April 25, 2016  7:00pm eastern
Getting started with Accepting Food Assistance Benefits to Increase Sales

MSU is an affirmative-action, equal-opportunity employer. Michigan State University Extension programs and materials are open to all without regard to race, color, national origin, sex, gender, gender identity, religion, age, height, weight, disability, political beliefs, sexual orientation, marital status, family status or veteran status.
Getting started with Accepting Food Assistance Benefits to Increase Sales

April 25, 2016
Michigan Farmers Market Association (MIFMA)

Mission: MIFMA advances farmers markets to create a thriving marketplace for local food and farm products.

Vision: MIFMA places farmers markets at the forefront of the local food movement and works to ensure all residents have access to healthy, locally grown food and that Michigan farmers markets receive policy support.

www.mifma.org
Why should farmers accept Food Assistance Benefits?

- Expand Food Access
- Marketing Opportunities
- Expand Customer Base
- Increase Sales
New City Urban Farm

Lance Kraai

Grand Rapids, Michigan
## Food Assistance Programs at Michigan Farmers Markets

<table>
<thead>
<tr>
<th>Program Name</th>
<th>Food Assistance Program</th>
<th>SNAP Bridge Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Supplemental Nutrition Assistance Program (SNAP)</td>
<td>Food Assistance Program</td>
<td>SNAP Bridge Card</td>
</tr>
<tr>
<td>Double Up Food Bucks</td>
<td></td>
<td>Electronic Credits OR Silver Tokens</td>
</tr>
<tr>
<td>WIC Farmers Market Nutrition Program (FMNP)</td>
<td>WIC Project FRESH</td>
<td>Paper Vouchers OR WIC Bridge Card</td>
</tr>
<tr>
<td>Senior FMNP</td>
<td>Market FRESH</td>
<td>Paper Vouchers</td>
</tr>
<tr>
<td>Hoophouses for Health</td>
<td></td>
<td>Paper Vouchers</td>
</tr>
<tr>
<td>Prescription for Health</td>
<td>Program Names Vary</td>
<td>Paper Vouchers, Tokens OR Prepaid Gift Cards</td>
</tr>
</tbody>
</table>

www.mifma.org
WIC Project FRESH

Michigan Department of Health and Human Services WIC Division
## WIC Project FRESH

<table>
<thead>
<tr>
<th>Program Goals</th>
<th>Eligible Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Provide fresh, unprepared, locally grown fruits and vegetables to WIC participants</td>
<td>• Nutritional at-risk individuals including:</td>
</tr>
<tr>
<td>• Expand awareness, use of and sales at farmers markets</td>
<td>• Women; pregnant, breastfeeding and post-partum</td>
</tr>
<tr>
<td>• Can only be spent at farmers markets, farm stands &amp; CSA programs</td>
<td>• Infants (over 4 months old)</td>
</tr>
<tr>
<td></td>
<td>• Children up to age 5</td>
</tr>
<tr>
<td></td>
<td>• Distribution once/year</td>
</tr>
</tbody>
</table>
Accepting WIC Project FRESH

• Each coupon is worth $2.00
  • No Change can be Given
• **Eligible Food Items**: Michigan grown, fresh fruit and vegetables and some fresh herbs
• Each coupon has to be signed
  • Signature on coupon should match signature on booklet
• **Display Provided Signage**
• Program runs June 1 – October 31
Getting Started with WIC Project FRESH

- By April 1, contact the Michigan Department of Health and Human Services WIC Division
- Complete a contract to participate
- Register as a Vendor with the State of Michigan
- Submit coupons for reimbursement
Senior Project FRESH/Market FRESH

Michigan Aging and Adult Services Agency
# Senior Project FRESH/ Market FRESH

<table>
<thead>
<tr>
<th>Program Goals</th>
<th>Eligible Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Provide food to low-income seniors</td>
<td>• 60 years of age or older</td>
</tr>
<tr>
<td>• Increase consumption of agricultural commodities</td>
<td>• Household incomes not more than 185% of the federal poverty guidelines</td>
</tr>
<tr>
<td>• Develop and support new farmers markets, roadside stands and CSA programs</td>
<td>• In Michigan: most be a resident of the county distributing</td>
</tr>
<tr>
<td>• Can only be spent at farmers markets, farm stands &amp; CSA programs</td>
<td>• Distribution once/year</td>
</tr>
</tbody>
</table>

