

Encouraging SNAP Participation at Farmers' Markets:

A Guide Prepared for the North Carolina Division of Public Health



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The Food Trust



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About This Guide

This guide focuses on the many ways to increase SNAP participation at farmers' markets in North Carolina. It is divided into five sections, including topics such as the technical aspects of establishing a system to accept SNAP/EBT, marketing and promotion approaches, and programming initiatives that are beneficial to the SNAP participant population. Throughout the guide the word SNAP is used in terms of the SNAP population and SNAP/EBT will be used in reference to accepting SNAP/EBT at market, as EBT refers to the technical method by which SNAP is accepted.

The guide is intended for farmers' market stakeholders, such as market managers and public health professionals, working in both rural and urban areas. The guide has something to offer markets in various life stages; more advanced markets may find the latter half of the guide more useful, while less established markets may want to start at the beginning. While some infrastructure topics will be covered in the introduction, this guide is not meant to be a resource encompassing how to start a farmers' market, but rather how to start accepting SNAP and increasing SNAP sales at already existing farmers' markets.

Encouraging SNAP participation at farmers' market is important in ensuring that everyone has access to healthy food and investing money into local economies whether farmers' markets are new or established, urban or rural, big or small. The main ways in which farmers' market stakeholders can move forward are obtaining FNS authorization to accept SNAP, creating a strong marketing campaign, and implementing innovative programming initiatives.

This guide contains materials like one-pagers, checklists, and templates throughout to assist market managers in making some of the suggested changes. Statistical information on the food access landscape in North Carolina is included in the Appendix along with additional resources and information on the topics covered in the guide.

- **Section 1** is an **overview** of healthy food access and farmers' markets. This section also includes several farmers' market basics, such as location, farmer recruitment, funding and how to build strategic partnerships.
- Section 2 focuses on the steps necessary to begin accepting SNAP/EBT at a farmers' market. This
 includes a five step guide, and information on obtaining free equipment, scrip systems, and
 recordkeeping.
- Section 3 covers marketing and promoting the acceptance of SNAP/EBT at farmers' markets, from
 the 4 P's of marketing to images of effective forms of signage. Farmers' market stakeholders
 working on behalf of markets that already accept SNAP/EBT may want to begin here.
- Section 4 involves programming strategies and emerging models which engage the SNAP participant
 population. This includes information on smaller scale programming efforts like cooking
 demonstrations, walking tours, arts programming, and larger scale initiatives, such as financial
 incentives for SNAP participants and fruit and vegetable prescription programs. This section is meant
 to provide information on how to really engage the target population.
- Section 5 provides an appendix with additional resources.

Section 1: Introduction and Overview of Farmers' Market Essentials

Healthy Food Access and Farmers' Markets

Lack of access to healthy food has become a critical nationwide public health issue, as people in low- income communities are more likely to be affected by diet-related diseases like obesity and diabetes than people in higher-income communities with easy access to healthy food, like fruits and vegetables.¹

In North Carolina, 64.9% of adults are considered overweight and 29.7% are considered obese. Additionally, there are many census tracts in the state that are considered low-income, with low access to healthy food. See the Food Access Landscape section of the Appendix for more information. By increasing access to healthy food, there is opportunity to reduce rates of obesity and diet-related diseases and to increase quality of life for society's most vulnerable citizens.

While grocery stores are the cornerstone of communities with high access to healthy food, farmers' markets can play an important role in increasing the availability of quality, fresh food. There are many benefits to farmers' markets, not least of which is the fact that farmers' markets often offer a higher ratio of fresh fruits and vegetables to unhealthy food than do their retail store counterparts. Additionally, the farmers' market model is more flexible than other retail stores, and farmers' markets require less capital to launch. Farmers' markets also have the potential to strengthen the local economy in various ways.

For example, because farmers' markets are a direct sales opportunity from farmers to consumers, farmers' markets are a desirable retail outlet for farmers and can thus strengthen the rural communities that surround the market.

In order for farmers' markets to be an inclusive model that addresses healthy food access, farmers' markets need to have the ability to accept SNAP. SNAP is the nation's largest food assistance program, with nearly 1 in 7 Americans, on average, receiving monthly benefits in 2013. SNAP redemption at farmers' markets decreased dramatically during the 1990s as a result of the transition from paper vouchers to EBT cards.

However, in recent years, SNAP redemption at farmers' markets has increased significantly. Over the course of the past decade, SNAP redemption at farmers' markets has increased 400%. One significant factor that aided in increasing SNAP redemption was the Farmers' market Promotion Program, which provided funding for EBT machines. While these gains are significant, overall SNAP redemption is very low—around .022% of SNAP dollars were spent at farmers' markets in the USDA's fiscal year 2012. In North Carolina, only .004% of SNAP dollars were redeemed at farmers' markets in 2012; this is a 21.8% increase from 2011, but still a very small percentage. There is great potential for growth in SNAP redemption at farmers' markets in the state. One facet of this potential is to grow the number of farmers' markets that accept SNAP, and the other facet is to increase SNAP sales at farmers' markets that already do. See the Appendix for more information on the SNAP participant population and SNAP redemptions at farmers' markets.

¹ Karpyn, Allison and Treuhaft, Sarah (2010). The Grocery Gap: Who Has Access to Healthy Food and Why It Matters. Retrieved from http://thefoodtrust.org/uploads/media_items/grocerygap.original.pdf

² CDC (2012, October 19). Obesity and Overweight: North Carolina's Response to Obesity. Retrieved from

 $http://www.cdc.gov/obesity/stateprograms/funded states/north_carolina.html$

³ Economic Research Service (ERS), U.S. Department of Agriculture (USDA)(2014, January 1). Food Access Research Atlas. Retrieved from http://www.ers.usda.gov/data-products/food-access-research-atlas.aspx.

⁴ Food and Nutrition Service (FNS), USDA (2012, April). Building a Healthy America: A Profile of the Supplemental Nutrition Program. Retrieved from http://www.fns.usda.gov/sites/default/files/BuildingHealthyAmerica.pdf

⁵ Briggs, Suzanne et al (2010, June). Real Food, Real Choice: Connecting SNAP Recipients with Farmers' markets. Retrieved from http://farmersmarketcoalition.org/wp-content/uploads/2013/10/Real-Food-Real-Choice-FINAL.pdf

⁶ Wholesome Wave. SNAP Redemption at Farmers' markets Sees Rapid Growth from 2011-2013. Retrieved from http://wholesomewave.org/snapgrowth20112013/

Identifying Challenges

Farmers' markets can indeed improve the food landscape in low-income and low-access communities. However, there are significant challenges associated with accessibility of farmers' markets. This guide seeks to address some of these challenges.

Infrastructure: Farmers' markets take time and money to launch. From farmer recruitment to navigating zoning policies, there is a multitude of tasks associated with starting a farmers' market. Some aspects of creating a farmers' market, such as farmer recruitment, could be particularly challenging when the market is located in a low-income community. Additionally, the North Carolina Department of Revenue has new rules and regulations around farmers' markets in terms of tax code, which can also make farmer recruitment challenging. Infrastructure topics will be addressed in section 1 of this guide and additional information is in the Appendix. Additionally, the authorization process and obtaining the equipment necessary to accept SNAP/EBT at farmers' markets can be burdensome. Section 2 of this guide covers this topic.

Transportation: Transportation can be a challenge in both urban and rural areas. People living in rural areas may not have access to a public transportation system, and even for people living in urban areas the public transportation system may not be effective. There is potential for working with transit systems to move bus stops closer to farmers' markets or add additional stops. Additionally, farmers' market stakeholders may consider working with community partners to provide transportation for seniors or low-income populations. However, transportation can be difficult issue to address through programming, which makes it critical to select the best location from the beginning. Best practices for choosing a location can be found in this guide and additional information is provided in the Appendix.

Price and Perception: Consumers, including SNAP participants, can perceive price as a barrier to shopping at farmers' markets. However, a series of studies has been conducted that demonstrate that farmers' market prices are the same or lower than conventional supermarket prices. Farmers' markets, like other retail outlets, can be suitable places for people of any income bracket to shop. Section 3 addresses this challenge by providing information on best practices for marketing the affordability of foods. Section 4 provides information on education topics that address buying foods in season when they are less expensive and emerging models that make SNAP dollars go further.

Convenience and Lack of Awareness: Because farmers' markets are often only open once per week for part of the year, convenience can be a barrier to attracting shoppers. Additionally, because farmers' markets do not usually have expansive budgets, a lack of advertising can lead to residents not knowing that the markets exist, their locations and hours, the types of produce they sell, or that they accept SNAP. In low-income communities, if a farmers' market does not accept SNAP, it can be an inconvenient place for SNAP participants to buy groceries. Section 1 deals with SNAP acceptance at farmers' markets, while section 3 of this guide deals with marketing.

Governance and Infrastructure

A farmers' market starts with dedicated stakeholders. These stakeholders may be public health professionals, nonprofit organizations, and community members, among others. Community members are particularly important stakeholders. Engaging community members and SNAP participants early in the process will help ensure a successful farmers' market. Rules and regulations governing farmers' markets vary from community to community. It is always advisable to work with local public health departments and government officials to ensure zoning, insurance, rent, permitting, and other requirements are met. Farmers' markets that are legal entities can apply for grants, offer liability and aid in tax filing. Options for markets that have attained legal status can include markets that are owned and operated by city, community, or government organizations (like the farmers' market operated by the North Carolina Department of Agriculture and Consumer Services), markets that are owned and operated by vendor associations, and markets that are nonprofit entities. Farmers' markets can be projects of a nonprofit

⁷ Change Lab Solutions. From the Ground Up: Land Use Policies to Protect and Promote Farmers' markets. Retrieved from http://changelabsolutions.org/publications/land-use-farmers-markets

organization whose mission includes healthy food access (e.g. the Asheville City Market operated by the Appalachian Sustainable Agriculture Project) or the market itself can be a nonprofit organization (like the Onslow County farmers' market). For farmers' markets in low-income areas, it is advisable to obtain legal status because of the wide array of grants available to legal entity markets, particularly in low-income neighborhoods. Ideally, markets have a board, a dedicated market manager, and established bylaws, rules, and regulations. The market should also have a mission statement, which concisely and accurately reflects the goals of the stakeholders involved.

