



LOCAL FOOD FOR EVERY FAMILY

Cultivating healthier economies, customers, and communities through food access



INTRODUCTION

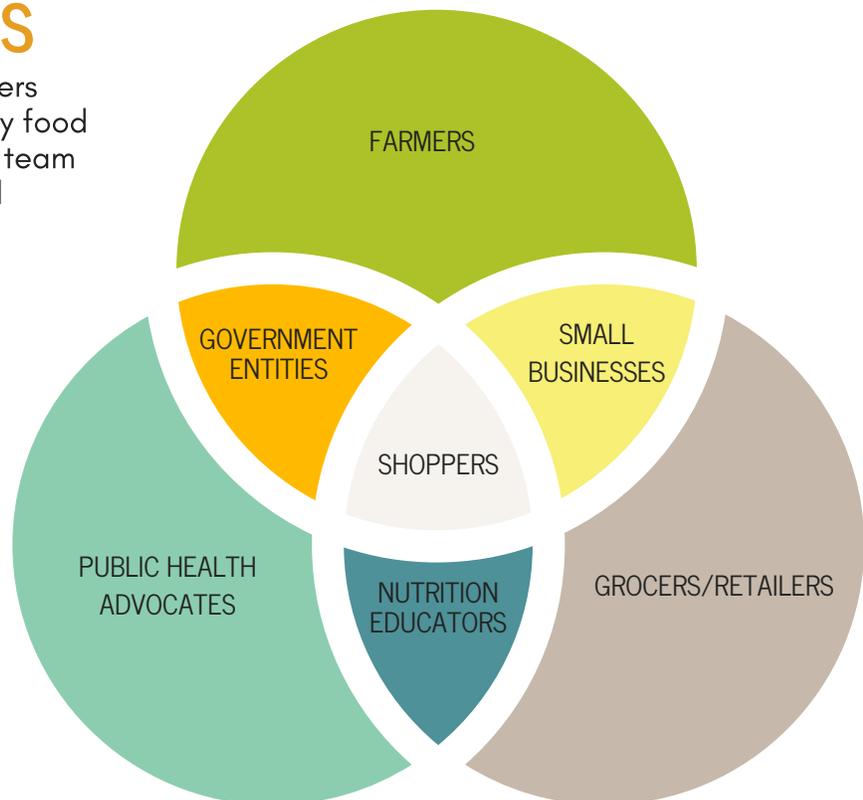
Now, more than ever, Alaskans want to access nutritious, local, wholesome food. But when a head of lettuce costs more than a bag of potato chips, the healthiest choice isn't always the easiest choice. Alaskans have a limited food budget, and putting healthy local food on the table is not viable for many of them. Investing in our local food systems means increasing access for low-income Alaskans, and making fresh produce more affordable for families with lower incomes in communities around the state.

All Alaskans want to eat nutritious, healthy food – and programs that remove barriers to access can enable them to do so on a tight budget. Entire communities benefit when more people can buy local food – farmers get new customers, small businesses get new revenue, and federal food dollars stimulate the local economy.

Every Alaskan should be able to access fruits and vegetables. But often low-income Alaskans are left out of the local, wholesome food movements because participating is often cost-prohibitive. Thankfully, the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps) provides benefits to roughly 100,000 Alaskans who meet eligibility requirements to put food on their tables. The Alaska Farmers Market Association (AFMA) wants to help bridge the gap for families to participate in their local food systems. This report was a collaboration between AFMA, the Department of Health and Social Services Obesity Prevention. The information was compiled from past reports done by Kyla Byers, former VISTA for the Alaska Farmers Market Quest Program (AFMQP), the Washington State Farmers Market Association, Fair Food Network, and other resources to create a useful tool for market managers and farmers to expand this program throughout Alaska.

COLLABORATING FOR SUCCESS

Accepting SNAP at farmers markets and creating healthy food incentive programs takes a team effort, and benefits all stakeholders involved.



HEALTHY FOOD, HEALTHY COMMUNITIES



Since 1980, the relative price of fruits and vegetables has gone up **40 percent**, and the relative price of **processed foods has gone down 40 percent**. In Alaska, we face uniquely expensive prices for even basic food items for families across the state. Purchasing choices of SNAP households don't necessarily reflect a lack of education or understanding of what is healthy, more that their finances limit families' ability to make healthy choices and often are in need of cheap calories. Accepting SNAP benefits at farmers markets allows clients to purchase high-quality, local fruits and vegetables, participate in the local food economy, and community connection of shopping at a farmers' market by getting to know the people that grow, raise, and catch their food.

PRODUCERS

- Attracts SNAP recipients to markets, increases SNAP redemptions and overall sales at markets
- Provides a gateway for beginning farmers/food producers to earn more
- Offers new direct and wholesale marketing opportunities to new population
- Stimulates food business, farm, seafood operation expansion/continuation

FAMILIES

- improve access to healthy, affordable food
 - Increases purchasing power for and consumption of nutritious fruits and vegetables
 - Integrating federal nutrition and education programs
 - Supports long-term dietary and health improvements
 - Allow more people to participate in community gatherings and widen social networks that were previously behind financial barriers

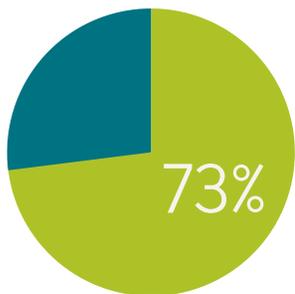
COMMUNITIES

- Stimulating local economies in new, innovative, sustainable way
- Giving public nutrition assistance programs the opportunity to address hunger, health, and local food systems simultaneously
- Allowing rural and urban communities to gain new and lasting connections, resilient economic growth
- Reducing health care costs in the long run for stakeholders

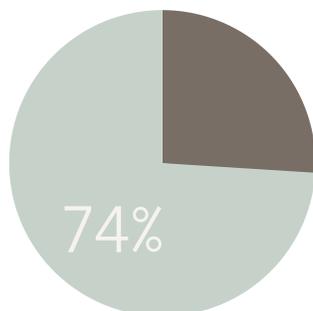
WHO RECEIVES SNAP IN ALASKA?

IN 2017 SNAP GENERATED **\$342,700,000** for Alaska's economy

Families with children



4,900
VETERANS



58%

are in working families where at least one household member works

are Seniors or experience disabilities

What is the Supplemental Nutrition Assistance Program (SNAP)?

SNAP (formerly Food Stamps) is the country's most important and effective anti-hunger program. It was created to give a helping hand to families as they get back on their feet. SNAP targets benefits according to need. Very poor households receive more SNAP benefits than households closer to the poverty line since they need more help affording an adequate diet.

Households receive SNAP benefits on electronic benefit transfer (EBT) cards, which can be used only to purchase food at one of the 600 authorized retail locations in Alaska.

"Access to SNAP means my family can eat from all five food groups."

- Terry, Anchorage

SNAP Recipients do not fit one mold. They are urban and rural. Elderly and children. Underemployed or working three jobs.

SNAP BY THE NUMBERS

\$1.52

Average SNAP benefit per person per meal in Alaska

101,065

SNAP recipients in Alaska reported in November 2017

\$16,792,003

pumped into Alaska's economy every month through SNAP spending

"I don't know how some people make it but SNAP has been a blessing to me and my kids. The SNAP program needs to stay. There's a lot of people out there that without SNAP would have nothing"
Lydia, Wasilla

"I count on SNAP each and every month. That's milk, bread, the staples; with out SNAP I couldn't survive."
Cory, Chistochina