Accepting Senior Project FRESH/Market FRESH

• Each coupon is worth $2.00
  • No Change can be Given

• **Eligible Food Items**: Michigan grown, fresh fruit and vegetables, *honey* and some fresh herbs

• Each coupon has to be signed
  • Signature on coupon should match signature on booklet

• **Display Provided Signage**

• Program runs June 1 – October 31
Getting Started with Senior Project
FRESH/ Market FRESH

- Contact the Michigan Aging and Adult Services Aging
- Complete a contract to participate
- Register as a Vendor with the State of Michigan
- Submit coupons for reimbursement
Supplemental Nutrition Assistance Program (SNAP)
Supplemental Nutrition Assistance Program

- Formerly the Food Stamp program
- 1 in 7 people nationwide receive SNAP benefits
- 1.5 million people received $183 million in Michigan during the month of December 2015*
- Benefits can purchase any **eligible food items**
  - Excludes hot prepared food
  - Includes plants that produce food

Data provided by the Michigan DHHS Greenbook
Farmers Markets Authorized to Accept SNAP in Midwest

Number of markets reported in the National Farmers Market Directory by USDA AMS. Number of authorized markets reported by USDA FNS in FY2015.
SNAP Redemption at Farmers Markets in the Midwest 2010-2015

Source: USDA Food and Nutrition Service Benefits Redemption Division
Two ways to accept SNAP

At a Farmers Market that is Authorized

Become Authorized as a Direct Marketing Farmer
How Farmers Markets Accept SNAP

Customer decides to spend $20 at the market

Market deducts $20 from SNAP Bridge Card and gives customer $20 in tokens

Customer uses tokens to purchase food from market vendors

Vendors collect tokens and turn them back in to the market

Market reimburses vendors for token sales
## When Accepting SNAP at a Farmers Market...

<table>
<thead>
<tr>
<th>What the Market can Expect from Vendors</th>
<th>What Vendors Expect from the Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Guidelines for what can be purchased with SNAP</td>
<td>• Clear communication on how often you will be reimbursed</td>
</tr>
<tr>
<td>• Instructions that change cannot be given</td>
<td>• Clear communication on how you will be reimbursed</td>
</tr>
<tr>
<td>• Tools to train employees</td>
<td>• Instruction on who to go to with questions</td>
</tr>
<tr>
<td>• Instructions on redeeming currency</td>
<td></td>
</tr>
</tbody>
</table>
Notes about accepting SNAP at a Farmers Market

- Sign a **Vendor Agreement**
- Tokens/Scrip have a dollar value- Keep them **safe!**
- Watch for tokens from **other markets**
  - The market can only reimburse you for tokens from their own market
- No cash **change** can be given
  - Rounding up or down product quantity
  - Supplementing with cash
- **Eligible Food Items Only**
  - Not responsible for reimbursing for tokens accepting for ineligible items
Farmers can become authorized to accept SNAP

- Farmers can apply to be SNAP retailers
- Obtain a Point of Sale Device
- EBT Bridge Cards can be accepted as payment for eligible foods
- Funds are transferred electronically into your bank account
Steps to Start Accepting SNAP

1. Complete USDA FNS SNAP Application
2. Obtain a Point of Sale Device
3. Train Employees and/or Volunteers
4. Promote, Promote, Promote!

Communicate with Community Partners
Completing the USDA FNS Authorization Application
Apply Online to Accept SNAP Benefits

- Go to [www.fns.usda.gov/ebt/snap/retailers-0](http://www.fns.usda.gov/ebt/snap/retailers-0)
- Two applications available
  1) Farmers Market defined as:
     “Two or more farmer-producers that sell their own agricultural products directly to the general public at a fixed location, particularly fresh fruits and vegetables (but also meat, dairy, and grains).”
  2) Stores- includes Direct Marketing Farmers
     “Farmer-producers that sell their own agricultural products directly to the general public, which includes fruits and vegetables, meat, fish, poultry, dairy products, and grains.”
Steps to Completing an Online Application

• Create an Account
  • Username
  • Password
• After you receive confirmation that your account has been created, return to the application and log in
• Complete the online Application
• Print and Sign Application
• Submit Supporting Documents
What information will be asked for?