Market Managers

Consistent on-site management is essential to the success of a farmers' market in a low-income neighborhood. Managers are responsible for a wide variety of tasks, including providing nutrition education and processing EBT sales. A dedicated volunteer can serve as a market manager, but it is often a best practice to pay market managers in order to ensure commitment. Consider different approaches for recruiting market managers. If funds are not available to pay a market manager, AmeriCorps or college interns could be a good resource.

Additional resources, including a sample job posting for a market manager, are available in the Appendix. The Farmers' Market Coalition's resource library has a robust set of resources regarding creating a farmers' market, which can be found here:

http://farmersmarketcoalition.org/education/resource-library/.

Forming Strategic Partnerships

Forming strategic partnerships is essential to the success of farmers' markets. There are many options for community engagement in a farmers' market; the key is to be open-minded and creative. Partners can serve farmers' markets in a variety of ways from storing materials to advertising to providing funding. It is important for a farmers' market to engage partners that work within the SNAP community, such as Departments of Social Services. Finding partners in rural areas that lack bustling downtowns may be more challenging. However, it may be more essential as potential shoppers may be less likely to notice the market on their own. When reaching out to potential partners, it is important to communicate the benefits of the market and the specific ways in which the two parties can work together. Vermont FEED has an excellent resource on community engagement, available here: http://nofavt.org/sites/default/files/Community%20Support%20Manual.pdf
Below is a short list of potential partners:

- Residents
- Local businesses
- Local nonprofits
- Faith-based organizations
- Government officials and agencies
- Community groups

- Health clinics, hospitals
- WIC, SNAP, Senior Centers
- Schools
- Cooperative Extension Agencies
- Economic Development/Revitalization group

Securing Funding

In addition to the in-kind support that community partners can provide, funding can help sustain a farmers' market. Vendor fees or contributions are one source of funding; markets may charge each vendor a percentage of their sales or a flat fee. At The Food Trust's markets in underserved areas, vendors are charged a \$25 flat fee for each market day. These fees help fund the program in part. Some other key funding opportunities are events and benefits (fundraisers), donations, sponsorships, and grants (for farmers' markets that are legal entities). Having a multi-pronged funding approach is advisable. Be wary of an overly heavy dependence on grants. While they can be a good funding source, the grant process can require significant time and resources for application and management, and they are not a long-term source of funding. See more in this published resource from market umbrella, a Louisiana non-profit: http://www.marketumbrella.org/uploads/file/OD-Funding.pdf.

Additional information on funding strategies is provided in the Appendix.

Choosing a Location

Choosing an optimal location for a farmers' market is of critical importance when the market is in an underserved area. The needs of a low-income market should be reflected in a market site. Below is a short list of important criteria. While this list is not exhaustive, it is a good starting point.

Community partners: Because farmers' markets are usually not located in brick and mortar spaces, they lack storage space, access to restrooms, running water, and other resources. Community partners can provide these necessary components for farmers' markets. Market staff should connect with potential community partners (e.g., shop owners, churches, recreation centers) and communicate the value of the market's presence in the neighborhood. Offering sample items from the market is a nice gesture that facilitates a friendly conversation. At a minimum, farmers need to have access to a bathroom, as most market days run for four hours or more. After a strong relationship is established, community partners (particularly those that are not small business owners, but organizations which have a mission-based stake in bettering the community, like churches and recreation centers) can promote the market to their networks. Community partners also play a critical role in market promotion and may support adjunct efforts and activities such as nutrition tours, arts and music, and health screenings. These events help boost traffic to the market and also enhance the communities in which they operate. These events also help new shoppers feel more comfortable and serve as inviting events to the community.

Community space: Markets should be located in a space that is well used by the community and is centrally located in the neighborhood. Churches, parks, recreation and youth centers are great examples of community spaces. A market located in a community space that SNAP participants regularly visit may be more convenient. For example, a market located by a youth center or daycare could be a convenient place for parents to shop before picking up their children.

Traffic visibility: Markets in rural communities should be highly visibly to drivers, and not out of sight of main roads. Markets should be located in areas that are regularly trafficked. In urban areas, markets should similarly be located in highly visible areas. Additionally, farmers' markets should be readily accessible through public transportation.

Aesthetics: Ideally, markets should be located in areas that are aesthetically pleasing. Areas that are well maintained and free of trash are best.

Parking: The farmer needs space to park a truck and/or a trailer. Additionally, if the market is located in a rural area there needs to be ample customer parking. Convenience can be a difficult barrier to overcome, and a rural market without adequate parking is a significant problem.

Shelter: Shelter is not necessary, but is an attractive feature for farmers' markets. This takes the burden off of the farmers for providing shelter (e.g., tents) for their products. If the market is otherwise going to be difficult to attract farmers to, investing in securing a location with shelter is advisable.

There is no prescribed location where a farmers' market should be; different communities operate in different ways. However, there are certain factors that should be considered, like the ones listed above.

The most important factor is locating the market in an area that is conducive to community partnerships. Community partnerships can not only expand the logistical capacity of farmers' markets, but can encourage community members to shop there. Market staff should be sure to communicate the value of the market, and also highlight affordable items so community partners can pass the information along to residents. Decisions for market location should not be made hastily, as the success of a market can depend on its location. See the Appendix for the evaluation form used by The Food Trust when assessing potential market locations.

Recruiting Farmers

Farmers vary in scale, product, and location. Farmers who sell food at affordable prices will be the best fit for a low-income neighborhood. This might require farmers' market staff to recruit conventional growers, rather than organic growers, as organic growers may expect higher prices for their more labor intensive products. Some growers may not be certified organic, but may strive to farm sustainably using practices like crop rotation and integrated pest management. When necessary, market staff should advise growers on how to best communicate with their customers, as customers are likely to enquire about growing processes.

For a low-income, underserved community, the focus should be on recruiting farmers who sell culturally appropriate and healthy foods that are not easy to come by in the community. Recruit farmers through agricultural cooperative extension agencies, state Departments of Agriculture, online resources (e.g., ncfarmfresh.org or farmstand.com), existing farmers' markets, word of mouth, and marketing strategies (e.g., newspaper ads). See the Appendix for examples of newspaper ads The Food Trust placed in Lancaster County newspapers to recruit farmers for low-income communities. Communicate the benefits of a farmers' market to farmers. Such benefits include competitive pricing and direct-to-consumer sales, visibility, and relationship building with customers. Communications with farmers should be personalized (e.g., individualized letters), as they will be more likely to engage the farmers and show a special interest in their businesses. Farmers' opinions should always be taken into account when operations decisions are made. Additionally, farmers should be adequately trained on any and all food assistance acceptance programs.

More information on these topics and other infrastructure topics, such as recruiting and managing volunteers, can be found in the Appendix.

SECTION 2: ACCEPTING SNAP/EBT AT FARMERS' MARKETS

USDA has made expanding SNAP/EBT acceptance at farmers' markets a fiscal priority, making 2014 a good year to begin accepting SNAP/EBT at farmers' markets. Funding and technical assistance is widely available through MarketLink, a program of the National Association of Farmers' Market Nutrition Programs, funded by USDA. There are many SNAP/EBT resources available online through the Farmers' Market Coalition resource library and USDA. While many resources do not have up to date information about MarketLink, older resources are still very valuable for their information on scrip systems and recordkeeping. The first four topics of this section, listed below, can be printed as a part of this guide.

Capacity Assessment: Accepting SNAP/EBT at farmers' markets requires a significant commitment of time. There are costs associated with accepting SNAP/EBT as well, even when funding for equipment is provided. This section will help farmers' market stakeholders determine if a farmers' market is ready to begin accepting SNAP/EBT.

Five Step Guide to Accepting SNAP/EBT at Farmers' Markets: This section breaks down the process for accepting SNAP/EBT into five straightforward steps.

The MarketLink Application Process: This section provides the essential information farmers' market stakeholders need to know about MarketLink, which is a nationwide initiative.

Scrip Systems: This portion of the guide covers the basics of scrip systems. More information is widely available online, including information on specific details like token companies.

Recordkeeping: This guide is not meant to be used as a comprehensive resource on recordkeeping systems. However, recordkeeping is an important part of accepting SNAP/EBT at farmers' markets. A few words on this is provided in the body of the guide and some examples are provided in the Appendix.

Capacity Assessment

A farmers' market benefits from the following elements in order to create and sustain a successful SNAP/EBT program. Below is a list of the basic necessities.

- 1. **Dedicated Staffing**: Markets with a paid market manager are best suited to accept SNAP/EBT. Farmers that are interested and able can accept SNAP/EBT on an individual level. The three main components of work associated with accepting SNAP/EBT at market are as follows:
 - a. **Consistent on-site management and administration of transactions**: At market, someone will need to man the EBT machine, process the sales, print and file receipts, etc. The amount of time needed for this will depend on the number of sales.
 - b. Back-end accounting: Off site, someone will need to track and record sales and reimburse farmers. Using Microsoft Excel is a straightforward and effective recordkeeping method. Depending on the size of the market and the number of EBT sales, back-end accounting could take approximately 1-5 hours a week.
 - c. **Promotion of the SNAP/EBT program**: Marketing and promoting the acceptance of SNAP/EBT at market is essential. Time and resources will need to be dedicated to advertising.
- 2. **Bank account**: Markets need a bank account to accept EBT. SNAP dollars will initially go into the market bank account before being redistributed to the farmers.
- 3. **Electricity and Storage:** On- or off-site electricity is needed to charge the EBT machine. Additionally, machines must be stored safely when not in use.
- 4. **Strong Cellular Signal:** If wireless SNAP/EBT equipment is being used, cellular signal will be essential.