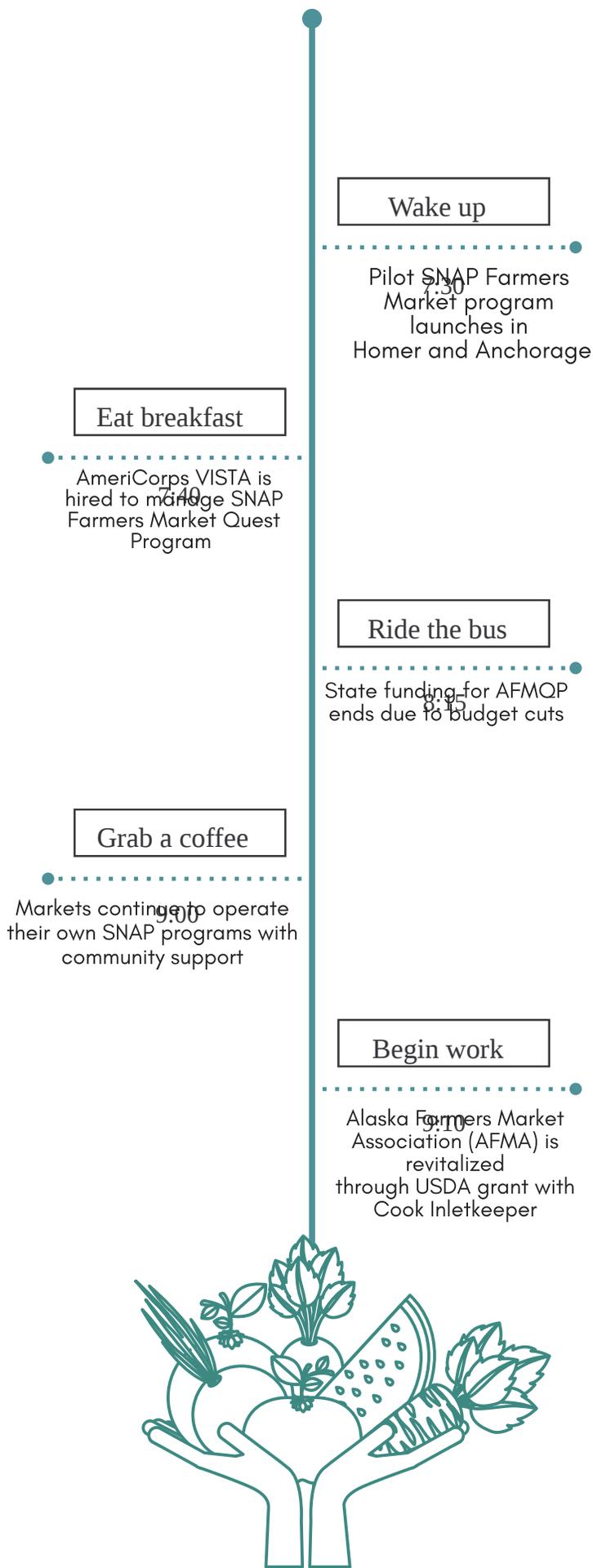
"I am currently looking for work and SNAP helps get food on the table."
Dean, Bethel

"If it wasn't for SNAP, we wouldn't be able to put food on the table. My mom's roof collapsed and we all had to move in together. With our limited income and combined household it would be impossible for us to eat without SNAP."
Anonymous, Anchorage

"SNAP important to me because sometimes some people need a little help, even ex-Marines."
Thomas, Kenai

"You switch from the school year into working tourist season and sometimes you don't make as much. Some days by the end, you didn't make a thing, SNAP helps tremendously,"
Mark, Ketchikan

HISTORY OF SNAP AT MARKETS IN ALASKA



In 2011, the Alaska Department of Health and Social Services (DHSS), Obesity Prevention and Control Program (OPCP) received funding from the Centers for Disease Control and Prevention and partnered with the Department of Natural Resources (DNR), Division of Agriculture; the DHSS Division of Public Assistance (DPA); and the University of Alaska Fairbanks Cooperative Extension Service, to pilot test the Alaska Farmers Market Quest Program (AFMQP). The purpose of this pilot program was to determine the feasibility of Alaskans using SNAP EBT cards (known as “Quest” cards in Alaska) at farmers’ markets.

For the first two years, the AFMQP was operated by the state employee members of the Alaska Food Policy Council (AFPC) who initiated it. After the growth and success of the second year, it was realized that a full time staff person dedicated to its operation was needed to continue program expansion. In 2013, an AmeriCorps Volunteers in Service to America (VISTA) position was created to oversee operations and to build program capacity. The VISTA was able to recruit additional markets, manage grants, conduct advertising campaigns, provide support to markets, collect data, and research and create resources for best practices.

In the first year of the AFMQP, there were two participating farmers’ markets: Homer Farmers’ Market and Spenard Farmers’ Market (Anchorage). They were chosen because both were already interested in implementing food assistance programs and had identified staff or volunteers who could focus on doing so. In 2012, the second year of the program, three more markets were added: the Fairbanks Downtown Market, Sitka Farmers Market, and South Anchorage Farmers Market. By 2015, there were a total of six farmers markets and four farm stands accepting SNAP and participating in the matching program.

HISTORY OF SNAP AT MARKETS IN ALASKA

The majority of funds for the program were distributed to farmers markets via grants administered by the Division of Agriculture. Grants covered purchase or rental of the wireless EBT machine, monthly wireless and bank fees, staff to run the machine, market tokens, advertising, start-up items such as a tents and tables, and other miscellaneous items such as EBT machine printer paper and checks for vendor reimbursement. Markets that applied for the grant were given priority based on market size, how established they are, proximity to other markets accepting Quest and estimated number of customers they would serve.

Sadly, all of the state funding and technical support to markets ended in 2015. Since then, many markets continued to accept EBT/SNAP benefits, but with the loss of the matching funds grant and technical support, bringing on new markets has been difficult. In 2017, there were 16 markets and farm stands that accepted SNAP benefits, which is positive considering the lack of technical assistance in applying and implementing a program.

A matching incentive for SNAP customers was an integral part of the AFMQP. On match days, markets double up to the first \$20 spent with a Quest card to help make healthy food more affordable. 2013 was the first year this incentive program was organized among markets statewide. Markets in the same region decided to match either on the first market of the month (when SNAP recipients have the most money on their Quest cards) or every market until funds ran out. The purpose of this was to be able to advertise incentive days with all promotional materials, starting at the beginning of the season. Previously, markets chose their own random match days and had little advertising. In 2013, markets provided one "match" day per month. In 2014, every market day was a match day. Matching funds spent by Quest customers increased 30% from 2013 to 2014, and the incentives clearly had an impact in helping SNAP customers stretch their dollar.



	2011	2012	2013
Number of Markets	2	5	10
Number of Vendors	69	199	187
Quest Transactions	224	404	884
Quest Sales	\$4,830	\$6,458	\$16,743
Quest Matching	\$937	\$2,071	\$13,003
Quest Total	\$5,767	\$8,529	\$29,746
Debit Transactions	152	1070	1817
Debit Sales	\$7,248	\$20,979	\$57,693
Transaction Fee Revenue	\$276	\$518	\$0
Credit Transactions	N/A	643	781
Credit Sales	N/A	\$20,862	\$27,340
Total Revenue for Markets	\$13,291	\$50,888	\$114,778

Data Table created by Kyla Byers, 2013

*"This program improves access to fresh, local foods to community members who are struggling financially. Additionally, [it] helps increase understanding of food insecurity issues in our community and how produce and other food vendors can be part of the solution."
-Lisa Sadlier-Hart, Sitka Farmers Market (2013)*

CURRENT MARKET LANDSCAPE

HOW DO MARKETS ACCEPT SNAP?

Created by the Food Stamp Act of 1964, the federally-funded nutrition program “food stamps” were originally distributed through paper coupons. The program is managed by the United States Division of Agriculture (USDA) Food and Nutrition Service (FNS). Since 2004, SNAP benefits have been distributed to recipients in all fifty states through a specialized debit card system known as Electronic Benefit Transfer (EBT). Renamed the Supplemental Nutrition Assistance Program (SNAP) in 2008, the transition to EBT cards from paper coupons was beneficial in it’s reduction of both stigma and fraud rates (which are roughly 2.2% in Alaska).

However, it came at a price for farmers markets and vendors that lack electricity, internet, and point of sale (POS) terminals required to accept EBT cards. At first, farmers markets that previously accepted food stamps were unable to accept SNAP/EBT cards because they didn’t have the necessary technological infrastructure - which is still an issue for many farmers markets in Alaska. In order to accept SNAP benefits, markets around the country began using wireless technology to utilize POS systems to accept EBT cards. While the two systems are often used as a wireless POS terminal, markets or vendors with access to electricity and telephone landlines can operate either system with a wired POS terminal.

