



EBT INCENTIVE PROGRAM TOOLKIT:

A How-To For New or Existing EBT Incentive Programs for the Farmers Markets of Washington State

Written and compiled by
Seattle Fresh Bucks Coordinator, Sophie Kauffman
Seattle, Washington
2013

Many thanks are due to the following individuals for their generous contributions of time and information in the compilation of this work:

Ann Foster, Salmon Creek Farmers Market
Brendan Lemkin, Shoreline Farmers Market
Brian Estes, Catholic Charities of Spokane
Caprice Teske, Bellingham Farmers Market
Dana Gould, Pike Place Market
Des Boucher, Department of Social Health Services
Emilee Quinn and the University of Washington Center for Public Health Nutrition
Jeremy Kindlund, Sedro-Woolley Farmers Market
Judy Kirkhuff and the Seattle Farmers Market Association
Julia Zander, Bremerton Farmers Market
Julian O'Reilley and the Neighborhood Farmers Market Alliance
Julie Bryan, Seattle P-Patch
Karen Kinney, WSFMA Executive Director
Merrilee Runyan, Vashon Farmers Market
Michigan Farmers Market Association
Mouse Bird, Mount Vernon Farmers Market
Nan Wilson, Vashon Farmers Market
Sharon Lerman, City of Seattle Office of Sustainability and the Environment
Theresa Cross, Clark County Public Health
Tom Tafelsky, Queen Anne Farmers Market
Wholesome Wave
Will O'Donnell, Jefferson County Farmers Market
Zack Cook, Pike Place Market

And the many volunteers and staff who gave their time collecting data, conducting surveys, and supporting the Washington State farmers market community.

This project would not have been possible without generous funding provided by the City of Seattle, JPMorgan Chase, and the Seattle Foundation.

Introduction

This toolkit is intended for farmers market managers, staff, board members, volunteers, advocates, or anyone else who may have an interest in bringing an EBT incentive program to their local farmers market. The toolkit assumes the market has already begun accepting EBT, and that all EBT purchases are made at a central information booth location. This text does not cover matching programs for WIC and Senior FMNP (Farmers Market Nutrition Program), however there is a short note on that subject in Appendix VI.

What is an EBT Incentive Program? “EBT incentive programs” are targeted farmers market projects intended to draw shoppers using SNAP (Supplement Nutrition Assistance Program, formerly known as “food stamps”) to the farmers market by providing matched dollars for their farmers market purchases. In other words, when SNAP shoppers come to the farmers market, not only will they receive EBT (Electronic Benefits Transfer – the name often applied to SNAP benefits cards) tokens to spend at the market when they swipe their card, but they also receive an additional quantity of tokens, vouchers, coupons, or any other kind of non-cash currency to spend during their farmers market trip. Many EBT incentive programs in the United States specifically promote healthy eating and local agriculture by matching produce (fruits, vegetables, herbs, and fungi) only, however there are those that also match for all EBT-eligible items.

As EBT utilization at farmers markets increases, many markets are beginning to offer incentive programs to encourage SNAP beneficiaries to do their shopping at the market. Just as there are compelling reasons to accept multiple currencies—such as federal benefits or debit/credit, which may be spent as tokens, vouchers, or other coupons—implementing an EBT incentive program maximizes the purchasing power of the members of your community that need it most, while bringing new customers and increasing revenues. As you’ll soon see, EBT incentive programs benefit shoppers, markets, farmers, the local economy, public health interests, city governments, and the community at large. A review of EBT incentives nationwide, as well as relevant food access resources may be found in Appendices IV and V respectively.

You’ve already added federal benefits to your market’s currency, maybe even debit/credit; adding an additional currency that further enhances the diversity and breadth of your market’s shoppers can be a successful hybrid of serving your farmers and community, while strengthening your market. Adding an additional form of currency at your market is never a linear process—some aspects come together all at once, while others must be tweaked each season.

Table of Contents

I.	Building an EBT Incentive Program	5
A.	Is an EBT Incentive Program Right for Your Market?	5
B.	Notifying FNS	6
II.	Timeline	6
A.	Program Timeline Checklist	7
B.	Length of Season	7
III.	Program Design	8
A.	Naming Your Program	8
B.	What to Match?	8
C.	Choosing a Currency and Match	9
D.	Data Collection and Evaluation	10
IV.	Organizational	12
A.	Budget and Bookkeeping	12
B.	Vendor Participation	13
C.	Staff and Volunteers	14
D.	External Support	14
V.	Outreach	15
A.	Designing Outreach Materials	15
B.	Partners and Methods	15
VI.	Fundraising	16
A.	Approaching Funders	16
B.	Notes on Fiscal Sponsorship	17
C.	Fundraising Mid-Season When the Money Runs Out	17
D.	A Quick Note About SNAP-Ed and FNS	18
VII.	Conclusion	19

I. Building an EBT Incentive Program

A. Is an EBT Incentive Program Right for Your Market?

Starting an EBT program will impact all aspects of the market, so it is important to be sure that the decision to start on is made thoughtfully. Before you begin your program design, it's necessary to consider a few key questions to determine your market's capacity.

Make sure you can answer “yes” to the following questions:

- Does your market currently accept EBT and handle multiple currencies without regular complications or problems? It is a best practice to have an effective bookkeeping, tracking, and vendor reimbursement system in place as an incentive program will add an additional layer of complexity.
- Does your market have the leadership, administrative capacity, and staffing to incorporate additional work, such as:
 - Fundraising
 - Outreach
 - Program implementation
 - Bookkeeping
 - Market-day staffing and operations of program
- Do you have an accessible population of SNAP beneficiaries that can be reached via marketing and general outreach efforts? In other words, do you know who you are NOT serving?

OPPORTUNITIES – There are many reasons why the investment of time, energy, and money to start a program will benefit the market.

- Increase sales to farmer vendors.
- Differentiate your market by providing this service and expanding the number of potential shoppers.
- Position the market to be a gateway for other food access activities in your community.
- Act as a conduit for keeping dollars local, supporting your rural economy, and putting healthy food on the table while putting dollars directly in farmers' pockets.
 - The USDA estimates that for each \$1 spent in SNAP, \$1.79 goes directly into the local economy. This multiplier can be an important means of identifying impact for funders.
- Cultivate deeper community partnerships with food banks, WIC clinics, hospitals, local government, and other advocates.
- Participate in state and nationwide conversations on food access.
- Better position your market to receive additional grants and funding to serve low-income populations in the future.

CHALLENGES – The challenges to starting an incentive program are similar to those of starting any new market activity.

- Raising awareness for the program with your existing EBT shopper base, as well as customers that may never shopped at your market before. This requires new ways of reaching out to share information about your market.
- Adding demands on market staff and volunteers.

- Potentially adding new staff and volunteers as the program grows.
- Expense of new currency (be it tokens, vouchers, coupons, or other market currency), outreach materials, promotion, and other supplies.
- Requires additional bookkeeping and accounting for a new form of currency.
- Educating vendors on a new form of currency that has restrictions (fruit and vegetables only, expiration date, etc.).
- May be difficult to estimate funding for first year. Requires ongoing fundraising if funds run out mid-season, and if you want to continue the program in subsequent seasons.
- Clear communication with nearby markets that may or may not be running an EBT incentive program of their own as their EBT sales may be impacted.

B. Notifying FNS

In the past, markets were required to apply for a USDA waiver in order to operate an EBT incentive program. Though no application process is currently required, all markets starting a new program must contact the USDA to notify them of their program’s existence. **(NOTE: Existing programs that are looking to *expand* their program must also notify the USDA of any changes to the program. Follow the same list below, describing the changes and increase in locations, dollars, etc).**

You will have to send the following information to the listed address prior to your program’s start date (an example letter is listed in Appendix I.A):

- | | |
|--|--|
| <ul style="list-style-type: none"> <input type="checkbox"/> Program name (ex: “Fresh Bucks”) <input type="checkbox"/> Number of markets participating <input type="checkbox"/> Market location(s) <input type="checkbox"/> FNS number(s) <input type="checkbox"/> Level of funding <input type="checkbox"/> Match amounts and limits (if any) <input type="checkbox"/> EBT sales from previous year | <p>Send to:
 <i>USDA Food and Nutrition Service
 Western Region
 90 Seventh Street, Suite 10-100
 San Francisco, CA 94103</i></p> |
|--|--|

II. Timeline

When constructing a timeline, you may feel that some of the dates you are choosing are somewhat arbitrary. Though it is difficult to imagine the timeline of your program before you have funding, it’s nonetheless important to establish attainable goals and continue working toward them. The checklist below outlines the tasks you’ll want to include in your timeline.

Some markets choose to run their program for the full season, while others choose to time-box their program to the summer months alone in order to concentrate their raised funds to a specific window. Securing funding well before your market season starts is ideal, as you’ll need funds for marketing materials, outreach, and printing the scrip used for your program.

A. Program Timeline Checklist

Program Design:

- Program Name
- Choose Match – may depend on funds raised
- Select Currency – tokens, coupons, vouchers?
- Length of Season – may depend on funds raised
- Data Collection and Evaluation

Organization Structure:

- Board Approval
- Budget Estimate
- Bookkeeping – will you need to change current practices?
- Vendor Participation – educate and communicate
- Staffing
- Contact WSFMA for resource support

Outreach & Marketing:

- Materials – posters, flyers, signage, translations
- Update Market Website
- Outreach Strategy
- Community Partners – building lasting relationships

Funding:

- Funder Research
- Fundraising Strategy – align with your budget!
- Special Events – if applicable; may not be necessary

B. Length of Season

Prior to starting any EBT incentive program, and especially before you pursue funding, it's important to recognize that you may not be able to run an EBT incentive program for the full market season. And that is totally okay! In your first year, think of all of your activities as “piloting”—trying on various strategies to see what fits best for your market.

