Hub



1830 Kanakanui St. Honolulu, HI 96819 greenwheelfoodhub.org

FOR IMMEDIATE RELEASE Contact: Kasha Ho, GreenWheel Food Hub

Digital photos/video: kasha@greenwheelfoodhub.org

EBT/SNAP ("FOOD STAMPS") ACCEPTED AT HONOLULU FARMERS' MARKET

Honolulu, Hawaii – The Honolulu Farmers' Market held Wednesday evenings at Neal Blaisdell Concert Hall will begin accepting EBT cards to purchase fresh, locally-raised fruits and vegetables on Wednesday, December 19, 2012.

The Honolulu Farmers' Market is run by the Hawaii Farm Bureau Federation, and is one of five Oahu markets that the GreenWheel Food Hub will be initiating EBT acceptance at over the next year, as part of a project that received funding from the Hawaii Community Foundation's Island Innovation Fund. "We are pleased to have the EBT service at the Honolulu Farmers' Market as it expands the community's accessibility to fresh, local produce. It's one of many steps to healthier eating and increasing support for local farmers and ranchers," said Joy Gold, Interim Executive Director for the Hawaii Farm Bureau Federation.

Whole Foods Market provided support for initiating EBT service at the Honolulu Farmers' Market by dedicating 5% of one day's sales at Whole Foods Kahala to the cause, as well as allowing customers to "recycle their change" at the register to benefit GreenWheel Food Hub's efforts. "We are delighted that Whole Foods Market and our customers helped make possible the use of EBT service at the Honolulu Farmers' Market. Expanding access to fresh locally grown produce benefits farmers and market goers alike, contributing to our growing local food economy as well as the health and well being of our community." Claire Sullivan, Hawaii coordinator, purchasing & public affairs.

"Honolulu Farmers' Market was chosen as one of our first EBT markets because it is conveniently located along major bus lines and open from 4:00-7:00pm, when working families can stop on their way home," says Gida Snyder, co-founder of GreenWheel Food Hub, and SNAP manager for this market. "Hawaii Farm Bureau Federation's commitment to selling only locally-grown produce at this market means that EBT dollars spent here will go directly to supporting local agriculture and Hawaii's local economy."

The Honolulu Farmers' Market is held every Wednesday at Neal Blaisdell Concert Hall from 4:00-7:00pm. Free parking is available for market customers. *Note that market will be closed on December 12th.* SNAP customers will visit the GreenWheel Food Hub booth at the front of the market



Appendix J: Sample Media Release, cont.

to swipe their EBT cards in exchange for *GreenBucks* scrip in \$1 increments that can be spent for EBT-eligible items throughout the market.

"Supporting GreenWheel Food Hub's efforts to expand access to locally grown foods is a part of our mission to ensure that local, healthy food is affordable and accessible to low income communities and that everyone has the opportunity to join in this endeavor," says Patti Chang, CEO of Feed The Hunger Foundation. For more information about GreenWheel Food Hub's project to bring EBT/SNAP acceptance to local farmers markets visit: <u>www.greenwheelfoodhub.org</u>. GreenWheel Food Hub is a fiscally-sponsored project of Feed the Hunger Foundation, a 501(c)3. <u>www.feed-hunger.com</u> For more information on the Honolulu Farmers' Market visit <u>http://hfbf.org/markets/</u>

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We hope this Playbook is useful to you.

If you are working on accepting SNAP benefits at your farmers' market please feel free to contact us to talk story and share ideas:



greenwheelfoodhub.org



@GWfoodhub



GreenWheel FoodHub

info@greenwheelfoodhub.org