



LOCAL FOOD FOR EVERY FAMILY

Cultivating healthier economies, customers, and communities through food access



A publication by the
ALASKA FARMERS MARKET ASSOCIATION

INTRODUCTION

LOCAL FOOD FOR ALL

Every Alaskan deserves to participate in their food system by purchasing fresh, local produce. Unfortunately, the reality is that many of our neighbors struggle to put healthy meals on the table for themselves and their families. About 80,000 Alaskans are facing food insecurity in Alaska, meaning their access to adequate food is limited by a lack of money and other resources. For the roughly 112,000 Alaskans who receive food assistance, shopping at a farmers' market has historically not been the most cost-effective way to ensure they can fill their fridges and pantries.

The Alaska Farmers Market Association (AFMA) believes that we all have a role to play in ensuring local food is accessible to marginalized and underserved communities. Our hope is that this toolkit helps farmers, vendors, market managers, and other stakeholders understand how they can contribute to a more equitable food system. By accepting payment from food assistance programs, markets can play a critical part in making community members from all income levels feel welcomed and included. Clients are able to purchase high-quality, local fruits and vegetables while stimulating the local economy with federal dollars. More Alaskans can build community connections by shopping at a farmers' market and getting to know the people that grow, raise, and catch their food.

Alaska's farmers and markets have historically been supportive of accepting food assistance benefits. In 1998, the Special Supplemental Nutrition Program for Women, Infants and Children (WIC) Farmers' Market Nutrition Program (FMNP) was piloted in Fairbanks, and has now expanded to 5 markets across the state. In 2001, the WIC FMNP was expanded to provide benefits to eligible low-income Seniors through the Senior Farmers Market Nutrition Program (SFMNP). 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 their Supplemental Nutrition Assistance Program (SNAP) benefits at farmers' markets. From 2011-2015, the number of authorized markets/farmers accepting SNAP benefits went from 2 to 14.



INTRODUCTION



Sadly, all of the state funding and technical support to markets ended in 2015. Since then, many markets have continued to accept SNAP benefits, but with the loss of the matching funds, grant, and technical support, expanding SNAP access at more markets has been difficult.

AFMA hopes to continue cultivating the movement for local food to be inclusive, participatory, and equitable. There are significant social and economic barriers for low-income Alaskans to engage in our food system, and they must be acknowledged in order to collaborate on creative solutions to addressing them. Building food security and sovereignty for all Alaskans requires that producers, families, and communities have a shared commitment to breaking down those barriers. Accepting nutrition assistance programs at your farm stand or market is a significant step toward establishing healthier, more resilient communities. This report is meant to help food leaders understand and navigate the processes for doing so.

We look forward to working with more markets, CSAs, food hubs, and farmers to get fresh fruits and vegetables to all of our low-income neighbors across Alaska.



ACKNOWLEDGEMENTS

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LAND ACKNOWLEDGEMENT

We acknowledge the 229 Alaska Native nations upon whose ancestral and unceded traditional territories lands and waters our farmers markets, farm stands, and farms reside. We acknowledge this not only in thanks to the Indigenous communities who have held relationship with this land for generations but also in recognition of the historical and ongoing legacy of colonialism. Additionally, we acknowledge this as a point of reflection for us all as we work towards dismantling colonial practices.

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"[SNAP at the farmers' market] 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)

FOOD ASSISTANCE PROGRAMS AT THE MARKET

WHO RECEIVES FOOD ASSISTANCE IN ALASKA?

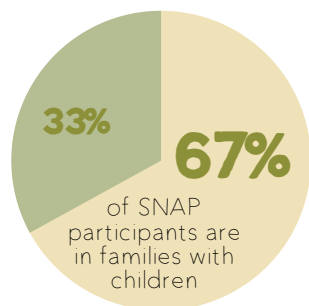
In these uncertain times, any Alaskan can suddenly find themselves jobless, underemployed, or otherwise unable to pay their bills. When faced with economic adversity, Alaskan households have to choose between paying for food and paying for medical care, transportation, and utilities. Food assistance programs ensure that Alaskans experiencing hardship have enough to eat and can meet their basic needs in challenging times. Alaskans of all ages, geographic locations, and backgrounds access food assistance programs. The USDA Food and Nutrition Service (FNS) funds these programs, but distributes funding to state agencies to administer the programs. Participants apply to receive benefits through their state agency - in Alaska, this is the Department of Health (DOH) Division of Public Assistance (DPA).

The data below are meant to give a snapshot of the clients who will be shopping at your markets and stands. SNAP participants simply use their EBT cards at participating vendors or markets, and do not utilize a different program. WIC clients purchase produce at markets and farmer-vendors through the Farmers' Market Nutrition Program (FMNP), which provides \$30 in vouchers to currently enrolled WIC participants for the summer season. Low-income Seniors who access the Senior Farmers' Market Nutrition Program (SFMNP) do not necessarily participate in another nutrition program - they just apply specifically for the SFMNP. Food assistance program participants do not fit one mold. They are urban and rural. Elderly and children. Underemployed or working three jobs. Local food stakeholders need to understand the complexities of who participates in these programs in order to fight preconceived notions and stigmas about SNAP, FMNP, and SFMNP shoppers.

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

In FY 2021, SNAP generated

\$290,855,842 in economic activity for Alaska



\$2.70
Average SNAP benefit per meal

\$250
Average SNAP benefit per month

Every year SNAP lifts

11,000
children above the poverty line in Alaska



Supplemental
Nutrition
Assistance
Program

SNAP helps 1 in 9 Alaskans put food on the table



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

- Terry, Anchorage

5,000

veterans in Alaska receive SNAP

42%

of SNAP recipients are in working families

The Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps) is the country's most important and effective federal nutrition and anti-hunger program. 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 roughly 500 authorized retail locations in Alaska. To qualify for SNAP, the Alaska DOH DPA considers an individual's income, assets, expenses and the number of people in a household. The gross monthly income test is based on 130% of Alaska's poverty standard.

FOOD ASSISTANCE PROGRAMS AT THE MARKET

WIC FARMERS' MARKET NUTRITION PROGRAM (FMNP)



The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is a federally-funded nutrition program that helps promote healthy pregnancies, birth outcomes, and growth and development for women, infants, and children up to age 5 who are at nutritional risk. WIC provides benefits for purchasing nutritious supplemental foods, breastfeeding promotion and support, education on healthy eating, and referrals to healthcare and critical social services. Eligible participants are women who are pregnant or just had a baby, children up to age 5, and infants. WIC participants must meet income eligibility guidelines and be at nutritional risk.

The WIC Farmers' Market Nutrition Program (FMNP) is the voucher program for WIC participants to buy fresh produce at eligible markets-farmer-vendors.

18,963

Alaskans in the WIC program in FY2021 including

10,534

children and

4,037

infants

\$26,768

Average WIC family yearly income



Average WIC benefit per month in Alaska

\$45.68

In FY2020 WIC recipients spent

\$8,400,000

at Alaskan food retailers

40%

of infants born in Alaska participate in WIC



Childhood obesity rate of WIC toddlers

20%



Shoppers at Muldoon Farmers' Market in Anchorage; Tanana Valley Farmers' Market veggies in Fairbanks; customer at Muldoon Farmers' Market in Anchorage