Set an attainable goal for season length. For example, during the pilot year of Fresh Bucks in Seattle in 2012, the program ran for two months, expanding to four months in 2013, and then to eight in 2014. Changing the season—or even the match, currency, name, etc.—has been documented as not adversely affecting program success. If you make changes that are based off of what *needed* changing in your program's first year, chances are you will have much more success in years to come. If your length of program is different than your market season, be sure to include program operation dates prominently in your outreach materials, on currency, and even in signage at the market.

III. Program Design

Running a successful program requires thoughtful design that fits within your budget. From your program name, to the way you match your dollars, to the data collected to support your program in future seasons—all of these aspects require thoughtful consideration, and may have to be reevaluated after your first year. A summary of each of the programs operated at 30 markets around Washington State in 2013 can be found in Appendix III.

A. Naming Your Program

The Washington State Farmers Market Association offers the usage of the Fresh Bucks name, logo, and any generic marketing templates created each year. This is to make things easier for markets that are first starting out, as well as to provide consistency across the state. Should you choose another name, be sure that your choice is concise, gives an idea of the fact that this is currency to be spent, and will look good on printed materials.

“Gimme 5,” “Double Bucks,” “Fresh Match,” or “SNAP Match” are all good examples from programs around the state that have been successful. “Double SNAP Coupons,” or “EBT Matching Bucks,” though very descriptive, are lengthy to fit on small tokens or bills, and are less memorable. Should your market take an interest in adopting the Fresh Bucks name and/or media, please contact the Fresh Bucks coordinator at freshbucks@wafarmersmarkets.com.

B. What to Match?

Many EBT incentive programs choose to match dollars for fruit and vegetable purchases only, while others choose to match for all EBT-eligible items. Both have their advantages and disadvantages. The decision you make regarding matching is entirely up to your market, and should be based off of your own internal capacity, as well as what makes for the best opportunities to receive funding.

All EBT-Eligible Items: Matching all EBT-eligible items allows you to use the same currency that you currently use for EBT purchases in general. Since the matched purchases will be for all of the same items as regular EBT purchases, there is also one less detail to communicate to vendors, and using this form of match opens up purchases to a wider variety of producers at your market.

Produce (Fruit and Vegetables) Only: While matching all EBT-eligible items is convenient and makes for a good pilot program, matching *only* produce also has its advantages. By focusing specifically on fresh, healthy foods—as well as those that specifically benefit local farmers when purchased—the appeal for funders becomes higher. Especially when pursuing support from funders who specifically have an interest in agriculture and public health. Matching for produce does require that you create an entirely new currency—be it wooden tokens or paper—and requires additional communication to vendors so that they clearly understand to only accept this new currency for produce purchases. Many programs that match produce also allow the purchase of veggie starts, mushrooms, and herbs, too.

C. Choosing a Currency and Match

There is no right or wrong currency for an EBT incentive program—wooden tokens, paper vouchers, or even labeled poker chips may work—however it is important to consider ease of use for both shopper and market staff. The following are some examples of currencies used by 2013 incentive programs in Washington State:

 <p>Tokens; all EBT eligible items</p> <p>Advantages:</p> <ul style="list-style-type: none"> • Can use existing EBT currency if tokens • Difficult to forge • Durable • Less complex for vendors without fruit/veg limitation <p>Disadvantages:</p> <ul style="list-style-type: none"> • Conveys little info • Takes up space 	 <p>Tokens; fruits & veg only</p> <p>Advantages:</p> <ul style="list-style-type: none"> • Difficult to forge • Durable • Fruit & Veg restriction appealing to health-focused funders <p>Disadvantages:</p> <ul style="list-style-type: none"> • Can be confusing if existing EBT currency is also tokens • Conveys little info • Takes up space 	 <p>Paper coupon or voucher; all EBT eligible items</p> <p>Advantages:</p> <ul style="list-style-type: none"> • Can use existing EBT currency if paper • Can hold info about use, expiration dates, etc. • Space efficient <p>Disadvantages:</p> <ul style="list-style-type: none"> • Steps may have to be taken to prevent forgery • Less durable 	 <p>Paper coupon or voucher; fruits & veg only</p> <p>Advantages:</p> <ul style="list-style-type: none"> • Can hold info about use, expiration dates, etc. • Space efficient • Fruit & Veg restriction appealing to health-focused funders <p>Disadvantages:</p> <ul style="list-style-type: none"> • Steps may have to be taken to prevent forgery • Less durable
--	--	---	--

As shown, choosing the currency that is right for your market comes down to what your market currently has capacity for, as well as the potential interests of funders. Produce only programs are appealing to funders with a health-driven mission, yet adding additional currency may not be in your market's current scope of staff-time, and you may choose to use your current EBT currency. Fruits and vegetables only programs support farmers and farmland preservation, yet the cost of printing an entirely new currency may not be within your market's budget. In short, many factors can ultimately force the decision.

Once you have come up with your program basics—produce only or all EBT-eligible items—it is important to choose the match itself. The common matches amongst 2013 EBT Incentive Programming in Washington State were as follows:

- **\$2 match for \$5 EBT spent;** up to \$5, \$10, \$20, unlimited, etc.
- **\$1 match for \$1 EBT spent;** up to \$5, \$10, \$20, unlimited, etc.
- **\$5 match for \$10 EBT spent;** up to \$5, \$10, \$20, unlimited, etc.

Upper limits of \$20 and especially unlimited are not recommended for matching programs—especially during the first season. Many “unlimited” 2013 programs ran out of funds well before their season was over, as SNAP shoppers would spend more money than average per transaction. These markets were by no means failures as running out of funds simply demonstrates program popularity—a definite indicator of success. While this may be an admirable goal to pursue as a market, the longevity for fundraising and growing such a program was not sustainable given 2013 results. Programs that matched \$2 for every \$5 in EBT spent at market, but without upper limit, did maintain an average of roughly \$20 in EBT per transaction, matching \$8 on average, and were successful. When budgeting, consider your funding and match before you set your limit.

Setting a match limit helps you to project your potential fundraising needs, and can help control program growth and expansion as outreach continues over time. Remember that you can always change the match. Though it feels as though it may be a big deal to make changes, a well-planned change may ensure that your market can serve a broader base of people for a longer season! Just remember that it’s best to make changes only as necessary to minimize confusion. Once your pilot season is over, you should have plenty of information to design a more sustainable program for the future.

Choosing appropriate currency *increments* is also important. For example, having \$1 denominations may be great for a 1:1 up to \$5 program, but giving out 10 bills or tokens for a 1:1 \$10 program gets to be a lot of currency for your shoppers. You may also want to consider what denomination makes the most sense for the most common pricing of bundled products in the market. Vouchers in \$2 increments were used in the Seattle Fresh Bucks program and can be found in Appendix I.B.

D. Data Collection and Evaluation

Collecting data during your program—though an added layer of complexity—can help you develop a baseline for program growth, as well as make a case to potential funders. Ensuring accurate, consistent data collection builds a case for program efficacy, and helps you as a manager identify gaps. It is important to be realistic about the scope of data you have the time and energy to collect.

Data collection during the 2013 season was captured at the information booth as each shopper approached to swipe their EBT card. Though this process added a few seconds at point of sale, the data captured was invaluable to program development. Below is a list of data points collected for every transaction during the 2013 Fresh Bucks season in Seattle, Washington. The data form used for this collection is available in Appendix I.C.

- 1. \$\$ Amount in EBT**
- 2. \$\$ in Match Distributed**
- 3. Last 8-Digits of EBT Card**
- 4. Zip Code of Shopper**
5. Is this your first time shopping at any farmers market?
6. Is this your first time using your EBT at a farmers market?
7. How did you hear about the program?

Note: It is strongly encouraged that markets collect the first four of these data points (in **bold**) as a means of participating in state level data collection. Before you begin your program, please contact the WSFMA Partnership Coordinator at freshbucks@wafarmersmarkets.com to learn more about how your data collection places Washington State as a leader in EBT incentives.

Each of the above questions was asked for very specific reasons, however the first four were deemed to be most important, as well as the *least* time-consuming to collect. Questions (1) and (2) are obvious necessities for good bookkeeping, however all of the remaining questions can be important in establishing some baselines for EBT growth from years past.

Question (3) is an important way to track shopper frequency. Unfortunately, the last 4-digits are not sufficient to track shopper frequency as duplicates are likely, and 8-digit collection (the last half of the numbers on each EBT card) is the only accurate way to determine whether or not an individual is unique or not. During 2013, the Department of Social and Health Services (DSHS) informed WSFMA that 8-digits was the minimum quantity necessary to indicate whether or not a shopper is unique given the breadth of the population served.

Why track unique shoppers? You can understand who is returning to your programming and who is not, who came for the first time and never returned, and who came again and again. In combination with question (7) you also gain a good understanding of what outreach methods might be falling short, and which are succeeding.

Question (4) was of particular interest to some 2013 programs as understanding how your program is used—are individuals traveling great distances to come to your market—helps to demonstrate that your program is serving unmet needs, and that there may actually be gaps in food access in your program that your program helps to bridge. Tracking this information may aid future programming as well, should there be interest in forming a regional program that extends to other market organizations.