ALASKAN MARKETS THAT ACCEPT SNAP (AS OF SUMMER 2018)

SOUTHCENTRAL

Anchorage Farmers Market
Black Bear Farms, Palmer
Bushes Bunches Stand, Palmer
Cool Cache Farms, Kenai
Dandelion Acres, Kenai
Farmer's Fresh Market, Soldotna
Friday Fling, Palmer
Get the Junk Out of the Trunk, Palmer
Glennallen Wednesday Market
Homer Farmers Market
Monday Market at Palmer Depot
Mountain View Farmers Market
Muldoon Farmers Market
Soldotna Saturday Market
South Anchorage Farmers Market
Talkeetna Grown
Willow Farmers Market

SOUTHEAST

The Market, Petersburg
Sitka Farmers Market

INTERIOR

Dart AM LLC, Manley Hot Springs
Funny Farm Feed Folks, Fairbanks
Pioneer Farm, North Pole
Tanana Valley Farmers Market
Southside Community Farmers Market,
Fairbanks

“As an employee of the South Anchorage Farmers' Market, I encountered many Quest clients every weekend. I came to know many repeat Quest shoppers over the course of the summer. They are good people and often shopped with children and/or grandparents. One man always divided his tokens between his two children and invited them to choose the vegetables they liked best. I watched as another contemplated whether to spend tokens on meat and fish or produce, attempting to get the most bang for his buck.”
-South Anchorage Farmers Market Employee

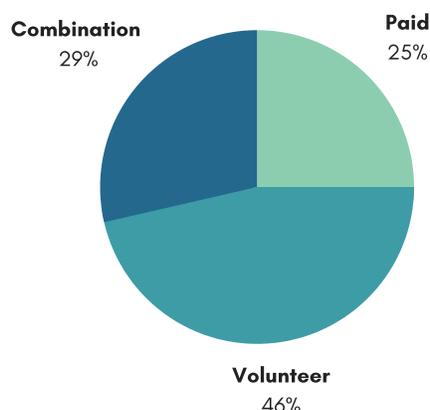
BARRIERS TO SUCCESS AND EXPANSION

The Alaska Farmers Market Association (AFMA) conducted a survey with 31 markets to identify their current market operations, barriers to success, their knowledge of the SNAP, and what needs they have for technical or financial assistance. The biggest barrier identified in this survey is that most markets do not have a sponsor/parent organization through which they can apply for grant funding. The AFMA can fill the role of sponsor organization and re-grant to smaller markets, but it presents a challenge to markets that want to expand on their own. Another concern voiced by market leadership is the lack of consistent, paid staff presents a challenge to markets who want to run a long-term and sustainable SNAP at the market program.

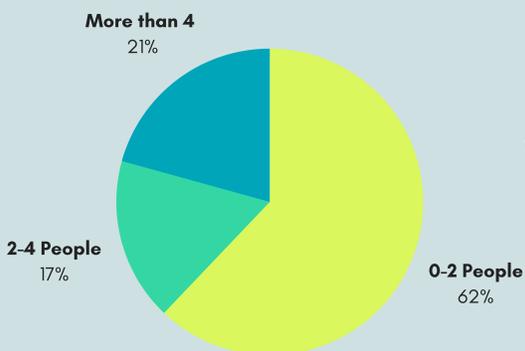
50% OF THE 31 MARKETS SURVEYED CURRENTLY ACCEPT SNAP/EBT

TYPE OF MARKET STAFF

Q: Are the people that help you at the market paid, volunteer, or a combination of both?



NUMBER OF MARKET STAFF



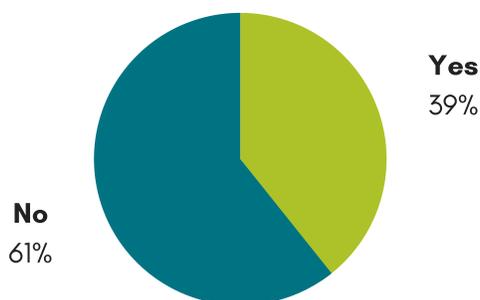
Q: Approximately how many people do you have helping with your market operation?

CHALLENGES

- Internet/phone service connectivity for running EBT machines
- Raising awareness about the program with existing SNAP/EBT shopper base, needing new ways of reaching out to share market information
- Added demands on market staff and/or volunteers
- Expense of new market currency, outreach materials, and other supplies
- Educating vendors USDA rules on acceptable SNAP purchases (fruits and vegetables, seeds, no prepared foods, etc.)
- Requires additional, stringent bookkeeping
- Communication with other markets and vendors to share best practices/costs/etc.

MARKETS WITH A SPONSOR OR PARENT ORGANIZATION

Q: Does your market have a sponsor or parent organization?



OPPORTUNITIES

- Increase sales to farmer vendors
- Differentiate a market by providing this service and expanding number of potential shoppers
- Position market to be gateway for food access in communities
- Help keep food dollars local, because USDA estimate for every \$1 spent on SNAP, \$1.79 goes directly into the local economy during tough economic times
- Cultivate community and statewide partnerships with public health advocates, WIC clinics, hospitals, local government, and more
- Position market to receive grants/funding to serve low-income populations in the future

HOW TO ACCEPT SNAP/EBT IN ALASKA: A STEP BY STEP GUIDE

1

Assess market capacity and commitment to accepting SNAP

SNAP at the Farmers Market works best when producers, consumers, and communities are invested in success

2

Understand the community and potential customer base

Work with SNAP clients and social service organizations to identify underserved geographic areas in your community, and the nutrition needs of your customer base

3

Consider financial and technological needs

Determine what type of budget your market has, the financial support needed to carry out a SNAP at the market program, and equipment needed

4

Build partnerships for outreach and funding

The most successful SNAP projects are collaborative and inclusive of stakeholders in both local food and social service organizations

5

Think about an incentive program

Help SNAP clients stretch their dollars by leveraging community partnerships for a "food access" fund to match SNAP dollars that go directly to purchasing produce

6

Set up a point of sale system

Pick which equipment, provider, and method of implementation (tokens, coupons, etc.) is best for your market and geographic area

7

Market and promote SNAP

Work with media, advocacy groups, libraries, public transportation, food banks, soup kitchens, affordable housing, and others to educate the public and potential clients about SNAP and use at your market

STEP 1: ASSESS MARKET CAPACITY & COMMITMENT

Accepting SNAP at a farmers market has many benefits, but it does require lots of planning and ongoing support from market volunteers, staff, community, and vendors for long-term sustainability. It requires commitment and staff capacity for the program to be successful for clients and markets.



Commitment: Make sure that market leadership, vendors, and stakeholders are all on board and committed to the success of SNAP at the farmers market. Everyone needs to understand what the market is trying to accomplish by accepting SNAP, and how it will benefit everyone. While you only need one person committed the day of market to be responsible for financial tracking, the entire market needs to be engaged in facilitating the success of the program. Make sure farmers and vendors understand what SNAP is, how they will benefit, and what is required of them as vendors. Some might be resistant to change and accepting a new form of payment, but in the end they will be convinced when the market manages the SNAP project well and see increased sales for other vendors.



- **Staff capacity:** Thriving SNAP at the market projects have at least one champion who is committed to the project, and staff or volunteers who carry out the day-to-day operations. Especially if a market is considering a central POS system, designating staff tasks and responsibilities is essential because it requires consistent administration, accurate accounting, and recordkeeping to ensure the vendors are reimbursed efficiently and accurately. It is helpful to have a staff member to create and maintain promotional efforts and advertising SNAP for the market. The ideal situation is having a SNAP Coordinator at a market that understands the complexities of the program, and is professionally invested in the program working for everyone. If hiring a SNAP coordinator is not viable for a market, ensure there are well-trained, dedicated volunteers who are invested in the program.

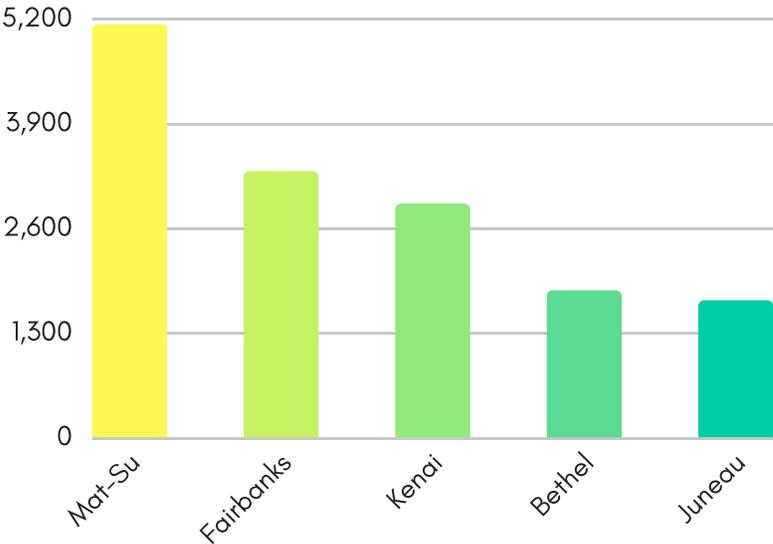


STEP 2: KNOW THE POTENTIAL CUSTOMER BASE

In the planning stage, market stakeholders should evaluate how well the market serves all members of the surrounding community, and if it is representative of the entire community. Consider if the market is close to any public transportation, or how accessible it is to anyone experiencing physical disabilities. Evaluating these factors will help determine if the market needs to bring in new customer bases. Connect with local social service agencies, food pantries, and senior centers to see if their clientele would be interested in coming to the market, and they can help reach out to a wider customer base.