17,449

Seniors in Alaska are threatened by or experiencing hunger

Seniors who lack income to pay for basic living needs

42.2%

Seniors eating 3+ vegetables a day

17.4%

Seniors eating 2+ fruits a day

37.1%



21.5%

of Seniors report "fair" to "poor" health

\$258

average monthly SNAP benefit amount for Alaskan seniors



12,682

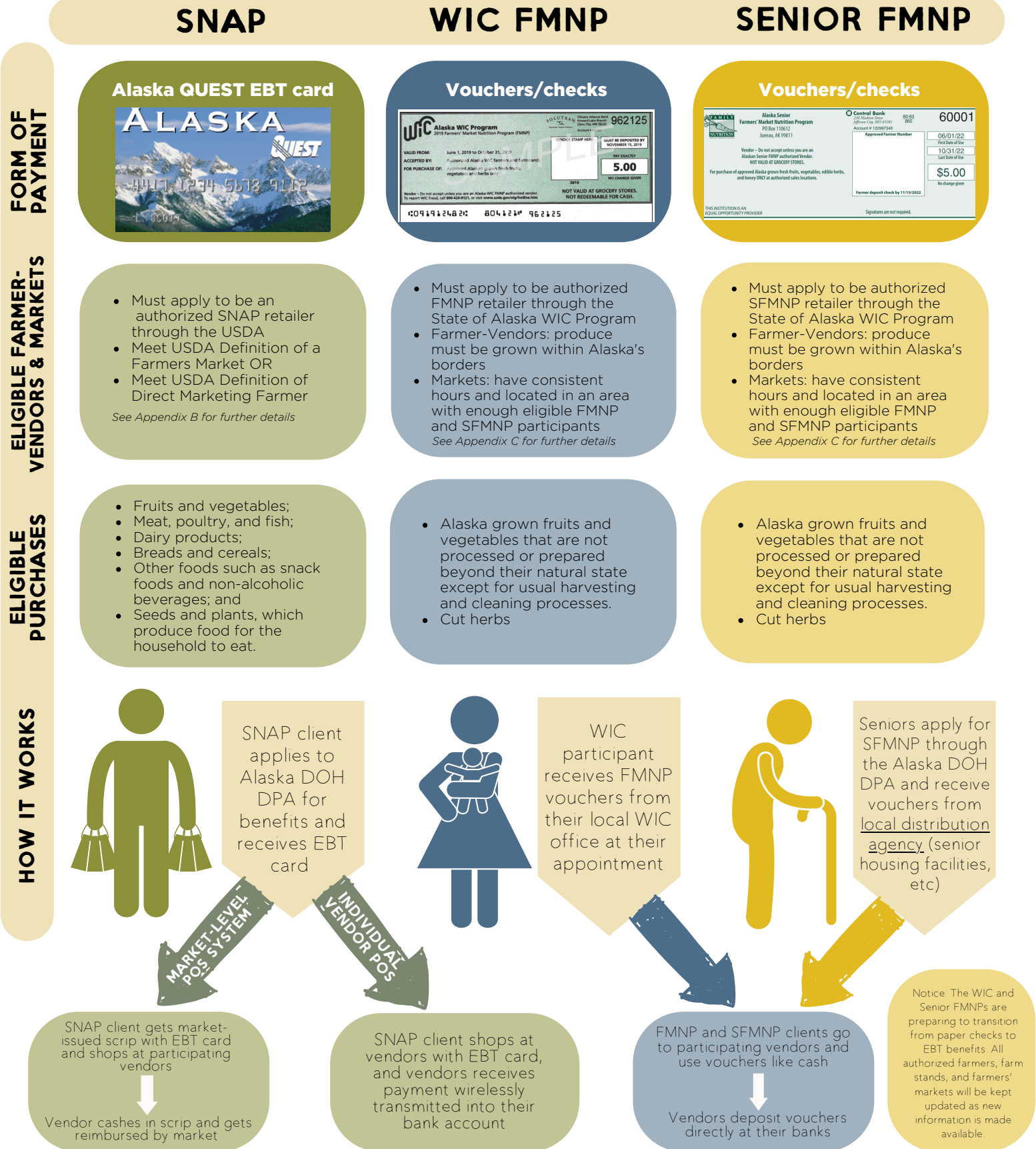
Seniors in Alaska receive SNAP benefits

SENIOR FARMERS' MARKET NUTRITION PROGRAM (SFMNP)

The Alaska Senior Farmers' Market Nutrition Program (SFMNP) provides low-income Seniors with five \$7 coupons (\$35 total for the season) to shop at eligible farmer-vendors across the state. Participants are Seniors aged 60 or older whose income is less than 185% of the federal poverty level, and are considered nutritionally at-risk. Seniors apply to the SFMNP, and receive coupons at a local distribution agency listed on the SFMNP website. In FY2020, 1,920 Alaskan Seniors participated in the program.

FOOD ASSISTANCE PROGRAMS AT THE MARKET

HOW DO SHOPPERS SPEND THEIR BENEFITS?



CURRENT MARKET-FARMER-VENDOR LANDSCAPE

WHICH MARKETS/FARMERS ACCEPT BENEFITS?

Alaskan markets and farmer-vendors have made progress in building access to local food, but there is still much further to go. Since the loss of the Alaska Farmers' Market Quest Program in 2015, there has not been one entity providing technical assistance to farmer-vendors and markets on how to accept SNAP benefits. The State of Alaska WIC Office serves as the administrator and coordinator for the FMNP and SFMNP programs, and there is a robust list of authorized farmer-vendors and markets as a result. Out of 14 markets and food hubs surveyed by AFMA in 2022, 7 accept SNAP benefits, 10 accept WIC FMNP benefits, and 8 accept SFMNP benefits. 3 markets responded that they were not aware they could accept SNAP EBT cards at their markets, indicating that there is still a need for a coordinating entity to help markets and farmer-vendors understand their options.

With support from AFMA, there is strong potential for the number of markets and farmer-vendors accepting all three benefit programs to grow in the future. The main geographic areas serving SNAP clients are Anchorage, Haines, Sitka, Fairbanks, and Homer. The WIC FMNP operates in regions such as Anchorage, Mat-Su Valley, Fairbanks, Kenai Peninsula, Bethel, and Southeast Alaska. The SFMNP operates in Anchorage, Fairbanks and the Palmer/Wasilla areas. Distribution areas for the SFMNP and FMNP may expand in the future when state funds increase and more Alaskan farmers participate in the programs. Distribution areas for SNAP could grow exponentially with proactive outreach and education to farmer-vendors and markets.

2022 FMNP/SFMNP MARKETS AND FARMER-VENDORS

FAIRBANKS

Tanana Valley Farmers' Market*

Ann's Greenhouse

Risse Greenhouse

Southside Community Farmers' Market

WASILLA/PALMER

Pyrah's Pioneer Peak Farm

Palmer Friday Fling

Singing Nettle Farm

Sun Circle Farm Stand

Wasilla Farmers' Market

ANCHORAGE

Anchorage Farmers' Market*

Muldoon Farmers' Market

South Anchorage Farmers' Market

Grow North Farm*

Spenard Farmers' Market

Midtown Mall

Anchorage Midtown Farmers' Market

KENAI PENINSULA

Homer Farmers' Market*

Soldotna Saturday Farmers' Market

Harvest Moon Local Food Fest

SOUTHEAST

Haines Farmers' Market*

Sitka Farmers' Market*

Panhandle Produce

Markets with an asterisk (*) accept SNAP benefits as well. This is a snapshot and not a complete list of market-farmer-vendors.

- [Full list of 2022 Authorized FMNP/SFMNP Sales Locations](#)
- [USDA List of Farmers' Markets Accepting SNAP](#)

HOW TO ACCEPT FOOD ASSISTANCE PROGRAMS AT YOUR MARKET

1

ASSESS YOUR CAPACITY, COMMITMENT, & ELIGIBILITY

Take the time to assess interest from stakeholders, market and vendor capacity to accept food assistance programs, and understand eligibility requirements

2

KNOW THE POTENTIAL CUSTOMER BASE

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

3

CONSIDER FINANCIAL & TECHNOLOGICAL NEEDS

Determine what type of budget your market or stand has, the financial support needed, and infrastructure for equipment

4

BECOME AN AUTHORIZED MARKET OR VENDOR

Apply to be an authorized market or vendor with the proper entities, including federal and state agencies

5

SET UP A REDEMPTION SYSTEM FOR SNAP

Select which POS equipment, provider, and method of implementation (tokens, coupons, etc) is best for your market or stand

6

EDUCATE STAFF, VENDORS, & VOLUNTEERS

Train all staff and farmer-vendors on procedures, record-keeping, and best practices for accepting food assistance programs and working with clients

7

MARKET & PROMOTE YOUR PROGRAMS

Work with media, advocacy groups, libraries, public transportation, food banks, soup kitchens, affordable housing, and other stakeholders to educate the public and potential clients about using food assistance programs at your market

8

CREATE PARTNERSHIPS

The most successful SNAP projects are collaborative and inclusive of multiple sectors like public health, government entities, and nonprofit partners

9

THINK ABOUT INCENTIVE PROGRAMS

Help clients stretch their dollars by leveraging community partnerships for a "food access" fund to double program benefits

STEP 1: ASSESS YOUR CAPACITY, COMMITMENT, & ELIGIBILITY

ACCEPTING FOOD ASSISTANCE PROGRAMS IS A WIN-WIN-WIN

WHO WINS?