Questions (5), (6), and (7) are general questions regarding usage, and provides a baseline at the beginning of any program. For example, if an individual for whom you have their 8-digit SNAP number answers “yes” to questions (5) and (6), or even just question (6), and then returns to the market over the season, it’s evident that the EBT matching program has caused some kind of behavior change. Question (7) provides insight as to which outreach strategies are most helpful and/or bringing in the most shoppers to help inform your next year of programming.

Whatever questions you choose to ask at the point of transaction, it is important to consider what can aid in helping to make a better case to funders in the future. Though not every market has the time and resources to do in-depth data evaluation, establishing a few simple baselines can help to grow your program over time.

IV. Organizational

A. Budget and Bookkeeping

As can be seen above, it's important to design your program with the limits of a realistic budget. But what exactly is a realistic budget for EBT incentive programming? You will want to base your initial budget on the following:

1. Number of EBT transactions from previous year
2. 70-90% growth in the number of EBT transactions from previous year
 - Generally it is safe to assume this much growth during your *first year of programming*. If this is your market's 2nd/3rd year accepting EBT, it may be even greater.
3. Average EBT transaction amount from previous year (usually around \$13-20/transaction)
4. Match amount (the budget for a 1:1 up to \$10 is very different than a 2:5 unlimited, or even up to \$10)
5. Additional staff time

Determining Your Match Budget: You should assume that the number of EBT transactions will increase with the introduction of an EBT incentive program. Again, it is safe to assume *70-90% growth in the number of EBT transactions during your first season of programming*, or even more if your market only recently started accepting EBT. Once you've determined the number of transactions, be sure to take a look at the average EBT dollars spent per transaction. This is important in determining the necessary matching dollar amount required to complete each transaction.

For example, if you are operating a program that matches dollar-for-dollar up to \$10, and if your average EBT transaction is over \$10, you'll likely be matching, on average, that full \$10 with each transaction. While not everyone will spend a full \$10 in EBT every trip, it's important to assume that your EBT transactions will approach your usual average so that you are well covered by your estimations. If a full \$10 will be matched every EBT transaction, multiplying this by the estimated number of transactions will allow you to have a rough estimate that well covers growth and prior trends.

However, if you are operating a program that matches less than 1:1, for example 2:5, your estimations will be slightly different. If again your average EBT transaction is over \$10—for example, \$15—your matched amount will be \$6. Fifteen dollars represents 3x \$5 increments, thus the \$2 match for each \$5 increment must also be multiplied by 3x. You must then multiply an assumed \$6 average match for each transaction by the number of total estimated transactions. A sample table in Appendix I.D illustrates estimates for both 1:1 up to \$10 and 2:5 unlimited programs.

Calculating Outreach and Translation Costs: Paying for the design and printing of your materials will likely be one of the most costly items in your budget after the match itself. You should expect to pay a few hundred dollars in design for both vouchers and outreach materials such as flyers, signs, and posters, and then an additional few hundred dollars for printing. Partnering with social service providers or healthcare organizations that may already have a designer in-house can be an effective way of reducing the design and even printing costs of your materials.

Translation using professional services can cost up to \$50 for a 5"x7" flyer's worth of information, or 500 words of description. Appendix I.E demonstrates sample costs, and a budget worksheet is available as a supplemental material on the WSFMA website.

Paying For Staff Time: Once you have estimated your matching amount, it is important to consider whether or not you will incorporate extra funds for staff-time spent on fundraising, bookkeeping, and general market-day operations. For smaller markets, you may not need to incorporate funds for these extra hours during your first year of programming, however if you are to engage in activities such as data collection, it may be worthwhile to include an additional 15-25% of your total budget for the sake of compensating time and effort. Again, a supplemental budget worksheet is available online (see above).

Bookkeeping: For an EBT incentive program of any size with any matching amount, you will need to keep accurate records of your daily transactions. Recording the following at point of sale for each transaction is very important:

1. Date of transaction
2. EBT dollars spent
3. Match dollars distributed

In addition to the above items, a batch report printed from your market's EBT machine should be printed and attached to the data sheet each day. Keeping your matching currency bundled in easy to count quantities, while also ensuring that any data collected is stored in an easy to access format will help you to quickly assess program success.

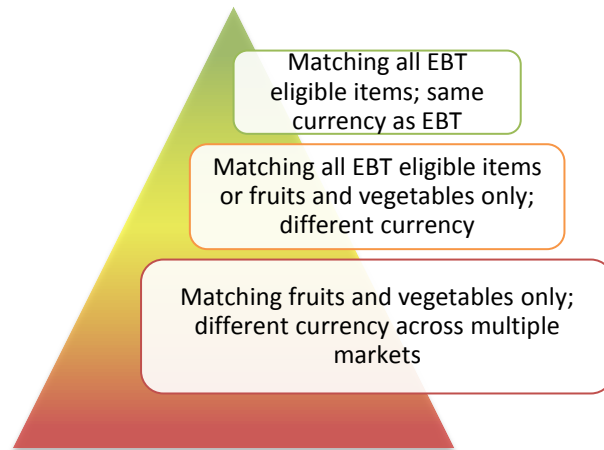
B. Vendor Participation

In order to start a program off right, providing clear, concise, and detailed information for your vendors is a must. It's important that farmers are well aware of how the program will impact them, as well as what they need to know regarding their role in making it a success. Programs with specifics such as season lengths that are shorter than the market's full season (thus requiring an expiration date on your currency!) or produce-only matching should be careful to include this information in their vendor communications. Remember, just as with EBT currency, *vendors are not allowed to give change*. You also want to be sure that farmers will not continue to accept EBT incentive currency after the program has ended.

Emphasizing that the program will bring new customers and increase vendor sales is important in providing a positive framework within which to talk about your new program. Depending upon the increment of your currency, you may also mention to farmers prior to the opening of the season that offering items bundled in quick-sale dollar amounts will reduce time at purchasing. For example, after the 2013 Fresh Bucks season in Seattle, several vendors noted that they would be adding more produce bundled in \$2 increments to make for greater ease when shopping with Fresh Bucks. A sample letter to Hmong farmers (later translated) from the Seattle Fresh Bucks program is available in Appendix I.F, as well as a general vendor currency tool that can be adapted to include other currencies in Appendix I.G.

C. Staff and Volunteers

Adding additional currency to your market can come with added accounting time. For each of the changes below to program structure, listed below, you can expect additional staff time. However, ultimately, the number of transactions processed and track is the greatest, and most continuous source of time increase.



Program growth can also require extra staff and volunteer time, as EBT incentive programs bring in new customers, increasing the number of EBT transactions per day, and the amount of market currency going in and out each week.

Data collection—like fundraising, market-day operations, and accounting—also adds additional staff-time. Though it may not be necessary to have aggregate data while the program is actively running, the post-program analysis of this data can be a time-consuming process. Be sure that the data you do collect provides a good baseline for program continuation, while maintaining a realistic idea of what is feasible.

As such, it is important to either include additional funds within your fundraising efforts to account for this increase need for staff time, or that efforts are made to recruit additional volunteers or expand volunteer hours. *Remember that bringing in new volunteers always takes market manager time and energy!*

D. External Support

Don't forget that WSFMA and the Farmers Market Access Partnership (FMAP) are here to help. 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. Additional information about FMAP and other WSFMA food access projects can be found online at www.wafarmersmarkets.com/foodaccess.

Similarly, the WSFMA Food Access Coordinator is available to answer any and all questions regarding your program design, fundraising or outreach strategies, or general program troubleshooting. As listed above, **data collection is one of the best ways you can participate at the state level.** By demonstrating that EBT incentive programs are viable and valuable across the state, your market can help WSFMA be a part of the national conversation. Should you wish to participate in EBT incentive data collection, require outreach materials or the Fresh Bucks logo, be seeking networking opportunities with other markets running similar programs, or wish to get connected with the FMAP community, please contact the WSFMA Food Access Coordinator at freshbucks@wafarmersmarkets.com.

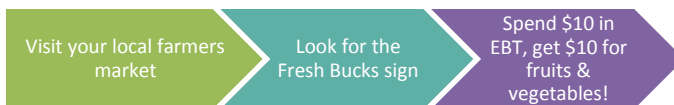
V. Outreach

Successfully promoting your program is dependent upon existing relationship, as well as the creation of new ones with key partners in your community. Though starting an EBT matching program is time consuming, the programs themselves tend to be incredibly popular across a diverse array of community members. You never know when you'll find a local champion for your program!

A. Designing Outreach Materials

Creating media that clearly lists the details of your program is important for successful communication. Below is a list of items that are helpful to include:

- Market name, address, and hours of operation
- EBT card image, available online
- EBT match program name and logo
- EBT match program quantity restrictions
- How does the program work?
- Clarify any time restrictions, ex: "One transaction per card, per market day. This program expires on October 31, 2013."
- Market contact info "for more information..."
- Enough diversity in colors/print sizes to make forgery difficult!
- Be sure to list funders; either in text, or save space with just a logo



It's important to design your outreach materials to be easily read and distributed (for example, a thin flyer that can slip into WIC check envelopes was a brilliant idea in 2013). Regardless of how you format your outreach materials, always take into consideration ease of use for people with little farmers market familiarity, as well as whether or not you'll need to translate any of the materials into other languages (see cost of translation under Budget and Bookkeeping). Confusion regarding process (how do I use the program?) and language barriers may be overcome with pictures demonstrating how the program works. Examples of outreach materials from 2013 programming across the state can be found in Appendix I.H.

