

# MSU EXTENSION 2016 BEGINNING FARMER WEBINAR SERIES



TWENTY THREE EVENING WEBINARS FOR PEOPLE WANTING TO 'GET STARTED' FARMING

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

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# Getting started with Accepting Food Assistance Benefits to Increase Sales

April 25, 2016

# Michigan Farmers Market Association (MIFMA)

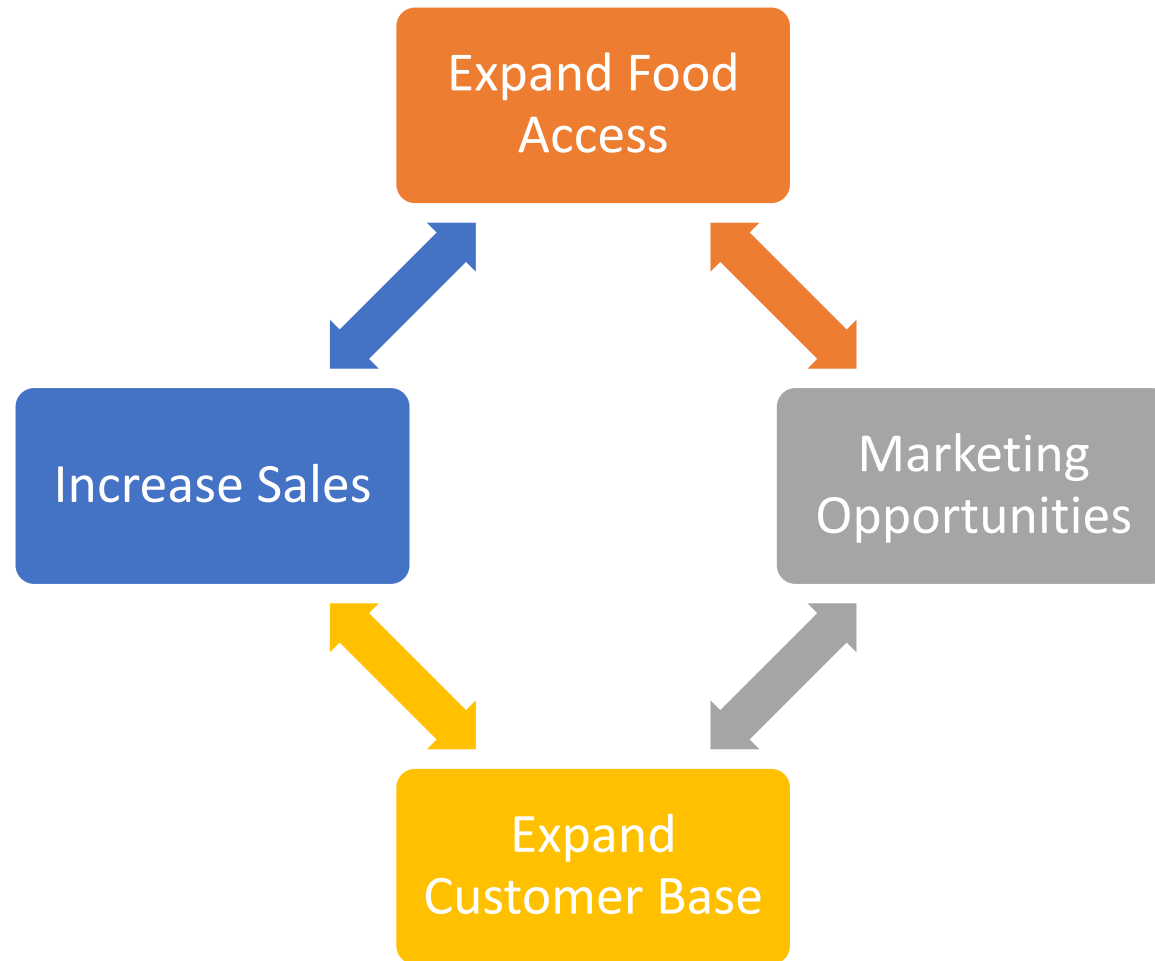


**Mission:** MIFMA advances farmers markets to create a thriving marketplace for local food and farm products

**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



# Why should farmers accept Food Assistance Benefits?





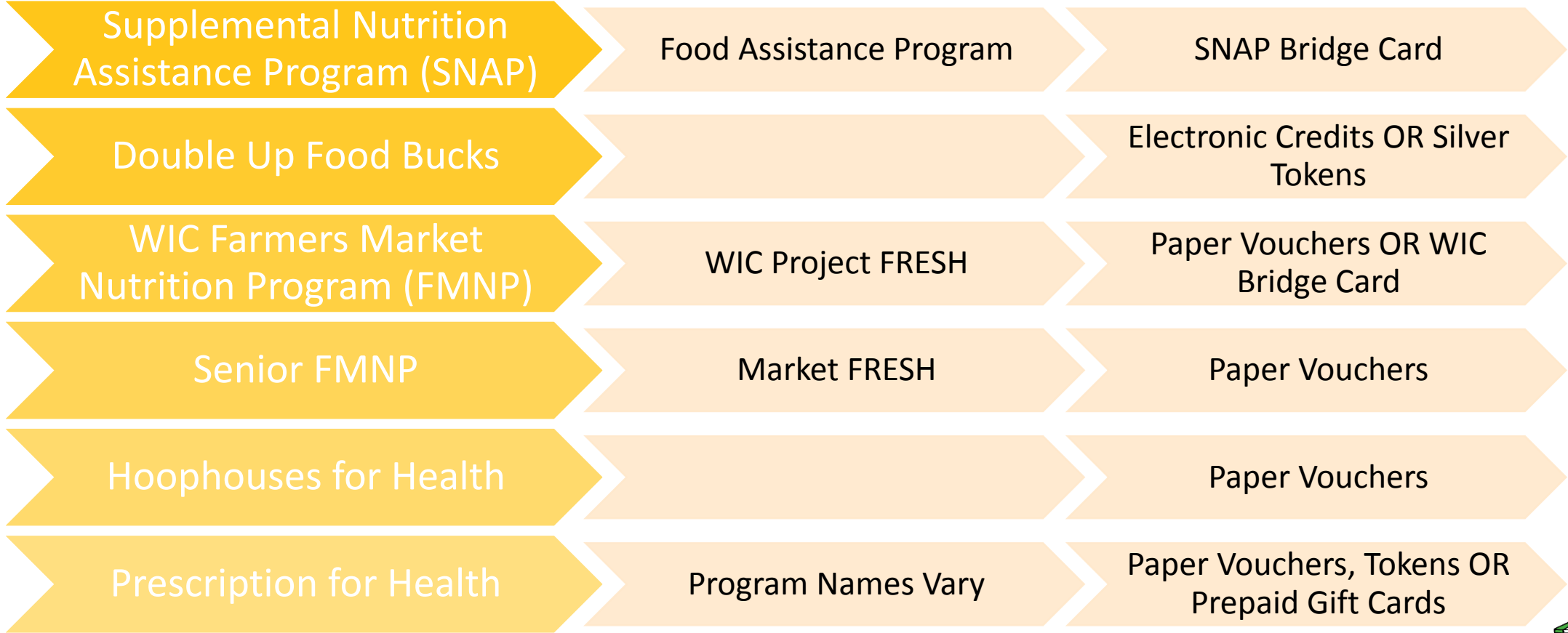
# New City Urban Farm

Lance Kraai

Grand Rapids, Michigan



# Food Assistance Programs at Michigan Farmers Markets







# WIC Project FRESH

Michigan Department of Health and Human Services WIC Division



# WIC Project FRESH



## Program Goals

- Provide fresh, unprepared, locally grown fruits and vegetables to WIC participants
- Expand awareness, use of and sales at farmers markets
- Can only be spent at farmers markets, farm stands & CSA programs

## Eligible Recipients

- Nutritional at-risk individuals including:
  - Women; pregnant, breastfeeding and post-partum
  - Infants (over 4 months old)
  - Children up to age 5
- Distribution once/year





# 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



## Program Goals

- Provide food to low-income seniors
- Increase consumption of agricultural commodities
- Develop and support new farmers markets, roadside stands and CSA programs
- Can only be spent at farmers markets, farm stands & CSA programs

## Eligible Recipients

- 60 years of age or older
- Household incomes not more than 185% of the federal poverty guidelines
- In Michigan: most be a resident of the county distributing
- Distribution once/year



# 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
- Rolling deadline with enrollment forms online at [www.Michigan.gov/marketfresh](http://www.Michigan.gov/marketfresh)
- Register as a Vendor with the State of Michigan
- Submit coupons for reimbursement