FAMILIES

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

COMMUNITIES

- Supports local economies in new, innovative, sustainable ways
- 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

FARMERS

- Attracts new customers to markets, increases 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

Accepting nutrition assistance programs at a farmers market has many benefits, but it does require a lot 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. Additionally, make sure your market or business is eligible to accept benefits - there are specific requirements outlined by both the USDA and the DOH on who can accept benefits.

COMMITMENT

Make sure that market leadership, vendors, and stakeholders are all on board and committed to the success of food assistance programs at your market or stand. Everyone needs to understand what the market is trying to accomplish by accepting nutrition assistance programs, 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 programs. Make sure farmers and vendors understand what these food programs are, how they will benefit, and what is required of them as vendors. Some might be resistant to change and accepting new forms of payment, but the champions of equity at your market can help build the case for why this work is important.

STAFF CAPACITY

In order for 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 to accept SNAP, designating staff tasks and responsibilities is essential because it requires consistent administration, accurate accounting, and record-keeping 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 food programs at the market. The ideal situation is having a Food Access Coordinator at a market that understands the complexities of the programs, and is professionally invested in the program working for everyone. If hiring a coordinator is not viable for a market, ensure there are well-trained, dedicated volunteers who are invested in the programs.

ELIGIBILITY

Before jumping into the planning and application process, ensure that your market and/or farmer-vendors are eligible to be authorized by state and federal entities. Both the USDA and the State of Alaska WIC office have specific requirements for becoming an authorized farmer-vendor or market to accept nutrition assistance benefits. For SNAP, the authorizing entity is the USDA, so applications go directly through them to become official. As a general matter, both farmers markets and farmer-vendors who qualify as direct marketing farmers are eligible to apply to USDA FNS for authorization to accept SNAP benefits. For FMNP and SFMNP, farmer-vendors and markets must apply to the State of Alaska WIC office. Appendices B and C go into detail of how to go about doing this and specific eligibility requirements for farmer-vendors and markets interested in accepting these benefits. CSA eligibility is covered in Appendix B.

STEP 2: KNOW THE POTENTIAL CUSTOMER BASE

UNDERSTAND YOUR PROSPECTIVE CLIENTS

The goal of accepting food assistance programs at farmers' markets and stands 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.

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.

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 and local WIC offices, 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.



Vendor at the Muldoon Farmers' Market



Goosefoot Farm in Fairbanks displays WIC and SFMNP sign

POSSIBLE BARRIERS FOR SNAP/ WIC FMNP/SFMNP SHOPPERS

LOCATION

- Is the market in a visible, central location?
- Is it close to public transportation, or can people walk to it?
- Is it physically accessible to the elderly or people with physical disabilities?
- What types of communities live around your market or stand location?

PRICING

- Is your farmers market food more expensive than other nearby food retail options, or is there a perception of higher prices?
- Do you have any specials or deals for shoppers to maximize their benefits?
- Is your produce affordable for people on a tight budget?

SOCIAL DYNAMICS

- Do shoppers feel social stigma from vendors or other shoppers?
- Is there signage in your customers' fluent languages, or do market staff of vendors speak those languages?
- Do vendors and staff at the market represent the racial and ethnic diversity of your community?

LOGISTICS

- Is the market open during days and hours that are convenient to customers, including those who work weekends or nontraditional shifts?
- Are your hours consistent and advertised well to potential customers?
- Has your market clearly advertised what food programs you accept?

Questions from RAFT-USA

STEP 3: CONSIDER FINANCIAL & TECHNOLOGICAL NEEDS

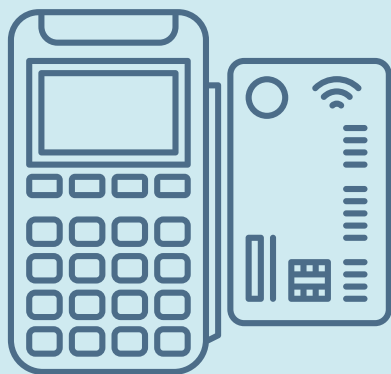
TOOLS FOR SUCCESS

All three nutrition assistance programs require administrative capacity from the farmer-vendor or market manager while navigating the application process. Following approval, the FMNP and SFMNP are relatively low input in terms of both financial and technological needs. The most important considerations for the FMNP and SFMNP in terms of costs are resources needed for advertising and outreach. 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 and sustain. Potential costs associated with running SNAP/EBT programs include equipment costs, service fees, transaction fees, wireless costs, purchasing scrip, and even staff time to run the EBT machine and handle the accounting. There are a few considerations for running a SNAP/EBT program - particularly a market-operated SNAP system:

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 cellular data or internet 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 and farmer-vendors will need to explore other options such as getting a cell booster or hotspot, connecting to a landline, or as a last resort, using manual/paper vouchers.

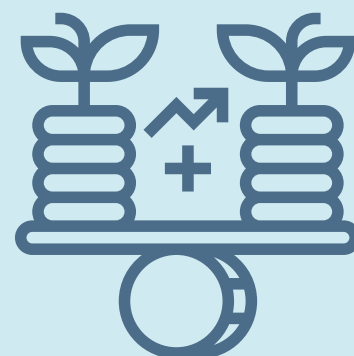


PAYMENT OPTIONS

Choosing the correct point-of-sale (POS) equipment to accept EBT, debit, and credit as options at a market can increase vendor sales and provide additional revenue streams to offset SNAP operating costs. EBT-only equipment is available, but many markets and farmer-vendors benefit from offering debit/credit and SNAP/EBT transactions. 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. Analyze the cost for each card service to see which best suits the market's needs and infrastructure.

ORGANIZATIONAL STABILITY

Authorization processes for all programs are valid for multiple years. FMNP and SFMNP market and farmer-vendor authorizations are valid for three-year periods. 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. Consider the staffing stability of your business or market to ensure continuity of participating as a FMNP, SFMNP, or SNAP vendor.



STEP 3: CONSIDER FINANCIAL & TECHNOLOGICAL NEEDS

ESTIMATED COSTS OF RUNNING A SUCCESSFUL SNAP 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

Thankfully, there is an opportunity for qualifying farmer-vendors and markets to receive free equipment for accepting SNAP/EBT, credit/debit, and other electronic payments. MarketLink is a program of the National Association of Farmers Market Nutrition Programs (NAFMNP). In partnership with the USDA and Novo Dia Group, MarketLink assists direct marketing farmers and farmers markets with the SNAP Retailer Application and connects them with free app-based SNAP EBT processing equipment (TotiPay Go). Details on the program will be covered in Step 5. In addition to equipment, 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. If your market is utilizing a central market-level POS system, 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.