Alaska’s Department of Health and Social Services **has a report outlining** average SNAP benefit redemption by individual community and borough in Alaska to estimate how SNAP dollars are being spent throughout Alaska. Utilizing this report to determine where AFMA could expand and concentrate program expansion, outreach, and partnership development to serve the highest-need areas of the state.

HIGHEST SNAP CASELOAD BY BOROUGH



This excludes Anchorage, which has the highest number of SNAP caseloads. Source: DHSS DPA Statewide Report

The goal of SNAP at the farmers market is to reach low-income clients and build bridges for them to access local food. When shaping the program at your market, it is important to consider challenges this customer base faces that others do not. Consistent and affordable transportation are a challenge in Alaska, and when a client does spend money and time to get somewhere, it has to be strategic to stretch their dollar. In order to do that, shoppers need better access to information about schedules and seasonal changes in order to become more regular market shopper. Strong relationships with public transit and social service organizations are critical in making sure accurate information about market hours and offerings is communicated to clients. Geographic access to a market is a factor in getting new clients in, and keeping them.



Farmers chat with a client in Sitka

While it is unlikely that farmers markets will be able to serve the function of a one-stop shop, positioning markets in locations that give the appearance of convenience to access other resources might be advantageous in bringing clients with limited transportation and financial capital in. For new market shoppers, farmers market purchases are difficult to include into a strictly-managed food budget. But with partnerships like Cooperative Extension Service, market managers can provide free resources to clients to ensure they maximize their food budget at the market. Vendors should work with market managers to diversify their produce to reflect the demand of the community the market is serving.

STEP 3: CONSIDER FINANCIAL & TECHNOLOGICAL NEEDS

While accepting SNAP benefits greatly enhances business for vendors and ultimately food access for the community, it does take time, energy, and resources to start up. Multiple costs are associated with EBT programs, including equipment costs, service fees, transaction fees, wireless costs, purchasing scrip, and even staff time to run the EBT machine and handle the accounting.

Connectivity: Most farmers markets require a wireless POS device due to their outdoor location away from landlines. In that case, you need to have reliable wireless service. Find out which major cell carriers (like AT&T, Verizon, GCI) have the best signal at the market. If the market is in an area without a strong cell signal, market managers will need to explore other options such as getting a cell booster, connecting to a landline, or as a last resort, using manual/paper vouchers.

Payment Options: EBT-only equipment is available, but many markets choose to also offer debit and credit payment options. Each type of transaction comes with its own set of fees, so estimating how many transactions you might have at your market will help in determining costs.

- **Consider taking debit and credit if you haven't already:** Having EBT, debit, and credit as options at a market can increase vendor sales and provide additional revenue streams to offset SNAP operating costs. Analyze the cost for each card service to see which best suits the market's needs and infrastructure. If the market offers higher priced products - like seafood, meat, poultry, and dairy - the potential in increased sales with a joint system might justify the added expense of accepting credit cards. However, if the market sells primarily fruits and vegetables, it might be better to only offer SNAP or SNAP and debit.

WHAT SHOULD YOUR MARKET ACCEPT?

	SNAP only	SNAP and Debit	SNAP, Debit, and Credit
Pros	<p>State help provide wired terminals to markets and vendors for SNAP-only projects</p> <p>Wired POS terminals don't have transaction fees for SNAP</p> <p>Wireless POS terminal fixed costs and transaction fees for SNAP are predictable and inexpensive.</p>	<p>All customers have access to an additional payment option</p> <p>Debit transaction fees are predictable and relatively low (\$0.40-0.55 per transaction)</p> <p>Having debit customers use the same POS terminal and similar redemption system (like tokens or scrip) in different colors can help reduce stigma for SNAP customers</p>	<p>All customers have access to different payment option</p> <p>"Convenience fees" can be added to debit transactions</p> <p>Having debit and credit customers using the same POS terminal and similar redemption system in different colors can help reduce stigma for SNAP customers</p>
Cons	<p>Vendor sales can be limited</p> <p>"Convenience fees" cannot be added to SNAP transactions</p> <p>SNAP customers might feel singled out if they are the only ones using the POS terminal and tokens/scrip</p>	<p>Tracking and allocating debit transaction fees to vendors modestly increases bookkeeping requirements</p>	<p>"Convenience fees" cannot be added to credit card transactions</p> <p>Tracking and allocating credit transaction fees to vendors is complex and increases bookkeeping requirements due to the unpredictability of fees</p>

- **Organizational Stability:** An EBT service agreement or contract is for a set term, anywhere from one month to five years. More established markets may be comfortable with a long-term contract while newer markets, or those without much organizational structure, may opt for a shorter, more flexible agreement. Similarly, organizational stability may impact decisions to purchase or rent EBT equipment.

STEP 3: CONSIDER FINANCIAL & TECHNOLOGICAL NEEDS

ESTIMATED COSTS OF RUNNING A SUCCESSFUL PROGRAM

The cost of your SNAP program will depend on many factors, including:

- 1) which EBT equipment and service you choose
- 2) the number of transactions at the market
- 3) the fixed monthly card service fees
- 4) internet/broadband/cell service costs

In addition, markets need to secure paid personnel or volunteers to provide cards services at the information booth, manage the bookkeeping, and promote the SNAP EBT offering to market clientele. Additionally, based on the findings of this report, having a regular staff person coordinating SNAP at the market efforts between marketing to clients, organizing vendors, and administrative tasks.

The budget tiers below are based on input from the Homer Farmers Market, Tanana Valley Farmers Market, and other examples from around the state. These estimates are not comprehensive, but should give a market the general idea of what it costs to run a SNAP program at a farmers market in Alaska.

	LOW BUDGET	MEDIUM BUDGET	HIGH BUDGET	NOTES
Obtain a SNAP Permit (free)	\$0.00	\$0.00	\$0.00	Must apply through USDA (see appendix A)
Transaction costs (\$0.10-\$0.15 per SNAP transaction) + bank fees	\$150.00	\$300.00	\$450.00	Medium based on Homer Farmers Market; High - Tanana Valley; Low-
EBT Coordinator - ONSITE (customer service point of purchase, token management)	\$750.00	\$4,500.00	\$6,000.00	Homer operates 228 hours - 7 hours Saturday, 5 hours Wednesday; Low budget based on 10 markets/year at \$15/hr for 5 hours
EBT Coordinator - OFFSITE (reconciling, reporting, tracking, vendor reimbursement)	\$150.00	\$800.00	\$1,000.00	Homer takes about 2/hr weekly; Low based on 10 markets/yr @ \$15/hr for 1 hour; lower - volunteer based would be free
Marketing Material (flyers, signage) for SNAP customers	\$500.00	\$1,000.00	\$1,500.00	SNAP can be included in all promo material - radio ads, posters, etc. - benefits the whole market
Supplies (receipt paper, receipt books, market SNAP scrip, storage box)	\$200.00	\$400.00	\$500.00	Scrip is a one time cost
Quickbooks accounting software	\$0.00	\$240.00	\$240.00	Low- manual checks and accounting
Monthly wireless fees for POS	\$0.00	\$20.00	\$20.00	Average is \$20 or lower
SNAP EBT equipment costs (changes if rental vs. purchasing)	\$575.00	\$900.00	\$900.00	Most of these have a one-time setup fee of \$20
Matching scrip	\$500.00	\$1,250.00	\$2,500.00	Matching \$20/market per customer
TOTAL	\$2,825.00	\$9,410.00	\$13,110.00	

STEP 4: CREATE PARTNERSHIPS

For SNAP at the farmers market to be successful, there need to be diverse community groups and partners that can connect to potential SNAP customers, promote the program, and potentially help with funding. Most markets are already working with community partners to cultivate relationships, but there are groups you might not be connected who specifically address poverty and food access. Think creatively about who you can cross-promote and collaborate with to best get the word out about your program.