- 5. **Ability to pay transaction fees:** There are fees associated with EBT machines. With USDA's MarketLink program, for example, there is a fee of 1.79% of sales plus \$.15 per transaction. Other fees that may apply, depending on plan: monthly statement fees, monthly wireless access fee, batch fees (closing out machine at the end of the day), PCI compliance fee, and other annual fees.
- 6. **Organizational Partners:** Community partners are necessary to get the word out about a market's acceptance of SNAP/EBT. SNAP administration offices, faith-based organizations, recreation centers, local government, food pantries, and other groups that interface with the SNAP participant population regularly are ideal community partners.
- 7. **Vendor/Community Buy-In:** Farmers' markets that plan to accept SNAP should be sure that they are located in an area that is accessible to the target population. The US Census provides information on the SNAP population by zip code. Additionally, farmers and vendors should be informed about the process and the challenges and benefits associated with it. Their buy-in is important.
- 8. **Materials for FNS authorizations:** A valid email address, forms of identification, a voided check, etc. are necessary.

Five Step Guide to Accepting SNAP/EBT at Farmers' Markets

- Complete a capacity assessment: USDA is committed to making SNAP/EBT acceptance at farmers'
 markets a straightforward process. That said, it is a commitment to accept SNAP/EBT and farmers' market
 managers, farmers, and stakeholders need to be sure the capacity exists to maintain a successful
 SNAP/EBT program. The most important factors are consistent, on-site management; the time and
 resources to complete the back-end accounting; and the ability to promote that the market accepts
 SNAP/EBT.
- 2. Use MarketLink or seek current funding opportunities to obtain FNS authorization and receive free equipment: There are often funding opportunities for EBT programs. Be sure to thoroughly research USDA's and Farmers' market Coalition's resources for the most current information. In January of 2014, USDA FNS announced their plan to increase the number of farmers' market that accept SNAP/EBT. Through a new program called MarketLink, farmers' markets will be able to obtain FNS authorization and receive free equipment as part of the same process. Markets that have not accepted SNAP/EBT in the past year and that meet the USDA definition of a farmers' market are eligible. Additionally, North Carolina still has USDA equipment funds remaining from a 2012 program that can be used through September 2014. More information on the MarketLink program can found online at www.marketlink.org.
- 3. Create and utilize a scrip system: Unless individual farmers plan to accept SNAP/EBT, a scrip system should be created to allow market managers to accept SNAP/EBT at a central location on behalf of multiple farmers. The two basic scrip systems are paper scrip or tokens, and receipts. In these systems, SNAP participants are charged at a central location and farmers are later reimbursed. More information on scrip systems can be found in the Step-By-Step Hnadbook to Set Up SNAP/EBT, Debit, and and/or Credit Cards at your Farmers' Market, which was created as a part of the North Carolina CTG Project in Region 10; and in the report A Guide to Accepting SNAP/EBT at Farmers' Markets in North Carolina. Both resources are available via the North Carolina Division of Public Health.
- 4. **Develop and maintain a recordkeeping process:** Accurate records need to be kept to ensure the success of SNAP/EBT at market and for farmers to get reimbursed.
- 5. Promote the acceptance of SNAP/EBT at market: Promotion of SNAP acceptance is a key piece in the success of the initiative. Marketing strategies should be developed to ensure SNAP participants are aware of their local farmers' markets and aware that they accept SNAP/EBT. More information on marketing can be found online through the resource libraries of USDA and the Farmers' market Coalition. Additionally, Sharing the Harvest, a publication the Appalachian Sustainable Agriculture Project (ASAP), a North Carolina nonprofit, is available here: http://asapconnections.org/downloads/asap-farmers-market-access-guide.pdf

The MarketLink Application Process

MarketLink is a program of the National Association of Farmers' Market Nutrition Programs (NAFMNP) funded by USDA to increase the acceptance rates of SNAP/EBT at farmers' markets nationwide. Four million dollars has been

allocated for the funding of EBT machines, technical assistance, and evaluation measures. The program is also known as the Farmers' market Program Support Services Terminal Purchase Program.



- The eligibility assessment: This eligibility
 assessment is a quick five question survey. A valid email address is necessary to complete this step.
 Immediately following the eligibility assessment, a farmer or farmers' market representative must provide contact information.
- 2. **Applying for a USDA FNS SNAP retailer number**: For this step, applicants are redirected to USDA's website to register with FNS (http://www.fns.usda.gov/snap/online-store-farmers-market-application). Various paperwork items will be needed to complete the application, including a copy of the farmer's or market manager's drivers' license and social security card, tax returns or sales estimates, and a signed certification form, which is provided. Additionally, a voided check from a market bank account is necessary.
- 3. **Completing the payment processing agreement**: WorldPay, a merchant services group, is a partner in this program. After completing the first two steps and receiving email verification from USDA, the MarketLink team will contact markets with a payment processing agreement. A copy can be found here: http://nafmnpml.files.wordpress.com/2014/01/final-fmpss-cpa-fms-and-farmers.pdf
- 4. **Receiving and setting up equipment**: Novo Dia Group is providing the equipment for this program. After the third step of this process is completed, Novo Dia Group will ship equipment. Included in the package will be manuals and information on complementary training sessions.
- 5. **Beginning to accept SNAP/EBT**: Markets will need to decide how to administer SNAP sales at market. There are a few different ways of doing this.



More information on the application process can be found here: http://marketlink.org/about/how-the-program-works/

Scrip Projects

Farmers' markets can accept SNAP/EBT when individual farmers are licensed to accept SNAP or the market as a whole participates in a scrip project. Scrip projects are a useful use of resources and are especially helpful for larger markets. Scrip projects are used when one centralized POS machine processes sales for multiple farmers at market. Scrip is a certificate (paper, tokens, and receipts) that is issued to SNAP participants and can be used in exchange for farmers' market products. Below is the language USDA uses to describe scrip systems and the rules associated with them.

There are two basic scrip systems:

1. **Paper scrip or tokens**: Market staff swipe the EBT card at a centrally located POS device, debiting the amount requested by the customer in exchange for paper scrip or tokens, which can then be used to

shop at all eligible food booths in the market.

- a. Payment: Farmers trade the scrip/tokens with market staff for payment.
- 2. **Receipts**: A customer sets aside selected food at a farmer's booth, and the farmer gives the customer a list of the selected items. The customer then takes the list to the centralized POS device, uses an EBT card to pay for the items, and receives a receipt. The customer then gives the farmer the receipt in exchange for the selected food.
 - a. <u>Payment</u>: Market staff keeps track of the receipts and reimburse farmers based on the day's purchases.

Scrip Rules

- Only SNAP eligible food can be purchased with scrip purchased SNAP benefits.
- SNAP customers cannot receive cash back for purchases made with scrip. The sale must be for the exact amount of the scrip, or the customer can make up the difference with cash.
- The customer must be able to get a refund back onto his/her EBT card for unused SNAP scrip.

Market Responsibilities

- Design and purchase tokens or print paper scrip. The scrip must be hard to counterfeit. For paper scrip, non-photocopy-able paper is required. Placing sequential serial numbers on all scrip is strongly advised.
- Train farmers in scrip redemption rules and procedures. (The market's ability to accept SNAP benefits could be jeopardized if a farmer commits a SNAP violation while operating under the market's FNS license.)

For more information on scrip systems, see <u>Step-By-Step Handbook to Set Up SNAP/EBT, Debit, and/or Credit Cards at Your Farmers' Market</u>.

Recordkeeping

Farmers' markets need to keep accurate records of electronic transactions to sustain a successful SNAP/EBT program. When a scrip system is being used, accurate recordkeeping is paramount to ensuring that farmers are properly reimbursed. Excel is a recommended recordkeeping program, but more advanced programs, like Quicken or Quickbooks, can also be used. More information is available in this webinar from the Farmers' Market Coalition: https://farmersmarketcoalition.org/wp-

content/uploads/2013/11/Webinar slides IRS 6050W Oct 2011.pdf

An additional resource, available as part of the collaboration between the North Carolina Division of Public Health and Suzanne Briggs, is included in the Appendix.