B. Partners and Methods

Promoting your program can vary in format, but one of the most efficient ways to spread the word is to partner directly with organizations that have direct access to the

population you're trying to serve. WIC (Women, Infants and Children) clinics, food banks, community centers, your local Boys & Girls Club, Head Start or other after-school programming, community clinics, and other social service providers can all be good places to connect and leave flyers and posters. A list of potential outreach partners can be found in Appendix I.I.

Methods for outreach can be as unique as your program. Press releases for print and web, radio advertisements (especially in Spanish), speaking engagements at low-income housing facilities, presenting at monthly healthcare provider meetings—all can be effective outreach methods. Local agencies can be your biggest advocate, and potentially effective partners beyond outreach as well. Approaching local agencies to assist with outreach, funding, press releases, or other forms of program advocacy is a great way to create a lasting relationship. Clark County's EBT incentive program runs via a partnership with the Clark County Public Health. A summary of this program, as well as contact information for additional insights is available in Appendix III.A.

VI. Fundraising

Coming up with a fundraising source or sources can be a challenging component of running an EBT incentive program, but can result in powerful relationships. Ideally, you want to secure all of your funding necessary for your EBT incentive program duration prior to the first day of the market season. Fundraising midseason is costly in time and energy, but can be done.

In pursuing grant-based, city or other lump-sum forms of funding, it is important to consider building in a commitment on behalf of your market to match any funds received with some percentage of the funds provided. For example, many markets in Washington State offered up the promise to match whatever funders provided with a 15-25% match of in-kind fundraising efforts or donation of time during the 2013 season. For some, this 15-25% was covered by a combination of staff-time, as well as funds raised within the market's own relationships and capacity. You can find a list of fundraising matches provided by markets for Fresh Bucks programs in Seattle and Spokane in Appendix III.

Another consideration is to join forces with nearby markets. Pursuing funds as a coalition or collective of markets helps to ensure that the broadest possible range of customers is served, ensures that no one market exhausts all fundraising opportunities for nearby markets, can trim down costs that could become shared (such as materials, outreach, etc.), and also builds a more compelling case when approaching funders. Appendix III.E details the combined efforts of four markets in Skagit County.

Appendix I.K contains a list of known funding sources, as well as general examples from the 2013 season.

A. Approaching Funders

Approaching potential funders can feel daunting; however the right tactics can result in lasting partnerships. Keep in mind that building a relationship requires establishing trust over time—setting meetings, taking the time to know your funder, and going above and beyond high-level information is a must. Appendix I.L contains some helpful phrases that could aid in your funder approach. When looking for financial partnerships, it's important to keep the following in mind:

- **Research First** – Funders want to support projects that align with their vision and mission. Preparing a full proposal for a funder interested in very different projects is a waste of your time and energy.
- **Never Under- or Over-Estimate Your Program’s Value to a Funder** – Many funders pursue projects that demonstrate their active involvement in the local community. Being involved in such a project will be hugely beneficial to a potential funder who is looking for an “in” to local projects, as well as to attach to something positive. Similarly, be careful not to oversell the program with unrealistic projections and goals. An EBT incentive program makes for a great fit for many interests as it covers such themes as:
 - Farmers Markets
 - Food Access
 - Nutrition and Public Health
 - Hunger Prevention
 - Farmers and Rural Communities
 - Local Economy
 - Small Businesses
- **Talk to People You Know!** – Along the same lines of doing your research, be sure to investigate within your own network of volunteers, supporters, vendors, and board members to find out whether or not any of them have relationships with potential funders and would be comfortable talking to them on your behalf.
- **Keep at It** – Even though a funder may not think your project is a good fit when you make your first ask, it may become a perfect fit six months later. If you do develop a relationship with a potential funder and receive positive feedback about the project but they do not end up providing funding, be sure to keep them updated. Demonstrate your success, and they may approach you!

B. Notes on Fiscal Sponsorship

Some funders only grant funds or donate to registered 501(c)(3) organizations, or via a “fiscal sponsorship” whereby a third party nonprofit acts as a financial pass-through from the funder to your market organization. This third-party relationship, or fiscal sponsorship, can allow your market to pursue funds ordinarily restricted to organizations with 501(c)(3) status.

Many fiscal sponsor relationships may require that a percentage of the donated funds be charged to cover the administrative costs of the sponsor. Fifteen percent (15%) is typical. Appendix I.M is a sample Fiscal Sponsorship Agreement based on a grantee-grantor relationship, where the ownership of the project lies entirely with the project owners. This means that your market would run the program—other forms of fiscal sponsorship allow the sponsor to control operations of how the program is run. You can read more on forms of fiscal sponsorship online at the Adler Colvin website (specializing in nonprofit law): www.adlercolvin.com/pdf/grantmaking/six_ways.pdf.

C. Fundraising Mid-Season When the Money Runs Out

As noted previously, coming up with a reasonable budget is important, but sometimes even well researched estimates come short. In the 2013 season, a number of markets found

themselves running short of funds in the middle of the season. While markets continued to offer the program on a week-by-week basis, serving as many customers each day as their funds would allow, it was necessary to pursue other fundraising options. Below is a list of creative ways these markets managed to activate their communities and raise funds for the EBT matching program.

- **Dine Out:** partner with a local restaurant such that for one night only (or more than one night), a percent of their profits goes to the program.
- **Community Giving Day:** partner with a local grocery store or other business to have 5% of their day's/week's proceeds go to the program.
- **Film Showing:** partner with a local theater, host outdoors, or find a community space to show a film that is food system or farmers market related. All ticket sales go to program.
- **Host a Raffle:** make requests for items to raffle off from local businesses (especially those that benefit from the farmers market!), and hold a raffle at either a special event, or right at the info booth.
- **Neighborhood Challenge:** contact your local neighborhood organizations to see if they'd be willing to host a neighborhood challenge and match donations to the program.
- **Donation Jar:** front and center in the info booth!
- **Vendor Donation:** given that vendors benefit from the program, there have been instances where vendors have provided substantial support to incentive programs. Another possibility is to increase vendor fees to cover the additional costs. This is a sensitive issue and would need to be included in a broad discussion about market budget and priorities.
- **Bank/Financial Institution Sponsorship:** approach your local bank or other financial institution to see if they would consider short-term sponsorship of the program. This may require a fiscal sponsor to act as an official 501(c)(3) pass through.
- **Local Business Sponsorship:** many businesses that operate near the market can benefit from additional shoppers as a result of the EBT incentive program, or there may be businesses that donate to nutrition or hunger alleviation projects.

D. A Quick Note About SNAP-Ed and FNS

SNAP-Ed is a USDA funded program that aims to improve the likelihood that SNAP beneficiaries will choose healthy foods and lifestyles despite a limited budget. The program is run at the state level, and within Washington State both the Department of Health (DOH) and Washington State University have contracts to distribute SNAP-Ed funding. Though SNAP-Ed funds *cannot be used to fund an EBT incentive program*, they can be spent to *fundraise for an EBT incentive program*, as well as to provide educational tools for the community potentially using the program as long as they have an approved nutrition message. The guidelines, however, are stringent, and given that SNAP-Ed funds are primarily used for educational and informational purposes, you may want not want to pursue this sort of funding until the second year of your program. Below is a list of what SNAP-Ed funding is and is not eligible to fund— from USDA Food and Nutrition Services (FNS).

SNAP-Ed Funding Can Be Used For:

Nutrition Education and Health Promotion

- Educating and empowering SNAP recipients and other low-income persons about the availability of fruits and vegetables at Farmers' markets

- Providing cooking demonstrations or shopping tours to SNAP-Ed participants
- Providing point-of-purchase marketing or signage to promote the nutritional benefits of fruit and vegetable consumption
- Promoting physical activity or wellness at the farmers market

Food Access and Structural Changes:

- Engaging farmers or growers to sell their produce at farmers markets
- Engaging food policy councils or community coalitions to create demand for farmers markets in low-income census tracts or on the grounds of organizations that serve SNAP beneficiaries
- Finding locations for setting up a farmers market
- Conducting community assessments of the quality, variety, and affordability of produce options at farmers' markets
- Consulting with farmers market operators on which seasonal, nutritious options to sell, or providing input on where to locate a farmers market and hours of operation
- **Raising outside funds to provide a bonus incentive that increases SNAP beneficiaries' purchasing power to buy fruits and vegetables**

SNAP-Ed Funding Cannot Be Used For:

- Purchasing or operating point-of-sale devices that swipe EBT cards
- Paying for the completion of the SNAP retailer application form or permitting process
- Paying for professional farmers market staff to run a market
- **Paying for the cash value of a bonus incentive at farmers markets**
- Producing marketing materials without an approved nutrition message
- Supplanting Farmers Market Nutrition Programs (FMNP)
- Denigrating growers, produces, or distributors of canned or frozen fruits or vegetables

SNAP-Ed funds aside, FNS is interested in the overall increase of SNAP sales at farmers markets. To find out more about SNAP-Ed contracts in Washington State and other FNS supports farmers market acceptance of SNAP, contact the WSFMA Partnership Coordinator via freshbucks@wafarmersmarkets.com.