Not every partner can contribute major funding, but they could play other roles in the program such as donating banners to promote the market and SNAP redemption. They could host cooking demonstrations, translate marketing materials, re-route public transportation to the market, screen market customers for SNAP eligibility at the market and help connect clients to other resources they might want to know about. At City Heights farmers market in San Diego, CA, an advisory group for the market was formed to collaborate on outreach efforts to the City Heights community. The market hired people from the communities they intended to serve, because individuals who understand unique cultural issues, languages, and values are more likely to be successful in connecting marginalized communities to resources they need - like SNAP. Those individuals helped promote market Fresh Bucks, and screening for SNAP.

CASE STUDY: GREENMARKET, NY



- Operating since 1975
- 82 out of 195 vendors participate in SNAP
- SNAP project started in 2005
- 350 SNAP customers per week, on average
- Debit and credit card services
- "Health Bucks" Incentive Program
- SNAP sales over time: \$1,000 in 2005 to over \$225,000 in 2009

Greenmarket started accepting SNAP at three of their markets in 2005, and in 2010 they had 28 markets participating. The key to their success has been working with a wide array of partners to garner funding support and reach more potential customers. Greenmarket partnered with the New York City Council by making the case that accepting SNAP at markets would improve community health outcomes. This allowed them to gain public support and funding for promotions and staffing. Another critical partnership was with New York City's Department of Health and Mental Hygiene, who helped fund a "Health Bucks" incentive program. Though this partnership, Greenmarket clients were given \$2 for every \$5 in SNAP benefits they redeemed at the market. To get mailings about the market match program, Greenmarket joined forces with the Human Resources Administration. Soup kitchens, food pantries, public assistance offices, and churches were key partners in spreading the word with potential customers that SNAP is accepted at farmers markets around the city. While these partnerships helped Greenmarket fund their SNAP project, the collaboration with health and social service organizations was essential to growing their customer base and increasing sales for farmers.

STEP 4: CREATE PARTNERSHIPS

PARTNERSHIPS IN OTHER STATES



Sitka Local Foods Network runs a great operation for SNAP clients and building their local food network

POTENTIAL PARTNERS

- Local public health department
- Local transportation department
- City or state government officials
- WIC office
- Senior Centers
- Schools
- Cooperative Extension
- Hospitals, clinics, and health agencies
- Tenant/Housing Associations
- Food Pantries
- Anti-hunger and anti-poverty organizations
- Places of worship
- Economic development organizations
- Bridge Builders/Welcoming organizations

MASSACHUSETTS: The Massachusetts Department of Transitional Assistance (DTA) collaborated with the Massachusetts Department of Agriculture to create the Farmers Market Ambassador community service program. DTA clients such as SNAP participants gain valuable employment experience by volunteering at the farmers markets. In addition, their time spent at the farmers market applies to the Transitional Assistance for Families with Dependent Children work requirement. The Farmers Market Ambassadors operates the wireless card machine and mentors other SNAP shopper highlighting why farmers markets are important to the farmers and the community.

MICHIGAN: The Michigan Farmers Market Association in partnership with the Michigan Food Policy Council collaborated in forming the Michigan Farmers Markets Food Assistance Partnership. This coalition involved more than 50 organizations with the ultimate goal of increasing the number of farmers markets using EBT technology so that more low-income consumers have access to healthy, locally-produced foods through farmers markets.xxii

NEW YORK: The New York State Federation of Farmers Market, the New York State Department of Agriculture and Markets and the New York State Office of Temporary and Disability Assistance partnered to create the SNAP to Market website which includes a Guide for Human Service Professionals. This brochure informs agency's human service professionals and other community partners how the EBT program works, and why going to the market matters. In addition, the website provides information to SNAP clients about how to use their EBT card at the farmers market, how to shop at the farmers market and what they can buy with their EBT card.

STEP 5: THINK ABOUT INCENTIVE PROGRAMS



BUY ANY FRESH FRUITS & VEGGIES
with your SNAP Card and get **FREE** Double Up Food Bucks to spend on any fresh fruits & veggies.



BUY \$1 → **GET \$1**
FRUITS & VEGGIES FREE FRUITS & VEGGIES

Farmers Markets
Visit the info table first to get started. Buy any SNAP-eligible foods with your SNAP Card and get FREE Double Up Food Bucks to spend on fresh fruits & veggies.

Grocery Stores
Buy fresh, frozen or canned fruits & veggies with your SNAP Card and get FREE Double Up Food Bucks to spend on any fresh fruits & veggies.

Have questions? Call us! (702) 636-4152 or visit www.DoubleUpFoodBucks.org



(From Top to Bottom) Fresh Bucks from WA scrip and outreach materials, outreach materials for incentive program in Nevada, Sitka vegetables

Markets around the country are building incentive programs to make each SNAP customers trip to a farmers market worth the effort. For some, it takes a lot of resources to even get to a market in Alaska – taking public transportation, walking a few miles, and produce is costly. The AFMA and other stakeholders are looking at ways to apply for a USDA Food Insecurity Nutrition Incentive Program (FINI) grant that has been instrumental for organizations around the country in starting a successful SNAP matching incentive program. However, local partnerships can be made to start your own matching nutrition incentive program. An incentive program – meaning providing bonus or matching funds for SNAP usage at markets – can bring in new customers and help stretch their SNAP benefits to increase sales for farmers.

According to Wholesome Wave, a national network focused on partnering with markets to offer Double Value Coupon Programs (DVCP), their market partners experienced huge increases in their SNAP sales by as much as 700% by offering SNAP incentives. Offering incentives will only be successful if outreach to SNAP clients is strong, but matching funds for SNAP customers will yield great returns for markets, farmers, and SNAP clients.

Partnerships play a critical role in providing a successful incentive program. After losing the state matching program, the Homer Farmers Market crowdsourced funding for match days in their community. Incentive programs across the country are funded by a variety of stakeholders, including foundations, local nonprofit partners, and faith-based groups to increase access to healthy, local food. You don't need a lot to start an incentive program, just enough to match SNAP customer bases once a month to start off with and see if you have brought more SNAP customers to your market and invested in some repeat customers.

You don't have to have a huge budget to start an incentive program. Around Washington state, matches vary from market to market. Common matches include \$2:\$2, \$2:\$5, and \$1:\$1. For example, at some markets with a \$2:\$5 match, for every \$5 spent in EBT, the market gives an additional \$2 to spend on fresh produce. An incentive program should be just that, a little extra push for increasing SNAP benefit redemption by making it worth SNAP customers time and resources to be at your market.

STEP 6: SET UP A REDEMPTION SYSTEM

First, a market or vendor needs to apply to be an official FNS SNAP vendor (see Appendix A for a guide on doing that). Who do you need to know to walk you through the process of setting up accepting SNAP at your farmers market?

United States Department of Agriculture Food and Nutrition Service (FNS): USDA agency which manages and administers SNAP, WIC Farmers Market Nutrition Program (FMNP), Senior Farmers Market Nutrition Program, and other nutrition programs.

- **FNS Regional Offices** serve as the liaison between the FNS Federal office and the Field Offices, providing SNAP-farmers market relevant program information to a group of states. Alaska is in the Western Region, and our regional office is located in San Francisco. The FNS Regional Office is to provide information to farmers and market managers on responsibilities associated with SNAP projects, and the entity that you must apply for a permit.

- **State EBT Prime Contractor:** Each state contracts for EBT services with an EBT Prime Contractor; the contractor processes and distributes reimbursements for SNAP benefits. Alaska's current contractor is Fidelity Information Services, LLC (FIS).

SNAP REDEMPTION SYSTEM OPTIONS

In Alaska, there are unique challenges to wireless internet access and connectivity to electrical outlets for farmers markets. In a survey conducted by the Alaska Farmers Market Association, 11 out of 29 markets do not have access to electricity or electrical outlets. 14 out of 29 markets do not have access to wireless internet, which would make the wireless POS system a difficult option. In those cases, using the paper voucher redemption system might be the best option. Paper vouchers are the least expensive SNAP redemption option, but transactions take a few more minutes because it requires a phone call, filling out a receipt, and end-of-day paperwork.

- **Wired POS Terminal:** a hand-held machine for SNAP only, requiring access to electricity and a landline; terminals have no transaction fees; cannot accept debit/credit cards
- **Wireless POS Terminal:** a hand-held machine requiring wireless network coverage and a battery; can be used at any market at which there is reliable cell phone/wireless network coverage; involves fees and service charges on all transactions (SNAP, debit, and credit)
- **Paper Voucher:** when a wired or wireless POS terminal is not feasible, a market can accept SNAP by using a paper voucher and a cell phone; less expensive; transaction process takes longer; more time required during and after market operations in order to get reimbursed

How it works!