Thursday Markets			7-Jun	14-Jun	16-Aug	 29-Nov	TOTA
Clark Park Thursday Market Vendors	Business Names						
Dave Fahnestock	Fahnestock Fruit Farm		\$25.00	\$55.00	\$44.00	\$32.00	\$156
Ron Weaver	Homestead Gardens		\$9.00	\$3.00	\$6.00	\$16.00	\$34
Lynn Hoagland	Hoagland's Farms		\$9.00	\$6.00	\$18.00	\$20.00	\$53
Patrick O'Neill	Big Sky Bakery		\$16.00	\$26.00	\$24.00	\$30.00	\$96
Quentin Shirk	Quaff Meadows		\$5.00	\$17.00	\$20.00	\$26.00	\$68
Reuben Lapp	Country Meadows Farms, LLC		\$12.00	\$18.00	\$15.00	\$20.00	\$65
Joseph Mack	Sunny Side Goat Dairy		\$30.00	\$24.00	\$28.00	\$32.00	\$114
lke & Lisa Kerschener	North Star Orchards		\$11.00	\$19.00	\$26.00	\$35.00	\$91
Nic Esposito	Walnut Hill Community Farm		\$12.00	\$10.00	\$11.00	\$10.00	\$43
UNI	Southwest Child Rebel Gardeners						\$0
	TOTALS	\neg	\$129.00	\$178.00	\$192.00	 \$221.00	\$720
Oxford Circle Market Vendors	Business Names						
John Esh			\$12.00	\$26.00	\$32.00	\$40.00	\$110
Ammon King	AK Baking		\$25.00	\$20.00	\$30.00	\$35.00	\$110
Joseph Christophel	Eden Garden Farm		\$40.00	\$36.00	\$20.00	\$46.00	\$142
	TOTALS	\neg	\$276.00	\$348.00	\$374.00	 \$465.00	\$1,463
EXAMPLE SPREADSHEET							

SECTION 3: MARKETING AND PROMOTION

A Marketing Primer: The Four 4 P's of Marketing

Because lack of awareness is a barrier to SNAP participation in farmers' markets, proper marketing techniques are important to the success of farmers' markets in low-income neighborhoods. Strong marketing campaigns will increase customer bases, increase vendors' sales, and make farmers' markets established in communities. Marketing is a strategy to attract and retain customers by creating product value, both real and perceived through four key areas called the **four P's of marketing.** The four P's are product, placement, price, and promotion. Below are questions to consider with thinking about each of the four P's.

1. Products

What does the customer want? What will the customer accept? What should it look like? What should it be called? How is the product different from others in the marketplace?

2. Placement

What kind of display does the vendor use? Is the arrangement aesthetically pleasing? Is it conducive to purchasing fruits and vegetables?

3. Price

What are the prices of the product? Do the prices match the budgets of the target market? Is the vendor able to make an adequate profit?

4. Promotion

Where and when are marketing messages best communicated to customers? How are those marketing messages best shared with the customer? Are there better times and ways than others to share those marketing messages? Are specific, varying items highlighted?

Though some best practices regarding these topics were explored in earlier sections of the guide, this section will expand on those best practices; provide examples of successful branding and effective signage; and cover social media strategies, e-newsletters, press releases and special events.

Product

The product mix offered to an underserved area should focus on healthy, affordable foods that align with USDA's dietary guidelines, that is fruits and vegetables, whole grains, low-fat dairy, beans/legumes, and lean meats and seafood. The produce should consistently be top quality. If produce is brought to market that is not top quality, it should be set aside and marked "seconds," and its price should be reduced accordingly. This is not to say that produce needs to be cosmetically perfect, but rather the quality needs to be held to high standards. For example, not all zucchinis need to be uniform in size, but if a tomato has visible rot, then it should be set aside as a second. Fresh produce should be kept looking fresh. This means using spray bottles, coolers, and damp clothes. The product mix should reflect the needs of the community and the preferences of the community's ethnic groups should be taken into consideration. A list of products and sold-out items should be kept for future reference.

Placement

In the farmers' market context, placement refers to both the layout of the market itself, and the displays of the particular products. Below are example of a U-shaped layout, a horizontal line layout, an L- shaped layout and an









open-air layout. A recommended practice for small markets is the horizontal line layout. Some potential shoppers may feel stepping into a U-shaped layout is a commitment to shopping or may feel pressured to buy something. A horizontal line layout allows shoppers to observe the products in a no-pressure way without stepping into the market space.

In terms of individual product display, items should consistently be grouped together by crop family, variety, and color for convenience. Shopping bags should be placed within easy reach for customers, and pint/quart boxes should be lined with plastic bags if the farmer intends to keep and reuse them.

Vendors should keep displays looking abundant. We have a saying at The Food Trust: "pile it high and watch it fly." Continually restock; excess can be hidden under table, as seen in center photo below. Bringing multiple size containers to transfer products into as they sell out will keep displays looking abundant no matter how much is left.



Price & Promotion

All products should be clearly labeled with price tags in consistent and legible fonts and colors. A recommended

practice is for vendors to keep a board (e.g., dry erase board, chalk board) with a list of all items brought to market, like the one shown at right. As products sell out, they should be crossed off the list. This way, even if a customer arrives at the end of market when the selection is smaller, she still is aware of all that was offered and can plan accordingly in the future.

Everything sold at market should be labeled by product name and price. Additional information to include would be descriptions of the item, including descriptions of taste, appearance, and ways to cook (e.g. baking potatoes). Another recommended practice is to pre-weigh and pre- package items. This way, customers know the price without having to ask or put anything on the scale. Some SNAP participants will also feel more comfortable knowing the price before engaging in the sale process.

A third recommended practice for pricing is to mark down certain items for a temporary period of time (e.g., one market day). This will entice customers

to try new products, and to continue buying those products even when they are not on sale. Successful sale strategies include two-for-one pricing models, mix and match certain items three for two dollars, buy a certain amount, get some free (e.g., buy a dozen ears of corn, get thirteen, buy potatoes for one dollar a pound or ten pounds for nine dollars).



A final recommended practice is to price items in increments that align with food assistance vouchers. For example, if the market serves a large senior population that uses five dollar Senior Farmers' market Nutrition Program vouchers, it would be logical to price items in increments of five dollars (e.g., two half pints of raspberries for five dollars). At The Food Trust's farmers' markets, we incentivize SNAP participation by providing Philly Food Bucks, which are two dollar vouchers given for every five dollars spent using SNAP. We developed price tags that reflect that pricing; example shown at left. These best practices combined with recruiting farmers whose

prices match the community they are serving, will be conducive to a successful market in an underserved area.

There are many ways in which to promote farmers' markets, and community partners can expand promotion efforts. It is a best practice to test messages for farmers' markets in low-income communities with groups that work with those communities or from community members themselves. For example, farmers' market stakeholders could reach out Departments of Social Services to coordinate messaging efforts. Traditional promotion avenues include:

- Press releases
- Traditional media ads
- Mailing lists
- Websites & social media

- Banners & signage
- Flyers and other materials
- Opening day celebrations.

Additionally, market staff should participate in community events to promote their farmers' market. Examples include:

- Health fairs
- Blood drives
- 5K runs
- Park days

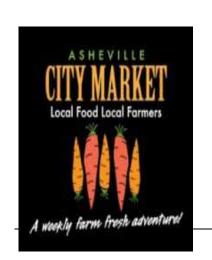
- Street fairs
- Flea markets
- Recreation center classes/activities.

Branding

Branding is defined as "the marketing practice of creating a name, symbol or design that identifies and differentiates a product from other products." Branding is important because it aids in the decision making process of the consumer. As part of branding, market staff should develop a mission statement and a logo, choose consistent fonts and colors to use for promotional materials, and consider developing tag lines and talking points.

Logos could be designed in a program such as Microsoft Publisher or Adobe Illustrator by market staff, students, or a graphic designer. The logo should be clean-cut and any text should be easy to read. On the right are examples of effective logos. Tag lines, like Asheville City Market's "a weekly farm fresh adventure," can add interest to logos and the brand. Such tag lines should be short and easy to remember.

For markets in low-income neighborhoods, tag lines and talking points that highlight the affordability of the products at market and note the acceptance of food assistance programs will be most effective. Decisions about





these items should be reached as a group, ideally a diverse farmers' market board.

⁸ Entrepreneur. Branding. Retrieved from http://www.entrepreneur.com/encyclopedia/branding

Effective Signage

Effective signage is an essential component of any marketing campaign. Examples of signs commonly used at farmers' markets include flyers, banners, flags, sandwich boards, and small signs displayed at market. A recommended practice is to include market time, location, and forms of payment accepted on most signs, and also include several signs that highlight just one thing (e.g., SNAP acceptance). Signs should be printed and include graphic design elements when possible. Hand-written signs are not as ideal because they are often less consistent and less aesthetically pleasing. In terms of signage for a market in a low-income community, an



emphasis should be placed on creating signs which note the acceptance of food assistance programs. The USDA now recommends using the language "we welcome SNAP benefits," rather than "we accept SNAP benefits." See



the example of such a sign on the right. All materials should note EBT acceptance. *Flyers*

Flyers announcing the opening date and existence of a farmers' market should be distributed to community partners, residents, and business owners in the community. If the market is located in a low- income community and plans to accept alternate forms of payment are in place, senior centers, WIC offices, and offices which administer SNAP should be provided with flyers about the market.

Additionally, plenty of flyers should be available at the farmers' market manager's table for customers to take home. Flyers should include market time, location, and information about the alternate forms of payment accepted. A recommended practice is to keep flyers relatively small (e.g., 4" x 6") and print on both sides. Below are photos of pennants, promotional postcards, schedules and maps, flyers and posters produced by The Food Trust. Many of these materials highlight The Food Trust's coupon incentive program. Coupon incentives are explained in Section 4 of this guide.





Banners

Banners come in many shapes and sizes. A best practice would be to work with community partners and/or local government to establish a location in which a banner could be hung permanently. However, if that is not an option, banners can be strung from tent poles or trees on market day. Ideally, farmers will have separate banners which promote their individual farms, while the general farmers' market banner would have the farmers' market name, hours, location, and payment forms accepted.

Flags

Signs such as this flag shown at right are eye-catching because of their size, color, and shape. This particular sign highlights The Food Trust's incentive program, Philly Food Bucks, and also reminds shoppers that SNAP/EBT cards (called Access cards in Pennsylvania) are accepted at the farmers' market. This sign is nearly eleven feet tall, and is weighted down by a doughnut shaped pouch filled with water. The sign breaks down and fits into a manageably sized bag with a strap.