VII. Conclusion

An EBT incentive program can bring new shoppers to your market; enrich and diversify your market community; create new relationships with local social service providers, health agencies, businesses, and governments; increase sales for farmers market vendors; increase food security within your community; supplement and enhance diets of low-income shoppers with fresh, local, healthy foods; and allow your market to participate in a growing community of farmers markets and farmers market advocates within Washington State and across the nation. Though starting an EBT incentive program may feel daunting at first, and perhaps you do not have the capacity to begin this year, always keep in mind that there is an active community within and extending from WSFMA to help you get started. You can do it, and there's a whole network of support to help you get there!

This Page Intentionally Left Blank

Appendices

I. Resources and Templates	23
A. USDA Notification of Program Sample Letter	23
B. Sample Currency from Seattle’s Fresh Bucks	24
C. Sample Data Collection Form	25
D. Match Calculator Sample	26
E. Budget Sample	27
F. Vendor Information Letter	28
G. Vendor Currency Agreement	29
H. Outreach Samples from Across the State	31
I. List of Funding Sources	44
J. Language for Funder Communication	45
K. Fiscal Sponsorship Agreement – Grantor-Grantee Relationship	46
L. Outreach Partners	49
M. Press Release Sample	50
II. The Fresh Bucks Model	52
III. Incentive Programs Across Washington State	54
A. Clark County	54
B. Jefferson County	56
C. King County	56
1. Shoreline	56
2. Vashon	57
D. Kitsap County	58
E. Skagit County	58
1. Anacortes	59
2. Sedro-Woolley	59
F. Spokane County	60
IV. EBT Incentive Programs Nationwide	61
V. Relevant Food Access Resources	61
VI. A Brief Note on Matching WIC and Senior FMNP	62

The following pages are intended for assistance in designing your own market's materials and fundraising strategies. Examples of content were used in 2013 programming, including the Fresh Bucks program in Seattle, WA, as well as programs running at 13 additional locations around the state in Clark, Jefferson, King, Kitsap, Skagit, and Spokane counties.

Should any questions arise while viewing these materials, or if there is interest in reproduction of any samples, please contact the Washington State Farmers Market Association Partnership Coordinator via freshbucks@wafarmersmarkets.com.

I. Resources and Templates

A. USDA Notification of Program Sample Letter

Date
Market Organization
Address

To Whom It May Concern:

I am writing on behalf of (ORGANIZATION OR MARKET NAME) to inform you that (ORGANIZATION OR MARKET NAME) is beginning an EBT matching program at (MARKET NAME[S]) for the (YEAR) season. In lieu of the waiver no longer required by the USDA, (ORGANIZATION OR MARKET NAME) would like to make known the following per the advising of our Washington State SNAP administrator:

The program, called (PROGRAM NAME), will operate at (## OF MARKETS) markets in (##) locations. The FNS number(s) for our market(s) is (#####). Our current level of matching funds for the (YEAR) season is (\$XXX). The amount matched to each farmers market EBT purchase will be (\$X:\$Y) with a limit of (\$ZZ/unlimited). Our EBT sales from (PREVIOUS YEAR) totaled (\$XXXXXX) serving (###) EBT customers in our community, with projected growth of (X% or to \$XXX and ### customers).

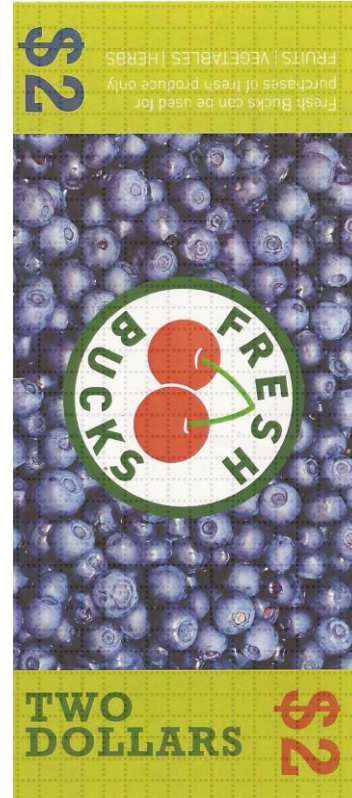
Should any questions arise regarding our intention to operate this EBT matching program, please contact:

NAME OR ORGANIZATION
STREET ADDRESS
CITY, STATE, ZIP

Best regards,

First Last
Title

B. Sample Currency from Seattle's Fresh Bucks



Fresh Bucks logos and generic front-side of currency (each market organization had their own currency to distribute in 2013 except for P-Patch)

C. Sample Data Collection Form

FRESH BUCKS INCENTIVE PROGRAM – Distribution and Tracking

Date:

Market:

County:

Zip:

	EBT Transaction Amount (\$\$ not counting Fresh Bucks)	FBx \$\$	Out of state card?	Last 8 Digits of EBT card	Zip Code	First time shopping at a FM? (Y/N)	First time using EBT at a FM? (Y/N)	How did you hear about FBx?
1				-				
2				-				
3				-				
4				-				
5				-				
6				-				
7				-				
8				-				
9				-				
10				-				
11				-				
12				-				
13				-				
14				-				
15				-				
16				-				
17				-				
18				-				
19				-				
20				-				
21				-				
22				-				
23				-				
24				-				
25				-				

D. Match Calculator Sample

This snapshot of an Excel worksheet demonstrating match calculation displays programs matching at the 1:1 up to \$10, and 2:5 unlimited levels—as were used in the Seattle and Spokane Fresh Bucks programs respectively. As demonstrated, determining a match relies heavily on knowing how many EBT transactions your market experiences throughout the year. Assessments of a single month are also acceptable if you have a monthly average for the number of transactions, and this can be used to calculate a program of any length during your market season.

Additionally, knowing the dollar amount for your *average EBT transaction* occurring at market, you can then calculate whether or not your full match limit will be reached. For example, as explained below with the 1:1 match up to \$10, if your average EBT transaction tends to be at our above that \$10 limit of matching, then you should expect that the average *match distributed* will be roughly \$10. This was indeed the case for the Seattle Fresh Bucks program, as average Fresh Bucks distributed hovered just above \$9.50.

An expanded worksheet is available on the WSFMA website.

	A	B	C	D	E	F	G	H	I	J	K
1	Calculating Required Matching Funds based on 1:1 up to \$10 and 2:5 unlimited amounts										
2	Tables demonstrate one year without program for baseline (2013), and one year of EBT incentive programming (2014)										
3	2014 estimates are based on a 75% increase in the number of transactions from the year prior										
4											
5	MARKET A - 1:1 up to \$10										
6	Year	Total # Transactions	Total # Market Days	Avg # Trans/Day	Avg EBT Trans	Determined Match Amount	TOTAL MATCH \$ NEEDED	MATCH \$ NEEDED/DAY			
7	2013	144	16	9	\$ 15.00	n/a	n/a	n/a			
8	2014	252	16	16	\$ 15.00	\$ 10.00	\$ 2,520.00	\$ 157.50			
9											
10	MARKET B - 2:5 unlimited										
11	Year	Total # Transactions	Total # Market Days	Avg # Trans/Day	Avg EBT Trans	Determined Match Amount	TOTAL MATCH \$ NEEDED	MATCH \$ NEEDED/DAY			
12	2013	144	16	9	\$ 15.00	n/a	n/a	n/a			
13	2014	252	16	16	\$ 15.00	\$ 6.00	\$ 1,512.00	\$ 94.50			
14											
15											
16											
17											
18											
19											
20											
21											
22											
23											
24											
25											
26											
27											

Sophie Kauffman:
The average EBT transaction amount is well over the maximum of a full \$10 match. This means that you should multiply the full \$10 by your number of EBT transactions to get the quantity in column F.

Sophie Kauffman:
Determining the match needed per market day can be helpful if you do not have all of your program funds raised by the start date of your program.

Sophie Kauffman:
Multiply quantities in column B by your determined match amount.

Sophie Kauffman:
For programs that disburse \$2 in matched currency for every \$5 EBT spent, you also need to look at your average EBT transaction to determine what the most common match will be. With a \$15 average, this means that a person has spent 3x\$5 increments, meaning they'll receive 3x\$2 match: \$6. To determine the total match needed, multiply this \$6 amount (F8) by the total number of transactions in column B.

Sophie Kauffman: When determining your market's number of transactions during the first program year, you may see increases of up to 75-80% over the year prior. In 2nd and 3rd year programming growth will slow to 10-25% increase in # of transactions.

E. Budget Sample

Below is a sample budget for a program matching \$2:\$5, unlimited, with an average EBT transaction of approximately \$23. As can be seen below, the average *matching* amount was roughly \$9/transaction, correlating with the average EBT transaction given the match ratio of 2:5.

Currency was printed in \$2 increments to correlate with the 2:5 match, and printed on business-card sized paper. Other printing costs included posters and flyers. Each participating market's market manager completed all data collection at the point of sale each market day. Data entry occurred at the end of the program.