- 1** **GO** to the Info Booth at the Bellingham Farmers Market on Saturday.
- 2** **SWIPE** your **EBT** card to receive wooden tokens to spend at the Market.
- 3** **DOUBLE** your **EBT** dollars by getting a \$1 to \$10 **FRESH BUCKS** match.
- 4** **SHOP** for fresh, local:
 - Fruits & Vegetables
 - Vegetable starts
 - Dairy
 - Meat
 - Breads
 - Eggs



Example of how clients redeem their SNAP benefits in WA

STEP 6: SET UP A REDEMPTION SYSTEM

WHICH SYSTEM WORKS FOR YOUR MARKET?

CENTRAL POS SYSTEM

Uses scrip to enable a farmers market to have one FNS permit and to operate a central POS terminal for all participating vendors. Customers check in at central market location to get tokens or paper scrip which customers then spend like cash on eligible food at the market.

INDIVIDUAL POS SYSTEM

Allows individual farmers/vendors to manage their own SNAP redemption by obtaining their own FNS permit, purchasing or leasing their own POS terminal, and independently accepting SNAP at their own stalls. This is an option for vendors whose market doesn't have a lot of infrastructure.

SCRIP (CURRENCY) OPTIONS

Scrip is market currency that is given to SNAP customers after their EBT card has been run, and is then used like cash with participating vendors. Markets are responsible for designing and paying for the scrip they choose. On average, larger markets typically purchase 2,000–5,000 pieces of scrip, so they can be utilized over multiple season. Do not print any dates on whichever scrip you choose, because then it will have to be replaced each year.



Usually wood, but can be plastic or metal. They are more unique and can last for a long time, and can be made by companies that produce promotional/advertising items

Paper that cannot be photocopied and should be laminated to increase length of use. They are easy/cheap to make and produce, but conversely are more easily counterfeited.

REDEMPTION SYSTEM COMPARISON

Deciding which redemption system works best for your market and vendors depends on a few factors. Considering the administrative infrastructure of your market,

	What it is	How it works	How vendors get paid
Central POS terminal using scrip	A market has one FNS permit and central POS terminal - wired or wireless - for SNAP redemption/EBT transactions	A SNAP customer swipes their EBT card at the central POS terminal; enters their PIN, and staff enters the amount of scrip requested. Once the transaction is approved, the SNAP customer is given their transaction receipt and scrip. The SNAP customer then uses scrip at any participating vendor's stand to purchase eligible items	An electronic deposit is made directly into the market's account within two business days and the market follows its procedures for reimbursing vendors
Individual vendor using an on-site POS terminal	The vendor has their own individual FNS permit and POS terminal - wired or wireless - for redeeming SNAP benefits	SNAP customers purchase an eligible item by swiping their SNAP card in the POS terminal at the vendor's booth; they enter their PIN and wait for approval; transaction is approved and the shopper is given purchase and transaction receipt	An electronic deposit is made directly into the vendor's account

STEP 7: MARKET AND PROMOTE SNAP

Farmers market managers know that marketing and promotion are keys to success, and creativity in these efforts is even more critical to get SNAP customers to come to your market. Many farmers markets have limited budgets and capacity for advertising and promotional materials, so connect with other organizations that might be already marketing to SNAP customers and leverage your resources. Know your audience, and realize that SNAP customers might live in different neighborhoods, read/listen to different media outlets, and speak different languages than your current customer base. Current strategies might need to be adapted to reach a broader audience of customers.



STRATEGIES FOR OUTREACH

- **Printed materials** that are clear, concise, and simple. All signage and promotional materials should use the SNAP symbol or photo of a Quest card (Alaska's EBT card) to show that SNAP/Quest is accepted, and clear vital information of market hours, location, etc. Take into consideration what the customer base refers to SNAP benefits as – some still say food stamps or call it their “Quest card”,
- **Flyers, signage, advertisements, market banners** should all say the market accepts SNAP benefits
- **Market staff and volunteers that understand SNAP** and how it works so they can educate customers and potential customers about the program. Consider recruiting someone who uses SNAP or is from where a base of SNAP customers if from to coordinate and manage the program because they could know more effective forms of communicating and advertising to customer bases
- **Effective advertising and media relations** by advertising on relevant/hyper-local newspapers, radio stations, public transportation, local legislators newsletters/offices, and more. Healthy, local food is a hot topic, and most prominent figures in a community will get behind the program especially if it is a photo and constituent opportunity.
- **Going to special events**, local health fairs, school events, community festivals, senior centers, hospitals, churches, and other relevant congregate areas to hand out promotional materials
- **Make sure there are materials for customers to learn how to use SNAP at the market** – make it as easy as possible to use SNAP by having informational cards/posters on how to redeem benefits. Have a designated information booth if possible where customers can get information on SNAP to see if they are eligible. Use it as an opportunity to promote SNAP itself, healthy recipes from a local Cooperative Extension office

STEP 7: MARKET AND PROMOTE SNAP

BENEFITS

- Good to get out of the house and be outdoors (on a nice day); be around people; fun, happy environment; source of entertainment
- Like knowing where their food is coming from and meeting the people who grow it
- The food there is good because it is fresh and tastes better
- Nutrition – fresh food is healthier
- It's another option for wholesome food besides the health food stores
- Like supporting the local economy
- Interesting and unique offerings there like spice blends, dried fruits, nuts, fresh mushrooms, soup seasoning, live plants and plant starts, jams and jellies

CHALLENGES

- Don't know a lot of people that frequent the farmers market
- Didn't know Quest was accepted at the markets
- Produce is too expensive (both at Farmers Market and grocery store) and forget organic
- Distance and cost of gas
- Inconsistent availability – not everything is available every week; sometimes vendors sell out, so they close early; don't have the volume that meets the demand
- Prices are not clearly displayed – sometimes it's confusing and hard to get answers from vendors when they're dealing with a lot of customers
- Making meals that last with produce seemed daunting, especially with cost

CUSTOMERS TALK: BENEFITS AND CHALLENGES TO THE AFMQP

In looking at the past feedback for the Alaska FMQP, a 2013 focus group survey of eight SNAP recipients interested in shopping at farmers markets was conducted. Participants were recruited in Anchorage, primarily from food pantries but also via flyers. Agnew::Beck provided a facilitator to run the meeting which was held in a conference room donated by Solstice Advertising.

Most people shopped relatively close to their houses for groceries, but were willing to travel variable distances to shop at a farmers market. There was a good selection of people who walked, biked and drove to get groceries. There were varying reasons for buying or not buying fresh produce ranging from health and taste to seasonality and cost. The range of time participants had been in the SNAP program was from just a few months to 10 years, with some people relying on them for their entire grocery budget and others whose covered only a percentage, the lowest being 30%.

The focus group session itself went over four main areas: reasons to shop at the markets, challenges for doing so, strategies to make it easier, and how best to distribute information to potential customers. Based on the feedback from customers, the following could benefit market managers to consider in implementing SNAP programs at their markets:

- Allocate more area or separate area for just a produce market more focused on locals (these do exist)
- All season farmers markets (a few do exist)
- Smaller, more affordable amounts of meats, seafood and local fish
- Education – how to keep food fresh; benefits of using local produce; nutrition education classes/on-site educators at the market that could talk about healthy diet; simple recipes for the veggies, especially more uncommon ones that people may not know how to use
- Better advertising/displays of prices (have SNAP eligible item prices listed in advertising)

A PATH FORWARD: RECOMMENDATIONS

Based on past research and customer feedback, providing a matching fund for markets to offer clients money to stretch their SNAP dollars at the market is key to the success of a statewide farmers market SNAP program in Alaska. The USDA Food Insecurity Nutrition Incentive (FINI) Grant Program has been instrumental in other states to enable development of innovative partnerships, technologies, and systems to implement incentive programs, and grantees have raised millions of public and philanthropic dollars for matching funds. Alaska has not been successful in acquiring a FINI grant, mostly due to our short growing season and lack of diversity in proposed partners for the project. Below are recommendations for a successful FINI application, or alternatively developing a funding network in Alaska without the grant.