Social Media

People of all income brackets use social media and it is an increasingly important mechanism for marketing and promotion. Popular social media sites used by farmers' markets and the general public include Facebook, Twitter, and Instagram. If farmers' market stakeholders are interested in utilizing social media, a best practice

would be to start with Facebook. Facebook is the most widely used social media site used among adults. The New York Federation of Farmers' markets has resources on social media, found here:

http://www.nyfarmersmarket.com/resources/resources-for-farmers-markets/promoting-your-market.html.

E-Newsletters

With free software for creating newsletters like *Constant Contact* and *MailChimp* widely available, writing a farmers' market newsletter is a viable marketing mechanism for many. A best practice is to send out weekly newsletters during the farmers' market season (and less frequently during the offseason for markets that are not year-round). Additionally, it is best to keep newsletters short and sweet. A sign-up sheet should be readily visible at market, and market managers and farmers should encourage shoppers to sign up. An example of a traditional newsletter that gets emailed to customers is found on the right. The Food Trust's e-newsletter, *Fresh Times*, is included in the Appendix.



⁹ Duggan, Maggie and Smith, Aaron (2013, December 30). Social Media Update 2013. Retrieved from http://www.pewinternet.org/2013/12/30/social-media-update-2013/resources on social media, found here: http://www.nyfarmersmarket.com/resources/resources-for-farmers-markets/promoting-your-market.html

Press Releases

Information about farmers' markets should be shared with the community, town, or region through local or regional media. A key for successfully engaging the media is a well-crafted press release. The following are general guidelines for writing a press release ¹⁰:

- 1. Review press release basics: Who is the release going to and does it match that journalist's "beat?" Is the news compelling or was a similar story recently covered? What makes the story being pitched innovative, interesting, and fresh?
- 2. Format appropriately: Include the written press release in the body of the email; attached again if desired. Send copy to journalists as plain text. PDFs are appropriate for a broader audience, however, journalists benefit from the simplest text format possible.
- 3. Craft a smart headline: The headline should be short, interesting, devoid of puns, and should include the value of the press release to the reader.
- 4. Use plain language: Avoid too many technical terms, superlatives, and trendy turns of phrase. Write the press release using lay terminology to explain why the audience should care.
- 5. Think like a journalist: Be sure to answer the "who, what, where, when and why," of the story being pitched. Do not bury the main point or finding of the story put it front and center.
- 6. Keep it short: If possible, limit press releases to one page or about 250 words.
- 7. Choose quotes wisely: Only quote individuals who will be available for a full interview. Only use actual quotes, not paraphrased sentiments.
- 8. Be judicious with images: If images are essential to the press release, only include those that are clear enough to be printed or used online. Include images in the actual press release; do not redirect the reader to a website or other location where images may be located.
- 9. Provide good contact information: Include the phone number of the person who sent the press release, not just the email. Be sure that person or another is available to take calls to respond to media inquiries in an efficient manner.

¹⁰ Oliver, Laura (2009, July 28). How To: Write the Perfect Press Release for Journalists. Retrieved from http://www.journalism.co.uk/skills/how-to-write-the-perfect-press-release-for-journalists/s7/a535287/

SECTION 4: PROGRAMMING AND INITIATIVES THAT ENGAGE THE SNAP PARTICIPANT POPULATION

There are many opportunities for creating programs and initiatives that generate interest about farmers' markets. Specifically, programming that is inclusive of or geared toward SNAP participants gives farmers' market stakeholders the chance to engage the SNAP population in meaningful ways. Some of these ways include:

- Farmers' market table that includes recipe cards and nutrition education handouts
- Cooking demonstrations and taste tests
- Walking tours that introduce new shoppers to a market, particularly tours with a focus on topics like healthy eating on a budget, nutrition education
- Health screenings

Other more general programs that can make a market more appealing:

- Arts programming including live music and art installations
- Programming for children

Additionally two emerging models connecting SNAP participants with farmers' markets are SNAP coupon programs (also known as Bonus Incentives) and fruit and vegetable prescription programs. Both provide financial incentives to the SNAP community.

Recipe and Nutrition Education Handouts

Setting up a table with recipes and nutrition education handouts, whether the table is actively managed or not, can be a great starting point to enhance the farmers' market experience for SNAP shoppers. Local Public Health Departments and Cooperative Extension offices may provide materials on their programs and/or nutrition education. Handouts on MyPlate, eating seasonally, storage/handling of produce and the importance of eating fruits vegetables would all be appropriate for farmers' markets. At The Food Trust's farmers' markets, handouts with an "eat this, not that" theme were very popular. Nutrition education materials can be homemade if a farmers' market stakeholder has the time and inclination. A wealth of nutrition education materials is available online as well. For example, low-cost items are available here:

 $\underline{http://www.fruits and veggies more matters.org/fruits-veggies-more-matters-store}.$

Providing recipes which highlight produce available at farmers' markets is an intuitive way to generate interest

in eating healthy. Generally, recipes should be straightforward, simple, and nutritious and include easy-to-find ingredients. Recipes like the two listed below exhibit these characteristics.

Peach Smoothie Recipe (from North Star Orchards)

A tasty, cold beverage for warm, late-summer days!

1 peach, peeled
1/2 cup plain yogurt
1/2 cup orange juice
a few ice cubes
1 t. sugar (or to taste)
Combine all ingredients in a blender.
Serves 2 (or maybe 1, it can be hard to share!)

Cucumber Tomato Salad (from Quiet Creek CSA)

1/2 pint of cherry tomatoes or 2-3 medium size tomatoes chopped/cubed 1/4 cup red onion chopped fine

2 Cucumbers chopped

1 mild pepper (green, serrano etc) chopped fine

Put in large bowl and chill

Dressing:

2 Tablespoons lemon juice or lime juice

4 teaspoons Olive Oil

Chopped fresh Cilantro

1/2 teaspoon of salt and pepper each (or to taste)

1/2 teaspoon of honey

Optional: throw in a pinch of other chopped fresh herbs like flat leaf parsley, dill or oregano, you can also use chopped Romaine Lettuce when in season optional: add chopped toasted pita! Yum!

Shake together in a covered container and pour over salad, serve immediately. Enjoy! Serves 2.

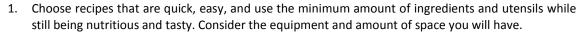
The North Carolina Division of Public Health has developed a nutrition education and recipe resource entitled "Celebrating a Healthy Harvest: Tips and Recipes for Fresh Fruits and Vegetables," which is available online. See the Appendix for more information on this resource.

The New York City Department of Public Health published an excellent set of recipes for farmers' markets. Recipes are arranged by ingredient and each page also provides general nutrition information, selection, handling, and storage tips, and more. This resource is available online here: http://www.nyc.gov/html/doh/downloads/pdf/cdp/stellar-farmers-markets-recipes.pdf

Cooking Demonstrations and Taste Tests

Cooking demonstrations and taste tests have the potential to attract customers to market and increase farmers' market sales. Taste tests refer to samples of room temperature dishes prepared off-site while

cooking demonstrations refer to doing preparation and hot cooking on-site. Here are nine cooking demonstration tips from the Massachusetts Department of Energy and Environmental Affairs¹¹:



- 2. There are several ways of demonstrating. The tray method has been found to be the most convenient. For each dish to be prepared, have a tray that holds everything needed for that one dish.
- 3. Use note cards as reminders, listing all utensils and food materials need for the demonstration.
- 4. Have sanitizing towelettes or paper towels handy to wipe sticky fingers.
- 5. When possible, have all dry ingredients measured into plastic bags or small bowls with lids beforehand. Your purpose is to show a particular technique, not how to measure ingredients.
- 6. Hall all of the cutting and chopping done ahead of time in a clean kitchen area, except for any part of the recipe where a technique is important to the recipe or to the facts you are stressing.
- 7. Hand out printed recipes for your audience. Whenever possible, translate recipes to the languages spoken by your audience.
- 8. Be familiar with the recipe. Read thoroughly. Prepare beforehand as a test run.
- 9. Be prepared to pass out sample for tasting.

For more on cooking demonstrations, including a materials checklist, see the Appendix.

Walking Tours

Walking tours are an ideal way to introduce SNAP participants to farmers' markets. They are a fun and interactive way to generate excitement about the market. The Food Trust ran a series of walking tours with <u>WISEWOMAN</u>, a program of CDC which promotes women's health initiatives. WISEWOMAN also operates in <u>North Carolina</u>. Following are notes from The Food Trust's WISEWOMAN tour series and an example of a tour agenda. More information on farmers' market tours, including information on how to lead a tour, and handouts are available in the Appendix.



¹¹ University of Massachusetts Extension. Demonstration Tips. Retrieved from http://www.mass.gov/eea/docs/agr/markets/farmersmarkets/demonstration-tips.pdf

Farmers' Market Tour Agenda

Farmers' market Tours

Overview: WISEWOMAN participants will visit a farmers' market with a Registered Dietitian to learn about the benefits of fruits and vegetables and how they can affordably increase their consumption of these foods. WISEWOMAN participants will have the opportunity to meet the farmer, learn how different fruits and vegetables grow, and shop for produce to take home.