PROGRAM DETAILS				
EBT Transactions	# Market Days	# Markets	EBT \$\$	EBT Matching \$\$
785	80	3	\$18,074.00	\$7,196.00

APPROXIMATE PROGRAM BUDGET		
Item	Cost	Notes
Match \$	\$7,196.00	Remember to use the # of transactions to determine match!
Vouchers - Design	\$300.00	
Vouchers - Printing	\$500.00	
Outreach - Design	\$300.00	
Outreach - Printing	\$500.00	
Outreach - Networking	\$100.00	5hrs @\$20/hr
Data Collection	\$0.00	Market Manager
Data Entry	\$100.00	5hrs @\$20/hr
Fundraising	\$400.00	20hrs @\$20/hr
TOTAL	\$9,396.00	-

F. Vendor Information Letter

To All XXXXXX Farmers Market Vendors,

Starting July 10, the XXXXXX Farmers Market will be participating in a food access project called Fresh Bucks. Fresh Bucks is a bonus program funded by the City of Seattle, JPMorgan Chase, and the Seattle Foundation, created to increase access to healthy food for low-income shoppers at farmers markets. The program provides consumers who receive EBT food stamp benefits with extra buying power by matching up to \$10 of the EBT cardholder's dollars spent each market day with Fresh Bucks currency.

The Fresh Bucks currency can then be used to purchase:

- fruit
- vegetables
- herbs
- mushrooms
- vegetable starts

EBT shoppers will receive their Fresh Bucks at the market's information booth. Once EBT food stamp shoppers have their Fresh Bucks, they may bring them to you to make their bonus purchases. A sample of the currency is attached to this letter.

Things to remember:

- ***Fresh Bucks can only be redeemed for fresh produce (see above)***
- No other food products are eligible for purchase with Fresh Bucks
- Fresh Bucks are reimbursed just like other market tokens or vouchers—turn them in according to your market's usual accounting schedule
- ***Similar to EBT currency, no change may be given for Fresh Bucks***

Markets who have started programs similar to Fresh Bucks typically see a significant (75-100%) increase in the number of EBT transactions during their first market season. This program is not only intended to provide SNAP beneficiaries with access to healthy food, but is also an effort to increase the sales of Washington State agricultural products for farmers like you. Fresh Bucks is estimated to bring in an additional \$X,XXX for the market this season.

Should you have any questions about the Fresh Bucks program, please don't hesitate to contact your market manager, XXXX XXXXXX, at (XXX) XXX-XXXX, or the Fresh Bucks Coordinator, Sophie Kauffman, freshbucks@wafarmersmarkets.com, (206) 450-3000.

Thank you for being a partner in fresh, healthy produce for all!

G. Vendor Currency Agreement

Adapted from the Old Cheney Road Farmers Market, “2013 Token Program Participation Agreement for Vendors.” Following the below language, additional information regarding your market’s redemption practices should be included. This is formatted for a market that reimburses for tokens at the end of each market day. It is up to you as a manager to develop your own vendor communication tools to ensure that differences between currencies are properly communicated. Inserting images of each currency further helps to convey this information, however they were removed from this sample for the sake of space.

2013 Multiple Currency Participation Agreement for Vendors

As you may already know, the XXXXX Farmers Market accepts multiple market currencies to accommodate SNAP (Supplemental Nutrition Assistance Program, formerly known as “food stamps”), as well as debit/credit purchases, and the new Fresh Bucks program that matches up to \$10 in SNAP purchases per customer per day for fruit and vegetable purchases only. In order to receive reimbursement for multiple currencies, vendors must read and sign this agreement form. You are responsible for providing this information and training to any employees or assistants that will be employed at your stall and handling transactions for your business.

\$2 Credit/Debit Tokens

Credit/Debit tokens are distributed to shoppers in \$2 denominations by the market manager at the market information booth. The customer’s Debit or Credit card is swiped through the terminal for their requested dollar amount, and then that amount is distributed accordingly in multiples of \$2 only. The value of that sale is then credited to the market’s bank account.

Credit/Debit Tokens May Be Used For: Any products at the market may be purchased with Credit/Debit tokens, and vendors **must provide change** for purchases made with these tokens. At the end of each market day, the market will reimburse you for the full token amount.

\$1 SNAP/EBT Tokens

SNAP benefits are delivered on Electronic Balance Transfer (EBT) cards that work similar to bank debit cards. These tokens are “sold” in \$1 denominations to SNAP customers by the market manager at the information booth upon “swiping” a customer’s EBT card through the market’s terminal. SNAP beneficiaries use these tokens to purchase eligible food products from participating farmers and vendors.

SNAP/EBT Tokens May Be Used For: All food that is not intended to eat on-site (cannot be used to purchase prepared foods/meals), as well as food bearing plants or seeds. This includes: fruit, vegetables, eggs, meat and poultry, dairy, packaged baked goods, jams and jellies, honey, non-alcoholic fruit juices such as apple cider or grape juice, and any plants or seeds that can grow food for human consumption, including herbs and spices.

NO CHANGE CAN BE GIVEN FOR SNAP/EBT TOKENS. If a transaction does not fit well with the \$1 token increments, you as a vendor must work out what is fair with the customer. For example, a \$2.75 purchase could be rounded to \$3, or product may be reduced and sold at \$2.

\$2 Fresh Bucks Vouchers

Fresh Bucks vouchers are distributed to SNAP shoppers in \$2 increments up to a \$10 value for each dollar of SNAP spent each market day. Fresh Bucks is a bonus program funded by the City of Seattle, JPMorgan Chase, and the Seattle Foundation, created to increase access to healthy food for low-income shoppers at farmers markets. The program provides consumers who receive EBT food stamp benefits with extra buying power by matching up to \$10 of the EBT cardholder's dollars spent each market day with Fresh Bucks currency. Fresh Bucks operate similarly to SNAP/EBT tokens, however there are greater restrictions on their usage. You will be reimbursed for Fresh Bucks along with all other market currencies.

Fresh Bucks Vouchers May Be Used For: Fruits and vegetable purchases only, including herbs, mushrooms, and vegetable starts that may be used to grow food at home. NOT ALL EBT ELIGIBLE ITEMS ARE ELIGIBLE FOR FRESH BUCKS CURRENCY—prepared foods, meat, dairy, and any other market foods that do not fall into the above categories are ineligible. If you are concerned about whether or not one of your saleable items is Fresh Bucks eligible, please contact the market manager.

NO CHANGE CAN BE GIVEN FOR FRESH BUCKS. If a transaction does not fit well with the \$2 token increments, you as a vendor must work out what is fair with the customer. For example, a \$3.75 purchase could be rounded to \$4, or some other negotiation may be made.

Vendor Token Redemption

Vendors may redeem their tokens at the end of each market day. Tokens can be redeemed up to two weeks following the end of the market season. When you are ready to redeem your tokens, count the total of each type and record it in a format that is clear and legible. The market manager will remain at the end of market each day to verify and collect your tokens. Upon redemption, each vendor will receive a receipt that is verified by the market manager, and you may choose to subtract the reimbursable amount from your stall fee, and/or to receive a check within 5-6 business days following market, depending on total token value.

Participation

I understand that to participate I must sign this agreement. I understand that the market will provide issuance and redemption for Debit/Credit/EBT/Fresh Bucks tokens and vouchers, and will reimburse me fully for the value of the tokens I accept (that must bear the market's name). I understand that promotional efforts will be undertaken by the market to inform consumers that the market accepts the above forms of currency, and I understand that I am to abide by the limitations of each form of currency. I am responsible for any lost or stolen tokens I accept from customers prior to redemption. Any breaking of this agreement may lead to my disqualification for participation in this program.

As a participant in the program, I agree to:

- Read the above information provided by the market manager, as well as any other training tools
- Provide training and information to any and all employees or assistants that will handle tokens on behalf of my business
- Explain to customers how they can obtain tokens or vouchers
- Accept ONLY farmers market Debit/Credit/EBT/Fresh Bucks tokens and vouchers issued by the XXXXXX farmers market
- Accept SNAP/EBT tokens ONLY in exchange for program eligible foods and plants per the USDA FNS rules outlined above

- Accept Fresh Bucks vouchers ONLY in exchange for eligible produce items under the outlines listed above
- Always accept all currency without discrimination
- Never return cash change for EBT or Fresh Bucks transactions. If a sale is for less than \$2 multiple, the difference will be made up with additional products of the customer’s own choice, or with cash
- Count all tokens and vouchers accepted from customers and deposit with the market manager on a regular basis
- Notify the market manager of any problems or concerns with these programs and currencies

Vendor Signature: _____ Date: _____

Printed Name: _____

For Token Redemption

Market manager will make checks payable to (name or business): _____

Address: _____

City: _____ State: _____ Zip: _____

Agreement accepted by: _____

Market manager signature: _____ Date: _____

H. Outreach Samples from Across the State

The next few pages contain examples from programs around the state. From market info booth signage, to flyers, to bus signs, to adverts for free cooking classes, there are a number of ways you can get the word out to SNAP beneficiaries regarding availability at the market. Remember to consider additional translations of materials. If you are unsure as to what languages would be best, contact local clinics and WIC offices to check for any populations you may be overlooking. Ensuring that the translated language clearly outlines the program is key as language barriers at the market are an extra deterrent. It may be necessary to elaborate beyond language that is used in the English materials.

Local clinics and WIC offices can also provide valuable information on how to best advertise your programming to low-income populations. For example, in the Seattle area, it was noted during 2013 programming that many Somali and Vietnamese populations prefer making their own baby food. This knowledge will help inform future outreach materials, potentially even targeting mothers specifically.

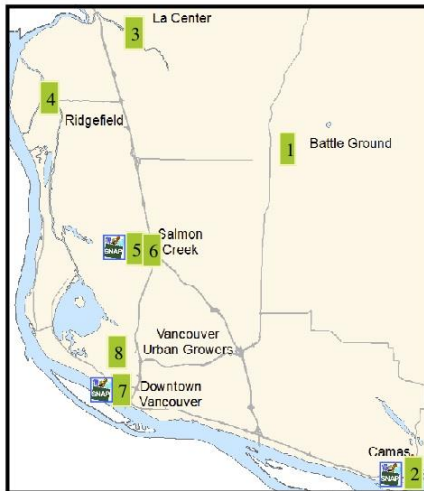
For additional program information, see Appendix IV.