HIRE A FOOD ACCESS COORDINATOR

Most Farmers Market Associations and organizations around the country that have successful incentive programs have a full-time coordinator doing this work. In Alaska, it would be particularly advantageous to have a staff person specifically dedicated to supporting the development and implementation of food access and health promotion projects across the state. During market season, this staff person would be focused providing technical assistance to market managers and vendors interested in accepting SNAP. Helping guide them through the application process, build partnerships for outreach, and creating template materials for record-keeping and training of vendors on SNAP at the market would be primary duties of the Food Access Coordinator. When the growing season is over, the focus would shift to developing incentive programs with grocery partners, especially in rural communities.

INCLUDE GROCERS IN ALASKA FOR YEAR-ROUND RESULTS

For the application to address USDA's concerns that Alaska's growing and market season is too short to provide a FINI grant for the entirety of the year, it needs to bring in retail partners. In other states, the key to longevity and success of their farmers market matching incentive programs has been strong, vast community partnerships for both funding and marketing support.

Double Up Food Bucks is a national model for healthy food incentives. Developed by Fair Food Network, Double Up matches the value of SNAP when spent on fruits and vegetables, prioritizing some of those food dollars for local produce. Double Up's proven track record demonstrates that SNAP incentives work in all kinds of communities and food retail settings while maintaining a strong connection to local agriculture. In 2016, Michigan had more than 200 Double Up sites, including 50 grocery stores and over 1,000 farmers who participated in incentive programs. Today, through local partnerships in 13 states and growing, the Double Up model can be found at a variety of retail outlets in small towns and big cities.

Fair Food Network: Why Grocers Appreciate Double Up

- Distinguishes store in the marketplace at time of significant competition.
- Enhances produce section & increases overall produce sales.
- Attracts new SNAP customers.
- Increases SNAP spending from current customers in produce and other departments.
- Encourages store loyalty and repeat visits.
- Generates good will among appreciative customers.
- Strengthens employee culture and motivates cashiers who connect with customers in a new way.
- Generates positive media attention and community recognition of your store as a good partner.

A PATH FORWARD: RECOMMENDATIONS



BUILD A FOOD ACCESS FUNDING NETWORK

In Washington, the Washington State Farmers Market Association (WSFMA) created the Farmers Market Access Partnership (FMAP) in order to facilitate their statewide SNAP at the Farmers Market efforts. FMAP is a WSFMA-coordinated statewide partnership of local public health groups, regional nonprofits, state agencies, and farmers markets that prioritize policy and collaborative activities that help farmers markets and low-income shoppers connect around healthy food. Funding from a 2012 USDA Farmers Market Promotion Program supports the partnership, and meetings are held quarterly with newsletter updates in between. As such, this network is available to support new markets starting EBT incentive programs of their own, and all interested markets are actively encouraged to join this partnership's valuable community.

In other states, networks of lenders have come together to form healthy food financing programs. Maine was home to eight different nutrition incentive programs; until they decided to form a statewide lending network. The Maine Local Foods Access Network was born in 2013, and today it coordinates incentive programs at farmers markets, mobile markets, CSAs, food hubs, farm stands, and even brick-and-mortar retail stores. Joining forces can be challenging, but the results are worth the work. Maine SNAP sales have tripled since 2011, and the Maine Network has seen enormous growth in 2016, adding 23 new sites for a total of 64. This success led to an invitation by New Hampshire and Virginia donors to replicate the success in their states.



To bring together several stakeholders interested in funding healthy food incentive programs, California developed FreshWorks, a loan and grant program that provides financing to food enterprises who are working to increase access to affordable, healthy food in low-income and underserved communities in California. FreshWorks has developed a network of community-based, nonprofit lenders that work across our target geographies to finance small businesses and enterprises addressing the issue of healthy food access in low-income communities. FreshWorks enables prospective clients to interact with a diverse network of lenders to find flexible capital tailored to the clients' needs. FreshWorks lender network have agreed to common mission guidelines and target geographies. Network lenders are entitled to access the FreshWorks credit enhancement as needed for appropriate transactions, and can make direct referrals for the FreshWorks Technical Assistance Grant Program. Northern California Community Loan Fund, the administrator of FreshWorks, also provides program support, outreach and marketing.



From top to bottom: Arranging produce at the Homer Farmers Market, produce prices in Dillingham, oyster farming in Jakolof Bay

A PATH FORWARD: RECOMMENDATIONS

LEVERAGE EXISTING RESOURCES FOR RESULTS

The Alaska Farmers Market Association (AFMA) would be the best place to house the both technical support for a statewide Farmers Market SNAP/Quest program, and develop a long-term financial stability plan that would include pursuing and accepting private funds for a matching mini-grant program for markets around the state.

In Washington, the Washington State Farmers' Market Association (WSFMA) employs a Food Access Coordinator, available to answer any and all questions regarding SNAP at the market program design, fundraising or outreach strategies, or general program troubleshooting with market managers and vendors. WSFMA collects EBT incentive data collection from member markets, provides template outreach materials and creates networking opportunities with other markets running similar programs in Washington. The Michigan Farmers Market Association (MIFMA) has found the keys to success are partnerships with state agencies and organizations, and hands-on training for market managers.

AFMA should be the sole seeker of grants, since they have 501(c)3 status, and house a local food access network to grant markets with matching funds. With a Food Access Coordinator, the AFMA could fill the gap left in Alaska by the AmeriCorps VISTA who coordinated the technical assistance and grant process when the program was run by DHSS. Being able to accept private funds, perhaps through partners listed in Appendix D, would be a more reliable source of funding instead of depending on state government to revive the program. This would enable the AFMA to run the program with consistent, adequate funding for matching to not only increase the affordability of healthy, local foods, but directly bolster the income of Alaska farmers and small food businesses.

Additionally, consistent partnering with SNAP Nutrition Education experts would bring invaluable resources to markets and grocery stores. SNAP-Ed is an educational program aimed at SNAP clients to help encourage healthy food and lifestyle on a low-income budget. In Alaska, the State of Alaska Division of Health and Social Services (DHSS) is the State Agency that re-grants SNAP-Ed funds, and would be an advantageous partner to include in outreach efforts. SNAP-Ed funds cannot be used to fund an EBT incentive program, but they can be spent to *fundraise* for an EBT incentive program, and provide educational tools for community members to make the most of their SNAP dollars at a farmers market.

Leveraging all of these existing resources and contacts will be most beneficial to communities, consumers, and farmers around Alaska. Joining forces to build an effective food access network through the AFMA will help existing programs with limited resources, and foster new ones. With a central organization that can assist with marketing, administration, funding, and innovative ideas. Access to fresh produce year-round for low-income customers, and expanding the customer base of local foods during market season can become realities in Alaska if all the existing pieces of both the local food movement and health and social services work together.

Appendix A: Apply to be an authorized retailer with USDA

Retailers accepting SNAP benefits must be authorized by FNS, who will provide a SNAP License with an FNS number. This permit number is then programmed into the wireless point of sale (POS) terminal you end up using. There is no charge for the SNAP License. Farmers and farmers markets apply for a SNAP License online (<https://www.fns.usda.gov/ebt/snap-and-farmers-markets>). You can also call USDA FNS's hotline at (312) 353-6609.

To complete the application you'll need the following:

- 1.** Photo identification and Social Security card for all owners, partners, and corporate officers, unless the market is owned by a government agency. In cases where a farmers market is owned by a nonprofit cooperative, the cooperative may designate a single "responsible official," and provide such information solely for that person.
- 2.** USDA FNS Completed Certification and Signature Statement, which is received after submitting the application online.;
- 3.** Any business licenses you may have for doing business at your location, under the current owner's name (this is optional for farmers markets located on temporary sites).
- 4.** If you live in a Community Property State, you'll also have to include Social Security Number and ID of the spouse of the person whose name is used on the SNAP application. Community Property states are currently: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin.

If the contact person(s) on the original SNAP application change, FNS needs to be notified and given updated information. It's a good idea to pick a contact who anticipates being around for a long time to minimize the need to update the market's information.

Once your market is approved, you'll receive **your FNS permit and a packet of training materials**. The permit is ongoing and doesn't expire; however, it may be terminated if there is no activity on it for 12 months. In such cases, the market would have to re-apply. If a market is owner-operated and ownership changes hands, a new FNS permit will be required for the new owners.

A PDF version of the application can be found at the USDA website listed above. This version is just for you to prepare the application and cannot be submitted. The information asked in this form may be slightly different from the information required on the online form.

For more detailed information on the application, see the FNS website, and their Application Guidance.