# Supplemental Nutrition Assistance Program (SNAP)

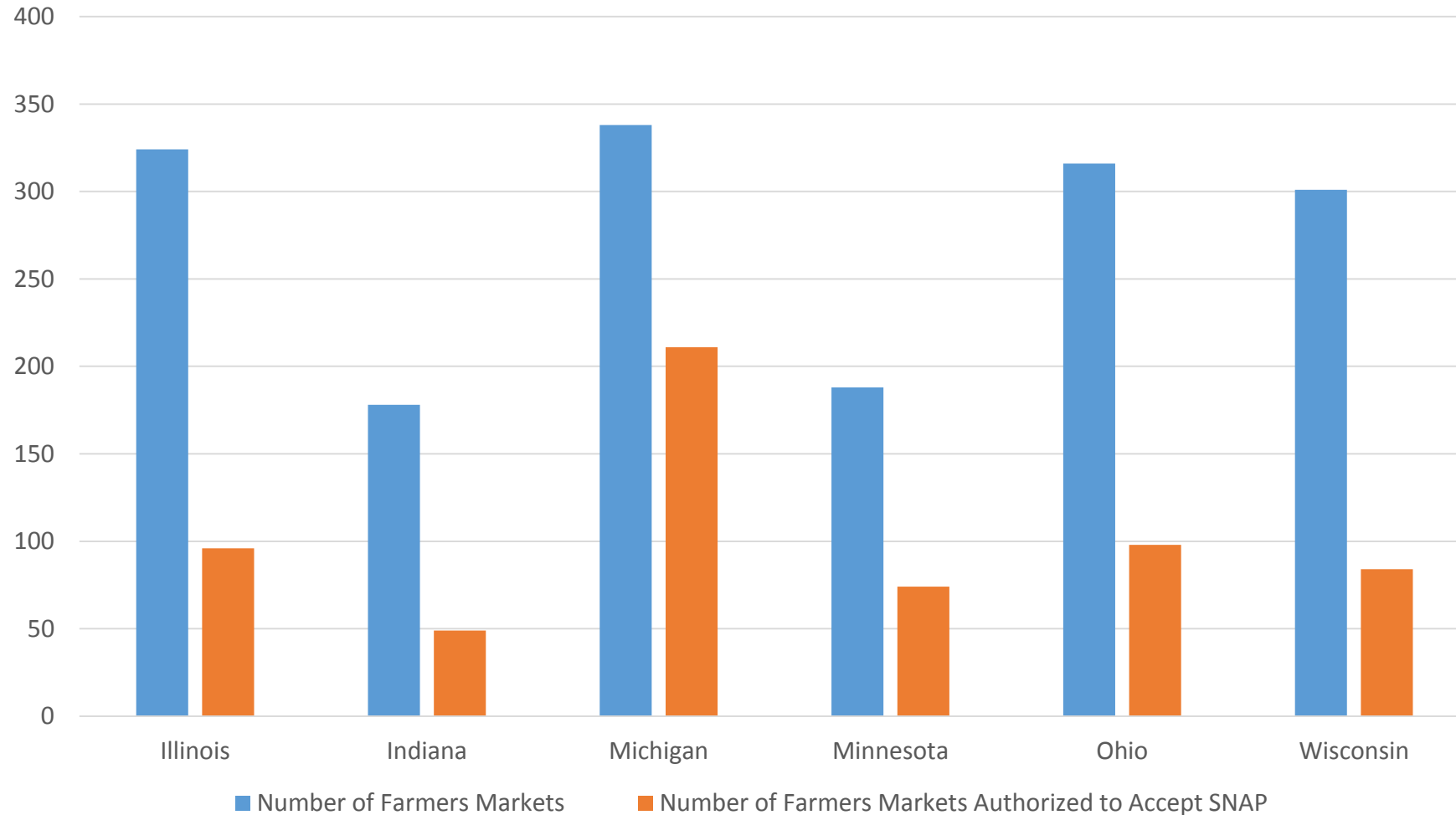


# Supplemental Nutrition Assistance Program



- 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

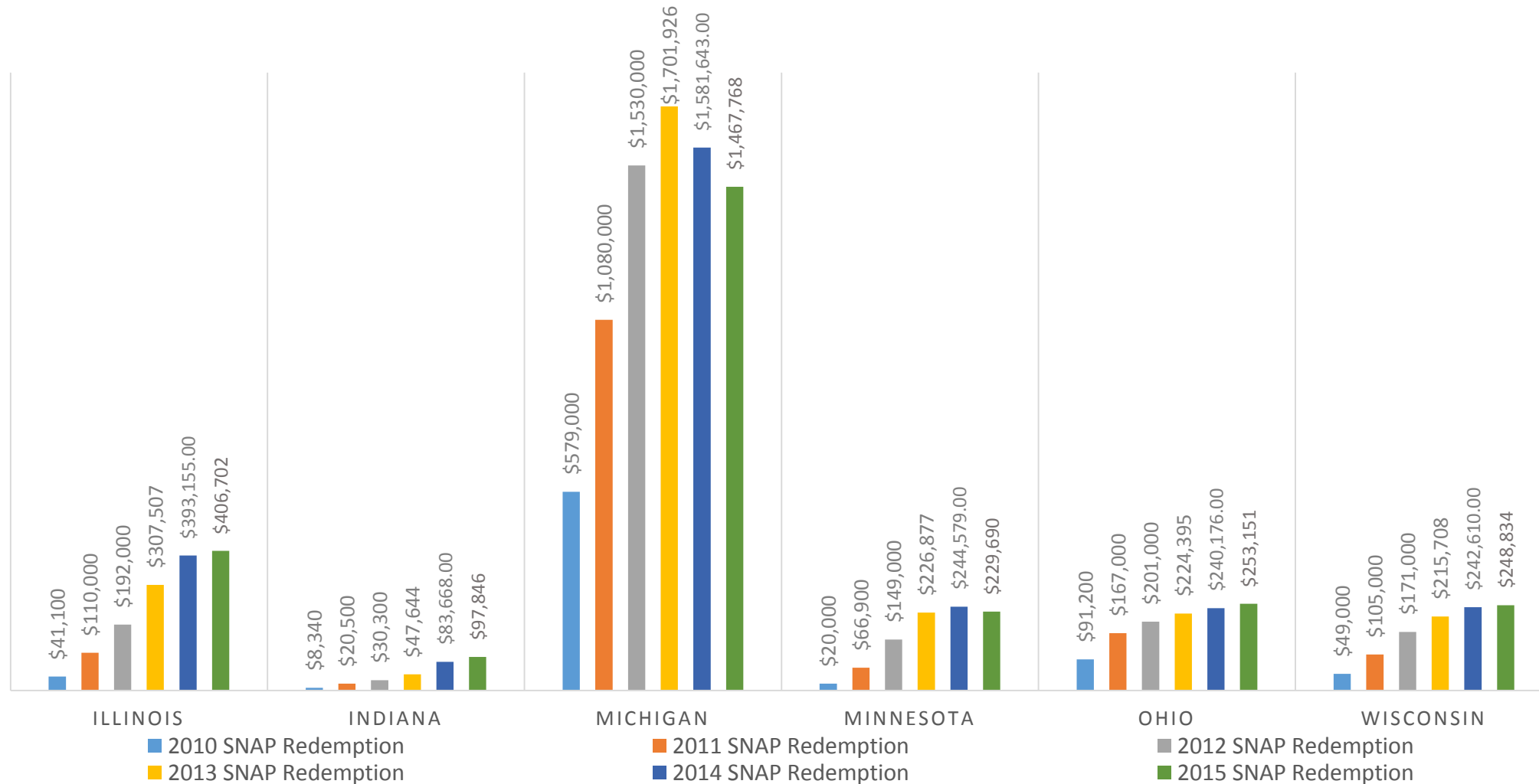
# Farmers Markets Authorized to Accept SNAP in Midwest