• Basic Information
  • Location
  • Mailing Address
  • Phone Number
  • Store Opening Date
  • When your operation is open
    • Months
    • Days of the week
    • Times
Accountability Information

• Store Type: Direct Marketing Farmer
• Ownership Type
• Employer Identification Number (EIN)
• Organization Name and Address
• Responsible Official Information
  • Social Security Number
Sales Information

• Where do your sales come from?
• How much of your sales are from eligible food items?
• Estimated dollar amount
• What is sold at your operation? (Inventory Information)
Supporting Documents to Submit

• Document Cover Sheet
• Certification and Signature Statement
• Copy of Photo ID for Responsible Official
• Copy of Social Security Card for Responsible Official
  • NOT required if Government Owned, Nonprofit Organization or Publically-Owned Corporation
• Copy of any Business Licenses held (if applicable)
• For Nonprofits- IRS Determination Letter
Options for a Point-of-Sale Devices
Hardwired Point-of-Sale Devices

- Electricity
  - Present on site or can be installed

- Landline Telephone Line
  - Present on site or can be installed

Free Hardwired Point-of-Sale Device
- Available from State Contracted EBT Supplier
**Farmers Market Coalition’s Free SNAP EBT Equipment Program**

<table>
<thead>
<tr>
<th>Who can receive support?</th>
<th>How do you apply?</th>
</tr>
</thead>
<tbody>
<tr>
<td>• SNAP-authorized Farmers Markets and Direct Marketing Farmers</td>
<td>• Visit <a href="http://www.FMCtoolbox.org">www.FMCtoolbox.org</a></td>
</tr>
<tr>
<td>• Do NOT possess functioning equipment (top priority) OR</td>
<td>• Determine Eligibility and Apply for Support</td>
</tr>
<tr>
<td>• Received equipment before May 2, 2012</td>
<td>• If approved, will choose from 3 service providers</td>
</tr>
<tr>
<td></td>
<td>• Funding will be distributed on a first come, first serve basis</td>
</tr>
</tbody>
</table>
Other Options for Point-of-Sale Devices

• Wireless Devices are also Available from Third Party Processors (TPP)
  • They can support debit, credit, and Bridge Cards
  • Program administrators will need to sign an agreement with the TPP

• Be Aware of Retail Merchant Account Fees

• Wireless from Wi-Fi vs. Cell Phone Signal

• Advice for Working with a TPP
  • Ask for a sample monthly statement
  • There are no stupid questions
  • Ask about PCI compliance
Can I accept SNAP with an app?

• There is currently only 1 app approved by USDA FNS to accept SNAP
• Mobile Market + created by the Novo Dia Group
• Accessible through the MarketLink program
• One of the three providers FMC grant recipients can choose from
Outreach is Key: Display Signage!
Double Up Food Bucks
Pioneering solutions that support farmers, families, and local economies.
DOUBLE UP FOOD BUCKS

Families
bring home
more healthy
food

Farmers
make more
money

More food dollars
stay in local
economy,
strengthening
communities
DOUBLE UP FOOD BUCKS

What you can buy for $20 in SNAP benefits at a farmers market

What you can buy for $40 when SNAP is matched with Double Up Food Bucks
MARKETS 2015 Snapshot

140+ Direct Market Sites
Farmers markets  |  Mobile markets  | CSA farms  | Farm stands  | Food share programs

Statewide in Michigan & Toledo

2 Disbursement Mechanisms
- Tokens
- Electronic incentives
  - Loyalty app
  - Incentive card

Length of Season
- Seasonal from June – October
- Year-round and extended-season at pilot sites
DOUBLE UP FOOD BUCKS Impact

SNAP & DOUBLE UP AT FARMERS MARKETS

$1.6 Million

$1,134,471

2007 2009 2011 2015

$15,832 $31,102

Double Up Starts

$250,000 $500,000 $750,000 $1,000,000 $1,250,000 $1,500,000
Two ways to participate in Double Up

At a farmers market that participates

Applying to participate as a Farm Stand
Get Involved

Join us & help spread the word!
Are you interested in becoming a Double Up market or helping spread the word? Below are some ways you can get involved. Have other ideas or questions? Email or call us! 866.586.2796

Become a Double Up Location

- We are honored to work with 150+ farmers markets and grocery stores across Michigan. The application process for 2016 participating sites is now closed. If you have questions about becoming a participating site in 2017, please email us or call 866.586.2796.