CLARK COUNTY



Making it easier to get fresh, local, healthy foods!

Farmers Markets Clark County



MARKET	LOCATION	HOURS	MONTHS
1. Battle Ground †	Center Park at Battle Ground Village	Sat 10-4	Apr 27-Sep 28
2. Camas* †	4 th Ave between NE Everett & NE Franklin	Wed 3-7	Jun 12-Oct 10
3. La Center	4 th & Aspen	Thu 4-8	May 24-Sep 13
4. Ridgefield	Near corner of Main and Mill St in Davis Park	Sat 9-2	May 11-Oct 5
5. Salmon Creek* †	1309 NE 134 th St behind Wayside Market	Thu 3-7	July 11-Sep 26
6. Salmon Creek* †	Legacy Salmon Creek 2211 NE 139th St	Tue 11-3	July 9-Sep 24
7. Vancouver* †	6th & Esther St	Sat 9-3 Sun 10-3	Mar 16– Oct 28
8. Vancouver Urban Growers	2315 Main St next to One World Merchants	2 nd /4 th Fri 4-8	June -Sep

* Accepts SNAP

† Participates in WIC & Senior Farmers Market Nutrition Program



Use your SNAP benefits at participating farmers markets:

1. Visit the EBT/debit stand.
2. Receive wooden tokens.
3. Use your tokens to buy fresh, healthy foods.

For other formats, contact the Clark County ADA Office: **Voice** (360) 397-2322; **Relay** 711 or (800) 833-6388; **Fax** (360) 397-6165; **Email** ADA@clark.wa.gov.



Fresh Match at the Farmers Markets

When you use your SNAP benefits (Food Stamps) for food at Camas, Vancouver, Salmon Creek farmers markets, the amount you spend is matched with Fresh Match tokens- up to \$5.

This means if you spend \$5 in SNAP benefits, you get another \$5 (a \$10 value) to buy fresh, local, healthy foods!



The Fresh Match Funding is supported by grants from New Seasons Market and the Kaiser Family Foundation.



WIC at the Farmers Markets

The WIC (Women, Infants and Children) program provides monthly checks for groceries. Additional checks for fresh produce are available on a limited basis in the spring for eligible WIC clients to use at the farmers markets.

You are eligible for WIC if you:

- ◆ Live in Washington state
- ◆ Are pregnant, a new mother, breastfeeding mother, a child under 5 years of age
- ◆ Meet the income guidelines



Call a WIC office to apply:

Vancouver: 360-397-8459
 Battle Ground: 360-687-7126
 Washougal: 360-835-7802



For other formats, contact the Clark County ADA Office: **Voice** (360) 397-2322; **Relay** 711 or (800) 833-6388; **Fax** (360) 397-6165; **Email** ADA@clark.wa.gov.



SNAP Healthy Families Senior Nutrition Fresh Match WIC

Making it easier to get fresh, local, healthy foods



Vancouver area farmers markets brochure – outside and inside

**fresh and healthy local
food for everybody!**



Gimme \$5



Every time you use a
WIC or Senior FMNP
voucher at the farmers market
we will match it with
an extra
token



And get an extra
\$5 token when you
spend at least \$10 in
EBT at the market!



limit 2 extra tokens per day



Port Townsend Farmers Market

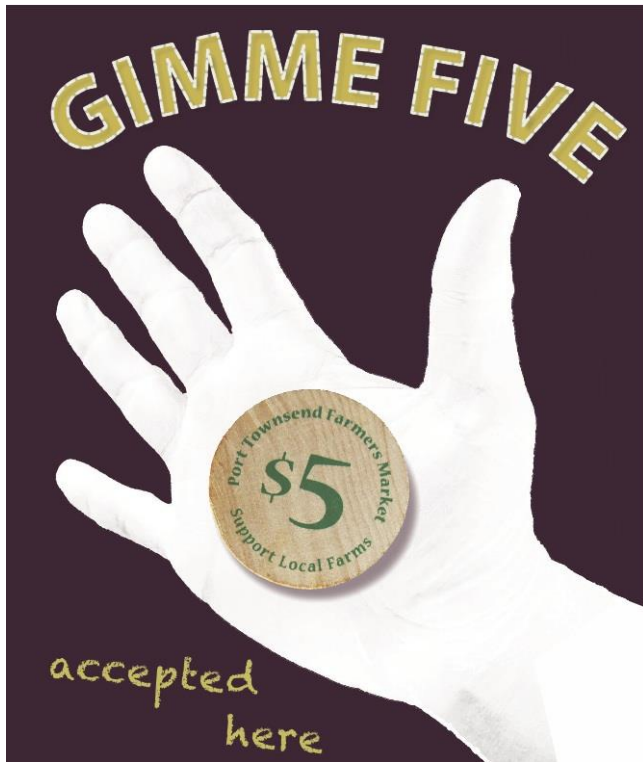
Wednesdays 2-6 July-Sept
Uptown Polk & Lawrence
Saturdays 9-2 Apr- Dec
Uptown Tyler & Lawrence



**Chimacum
Farmers Market**

Sundays 10-3 June-Oct
Chimacum Corner Rhody Dr

info@jcfmarkets.org (360) 379-9098



Jefferson County farmers markets info booth sign

fresh and healthy local food for everybody!

WIC & Senior FARMERS MARKET
Checks Welcome Here
EBT and Washington State Sponsored Senior Market Nutrition Program

Every time you use a WIC or Senior FMNP voucher at the farmers market we will match it with an extra \$5 token!

Get a \$5 bonus token for every \$10 in EBT spent at the farmers market!
*limit 2 per day

Port Townsend Farmers Market
Saturdays 9-2 Apr- Dec Wednesdays 2-6 July-Sept
Uptown Tyler & Lawrence

Chimacum Farmers Market
Sundays 10-3 June-Oct Rhody Dr and Center Rd
info@jcfmarkets.org (360) 379-9098

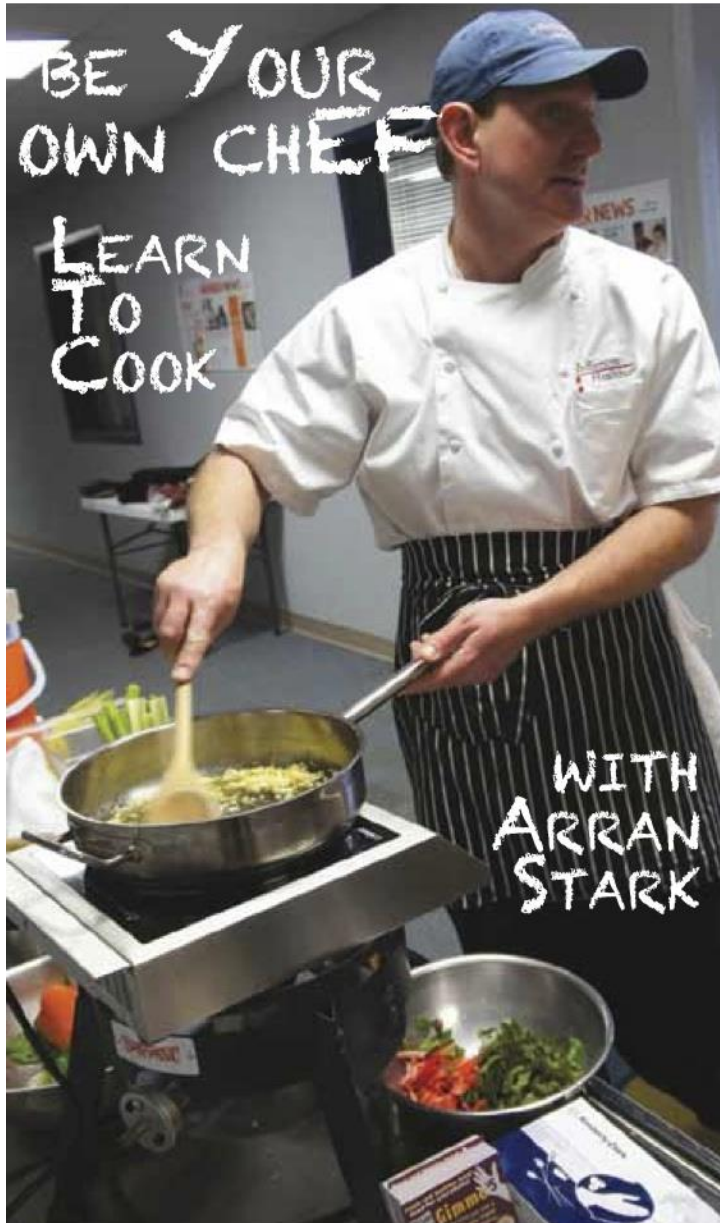
Washington QUEST
5077 1012 3450 7250
MARY SMITH

PUBLIC HEALTH
ALWAYS WORKING FOR A SAFER AND HEALTHIER JEFFERSON

Jefferson Healthcare

CULTIVATED PALETTE

Jefferson County Farmers Markets bus sign



FREE COOKING CLASSES
2 Sessions Afterschool

Monday November 25th: 2:30- 4:30

Monday December 2nd: 2:30- 4:30

Only 20 spaces Available!