Objectives:

- State the recommended number of daily fruit and vegetable servings
- Identify at least three strategies for eating more fruits and vegetables
- Understand the benefits of buying local, seasonal produce

Topics to Cover:

- Fruit and veggie recommended servings and serving sizes
 - o Activity: Use food models to show serving sizes
- Eat the rainbow; overview of colors/ subgroups
 - o Activity: Use pictures to identify color groups; emphasis on variety and identifying starchy vegetables
- Eat more, save money
 - o Activity: Review grocery store circular and compare prices; emphasis on flavor, environmental impact, and economic consequences
- Healthy preparation
 - Activity: WISEWOMAN participants share strategies for preparing produce in healthy ways and eating more fruits and vegetables

Welcome and Introduction (5-10 minutes)

- Participants sign-in
- Introductions and brief background on The Food Trust
- Icebreaker activity: Participants say their name and their favorite fruit or vegetable

Benefits of Fruits and Vegetables (15 minutes)

- Discuss the benefits of eating fruits and vegetables
- Fruit and vegetable serving size and daily recommendations
- Shopping in season to save

Farmers' Market Scavenger Hunt (15 minutes)

- Explain scavenger hunt "rules"
- Participants answer scavenger hunt questions by naming produce available for sale and asking the farmer/ fellow participants
- Collectively review scavenger hunt answers and share tips for including more fruits and vegetables in their diet

Wrap-up and Food Bucks Distribution (10 minutes)

- Participants are encouraged to include one extra serving of fruit or vegetable each day this week; try something new (homework)
- Food Trust Food Bucks program explained
- Participants are given Food Bucks, market schedule, and other give away items

Market Shopping (20 minutes+)

- Participants are free to shop the market and spend their Food Bucks that day
- Staff will remain available for guestions/ assistance for duration of visit

Health Screenings

Work with health clinics, hospitals, local health departments and/or local nonprofit to provide free health screening for market shoppers. Blood pressure is a popular health screening as it is relatively easy to perform outside of a hospital setting. Additionally, farmers' market stakeholders should table at health fairs and hospital events when possible to promote the farmers' market and build relationships within the health care community.

Arts Programming

Incorporating arts programming at market is yet another programming effort that generates excitement about farmers' market. Reaching out to musicians and local artist is good for community cross pollination. Meghan Walsh, who coordinates The Food Trust's Art at Market program, gives this advice:

"I'd say a best practice for implementing arts at farmers' markets is knowing the clientele and finding artists that match the tastes of the neighborhood. If the market tends to draw parents and children, such as our Thursday Clark Park market, then an act such as Bujee Magoo (stilt walking, hula hooping, juggling) will have more success. If there are artists who live in the neighborhood, or arts organizations in the vicinity, we try to reach out to them first. We also try to be consistent with our mission and have found a few artists who have a local/sustainable aspect to their work, such as Meei- Ling Ng, who happens to be a farmer and artist and only uses re-purposed materials for her work. It's been our experience so far that a lot of arts organizations are really happy to come perform at our markets because they get to reach new audiences, and hopefully we are going to find as we continue with this programming that our customers stay longer/buy more/come back on arts days. "

More Programming

Programming for children is also a popular avenue to engage the community. Marketumbrella, a Louisiana nonprofit runs a model program called "the Marketeer Club;" more information is available here. In North Carolina, the Durham Farmers' market is running a program called "Home Fries" which aims to teach kids about cooking with local food. They have a blog at durham/homefries.tumblr.com/.

Frequent shopper cards and farmers' market gift cards are additional examples of popular incentives. There are unlimited ways in which farmers' markets can work with community partners to create interesting programming initiatives and non-financial incentives.

Financial Incentives: Coupon Programs

Coupon incentive programs that encourage SNAP participants to shop at farmers' market have become increasingly popular over the course of the past five years. Coupon incentive programs are associated with higher access to and purchases of fruits in vegetables in low-income communities. There are currently at least 500 documented farmers' markets participating in this type of programming. With coupon incentives, when SNAP participants use SNAP dollars at farmers' markets, they receive coupons which match the amount they spent, either wholly or partially. Many programs' coupons can only be used on fruit and vegetable purchases. Two leading models are the New York City Department of Health and Mental Hygiene's Health Bucks and the Michigan-based Fair Food Network's Double Up Food Bucks.

Health Bucks

Payne GH, Wethington H, Olsho L, Jernigan J, Farris R, Walker DK (2013). Implementing a Farmers' Market Incentive Program: Perspectives on the New York City Health Bucks Program. Retrieved from http://www.cdc.gov/pcd/issues/2013/12_0285.htm
 Carman, Tim (2014). Farm Bill Contains Farmers Program that Food Advocates For Poor as Hopeful. Retrieved

¹³ Carman, Tim (2014). Farm Bill Contains Farmers Program that Food Advocates For Poor as Hopeful. Retrieved from http://www.fairfoodnetwork.org/connect/blog/farm-bill-contains-farmers-market-program-food-advocates-poor-see-hopeful

Health Bucks are paper vouchers worth \$2 each and are accepted at all farmers' markets in New York City. One Health Buck is given when a customer spends \$5 at market using SNAP. These coupons can only be spent on fruits and vegetables. This program increases purchasing power for SNAP participants shopping at farmers' markets by 40%. In 2011, more than 130,000 Health Bucks were distributed at farmers' markets and through community distribution partners, and 93% were redeemed, which significantly increased farmer sales and SNAP participants' access to and consumption of fresh, nutritious food. The Food Trust modeled Philly Food Bucks after the Health Bucks model.

More information available here: http://www.nyc.gov/html/doh/html/living/cdp-farmersmarkets.shtml.

Double Up Food Bucks

The Fair Food Network's Double Up Food Bucks program matches dollar-for-dollar the amount SNAP participants spend at farmers' markets using SNAP. There is a \$20 a day limit and the coupons can only be spent on Michigangrown fruits and vegetables. The program began as a pilot in 2009 and was implemented in 2010. Now the program has expanded to 75 farmers' markets and some grocery stores, as well. It is highly likely that the incentive is part of the reason that Michigan has the highest SNAP sales of any Mid-Western states (nearly 500% more than other states). In 2012, Michigan saw \$1.9 million dollars in SNAP sales combined with incentive program funds.

More information available here:

http://www.fairfoodnetwork.org/sites/default/files/FFN DUFB Evaluation 2012 sm.pdf.

Funding Strategies for Incentive Programs

Health Bucks is an initiative of the New York City Department of Health and Mental Hygiene. It is funded through federal grant money through the Communities Putting Prevention to Work grant funds. One funding strategy for farmers' market stakeholders is to engage with Departments of Health and state and local government for these funds. Double Up Food Bucks is implemented by the Fair Food Network, a Michigan nonprofit, and the program is funded through the support of forty foundations and corporations. Therefore, another funding strategy is to appeal to a multitude of health and other foundations and seek out corporate sponsorships.

Additionally, as part of the 2014 Farm Bill \$100 million of federal funding has been allocated for farmers' markets incentives. ¹⁵ The details of the Food Insecurity Nutrition Incentive program are still being decided, but the inclusion of such an incentive program in the Farm Bill is encouraging for this type of work. Farmers' market stakeholders should stay tuned to the news of this federal program.

More information on incentive programs can be found in the Appendix.

¹⁴ New York City Department of Health and Mental Hygiene. New York City Health Department Farmers' market Program. Retrieved from http://www.nyc.gov/html/doh/downloads/pdf/cdp/farmers-market-report-11.pdf
¹⁵ Ibid.

Fruit and Vegetable Prescription Programs

Healthcare professionals and healthy food access advocates are forming natural partnerships and working together on new initiatives. Wholesome Wave's Fruit and Vegetable Prescription Program (FVRx) is an exemplary model of this. The program is intended to address obesity, overweight, and diet-related diseases among children, while also supporting small and mid-size farmers and local economies. Fruit and vegetable prescriptions are distributed by community health partners and redeemed at farmers' markets. This infographic, courtesy of Wholesome Wave, illustrates the process.

While this program is still in its infancy, it is an important model for farmers' market stakeholders to be aware of. More than half of the program's participants increased their consumption of fresh fruits and vegetables, and nearly 40% of child participants decreased BMI. The Food Trust has partnered with Lankenau Medical Center on a similar initiative, with plans to track the health outcomes of participants.

The FVRx Process



Overweight and obese children and pregnant women are enrolled by their primary care provider as FVRx participants.



A primary care provider and a nutritionist meet with participants and their familes each month to reinforce the importance of healthy eating.



The provider distributes **FVRx prescriptions** during the visit and assesses fruit and vegetable consumption and Body Mass Index (BMI).



A prescription represents at least 1 serving of produce per day for each patient and each family member, equal to \$1/day; e.g. a family of 4 would receive \$28 per week.



Prescriptions can be redemeed weekly for **fresh fruits and vegetables at participating farmers market(s)** throughout the 4-6 month program.



Participants return to their health care provider monthly to refill their FVRx prescription, and **set new goals for healthy eating.**

These programs can start when farmers' market stakeholders reach out to nonprofit liaisons, healthcare professionals, and hospitals and vice versa. More information can be found through this link: http://wholesomewave.org/fvrx/.

¹⁶ Wholesome Wave. Fruit and Vegetable Prescription Program. Retrieved from (http://wholesomewave.org/fvrx/

SECTION 5: APPENDIX

Food Access Landscape of North Carolina and Obesity Statistics

North Carolina is a very geographically and socially diverse state. With a population of 9.75 million, it is the tenth most populous state in the nation. Of that population, 29.1% is considered obese, which is slightly higher than the national average of 28.1%. In addition, 13% of high school students in North Carolina are considered obese. Food insecurity is also very prevalent in North Carolina—the state is one of the most food insecure in the country. While these statistics may seem contradictory, it is widely understood in public health that obesity and food insecurity are related. As earlier implied, poverty can result in obesity and overweight because, among many reasons, poor persons are likely to live in areas that have high access to unhealthy food and low access to healthy food. Given the rates of obesity and food insecurity in North Carolina, there is reason to examine and improve the food landscape.