SAMPLE MARKET BUDGETS FOR ACCEPTING SNAP/EBT

	LOW BUDGET	MEDIUM BUDGET	HIGH BUDGET
Transaction costs (\$0.10-\$0.30 per transaction) + bank fees	\$150	\$300	\$450
EBT Coordinator (customer service, token management, reconciling, reporting, tracking, vendor reimbursement))	\$750	\$4,500	\$6,000
Marketing material (flyers, signage) for SNAP customers	\$500	\$1,000	\$1,500
SNAP EBT Equipment costs (if not using MarketLink)	\$575	\$900	\$900
SNAP Scrip supplies (receipt paper, tokens)	\$200	\$400	\$500
Monthly wireless fees for POS system	\$0	\$20	\$40
TOTAL	\$2,175	\$7,120	\$9,390

STEP 4: BECOME AN AUTHORIZED VENDOR OR MARKET

HOW TO BECOME AUTHORIZED BY PROGRAM

SNAP/EBT

WHO QUALIFIES?

Farmers markets, direct marketing farmers, and other retailers must meet at least one of the two food stocking rules outlined below:

RULE 1: 50% RULE

- More than 50% of total dollar amount of total gross retail sales must come from the sale of eligible staple foods (meat, poultry, fish, bread, cereal, vegetables, fruits, and dairy products).
- For farmers markets, 50% is taken from the total gross retail sales for all vendors. For direct marketing farmers, it's 50% of total dollar amount of total gross retail sales.

RULE 2: STAPLE FOOD GROUPS

You must continually sell at least seven (7) varieties of foods within each of the four "staple food groups" below, including perishable foods in at least three (3) of these categories:

1. Meat, poultry, or fish
2. Bread or cereal
3. Vegetables or fruits
4. Dairy products

APPLY TO



USDA FNS

APPLICATION & RESOURCES

- [SNAP Retailer FNS Application Link](#)
- [Step-by-Step Guide to Complete Farmers Market FNS Application](#)

WIC FMNP SFMNP

WHO QUALIFIES?

- A farmers' market that includes enough authorized farmers participating in the market, or, if a farm or farmstand, provides enough variety and quantity of produce to meet the demand of FMNP and SFMNP participants in the area served.
- A farmers' market or farmstand that is open for a minimum of three hours on at least one consistent day every week for at least eight weeks during the season.
- A farmers' market or farmstand that is permanently located in an area that serves enough eligible FMNP, and SFMNP participants to justify the need for a farmers' market or farmstand.
- A farmers' market or farmstand that is in an area where the local WIC and/or Senior Agency are able to provide necessary services to administer the programs.

APPLY TO



ALASKA WIC PROGRAM OFFICE

APPLICATION & RESOURCES

- [WIC Farmers Market and Senior Farmers Market Nutrition Handbook](#)
- [Farmers' Market Vendor Information and Applications](#)

APPLY TO THE RIGHT ENTITIES

Depending on which programs you want to accept at your market, you must ensure you become authorized through the proper entities. WIC FMNP and SFMNP coupons can only be accepted by authorized market-farmer-vendors, farmstands, and/or farm locations that have been approved by the State of Alaska WIC Program Office. At this time, authorized WIC FMNP vendors are able to accept WIC FMNP vouchers, but not regular WIC benefits. All applications are available in PDF format.


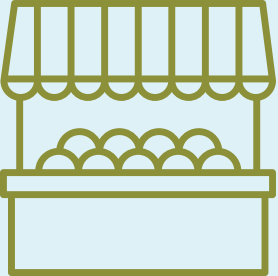
To accept SNAP/EBT, farmer-vendors, markets, and food hubs must apply to the federal USDA FNS office to become a licensed SNAP/EBT retailer. If a market decides to have one EBT machine linked to the market's bank account, then individual vendors do not need to apply for their own USDA FNS license as all vendors will be covered by the Farmers Market FNS license. If individual market vendors want to accept SNAP/EBT on their own, they can apply for their own "Store Application -> Direct Marketing Farmer" FNS License and acquire their own EBT machine through MarketLink or other options. To apply for a FNS License, complete the online application. With all information and documents, it should take 20-30 minutes to complete. Read through the Step-by-Step Guide before starting the application to know what information you need to gather. Before applying for a license, applicants must create an online account with USDA, which takes less than five minutes.

STEP 5: SET UP A REDEMPTION SYSTEM FOR SNAP

CHOOSING THE RIGHT SYSTEM

Created by the Food Stamp Act of 1964, the federally-funded nutrition program “food stamps” were originally distributed through paper coupons. 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). The transition to EBT cards from paper coupons was beneficial for the reduction of both stigma and fraud rates (which are roughly 2.2% in Alaska). There are two systems that markets and farmer-vendors can use to accept SNAP/EBT. The first is a market-level system in which SNAP/EBT is accepted through one central POS device; market staff swipes the shopper’s card and provides the shopper with dollar-value tokens (scrip) that are spent directly with the vendors. The second option is a vendor-level system in which each vendor operates their own POS device to accept SNAP/EBT directly from customers. Below is comparison between the two to help guide markets or farmer-vendors on which option might be best for their business:

WHICH SNAP/EBT SYSTEM WORKS BEST FOR YOUR MARKET

 MARKET-LEVEL POS SYSTEM	 VENDOR-LEVEL 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.	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.
A central bank account can be used for the whole market	Participating vendors must have their own bank accounts
Staff capacity needed to operate SNAP/EBT equipment throughout the market, collect and count scrip, and issue reimbursement to vendors; market pays all relevant equipment costs and fees	Vendors have to acquire equipment and associated fees (if not using MarketLink) Vendor has to have budget for signage and outreach materials to let SNAP/EBT shoppers know they accept benefits
Market has reimbursement schedule for vendors, so delayed payment might be a reality for vendors after they turn in scrip from SNAP customers	Because SNAP customers are paying for SNAP-eligible foods directly to vendor, they do not need to wait for reimbursement from the market

STEP 5: SET UP A REDEMPTION SYSTEM FOR SNAP

EQUIPMENT AND PAYMENT

After you have decided what system (vendor-level or market-level) works best for your market, you have to decide what POS equipment you will use to accept SNAP/EBT benefits. There are multiple types of POS devices: some accept only EBT cards while some accept other forms of payment, such as debit, credit, and mobile payment apps. Alaska is not one of the states that has a free SNAP/EBT equipment program through our DOH anymore, but MarketLink is a wonderful resource for markets and farmer-vendors. MarketLink is the National Association of Farmers Market Nutrition Program's (NAFMNP) grant program to give markets and farmer-vendors POS equipment free of charge. Businesses who meet the USDA's definition of a Direct Marketing Farmer or Farmers' Market are eligible. Unfortunately, food hubs/co-ops are not eligible for the grant funded equipment at this time.

If your market chooses to implement a market-level POS system, you will need to develop market scrip. 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. For more information on equipment and payment, [Farmers' Market Legal Toolkit](#) has the best resources.

HOW THE MARKETLINK PROGRAM WORKS

- 1 [Apply for the MarketLink grant program](#) to cover the costs of a one-year subscription to the TotiPay Go app and free Bluetooth card reader.
- 2 [Apply to become a SNAP Authorized Retailer with the USDA](#)
- 3 Complete the Novo Dia Group Merchant Application to set up your TotiPay Go account
- 4 Receive your free Bluetooth card reader and Set Up Your Total Pay Go account (including optional Credit/Debit processing).
- 5 Start Accepting SNAP payments and start promoting your new program

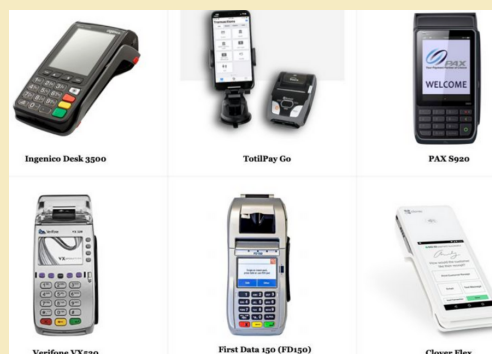
[List from MarketLink, more information available on their website.](#)



Homer Farmers' Market vendor accepting SNAP

RESOURCES FOR CHOOSING EBT EQUIPMENT

- [Nutrition Incentive Hub EBT POS Technology Overview](#)
- [Guide for Discovery Process for Choosing EBT Technology](#)
- [Farmers Market Legal Toolkit guide on SNAP/EBT Equipment and Payment](#)
- [Farmer's Market Coalition Webinar - The Big Picture of SNAP/EBT Processing](#)



terminals

SCRIP (CURRENCY) EXAMPLES



STEP 6: EDUCATE STAFF, VENDORS, AND VOLUNTEERS

TRAIN STAKEHOLDERS ON THE SYSTEMS

Once your market or business has become authorized to accept food assistance benefits, all stakeholders involved - market staff, vendors, volunteers, board members - need to learn how the systems work and how to follow requirements of the programs. Besides providing better service to SNAP, FMNP, and SFMNP customers, knowing the requirements of the systems help reduce risk of errors or program violations. There can be fines, suspensions, or disqualifications imposed on farmer-vendors or markets depending on the violation, but most errors can be prevented through proper training.