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



# When Accepting SNAP at a Farmers Market...



## What the Market can Expect from Vendors

- Guidelines for what can be purchased with SNAP
- Instructions that change cannot be given
- Tools to train employees
- Instructions on redeeming currency

## What Vendors Expect from the Market

- Clear communication on how often you will be reimbursed
- Clear communication on how you will be reimbursed
- Instruction on who to go to with questions



## 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

Complete USDA  
FNS SNAP Retailer  
Application

Obtain a Point of  
Sale Device

Train Employees  
and/or Volunteers

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.”*



## Supplemental Nutrition Assistance Program (SNAP) Print

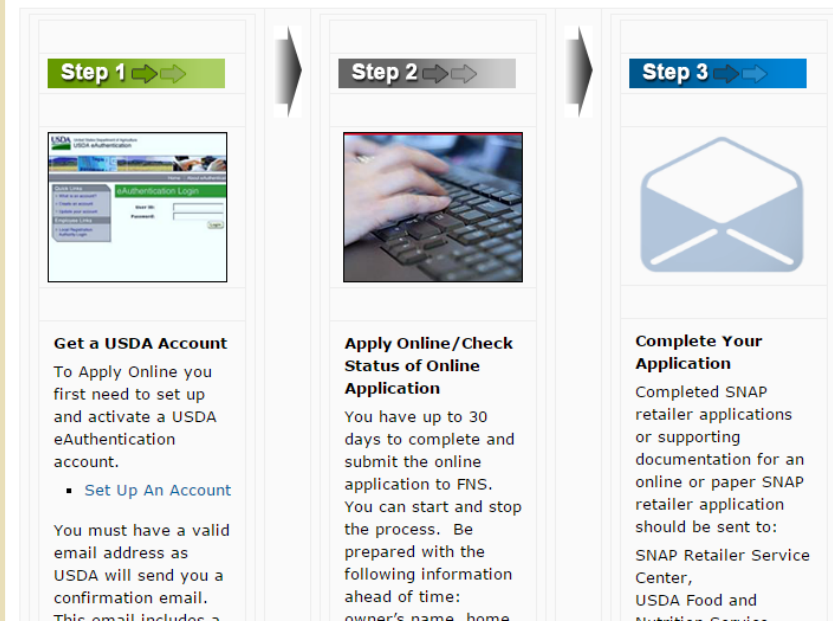
### Retailers

Apply online to become authorized to accept SNAP at your retail food store or farmers market. It is fast and secure and you can complete the online application in as little as 15 minutes. By applying online you can also check the real-time status of your application using your USDA account.

**Apply as a Multi Store Owner of 10 or more Supermarkets or Superstores**

### Retailers and Farmers Markets

Follow the steps to become authorized as shown below.

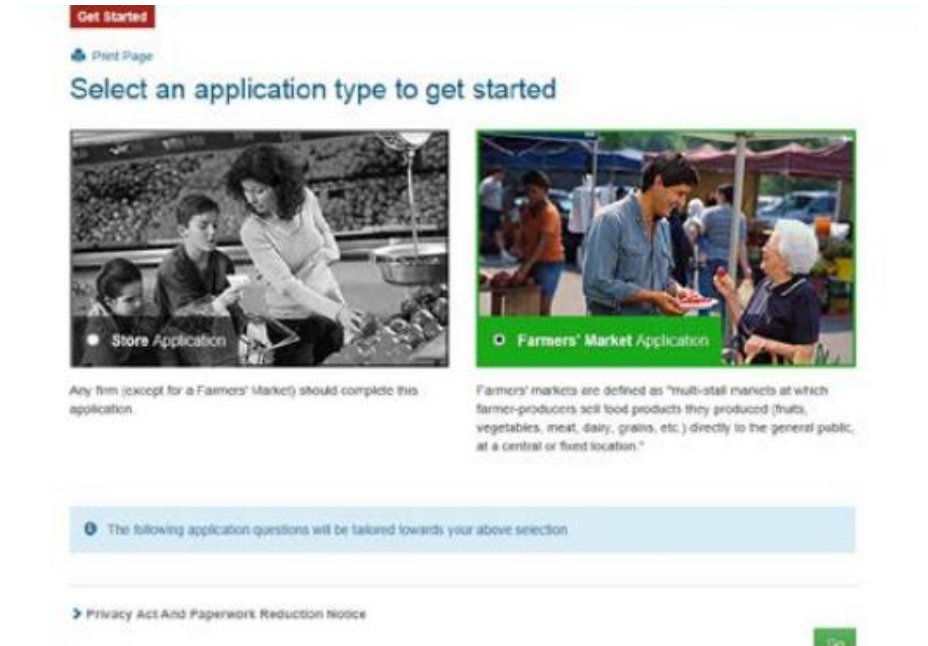




# Steps to Completing an Online Application



- 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

The screenshot shows the 'Basic Information' section of an online application form. The form includes the following fields and sections:

- When did or when will the market open for business under the current ownership?** (Date field)
- What is the official name of the market? (The name you use on legal documents, such as leases, contracts, incorporation documents, etc.)** (Text field)
- Market Number: What is this?** (Text field)
- Supporting Organization: What is this?** (Dropdown menu)
- What is the address where the market is conducted? (I.e., where the market takes place)**
  - Street Number: (Text field)
  - Street Name: (Text field)
  - Additional Address Line: (Text field)
  - City: (Text field)
  - State: (Dropdown menu)
  - Zip Code: (Text field)
- Is the market's mailing address the same as the address where the market is conducted?** (Radio buttons for Yes/No)
- Market Telephone Number: What is this?** (Text field)
- Alternate Telephone Number: What is this?** (Text field)
- Email Address: What is this?** (Text field)
- Confirm Email Address:** (Text field)

Navigation buttons: Back, Next, Save and Continue Later.



# 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)

The screenshot shows the 'Sales Information' section of the USDA Online Store Application. The page includes a navigation menu on the left with options like 'Home', 'Select Application Type', 'Before You Begin', 'Acknowledgement Agreement', 'Basic Information', 'Accountability Information', 'Sales Information' (highlighted), 'Inventory Information', 'Supplemental Information', and 'Review and Submit'. The main content area contains the following fields and instructions:

- Print Page** link.
- Sales Information** heading.
- Instruction: "In this section, you will provide details regarding the market's sales."
- Question: "Does the market sell products, at wholesale, to other businesses, such as hospitals or restaurants?" with radio buttons for Yes and No.
- Question: "Are 50% or more of the market's sales from hot food AND/OR cold, freshly-prepared foods?" with radio buttons for Yes and No.
- Total Retail Sales:** Instruction: "Enter the market's total retail sales from all products (both food and non-food products/services). If your market reported the amount of sales it made in the last tax year to the Internal Revenue Service (IRS), you must enter that amount in this field. If your market did not report sales to the IRS for the last tax year, enter your best good-faith estimate of the sales you expect to take place at your market in the next day, week, month, or year."
- Field: "Retail sales are:" with radio buttons for Estimated and Actual.
- Field: "\$ 4000 .00" with a currency symbol and a decimal field.
- Frequency options: Per day, Per week (selected), Per month, Per year.
- Example: "Example: 250,000" with instruction: "Round to nearest dollar, do not enter cents or dollar sign. Enter a positive number less than 999,999,999,999."
- Buttons: "Save and Continue Later", "Back", and "Next".

At the bottom of the page, there is a footer with links for "FOIA", "Accessibility Statement", "Privacy Policy", "Non-Discrimination Statement", "Information Quality", "USA.gov", and "White House".