USDA FNS also offers SNAP sign-up days, where they're able to authorize eligible markets and direct marketing farmers onsite. Check the FNS website to find sign-up days near you. If you'd like to help schedule or organize a sign up day, contact the Western Regional FNS Office at (415)-705-1310.

Appendix B: Steps to accepting SNAP

This table of steps was taken from a report by Wholesome Wave, breaking down the steps for an individual vendor or market to receive all the tools they need to accept SNAP at their market, starting with the critical FNS permit. The FNS application is found at <https://www.fns.usda.gov/snap/retailer-apply>

	Central POS system using scrip	Individual vendor using an on-site POS terminal
Step One	Complete FNS application and send supporting documentation to FNS Western Regional Office (see appendix A)	Same
Step Two	Receive FNS permit within 45 days (plan ahead!)	Same
Step Three	State EBT Prime Contractor contacts applicant regarding EBT equipment; If wireless and/or debit/credit service are needed, a third party processor is necessary and the prime contractor can provide contact information for equipment and service providers	Same
Step Four	Set up system and get approval from FNS Western Regional Office for market's use of scrip as alternative currency	Set up complete
Step Five	Design and purchase scrip currency for market	
Step Six	Purchase or rent wireless terminal	
Step Seven	Create required recordkeeping forms, vendor agreements, signage, and promotional materials	
Step Eight	Train all vendors and market staff on SNAP redemption system of market	
Step Nine	Determine staffing and management for SNAP program at market	

Appendix C: Sample currency and outreach materials

DOUBLE UP FOOD DOLLARS

Get **FREE** fresh fruits & veggies when you use your SNAP Quest Card at farmers markets!

Get more fruits & veggies with **DOUBLE UP FOOD BUCKS!**

Go to the **FARMERS MARKET** info table first.

BUY \$1

SNAP-eligible foods with your Quest EBT Card.



GET \$1

FREE Double Up Food Bucks for any Arizona grown fruits & veggies.



UPTO \$20 PER DAY!

Questions? Call (480) 207-5955 or visit DoubleUpFoodBucksArizona.org



HOW TO USE YOUR SNAP BENEFITS

at the Farmers Market

- 1. VISIT THE MARKET INFO TENT.**
Tell a staff member that you would like to use your EBT card.
- 2. PURCHASE MARKET TOKENS.**
The staff member will swipe your EBT card and give you tokens that act like cash at the market.
- 3. SHOP THE MARKET!**
Spend your tokens with any vendor selling SNAP-eligible items.

LEFTOVER TOKENS?

Tokens have no expiration date. Keep leftover tokens and use them the next time you shop at the Market at Pepper Place.

HOW TO USE YOUR FOOD STAMP (ACCESS), CREDIT OR DEBIT CARD AT THE FARMERS MARKET

1 Market Information

Go to the Just Harvest tent and look for the staff member in charge.



2

There, use your card to purchase as many \$0.50 or \$1 wooden tokens as you like. These tokens will act like cash at the market.



3

Use your tokens at any farm stand that displays a sign stating "EBT/Credit/Debit Tokens Accepted Here!"



WHAT TO DO WITH LEFT OVER TOKENS?

Tokens don't have an expiration date! Keep unused tokens and use them next time you shop at the market.

Tokens can also be used at any other Fresh Access farmers market!



EBT AT YOUR FARMERS MARKET

SPEND \$5, GET UP TO 5 MARKET BUCKS

A SIMPLE FORMULA

Between May 1 and Oct. 31, 2014 you can use Market Bucks to buy SNAP-eligible foods at participating markets. Market Bucks are funded by the Center for Prevention at Blue Cross and Blue Shield of Minnesota.



CONTACT US

1-888-711-1151
or visit z.umn.edu/farmersmarkets

WHAT IS SNAP?

SNAP, or the Supplemental Nutrition Assistance Program, is federal food assistance placed on EBT (Electronic Benefits Transfer) cards that helps thousands of Minnesotans meet their nutritional needs.

To find out if you can get SNAP, and for farmers market locations, call the MN Food Helpline at 1-888-711-1151 or visit z.umn.edu/farmersmarkets.



IT'S EASY AS:

- 1 BUY TOKENS AT THE EBT BOOTH**
- 2 USE TOKENS TO BUY SNAP-ELIGIBLE FOODS**
- 3 KEEP UNUSED TOKENS OR RETURN AT THE EBT BOOTH**



Appendix D: Partnership ideas for funding network

- **Alaska Commercial Company:** Largest rural retail grocer in Alaska has expressed interest in participating in a healthy food incentive program, and has been an advocate for SNAP in the past. They would be a key partner in developing a year-round fruit and vegetable coupon/double-up bucks program that would be instrumental in securing a USDA grant to extend the program beyond farmers market season
- **Credit Union 1:** Accepts applications year-round for their Corporate Contribution program. They cannot support requests for general operating funds, but are focusing on supporting organizations that improve health, social services, youth, and education in Alaska.
- **Alaska USA Foundation:** In 2018, the Alaska USA Foundation contributed \$78,000 to food banks and pantries. They have invested in communities across the state.
- **Mat-Su Health Foundation:** They accept requests from non-profit organizations for their Target Wellness grant up to \$15,000 throughout the year. Applicable grant projects will promote health and wellness in the Mat-Su valley; priority is given to projects targeting low-income residents.
- **Premera/Blue Cross Blue Shield of Alaska:** Through their corporate giving program, they award funding to non-profit organizations that align with their goal of “supporting action-oriented events and programs which focus on promoting wellness and preventing major health conditions such as diabetes, heart disease and cancer.” Recently, Premera gave \$1 Million to Covenant House to provide housing and behavioral health services for homeless youth.
- **Wells Fargo:** Wells Fargo Bank has expressed support for the AFMQP and interest in funding the matching incentive at markets. It was indicated that if workforce development could also somehow be incorporated this would be an even better incentive for them. The only set back was that there needed to be a non-profit they could give the money to.
- **Wholesome Wave:** Wholesome Wave approached DHSS about funding the program when it was just getting up and running.
- **Alaska Native Tribal Health Consortium (ANTHC):** Through their Healthy Alaska Natives Foundation, requestors can apply for funds successful requests will demonstrate a direct impact to patients or program participants in the areas of patient care, healthy kids, and/or healthy communities.
- **Southcentral Foundation:** In their award-winning Nuka System of Care, reducing the rate of obesity is one of their goals. Connecting with this organization to partner on a fresh food network to help access produce in grocery stores and farmers markets would be aligned with their goals.
- **Safeway Foundation Grant:** Safeway and Albertsons Companies fund organizations whose mission is aligned with their priority areas in health and human services, hunger, veterans, diversity, and youth and education.
- **Walmart Community Grant Program:** Walmart gives to organizations whose goals fall in eight areas of funding, including quality of life, hunger relief and healthy eating, and community and economic development.
- **Yukon Kuskokwim Health Corporation (YKHC):** Worked with Tim Meyer's in Bethel to fund a matching program for his customers and their SNAP purchases. This matching helped make fresh produce and wholesome foods more affordable, providing an extra incentive for purchasing it.

Appendix E: Food Access Resources/References

NATIONAL ORGANIZATIONS

Fair Food Network

www.fairfoodnetwork.org

Contact: Kellie Boyd, Double Up Food Bucks Program Director
kboyd@fairfoodnetwork.org

Farmers Market Coalition

www.farmersmarketcoalition.org

Contact: Ben Feldman
Policy Director
ben@farmersmarketcoalition.org

Wholesome Wave

www.wholesomewave.org

Contact: Sarah Pandoursky
Program Growth & Expansion Manager
sarah@wholesomewave.org

Michigan Farmers Market Association (MIFMA)

www.mifma.org

Contact: Michelle Gagliardi,
Programs Director
michelle@mifma.org

REPORTS

Fair Food Network Double Up

Grocery Program Overview:

<https://fairfoodnetwork.org/resources/double-up-grocery-program-overview/>

Wholesome Wave Report on FINI

Program in 2015:

https://fairfoodnetwork.org/wp-content/uploads/2017/03/Consolidated-2015-Report_finaldigital-.pdf

Project for Public Spaces Report on Farmers Markets in Low-Income Communities:

<https://www.pps.org/article/new-report-on-farmers-markets-low-income-communities>

State of Alaska Contact Information (as of July 2018)

Tracy Dablemont, Acting Chief of Program Integrity and Analysis
(907) 269-7873

Gerald Voss, EBT Coordinator
(907) 465-5326
gerald.voss@alaska.gov