INFORMATION TO COVER

ALL STAKEHOLDERS

- What vouchers, EBT cards, and scrip look like and what it can (and cannot) be used to purchase
- Best practices for customer service to program participants
- General information on food insecurity and facts on who receives food assistance in the community

STAFF AND VOLUNTEERS

- How to operate SNAP/EBT POS device
- If using a SNAP scrip system, how to store, distribute, and allocate scrip
- Recordkeeping procedures: what data is necessary to collect and how to record
- Vendor reimbursement procedures

FARMERS AND VENDORS

- Be familiar with FMNP/SFMNP/SNAP eligible purchases
- Vendor reimbursement system and procedures for all programs, including stamping FMNP/SFMNP vouchers
- Requirements from SOA WIC Program Office and USDA to stay in program compliance

Questions from RAFI-USA

STEP 7: MARKET AND PROMOTE YOUR PROGRAMS

STRATEGIES FOR OUTREACH

Farmer-vendors and markets know that marketing and promotion are keys to success, and creativity in these efforts is even more critical to get nontraditional customers to come to your market. Many farmer-vendors and markets have limited budgets and capacity for advertising and promotional materials, so connecting with other organizations that might be already engaging with SNAP, WIC, and low-income Senior customers and leverage your resources. Know your audience, and realize that low-income 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:



Advertising from Seattle vendors about SNAP scrip

- Printed materials that are clear, concise, and simple; ideally, have materials translated into relevant languages to your market or stand location
- Clear vital information of market hours, location, etc. Take into consideration what the customer base refers to their benefits as; for example, some SNAP customers still say food stamps or call it their "Quest card"
- Flyers, signage, advertisements, market banners should all say the market accepts SNAP, FMNP, or SFMNP benefits
- Effective advertising and media relations by advertising on relevant/hyper-local newspapers, radio stations, public transportation, local legislators newsletters/offices, and more.
- 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 accessible materials for customers to learn how to use their benefits at the market

STEP 7: MARKET AND PROMOTE YOUR PROGRAMS

CUSTOMERS TALK: BENEFITS AND CHALLENGES

When the Alaska FMQP was running, program managers conducted a 2013 focus group survey of eight SNAP recipients interested in shopping at farmers markets. 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. While this survey was just conducted for SNAP recipients, the data collected could be applicable to low-income clients across programs.

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 food assistance programs at their markets:

- All season farmers markets to buy produce year-round
- 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/FMNP/SFMNP eligible item prices listed in advertising)



Dart Farms advertising FMNP/SFMNP in Fairbanks

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

- Didn't know food benefits were accepted at the markets
- Produce is too expensive (both at Farmers Market and grocery store)
- Distance and cost of gas to go shopping
- 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

STEP 8: CREATE PARTNERSHIPS

CULTIVATE COMMUNITY RELATIONSHIPS

In order for food assistance programs at your market or stand to be successful, there need to be diverse community groups and partners that know how to work with potential customers, promote the programs, 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. Community partnerships make a huge difference in bringing in target populations you are trying to ultimately serve.

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 food benefit redemption. They could host cooking demonstrations, translate marketing materials, re-route public transportation to the market or farm stand, screen market customers for food assistance program eligibility, or help connect clients to other resources they might want to know about. Other ways partners can support programs at your market or business include in-kind printing, volunteer to conduct customer surveys, serve on an advisory board, or design and disseminate marketing materials. Strong partnerships are built over time, and are mutually beneficial to all parties. Ensure that trust and equity are at the center of your partnerships with other organizations, with the shared goal of increasing food access to low-income community members. The number of potential partners is greater than the amount of time you will have to dedicate to outreach, so remember that quality is more important than quantity.

POTENTIAL COMMUNITY PARTNERS



Sitka Local Foods Network runs a great operation for SNAP/FMNP/SFMNP clients



Anchorage WIC Office doing outreach at Muldoon Farmers' Market

- Local public health departments
- Local transportation departments
- Community foundations or philanthropies
- Local WIC office
- Senior Centers (and/or SFMNP distribution agencies)
- Schools
- Cooperative Extension offices
- Hospitals, clinics, and health agencies
- Tenant/Housing associations
- Food pantries and food banks
- Child care centers
- Places of worship and faith communities
- Bridge Builders/Welcoming organizations
- Refugee and immigrant service providers
- Local marketing or PR firms

STEP 8: CREATE PARTNERSHIPS

PARTNERSHIP CASE STUDIES

CASE STUDY: HOMER FARMERS' MARKET



- Operating since 1999
- 175 average weekly visitors on Saturdays
- Began accepting SNAP/EBT in 2011
- Accepts SNAP/EBT, FMNP, and SFMNP benefits
- Has a matching program for SNAP/EBT customers
- SNAP/EBT sales over time: \$1,000 in 2011 to almost \$6,000 in 2021



The Homer Farmers Market was established in 2000 to aid in the development of a sustainable local agricultural community for the benefit of the greater community of the Kachemak Bay area. HFM was one of the first markets to pilot the Alaska Farmers' Market Quest Program (FMQP), and continued the momentum for local food access after state funding ended. HFM continued working with local organizations like the Homer Foundation, the Alaska Community Foundation, and others to provide matching funds to SNAP customers. In 2015, the market was awarded \$81,435 through the USDA Farmers Market Promotion Program (FMPP) grant to increase access and market awareness to low-income and at-risk populations in Homer. In 2021, HFM received \$3,000 from an anonymous donor specifically for SNAP/EBT matching funds. Through creative partnerships and tenacity in pursuing funding, HFM has established itself as a hub for low-income members of the community by providing nutrition education, cooking demonstrations, and cultivating a welcoming environment for customers from all walks of life.

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.

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 9: THINK ABOUT INCENTIVE PROGRAMS

HELP CLIENTS STRETCH THEIR DOLLARS



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. Markets around the country are building incentive programs to maximize benefits for SNAP, FMNP, and SFMNP customers. Some local food leaders in Alaska are already doing this - Grow North Farm in Anchorage, Homer Farmers' Market, and Soldotna Community Farmers' Market to name a few. There are many examples of local partnerships that can be made to start your own matching nutrition incentive program. An incentive program - meaning providing bonus or matching funds for food assistance benefits at markets - can bring in new customers and help stretch program benefit dollars to ultimately increase sales for farmers.

DoubleUp
FARM-FRESH PRODUCE PROGRAM

double the value
of farmers market coupons
for **WIC and Seniors!**

look for this sign!