The USDA assesses the food landscape of the country by mapping food deserts. In this context, food deserts are defined as "urban neighborhoods and rural towns without ready access to fresh, healthy, and affordable food." There are several maps with distinct criteria that indicate food desert areas. The original mapping tool considered census tracts that were low income and had a significant portion of residents living either a mile away from a supermarket for urban areas, or ten miles for rural areas to be food deserts. Below is figure indicating North Carolina food deserts based on that criteria.



Figure 1

The above graphic a great tool for viewing large, rural areas that are considered food deserts. A closer look is needed to adequately assess urban areas. There is the option to view food deserts by .5 & 10 mile markers. Because many urban residents lack access to a vehicle and comprehensive public transportation, the .5 mile marker is a more useful indicator of low food access than the 1 mile marker. Below are North Carolina's three big cities (Charlotte, Raleigh and Greensboro) and their food deserts as indicated by the more refined criteria.



17 CFigure 2



Figure 3



Figure 4

Food deserts exist in urban, suburban and rural areas of North Carolina. However, food desert mapping does not take farmers' markets into account. North Carolina has an above average number of farmers' markets (229), and is ranked eleventh in number of farmers' markets by state. Below is a map of farmers' markets in North Carolina.

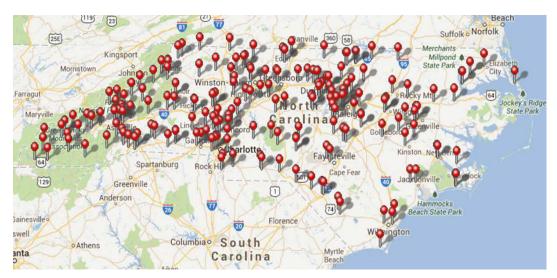


Figure 5

This graphic is representative of North Carolina's success in instituting farmers' markets. While North Carolina does have an impressive foundation of farmers' markets, upon taking a closer look, it is clear that there is opportunity to expand. For example, a comparison of figures 2-4 with figures 5-7 (below) shows that there are few farmers' markets in North Carolina's most populated cities and the farmers' markets that do exist are generally not located in low income/low access food deserts.







Figure 6

Figure 7

Figure 8

Clearly there are areas of need in North Carolina, just as there are in every state that could benefit greatly from the creation of additional farmers' markets. Additionally, of North Carolina's 229 farmers' markets, only 31 accept SNAP (13.5%), only 34 accept WIC FMNP vouchers (14.8%), and only ten accept Senior FMNP vouchers (10%). There is an important opportunity to expand the markets that accept these types of payments. At The Food Trust, we focus on four types of food assistance programs.

SNAP Population and SNAP Redemption Rates at Farmers' Markets

The Supplemental Nutrition Assistance Program is the nation's largest food assistance program, with more than 47 million participants or 1 in 7 Americans, on average, receiving monthly benefits. Around 83% of SNAP benefits go to families with children, seniors, or disabled persons. SNAP participants are racially diverse—35% white, 23%

¹⁹ USDFA FNS

African American, 15% Hispanic (and additionally 21% race unknown). Most SNAP participants are usually enrolled in the program for short period(s) of time. In fact, half of all SNAP participants are enrolled in the program for ten months or less, with 38% and 58% leaving the program within six months and one year respectively. Furthermore, about a third of all SNAP households have earned income. SNAP eligible households must be within 130% of the poverty line, but only 17% of participants are currently living above the poverty line. ²⁰

Originally, SNAP benefits (then called Food Stamps) were paper vouchers, but now an Electronic Benefits Transfer system is in use. Among the goals of the transition from paper vouchers to EBT cards were the de-stigmatization of participation in the program and convenience. The redemption of SNAP using EBT cards is indeed more convenient for supermarkets already equipped with Point of Sale machines that process debit, credit, and EBT cards. However, this posed a problem for farmers who directly sold their produce to SNAP participants at farmers' markets. Once able to easily accept paper vouchers, farmers and farmers' market managers became tasked with acquiring the expensive POS equipment required to process EBT sales. State and federal funds are available to mitigate this problem. The number of authorized SNAP retailers has significantly increased over the past decade, in large part due to the USDA's Farmers' market Promotion Program which provided grants for funding the purchase and installation of EBT equipment.

SNAP redemption at farmers' markets decreased dramatically during the nineties as a result of the transition from paper vouchers to EBT cards. ²¹ However, in recent years, SNAP redemption at farmers' markets has increased significantly. Figure 9 ²², below, demonstrates this recent growth.

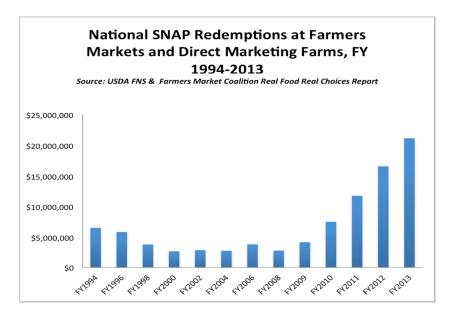


Figure 9

Over the course of the past decade SNAP redemption at farmers' markets has increased almost five fold. ²³ While these gains are significant, overall SNAP redemption is very low—around .022% of SNAP dollars were spent at farmers' markets in the USDA's fiscal year 2012. In North Carolina, only .004% of SNAP dollars were redeemed at farmers' markets in 2012; this is a 21.8% increase from 2011, but still an exceedingly small percentage. There exists a great potential for growth in SNAP redemption at farmers' markets in the state. One facet of this potential is to grow the number of farmers' markets who accept SNAP, and the other facet is to increase SNAP sales at farmers' markets that already do.

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 $^{^{20}}$ USDA FNS

²¹ USDA

²² Wholesome Wave

 $^{^{23}}$ FMC

Infrastructure

NC Growing Together—Farmers' market Tools http://localfood.ces.ncsu.edu/local-food-farmers-markets/

Location Evaluation

Farmers' market Coalition Resource Library Section on Location: http://farmersmarketcoalition.org/?s=location&post_type=resource

Potential Farmers' Market Site Evaluation Form

Is the market visible, or are there good opportunities for signage

Is there pedestrian traffic, vehicular traffic or heavy usage of public transportation?
Is the space attractive, are there opportunities for shade or shelter?
Is it a gathering place, or does it have the potential to be a gathering place?
How is parking/setup for farmers, what would customer parking and "market walk" look like?
In the nearby area are there opportunities for partnerships?

Funding

Farmers' market Coalition Resource Library Section on Funding: http://farmersmarketcoalition.org/?s=funding&post type=resource

Farmer Recruitment

Example of newspaper ads:

Die Botchaft:

FARMERS WANTED: The Food Trust is looking for farmers to join our network of farmers' markets in the Philadelphia area. **This season, Philadelphians will receive thousands of dollars in coupons to spend specifically at farmers' markets.** All types of growers welcome, especially small farms growing a wide variety of produce and specialty producers. Markets are operated every day of the week aside from Monday. Free training for farmers new to selling at markets. CALL <u>215-575-0444</u> ext 167. Ask for Max.

Lancaster:

WE NEED FARMERS!

This season, Philadelphians will receive thousands of dollars in coupons to spend at farmers' markets.

CALL <u>215-575-0444 ext 167</u>. Ask for Max. Or email: <u>mkawinzi@thefoodtrust.org</u>
Join our network of 30 farmers' markets in the Greater Philadelphia area.

<u>www.foodtrustmarkets.org</u>

All types of growers welcome especially farmers growing a wide variety of produce and specialty producers. Free training for farmers new to selling at markets

Penny Saver:

FARMERS WANTED: The Food Trust is looking for farmers to join our network of over 25 Philadelphia farmers' markets. We welcome new and experienced growers, especially small farms growing a wide variety of produce. We offer training on how to sell and price products for Philadelphia customers. Our markets typically operate once a week for four hours and allow you to sell directly in Philadelphia. Feel free to call if you have any questions. Call Max at 215-575-0444 x167 and leave your name and address if you would like an application mailed to your home

Managing and Recruiting Volunteers

Marketumbrella Resource:

http://www.marketumbrella.org/uploads/file/MD Volunteers.pdf

Example of a Job Posting for a Market Manager

Clark Park Market Associate Job Description

The Food Trust is searching for a dedicated, articulate farmers' market enthusiast to manage the Clark Park Farmers' Market and support the Philly Food Bucks program.

Hours: ~15 hours/week (Saturdays 8am-3pm, Thursdays 2pm-7:30pm)

Location: Philadelphia

Job Open Date: April through November

The Clark Park Market Associate will be responsible for supervising Clark Park Farmers' Market operations, conducting nutrition education and promotional activities at the market, operating wireless point-of-sale terminals to process food stamp transactions, and championing The Food Trust mission and farmers' market network. Opportunities for time off during the season are limited.

Responsibilities include:

Establish and maintain strong relationships with farmers and vendors:

- Foster communication with and between vendors
- Respond to vendor needs
- Develop ways to assess stand-holder business
- Troubleshoot and mediate with vendors as needed
- Monitor vendors' adherence to Food Trust regulations

On-site management of the Clark Park Thursday and Saturday Farmers' Market

- Ensuring set-up and break down of market, and operation in accordance with relevant rules and regulations;
- Engage in at-market promotional efforts
- Provide customer service to market patrons
- Work with office staff to maintain overall market appearance
- Maintaining weekly market paperwork, including that for SNAP and Philly Food Bucks

Qualifications:

The ideal candidate will have at least one year of relevant work experience and be able to:

- Work outside in spring, summer, and fall in all types of weather;
- Possess strong oral and written communication skills;
- Possess strong organizational skills and the ability to handle multiple priorities;
- Have experience in community outreach and organizing;
- Handle multiple priorities, organize time effectively, and work independently and as a team player;
- Have an appreciation for fresh food and experience in customer service environments.
- Familiarity with West Philadelphia is a plus.