- We are working to expand the Double Up model outside Michigan and have developed a toolkit to help partners in other states bring this successful model to their communities. Partnerships are underway from Oklahoma to Utah. Connect with us today to learn more!

MICHIGAN LOCATIONS
- List of 2016 Markets by County – Beginning June 1st
- Extended Season Farmers Market Locations!

MARKET PROGRAM MATERIALS
- 2016 Farmers Market Poster
- Extended Farmers Market Locations!

YEAR ROUND MARKET FLYERS
- Detroit
- Waterford
- Flint

www.doubleupfoodbucks.org
Tools and Resources
Resource Manual Available

- Comprehensive guide for farmers markets beginning to accept SNAP Bridge Cards in Michigan
- Available free to MIFMA members through Member Portal
- Available to purchase online from MIFMA Store as digital or hardcopy
# Product Eligibility Guide

## What Products are Eligible?

<table>
<thead>
<tr>
<th>Product</th>
<th>SNAP/EBT/Bridge Card</th>
<th>Double Up Food Bucks</th>
<th>WIC Project FRESH</th>
<th>Market FRESH</th>
<th>Hoophouses for Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fresh MI Grown Fruits &amp; Vegetables</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Fresh Herbs</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Food Producing Plants</td>
<td>✓</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
<td>✓</td>
</tr>
<tr>
<td>Maple Syrup</td>
<td>✓</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
<td>✓*</td>
</tr>
<tr>
<td>Honey</td>
<td>✓</td>
<td>✗</td>
<td>✗</td>
<td>✓</td>
<td>✓*</td>
</tr>
<tr>
<td>Baked Goods</td>
<td>✓</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
<td>✓*</td>
</tr>
<tr>
<td>Jams &amp; Jellies</td>
<td>✓</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
<td>✓*</td>
</tr>
<tr>
<td>Meat, Dairy, &amp; Eggs</td>
<td>✓</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
<td>✓*</td>
</tr>
<tr>
<td>Hot, Prepared Foods</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
</tr>
</tbody>
</table>

* 50% of the ingredients (by weight) must be produced by the Hoophouses for Health farmers

** WIC Project FRESH can only be used to purchase the following herbs: Chives, Cilantro, Dill, Lemon Grass, Marjoram, Mint, Oregano, Parsley, Rosemary, Sage, Summer Savory, Sorrel, Tarragon, and Thyme
Join us for a Farmers Market tour!

SNAP Farmers Market Tours

Farmers markets can accept Supplemental Nutrition Assistance Program (SNAP) benefits to create a win-win-win opportunity for their market, their vendors, and the health of the community.

These tours are an opportunity to observe and learn firsthand how accepting SNAP benefits in a farmers market setting can increase revenue for vendors, contribute to vendor recruitment and retention for the market, and increase access to fresh, healthy food for your community residents.

Saturday, June 4
9:00 AM
Kalamazoo Farmers Market
1204 Bank Street
Kalamazoo, MI 49007

Saturday, June 18
9:00 AM
Boye City Farmers Market
319 North Lake Street at Veterans's Memorial Park
Boye City, MI 49712

Each tour qualifies for 1 Market Manager Certificate Program Continuing Education credit.

Who should attend?
Market managers new to accepting SNAP at their market, those interested in beginning to accept SNAP at their market, and community organizations who work with SNAP-eligible clients are invited to participate in tours of markets experienced in accepting SNAP.

These tours are supported by the Michigan Department of Health and Human Services (MDHHS).

Register at www.mifma.org/events
Contact Us

Michigan Farmers Market Association
480 Wilson Road, Room 172, East Lansing, MI 48824
517-432-3381
www.mifma.org