- **Get DoubleUp coupons at Kenai Peninsula Food Bank***
 - at the Food Bank farmers market, every Tuesday, 3-6pm
 - Direct Service, Monday-Friday, 12-4pm
 - *Please bring your WIC/Senior farmers market coupons with you!
- **Use DoubleUp coupons to purchase** fresh veggies, fruit, herbs, or honey from local farmers displaying the yellow sign at left
- **Find participating farmers at...**
 - Farmers Fresh Market:** Tuesday, 3-6pm, Kenai Peninsula Food Bank
 - Soldotna Wednesday Market:** 11am-6pm, Soldotna Creek Park
 - Soldotna Saturday Farmers Market:** 10am-2pm, Kenai Spur/E. Corral Ave.
 - Old Town Marketplace:** Fri/Sat, 11am-6pm, 517 Main St., Kenai
- **Enjoy! Find tips** for simple ways to prepare and enjoy fresh local produce at Kenai Local Food Connection's Facebook page

KenaiLocalFoodConnection | kenailocalfood@gmail.com | kenailocalfood.org

DoubleUp is a collaborative effort by Kenai Local Food Connection and Kenai Peninsula Food Bank who wish to thank the Carver Family Foundation, Christ Lutheran Church Soldotna, Kenai Peninsula Chapter of Alaska Farm Bureau, and individual donors for their generous support.

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. 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.

In 2022, AFMA was awarded \$500,000 through a Capital Request to the Alaska State Legislature to replicate and expand the work started by the Alaska FMQP to support doubling programs across Alaska. While the exact budget of the newly awarded funding is currently being decided, the project funding would be used to directly provide doubling funds to eligible farmers' markets, farm stands, CSAs, and food hubs, funding for internet or cellular access for equipment, technical assistance for farmers and market managers to set up programs, and other needs for a successful incentive program. This five-year funding is going to provide immense opportunities to build market capacity to serve customers from food assistance programs.

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 support for increasing SNAP/FMNP/SFMNP benefit redemption by making it worth customers time and resources to be at your market.



(From Top to Bottom) Fresh Bucks from WA scrip and outreach materials, outreach materials for incentive program in Soldotna, Soldotna Saturday Farmers' Market Double Up Bucks Program

BARRIERS TO SUCCESS AND EXPANSION

LOCAL FOOD LEADERS WEIGH IN

In 2022, AFMA conducted a survey with 14 markets and food hubs to learn about their current market operations, knowledge of food assistance programs, and what technical or financial assistance markets may need. Aside from infrastructure needs, a major takeaway from the results is that more markets and food hubs would accept food assistance programs if they had support navigating the processes. Another concern apparent through the survey results is the lack of consistent, paid staff presents a challenge to markets who want to run long-term and sustainable incentive programs or outreach efforts for their markets or farm stands. Survey results will help AFMA determine what tools markets and farmers need to be successful in accepting food assistance programs, and expand food access opportunities to more markets.

71% OF THE 14 MARKETS SURVEYED DO NOT HAVE ACCESS TO WIRELESS INTERNET

NUMBER OF VENDORS ACCEPTING BENEFITS

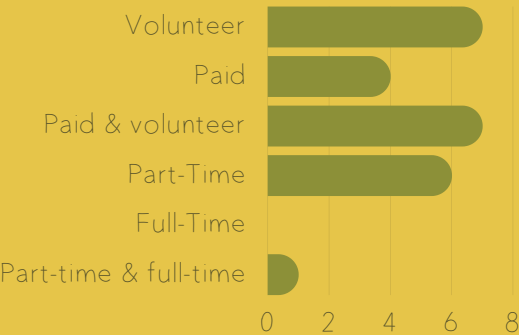
Q: How many vendors accept food assistance redemptions?



CHALLENGES

- Internet/phone service connectivity for running EBT machines
- Raising awareness about the program with low-income 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/FMNP/SFMNP 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.

TYPES OF MARKET STAFF

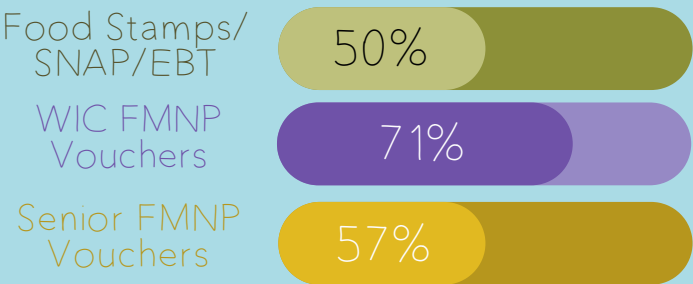


Q: Approximately how many people do you have helping with your market operation?

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

PROGRAMS ACCEPTED BY MARKETS



A PATH FORWARD: RECOMMENDATIONS

EXPANDING ACCESS TOGETHER

Based on past research and customer feedback, providing a matching fund for markets to offer clients money to stretch their food assistance program dollars at markets and food hubs is key to the success of statewide expansion of these programs. 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 for incentive programs, mostly due to the short growing season and lack of diversity in proposed partners for the project. The five-year funding approved by the Alaska State Legislature in 2022 will be a catalyst for allowing more markets and farmer-vendors to offer doubling programs. However, there must be additional efforts to break down barriers for farmers to accept benefits, and envision long-term sustainable funding sources for incentive programs and technical assistance capacity. Below are recommendations for how to replicate and expand upon the successes Alaskan farmers and markets have had so far - and what we can accomplish next.

BUILD A FOOD ACCESS FUNDING NETWORK

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.

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. Similarly, the Farmers Market Fund in Oregon offers a statewide Double Up Food Bucks program in partnership with the Oregon Farmers' Market Association. It doubles the value of SNAP benefits at more than 75 farmers markets across Oregon in 2022. The program also provides incentives for SNAP participants purchasing Community Supported Agriculture (CSA) shares from Oregon farms, and shoppers at several independently-owned rural grocery stores.

Alaska could replicate the efforts from Maine, Washington, and Oregon by developing our own food access funding network with a diverse array of partners. Appendix E lists ideas for stakeholders that would be beneficial to include in an Alaskan food access funding network effort.



High produce prices on display in rural Alaska



Beautiful beets at the Tanana Valley Farmers Market in Fairbanks

A PATH FORWARD: RECOMMENDATIONS

ADVOCATE TO REMOVE BARRIERS

ADVOCACY RESOURCES

- [Farmers Market Coalition Advocacy Toolkit](#)
- [National Council of State Legislatures \(NCSL\) example legislation from other states for Nutrition Programs and Farmers' Markets](#)
- [Promoting equitable expansion of the SNAP Online Purchasing Pilot - research brief by Healthy Eating Research](#)
- [Healthy Food Access Tools for Advocates](#)
- [The Healthy Food Financing Handbook: From Advocacy to Implementation](#)
- [Farmers Markets as a Strategy to Improve Access to Healthy Food for Low-Income Families and Communities](#)

While funding and technical assistance are key components of being able to expand farmer-vendors and markets ability to accept nutrition programs, there are structural administrative barriers that need to be addressed through policy changes. On the state and federal levels, there are opportunities to change policies to allow more markets and local food entities to accept nutrition program benefits, and relieve administrative burdens for both local food entities and potential customers. Here are a few key issues that AFMA and members to could collectively advocate for:

EXPAND THE SNAP ONLINE PURCHASING PILOT TO ALASKA

- Until 2019, SNAP benefits could only be used for food purchases paid for in person at authorized retail stores, or for orders placed online and paid for at pick-up or delivery. In April 2019, USDA launched the SNAP Online Purchasing Pilot to "improve access to healthy food for SNAP participants". USDA rapidly expanded the geographic availability of the Online Purchasing Pilot from just five states in March 2020 to 47 states and Washington D.C., by March 2021. However, Alaska has not been approved as one of the participating states. This would make a huge difference for rural Alaskans to be able to purchase foods online and get them delivered, and for more online food hubs to accept SNAP benefits. Additionally, many small retailers and producers lack the infrastructure to participate in the Pilot. It would be beneficial for USDA to change those requirements in order to allow more diverse retailers - particularly local Alaskan retailers like Alaska Commercial Company - to participate in the Pilot.