Resilience and reliability is a must. Confidence, intelligence and an outgoing personality are good characteristics of a successful market associate.

To apply: E-mail <u>contact@thefoodtrust.org</u> and ask for an application or submit a cover letter with resume. Please reference "Clark Park Market Associate" in the subject line. Please do not call.

The Food Trust adheres to the policy of providing equal employment opportunities to all job applicants and employees regardless of race, color, religion, sex, age, national origin, veteran status, disability, or sexual orientation. People of color are encouraged to apply.

MarketLink FAQs

MarketLink is a program of the National Association of Farmers' market Nutrition Programs (NAFMNP) funded by USDA to increase the acceptance rates of SNAP/EBT at farmers' markets nationwide. Four million dollars has been allocated for the funding of EBT machines, technical assistance, and evaluation measures. The program is also known as the Farmers' market Program Support Services Terminal Purchase Program. Answers to frequently asked questions below:

Q: What is the timeline for this program?

A: This program will end in September 2014.

Q: Who is eligible to receive EBT equipment?

A: Farmers' markets that meet the USDA definition of a farmers' market and did not accept SNAP/EBT in 2013 are eligible. The USDA definition of a farmers' markets is "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)."

Q: What equipment is provided?

A: A new iPhone, card reader, and printer with one-year warranty to process all SNAP, Credit, and Debit transactions. A three year contract must be signed to receive this equipment.

Q: What costs are associated with the equipment?

A: The only expense associated with the program for the first year is transactions fees, which are 1.79 % plus \$.15/transaction for debit and credit sales, and \$.15/transaction for SNAP sales. USDA pays for all other expenses. Additionally, there are other costs associated with the three year agreement. Year 2 requires a \$120 annual fee and Year 3 requires a \$220 annual fee, both in addition to the transaction fees. Data plans are covered for Years 1 and 2, but by Year 3 will be the responsibility of the market.

Q: How is MarketLink different from the USDA programs offered in the past?

A: MarketLink describes the difference this way: "because USDA awarded a contract to the NAFMNP based on the best value for the agency as well as for direct-marketing farmers and farmers' markets to provide a complete solution. NAFMNP has negotiated with a third party processor (WorldPay) and has negotiated rates that are lower than anyone would be able to get on their own. MarketLink is available to any farmers' market and direct marketing farmer across the country, whether they are eligible for free equipment or not."

Q: What does the application process look like?

A: The application process consists of five straightforward steps: taking an eligibility assessment, applying for FNS authorization, completing a payment processing agreement, receiving and setting up equipment, and beginning to accept SNAP/EBT. It is also important to note that even if a market goes through MarketLink for assistance in obtaining an FNS number, there is no obligation to use their partners, NovoDia and WorldPay, should a market not want to. Visit the MarketLink website, www.marketlink.org, for more information and additional Frequently Asked Questions and Answers: http://marketlink.org/training-and-support/fags/.

Recordkeeping

*This resource made available through the collaboration between Suzanne Briggs and the North Carolina Division of Public Health as part of the Community Transformation Grant.

Example of SNAP and debit/credit token program recordkeeping:

Market Name:			Market Logo:
		Vendor Token Return Report	
Vendor Name:			
DEBIT BANK \$\$\$\$\$ BANK	400 0012-3456 7890	<u>Debit or Credit Card:</u> Every vendor can accept RED tokens. Change is allowed with \$5 Debit/CC tokens	



<u>Benefits Security Card</u>: Green \$1 tokens represent North Carolina's Benefits Security Card (SNAP) and may only be used to purchase food that is NOT hot and ready to eat. This includes fruit, vegetables, meat, poultry, seafood, bakery items, cheese AND seeds and plants intended for growing food.

Vendors CANNOT give change for \$1 SNAP tokens.

Reimbursement: Post # of SNAP and Debit/CC tokens and sales.

Return **Vendor Token Return Envelope** with completed report and tokens to the information booth at the end of the market. Market Manager will return vendor's envelope with their reimbursement check the following week.

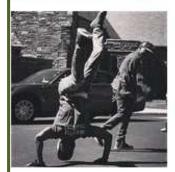
	Debit/Cre	edit Card	(\$5 Tokens)	Security	Benefits	(\$1 Tokens)	
Date	# Tokens	Total \$	FM Count	# Tokens	Total \$	FM Count	FM Comments
5/4/13							
5/11/13							
5/18/13							
5/25/13							
6/1/13							
6/8/13							
6/15/13							
6/22/13							
6/29/13							
7/6/13							
7/13/13							
7/20/13							
7/27/13							
8/3/13							
8/10/13							
8/17/13							
8/24/13							
8/31/13							
9/7/13							
9/14/13							
9/21/13							

E-Newsletters

Example of The Food Trust's Farmers' Markets E-newsletter











From left to right: Tune Up Philly at Clark Park Saturday, Meel Ling No's interactive Hot Chill Pepper Dryer, HYPE performance by Rapper Sterien Barr and Dance Crew Special EFX & Stilt-walker Bujee Magoo

Farmers' Markets Don't Grow on Trees!

Every week, we bring the region's top farmers and producers to your market so you don't have to travel all the way to Lancaster to find delicious produce, meats and cheese. The dollars you spend at market support local farmers – your donation to The Food Trust supports your local farmers' market. Make a gift today to help us keep bringing farmfresh food to your neighborhood.

Sponsors

Visit our sponsors at your farmers' market this week: <u>Lankenau Medical Center</u> will be at Clark Park market on Saturday.



Since 1999, this Thursday companion of the Clark Park Saturday farmers' market has been a perfect solution to restock produce mid-week and meet some new vendors.

Upcoming Events

Every week: The Food Trust farmers' markets

October 12th: Wyck Harvest Festival

October 15th: Friends of The Food Trust Happy Hour

Get Involved

Do you love shopping at our Headhouse and Clark Park Farmers' Markets? Ever wonder how you can lend a hand in making the magic happen? Learn more about volunteering with The Food Trust farmers' markets.



Cooking Demonstrations

From UMass Extension: Equipment You May Need for Farmers' market Food Demonstrations

- Folding table
- Table cloth
- UMass Extension banner and string to attach
- Recipe handouts
 - Recipe of the Day (Demonstration recipe)
 - Various other recipes
- Brochures WIC/Agriculture Farmer's market brochures/5-A-Day/
- Additional nutrition information and handouts
- Apron
- Name tags
- Fry pan/wok depending on recipe
- Heavy duty extension cord (if electricity available)
- Masking tape

- Tent (optional)
- Butane burner
- Butane fuel (2 cans)
- Measuring cups and spoons
- Cutting boards
- Pot holders
- Basket
- Sample of ingredients for recipe of the day (to go in the basket)
- Recipe/ brochure display stands
- Ingredients for recipe
- Cooler
- Ice
- Refrigerator/freezer thermometer
- Cooking utensils (plastic)
- Business cards

UTENSILS/ACCESSORIES

For Serving:

- Plastic cups, forks, spoons
- Napkins
- Small paper plates
- Serving utensils (at least 2)

- Rubber gloves (not latex)
- Sharp knife w/protective covering
- Mixing bowl

For Cleaning:

- Paper towels
- Rubbish bag
- Saran wrap/Reynolds wrap
- Baggies

- Trash can
- Hand sanitizer
- Sanitizing cleaning wipes

The following resource and many more like it can be used for both nutrition education and cooking/food demonstrations

^{*}All produce is washed, cut and prepared in the office before leaving, for food safety purposes.

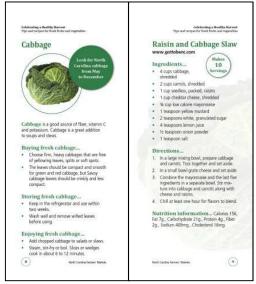
^{*}Vegetables/food for demos should be stored in several medium/large Tupperware type containers.

^{*}Read through your recipe to determine what you may need.

NC Developed Consumer Brochure Available in English and Spanish for use at Farmers' Markets

The Celebrating a Healthy Harvest: Tips and recipes for fresh fruits and vegetables (Celebremos una Cosecha Saludable: Consejos y recetas para preparar frutas y verduras frescas) brochure was developed and field tested by state-level partners in North Carolina for use by consumers shopping at Farmers' Markets. It features 14 popular fruits and vegetables grown in NC (apples, blueberries, cabbage, cantaloupe, corn, cucumber, green peppers, greens, peaches, strawberries, summer squash, sweet potato, tomato and

watermelon).







Celebrating a Healthy Harvest includes one

recipe for each fruit or vegetable along with short tips on their nutritional benefits and how to buy, store and prepare them. It is written at an 8th grade reading level and is available in both English and Spanish. There are a variety of downloadable versions of the brochure, including full color and black and white consumer printfriendly and professional printing versions, including the ability to add text or logos to the back page.

Celebrating a Healthy Harvest: Tips and recipes for fresh fruits and vegetables is available online:

http://www.eatsmartmovemorenc.com/CelebratingHealthyHarvest/CelebratingHealthyHarvest.html

Incentive Programs

Farmers' Market Coalition Resource Library:

http://farmersmarketcoalition.org/?s=incentive+programs&post_type=resource

Fair Food Network:

http://www.fairfoodnetwork.org/what-we-do/projects/double-food-bucks

New York City Department of Public Health's Farmers' market Resources (including Health Bucks Incentive Program):

http://www.nyc.gov/html/doh/html/living/cdp-farmersmarkets.shtml

USDA 2014 Farm Bill Food Insecurity Nutrition Incentive (FINI) Grants http://www.fairfoodnetwork.org/sites/default/files/FFN FINI%20Summary%20040214.pdf