# 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

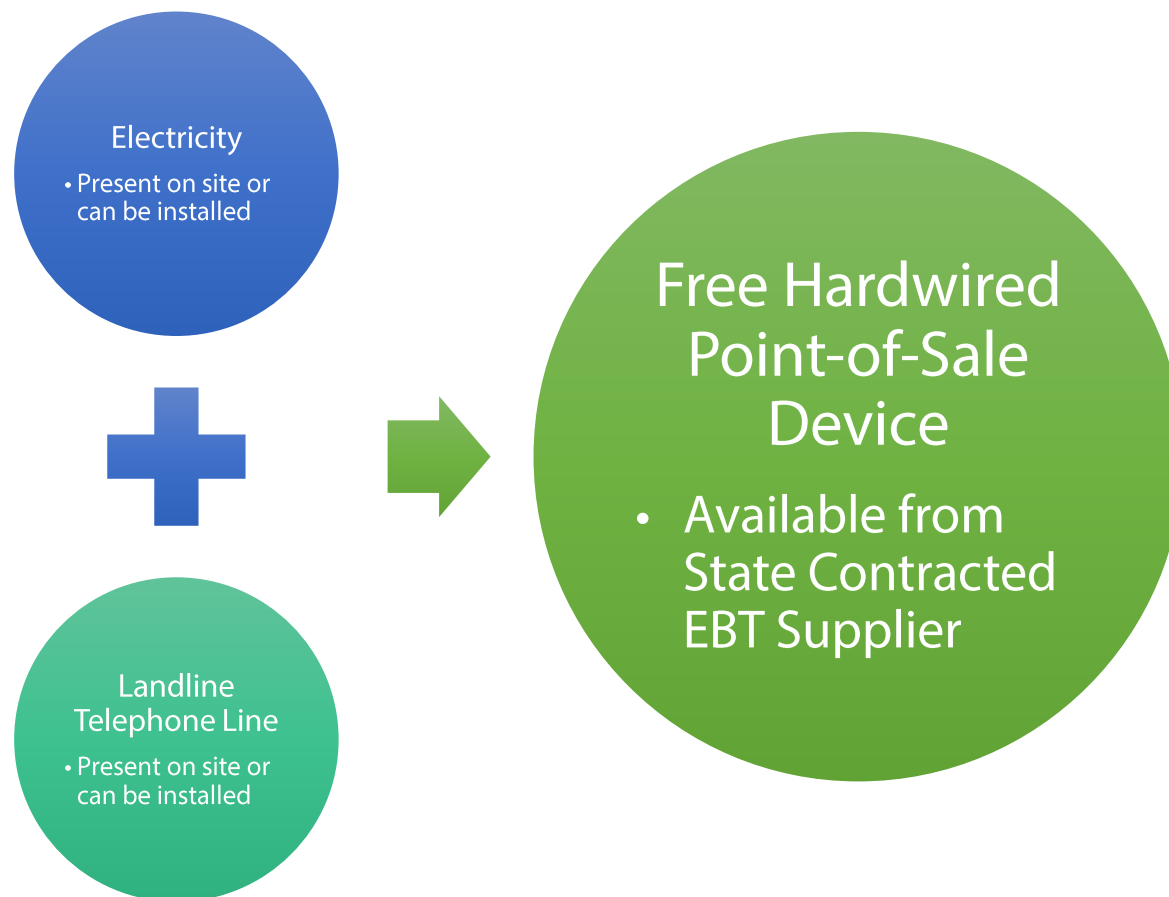




# Options for a Point-of-Sale Devices



# Hardwired Point-of-Sale Devices





# Farmers Market Coalition's Free SNAP EBT Equipment Program



## Who can receive support?

- SNAP-authorized Farmers Markets and Direct Marketing Farmers
- Do NOT possess functioning equipment (top priority) **OR**
- Received equipment before May 2, 2012

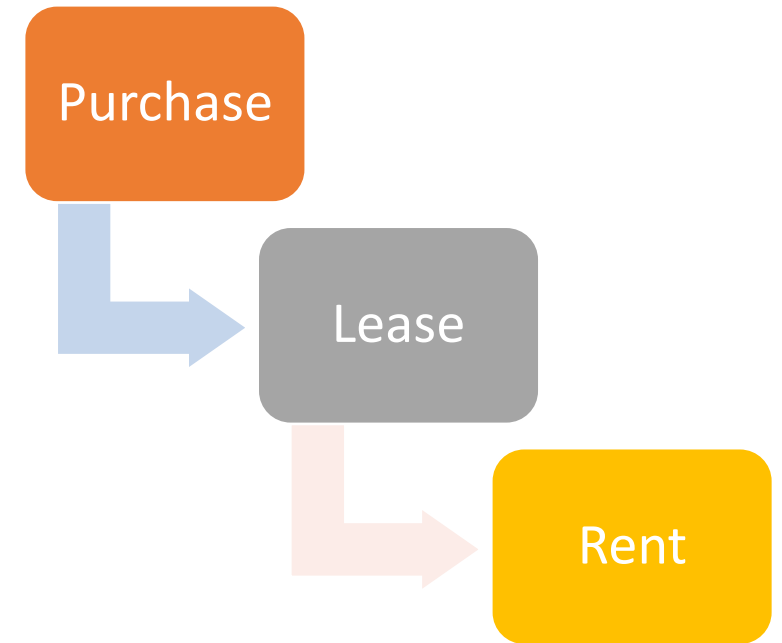
## How do you apply?

- Visit [www.FMCtoolbox.org](http://www.FMCtoolbox.org)
- Determine Eligibility and Apply for Support
- If approved, will choose from 3 service providers
- Funding will be distributed on a first come, first serve basis