AUTHORIZE FARMERS AND MARKETS TO ACCEPT EWIC

- WIC was legislatively mandated to transition from paper to an electronic format by 2020. WIC-FMNP operates as a distinct program under the broader WIC umbrella. In order for farmers and/or farmers markets to be able to accept eWIC as a form of payment, they must have equipment to accept the electronic benefit transfer (EBT capable) as well as be authorized by their state WIC authority. The authorization process for WIC-FMNP is separate from the WIC retailer authorization process, Funding for WIC-FMNP is also through separate channels, therefore requiring distinct accounting reports and requirements. Thus it is not as simple as 'turning on' eWIC for the farmers and markets that participate in WIC-FMNP; many of these are not in the eWIC systems and thus procedures for incorporating these groups into the eWIC system must be developed by the State of Alaska WIC office as well as implemented before the WIC-FMNP farmers and markets can accept eWIC. As of 2022, the WIC and Senior FMNPs are preparing to transition from paper checks to EBT benefits.



Veggies at the Muldoon Farmers' Market

A PATH FORWARD: RECOMMENDATIONS

ADVOCATE TO REMOVE BARRIERS

CSA ELIGIBILITY TO ACCEPT BENEFITS

The ability for CSAs to accept SNAP, FMNP, and SFMNP benefits is confusing for both customers and farmer-vendors. CSAs are programs in which an individual pays a farm for a membership that entitles him or her to a “share” of the farm’s harvest – commonly a set quantity of produce made available to the member for pick-up on a periodic (typically weekly) basis. However, SNAP customers face limitations on their ability to use SNAP, FMNP, and SFMNP benefits to purchase CSA shares or memberships. CSA’s are not yet authorized for the FMNP or SFMNP in the State of Alaska. SNAP customers can purchase CSA shares or memberships in theory, but there are caveats. In typical CSA practice, customers make one up-front (pre-harvest) payment (often cash or check) to purchase a membership that entitles them to shares of a season’s worth of farm products. But according to USDA FNS rules, SNAP customers cannot use their benefits to purchase food in advance of pick-up or pay for CSA-related fees. The ways farmers have honored these requirements are:

- SNAP prepayments must be within 14 days of pick-up. Therefore, unlike the typical CSA model where the customer pays all up-front, the SNAP CSA customer must make multiple payments if using their SNAP benefits to pay for the share. SNAP retailers may not process SNAP/EBT payments more than 14 days before providing the SNAP customer with the purchased goods.
- Membership fees are not SNAP eligible. Customers may not use SNAP benefits to pay for a CSA membership fee. SNAP benefits may be used only for the food itself.

Zenger Farm in Portland, Oregon has been leading the efforts for farmers to advocate for changes to these policies on the USDA FNS level. Their recommendations are:

- Allowing SNAP participants to pay for CSA shares in advance, either upfront or monthly.
- Creating a SNAP retailer application specifically for farm-direct sales with applicable terminology. This would include farm stands, farmers markets, CSA programs, etc.
- Clarification regarding the application of certain rules to the CSA model.

INVEST IN 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 the growing season, this staff person would be focused providing technical assistance to market managers and vendors interested in accepting nutrition program benefits. Helping guide them through the application process, build partnerships for outreach, and creating template materials for record-keeping and training of vendors 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.

With a Food Access Coordinator, AFMA could fill the gap left by the AFMQP. Being able to accept private funds, perhaps through partners listed in Appendix E, would be a more reliable source of funding instead of depending on state government to revive the program. This would enable 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.

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 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 sectors work together.

APPENDIX A: GLOSSARY

- AFMQP - Alaska Farmers' Market Quest Program was the state SNAP/EBT program run from 2011-2015, which provided technical and financial assistance to markets who wanted to accept SNAP benefits.
- CSA - Community Supported Agriculture (CSA) stands for "community supported agriculture." CSAs are programs in which an individual pays a farm for a membership that entitles him or her to a "share" of the farm's harvest – commonly a set quantity of raw foods made available to the member for pick-up on a periodic (typically weekly) basis. CSA's are not authorized for the FMNP or SFMNP in the State of Alaska.
- DOH - State of Alaska Department of Health; has oversight of health care services, payment, eligibility determinations and payments of public assistance program benefits, and public health
- DPA - Division of Public Assistance within the State of Alaska Department of Health; administers nutrition assistance, heating assistance, Senior benefits, and more.
- FNS - Food & Nutrition Service = This service administers the nutrition assistance programs of the USDA, including WIC and SNAP. Their mission is to provide children and needy families better access to food and a healthier diet through food assistance programs and comprehensive nutrition education efforts.
- EBT - Electronic Benefit Transfer = system for administering SNAP benefits that replaced traditional "food stamps". SNAP benefits are electronically loaded onto a debit-like card for customers to use at eligible retailers for SNAP eligible foods
- FMNP (Farmers Market Nutrition Program)- A USDA FNS program that provides seniors and WIC clients with fresh, unprepared, locally grown fruits and vegetables with the goal of expanding the awareness, use of and sales of local produce at farmers markets.
- POS - Point-of-sale devices; POS devices are electronic machines that swipe SNAP/EBT cards (and credit/debit, depending on the model) for payment, and transfer the benefits to the POS owner's bank account.
- Scrip - In cases where individual farmers do not have a SNAP license to accept SNAP benefits, a farmers market can obtain a SNAP license and allow eligible farmers in the market to accept SNAP benefits, by issuing scrip and using a centralized point of sale device to process transactions.
- SNAP-Ed (Supplemental Nutrition Assistance Program Education)- This program provides education to people who are eligible to receive SNAP benefits. The goal of SNAP-Ed is to improve the likelihood that persons eligible for SNAP will make healthy food choices within a limited budget and choose physically active lifestyles consistent with the current Dietary Guidelines for Americans and MyPlate.
- USDA (United States Department of Agriculture)- The federal department that administers and funds programs related to farming and the food system.

APPENDIX B: HOW TO BECOME AN AUTHORIZED SNAP RETAILER

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. [A full step-by-step guide on how to fill out the Online Store Application \(OSA\) can be found here.](#) USDA's Food and Nutrition Service (FNS) is the only source that authorizes retailers – no one else. FNS does not work with outside entities to authorize retailers for SNAP.

1. Choose a "responsible official"

- The responsible official is the person responsible for ensuring the market will comply with the law and FNS regulations, policies, and other guidance on SNAP. If the market violates these laws and requirements, the market organization and responsible official can both be held accountable. For more information, [click here](#).

2. Get a USDA Account

- Before you start your application:
 - [Register for a USDA eAuthentication account](#)
 - Activate your USDA eAuthentication account

3. Complete the SNAP Application

- [SNAP Application found here](#)
- Tip: After starting this application, you have 30 days to complete and submit it. If your application is not submitted within 30 days, it will be deleted. Before starting this application, make sure that you have name(s), home address(es), and Social Security Number(s) for each store owner, and sales data for the store.

4. Submit Supporting Documentation

- Keep in mind that your SNAP Retailer application is not complete until you submit the required supporting documents. Instructions on how to submit your documentation are provided at the end of the online application.
- 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.
- USDA FNS Completed Certification and Signature Statement, which is received after submitting the application online
- 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).

5. Check Application Status

- After you submit your supporting documents to FNS, you can [check the status of your application in real time](#).

You must be authorized by FNS before you can accept SNAP. You cannot accept EBT in your store until you are authorized by FNS. You will know you are authorized when you receive an FNS issued SNAP Permit

Responsible Official Eligibility by Business Structure

- Sole proprietorship - owner
- Partnership - any partner
- LLC - any member in a member-managed LLC; the manager in a manager-managed LLC
- Corporation - a board member or the board's designee
- Nonprofit organization - a board member or the board's designee in a nonprofit corporation; any member selected by a majority of members in an unincorporated nonprofit association
- Cooperative - a board member or the board's designee; any designated cooperative member if there is no board

Note: If you identify as a Direct Marketing Farmer, the application process for becoming an authorized retailer for SNAP is slightly different. You still need to create an account with FNS and fill out an application. However, instead of selecting "Farmers Market Application," use the "Store Application" and choose "Direct Marketing Farmer" under the "Special Store Type" drop-down menu.