# 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



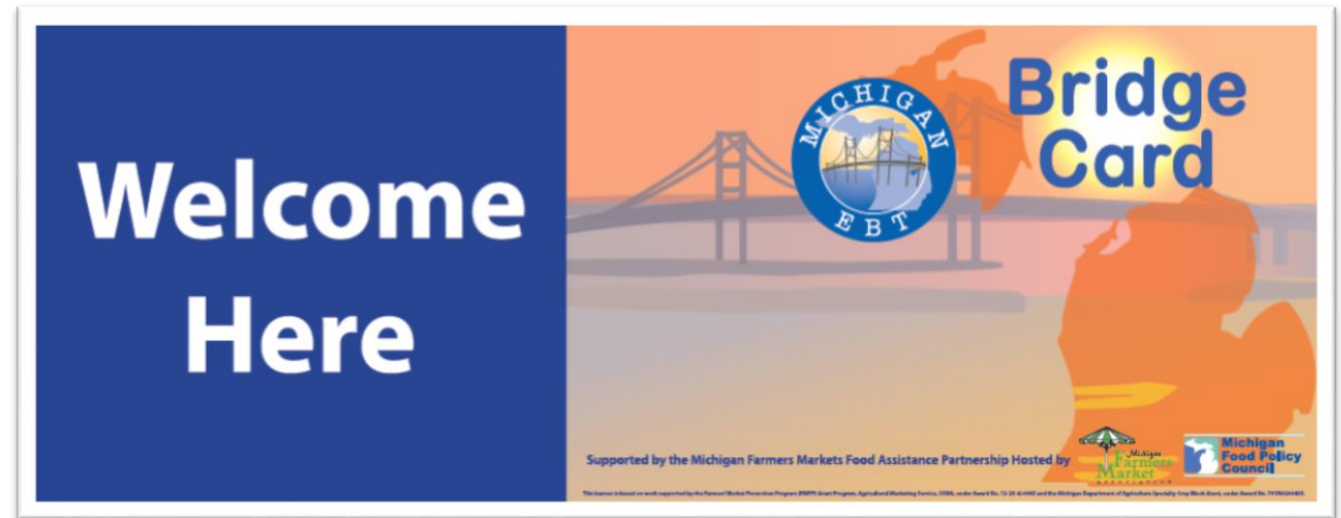
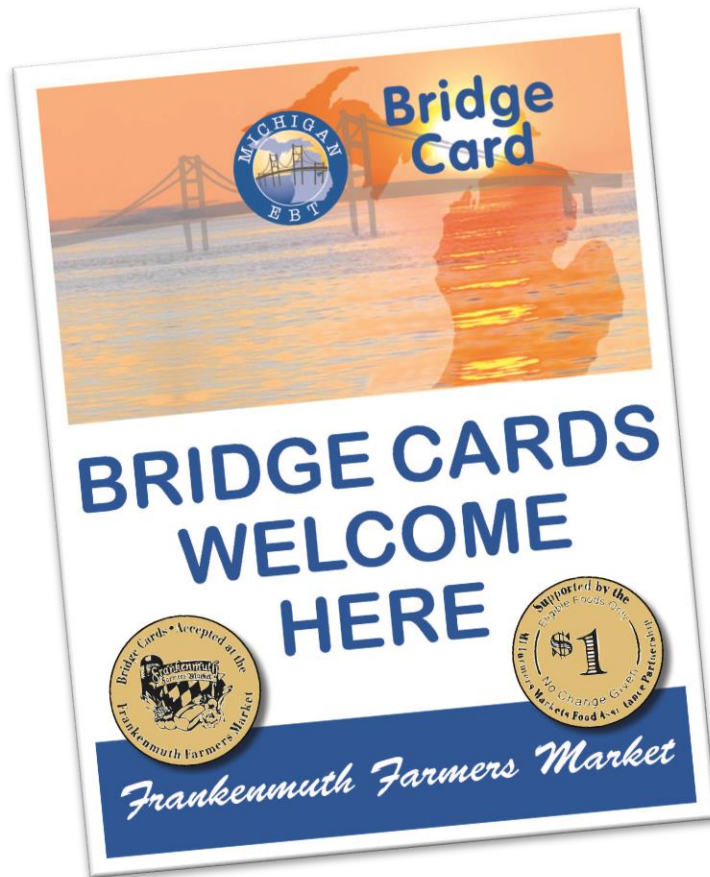
# Can I accept SNAP with an app?



- 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



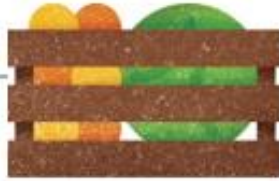
# FAIR FOOD NETWORK



**Pioneering  
solutions  
that support  
farmers,  
families +  
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

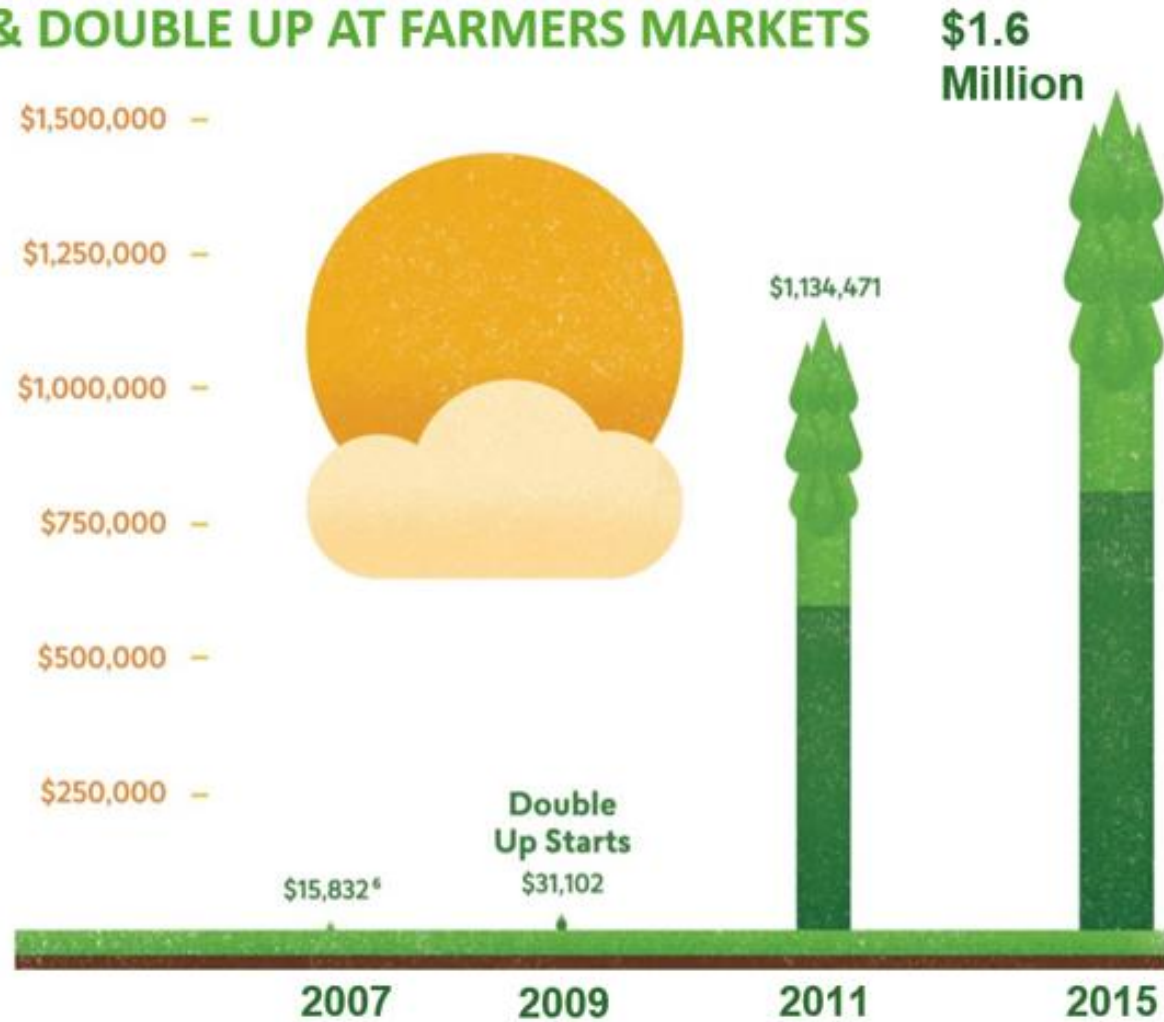
## Length of Season

- Seasonal from June – October
- Year-round and extended-season at pilot sites



# DOUBLE UP FOOD BUCKS Impact

## SNAP & DOUBLE UP AT FARMERS MARKETS





# Two ways to participate in Double Up



**At a farmers market that participates**

**Applying to participate as a Farm Stand**



[How It Works](#)[Locations](#)[Get Involved](#)[About](#)[FAQ](#)

# 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



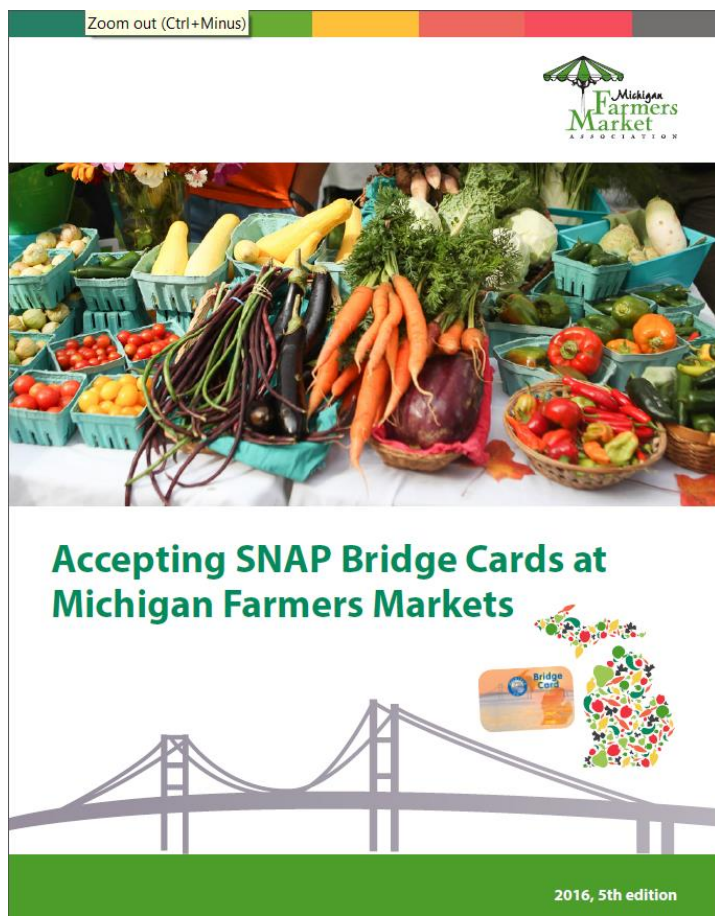




# Tools and Resources



# 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?	SNAP/EBT/ Bridge card 	Double Up Food Bucks 	WIC Project FRESH 	Market FRESH 	Hoophouses for Health 
Fresh MI Grown Fruits & Vegetables	✓	✓	✓	✓	✓
Fresh Herbs	✓	✓	✓**	✓	✓
Food Producing Plants	✓	✗	✗	✗	✓
Maple Syrup	✓	✗	✗	✗	✓*
Honey	✓	✗	✗	✓	✓*
Baked Goods	✓	✗	✗	✗	✓*
Jams & Jellies	✓	✗	✗	✗	✓*
Meat, Dairy, & Eggs	✓	✗	✗	✗	✓*
Hot, Prepared Foods	✗	✗	✗	✗	✗

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

\*\* 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

#### Boyer City Farmers Market

319 North Lake Street at Veteran's Memorial Park  
Boyer 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](http://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](http://www.mifma.org)