Full Step-by-Step Guide to fill out the Online Store Application

<https://fns-prod.azureedge.us/sites/default/files/snap/Farmers-Market-Application-Guidance.pdf>

APPENDIX C: HOW TO BECOME AN AUTHORIZED FMNP/SFMNP RETAILER

WHO IS ELIGIBLE?

- A farm which holds an active agricultural related Alaska business license.
- A farmer who grows at least one-third (33 percent) of the produce s/he offers for sale at a farmers' market, farmstand or farm.
- A farmer whose produce offered for sale is locally grown within Alaska's borders.
- A farmers' market that includes enough authorized farmers participating in the market, or, if a farm or farmstand, provides enough variety and quantity of produce to meet the demand of FMNP and SFMNP participants in the area served.
- A farmers' market or farmstand that is open for a minimum of three hours on at least one consistent day every week for at least eight weeks during the season.
- A farmers' market or farmstand that is permanently located in an area that serves enough eligible FMNP, and SFMNP participants to justify the need for a farmers' market or farmstand. Determination is made by the State of Alaska WIC program.
- A farmers' market or farmstand that is in an area where the local WIC and/or Senior Agency are able to provide necessary services to administer the programs. Determination is made by the State of Alaska WIC program.

WHO DOES NOT QUALIFY?

- A wholesale or retail farmer who grows less than 33 percent of the produce s/he sells.
- A farmer who sells only through Community Supported Agriculture (CSA) or harvest box.
- A farmer who is in violation of other Food and Nutrition Service (FNS) programs such as the Supplemental Nutrition Assistance Program (previously known as Food Stamps).
- A farmer who is currently disqualified, sanctioned, or under investigation by the WIC and/or SNAP Programs.

FARMER-VENDOR AND MARKET AUTHORIZATION PROCESS

Farmer-Vendor authorizations are for a three-year period beginning June 1 through November 30 of each year. All interested farmers and farmers' markets must submit a new application for each three-year cycle. Applications must be submitted during the open application period from February 15 - May 1 each year. Applications submitted outside of the open application period will not be processed. Authorized farmers are required to submit an information update form by April 1st of each year apart from the year in which a farmer received authorization. An application form, Banking Information Form, and Farmer-Vendor Agreement for authorization as a Farmer-Vendor OR the Farmers' Market Agreement form under the Farmers' Market Nutrition Program are available on the Alaska WIC Program website at <http://wic.alaska.gov>, or you may request to receive the forms by mail, fax or email.

HOW TO APPLY

- 1) Complete and submit the appropriate application form, banking information form and Farmer/Vendor agreement or Farmers' Market agreement by mail or email to the following address: Division of Public Assistance/WIC, Farmers' Market Nutrition Program, PO Box 110612, Juneau, Alaska 99811 or wic@alaska.gov.
- 2) If your farm, farmstand or farmers' market is authorized, the State Agency will finalize the agreement and return an original copy to you.
- 3) Applications are accepted from February 15 until the deadline of May 1 of the current year. Applications received after May 1 st will not be processed.

- **WIC Farmers Market and Senior Farmers Market Nutrition Program Handbook**
- **Farmers Market Nutrition Program Website**

APPENDIX D: SAMPLE OUTREACH MATERIALS



Double your SNAP/EBT dollars!

Markets match \$10 or more per day. Check with your local market for their daily match amount.

Here's how it works:



Go to the farmers market information tent.



Swipe your EBT card for the amount you want to spend at the market.



Match your EBT dollars with SNAP Market Match.



Shop for fresh produce, seeds, and plant starts.

Find a list of participating farmers markets at: doh.wa.gov/SNAPMarketMatch



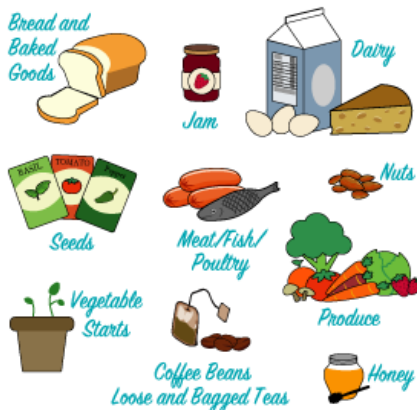
HOW TO USE YOUR SNAP BENEFITS at the Farmers Market

- 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.

WHAT CAN YOU BUY WITH SNAP/EBT?



*HOT OR PREPARED FOODS FIT FOR IMMEDIATE CONSUMPTION NOT ELIGIBLE



WHAT CAN YOU BUY WITH FRESH ACCESS BUCKS?

FRESH FLORIDA GROWN



*HONEY OR PREPARED FOOD OR DRINK PRODUCTS NOT ELIGIBLE



APPENDIX E: 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/BLEU CROSS BLEU 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.

• **SAFEMAY 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 F: FOOD ACCESS RESOURCES

FEDERAL AGENCIES

- **USDA Food and Nutrition Service (FNS):**

The USDA FNS office provides information on the application process for farmers markets to receive a license to accept SNAP/EBT benefits

- Website:
<https://www.fns.usda.gov/ebt/snap-andfarmers-markets>

- **FNS Regional Office: Western Region Office (WRO):**

WRO can provide specific information on the retailer requirements for accepting SNAP/EBT benefits in Alaska

- Website: <https://www.fns.usda.gov/fns-regional-offices>

STATE AGENCIES

- **Alaska Department of Health (DOH), Division of Public Assistance (DPA)**

DPA oversees SNAP in Alaska and issues SNAP benefits to applicants. It also oversees WIC, FMNP, and SFMNP for the state.

- SNAP Website:
<https://health.alaska.gov/dpa/Pages/SNAP/default.aspx>
- FMNP/SFMNP Website:
<https://health.alaska.gov/dpa/Pages/nutrition/fmnp/default.aspx>
- SNAP Email: dpapolicy@alaska.gov
- FMNP/SFMNP Email:
hss.dpa.jnu.wic@alaska.gov

HELPFUL REPORTS AND RESOURCES

- [SNAP EBT Third Party Processor \(TPP\) List and Guidance to Retailers](#)
- [Step-by-Step Guide for Planning Nutrition Incentive Programs](#)
- [eWIC MarketLink State Guide](#)
- [The CSA Farmer's Nationwide Guide to Accepting SNAP/EBT Payments](#)
- [Farmers Markets and CSAs Resources](#)

NATIONAL ORGANIZATIONS

- **Farmers Market Coalition**

Farmers Market Coalition is dedicated to providing resources to farmers markets to build capacity. Their website contains an extensive Resource Library with tools, webinars, templates, and more.

- Website:
<http://farmersmarketcoalition.org/>

- **Wholesome Wave**

Wholesome Wave works to improve food access in low-income neighborhoods. They created FM Tracks, user-friendly recordkeeping app and website. Check their website for information about licensing.

- Website:
<http://www.wholesomewave.org>

- **Fair Food Network**

Fair Food Network is dedicated to increasing access to healthy food for families who need it most, and runs one of the nation's largest incentive programs. Their website provides farmers market resources and local food-related policy updates.

- Website:
<https://fairfoodnetwork.org/resources/>

- **Project for Public Spaces, Inc.**

Project for Public Spaces is dedicated to helping people create and sustain public spaces that build strong communities. Their website contains resources and webinars for farmers markets, particularly on creating accessible spaces.

- Website:
<https://www.pps.org/category/publicmarkets>

- **Center for Agriculture and Food Systems**

A collaborative efforts to help markets with legal resources, best practice recommendations, and case studies for market leaders.

- Website - Farmers Market Legal Toolkit to Implement SNAP/EBT:
<https://farmersmarketlegaltoolkit.org/snap/>

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