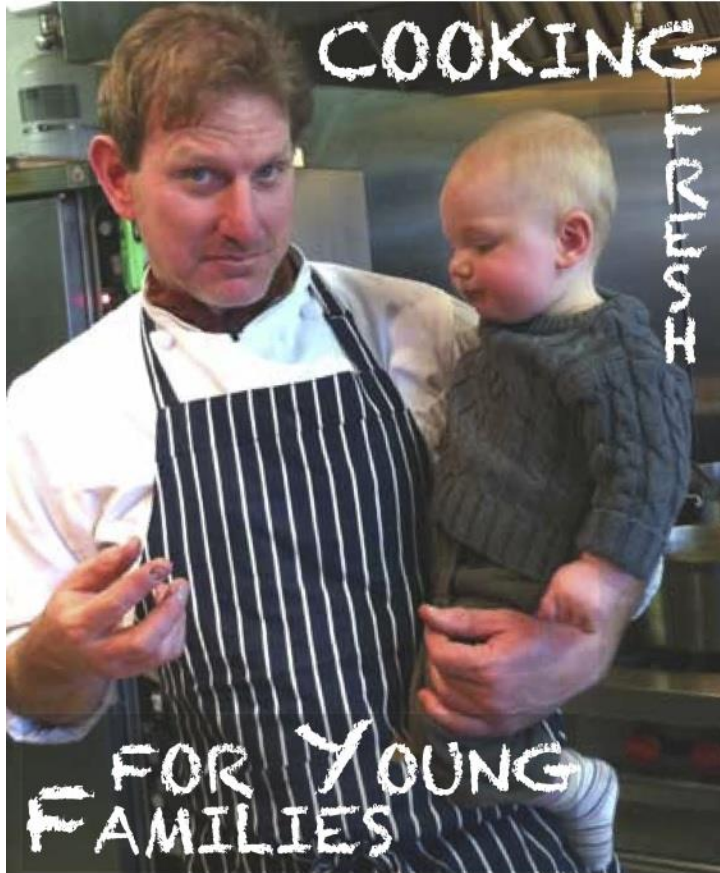
Register Today! Talk to Ryann at the

School Based Health Center

or call or text 360 390 8560

Classes to be Held in PTHS Health Classroom

Jefferson County farmers markets cooking classes advert 1



local culinary sensation

CHEF ARRAN STARK

presents a series of

free cooking classes

Build skills you can use to feed
your family healthy food on a budget

WEDNESDAYS IN JULY
3-5pm

July 10: Kitchen Skills
July 17: Grains and Beans
July 24: Vegetables
July 31: Meat, Poultry, Fish

Only 20 spaces Available!

Don't delay - Register Today! Call Heather at 385-9400

Childcare available when pre-registered

Convenient Location, close to Public Health
Cultivated Palette Catering
1433 Sims Way in Port Townsend

Jefferson County farmers markets cooking class advert 2



GET MORE FRUITS AND VEGETABLES WITH YOUR EBT CARD

- 1** Visit your farmers market
- 2** Look for the Fresh Bucks sign
- 3** Spend \$10 or more with your EBT card and receive \$10 extra in Fresh Bucks to spend on fruits and vegetables



www.wafarmersmarkets.com/freshbucks

Double the first \$10 spent on your EBT card each market day.
Fresh bucks may be used to purchase any fresh fruits and vegetables.

ONE TRANSACTION PER CARD PER MARKET DAY. FRESH BUCKS EXPIRE OCTOBER 31, 2013.

Fresh Bucks Flyer – Front

July 8 - October 31

AT PARTICIPATING SEATTLE FARMERS MARKETS

BALLARD
Sundays 10 am - 3 pm

BROADWAY
Sundays 11 am - 3 pm

CITY HALL
Tuesdays 10 am - 2 pm

COLUMBIA CITY
Wednesdays 3 pm - 7 pm

HIGH POINT FARM STAND
Wednesdays 4 pm - 7 pm

LAKE CITY
Thursdays 2:30 pm - 7:30 pm

MADRONA
Fridays 3 pm - 7 pm

MAGNOLIA
Saturdays 10 am - 2 pm

NEW HOLLY FARM STAND
Fridays 4 pm - 7 pm

PHINNEY
Fridays 3 pm - 7 pm

PIKE PLACE MARKET
Friday, Saturday, Sunday 8 am - 4 pm

PIONEER SQUARE
Wednesdays 10 am - 2 pm

QUEEN ANNE
Thursdays 3 pm - 7 pm

SOUTH LAKE UNION
Thursdays 10 am - 2 pm

UNIVERSITY DISTRICT
Saturdays 9 am - 2 pm

WALLINGFORD
Wednesdays 3:30 pm - 7 pm

WEST SEATTLE
Sundays 10 am - 2 pm



City of Seattle



The Seattle Foundation

Fresh Bucks Flyer – Back



Seattle Fresh Bucks Market Info Booth Sign



Shoreline Farmers Market S.N.A.P. Matching Program

Saturdays 10am-3pm June 15th – October 5th
Shoreline City Hall 17500 Midvale Ave N

This season at the Shoreline Farmers Market – Shoppers using SNAP Benefits are eligible to receive their first \$10 matched at each market this season. Come and meet your local farmers and stretch your dollars further – all in a fun family setting that promotes healthy, active lifestyles, supports local jobs and builds community.

*Program is active while funding lasts **Limit one SNAP Match per family per week
Visit www.shorelinefarmersmarket.org for more details or follow our Facebook Page

 Find us on
Facebook





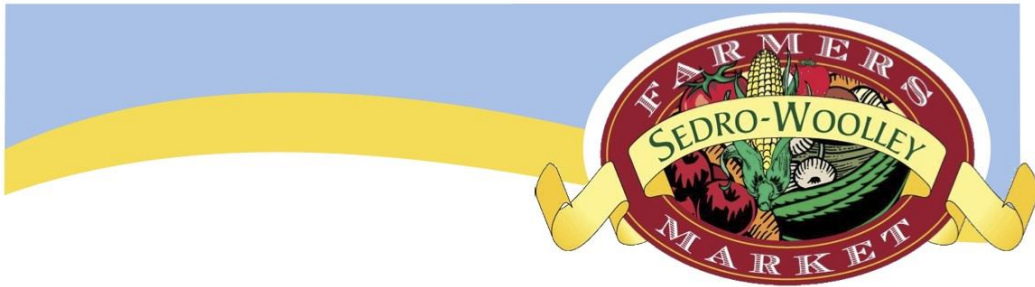
\$10 in SNAP

+ \$10 SNAP MATCH

= \$20 Total

Shoreline SNAP Match Flyer

SKAGIT COUNTY



DOUBLE YOUR EBT DOLLARS

Will match your EBT purchase up to \$10

Sedro-Woolley Farmers Market
Every Wednesday

3-7pm

Hammer Heritage Square

*The corner of Ferry Street & Metcalf Street
Downtown Sedro-Woolley*

www.sedrowoolleyfarmersmarket.com

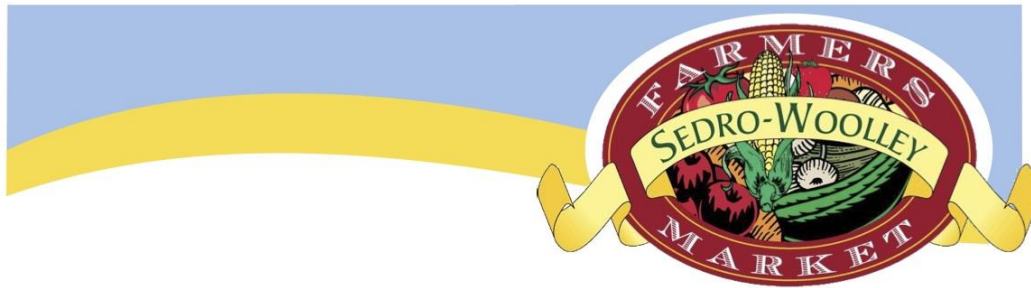


Find us on
Facebook



@SWfarmersmarket

Sedro-Woolley Farmers Market Flyer - English



Double Su EBT Dolar

Le igualamos su EBT compra hasta \$10

Sedro-Woolley Farmers Market
Cada Miercoles
3-7pm

Hammer Heritage Square
En la esquina de Ferry Street & Metcalf Street
Downtown Sedro-Woolley

www.sedrowoolleyfarmersmarket.com

 Find us on
Facebook

 @SWfarmersmarket

SPOKANE COUNTY

USE YOUR EBT CARD



at the Farmer's Market



1

Visit your farmer's market

2

Look for the Fresh Bucks sign

3

**For every \$5 in EBT you spend,
get \$2 Fresh Bucks to
purchase fruits and vegetables**

NO LIMIT

MARKETS OFFERING FRESH BUCKS:

	10 West 5th Ave Spokane, WA <i>Between Division and Browne</i> Open: Wed 8am-1pm/Sat 8am-1pm
	924 South Perry Spokane, WA <i>The Shop parking lot</i> Open: Thursday 3pm-7pm
	1603 N Belt Street Spokane, WA <i>West Central Marketplace</i> Open: Tuesday 3pm-6pm

EBTFreshBucks8.5x11.indd 1

Spokane Farmers Market Fresh Bucks Flyer

I. List of Funding Sources

Below are a few examples of large-scale funding sources focused specifically on food access, healthy eating, and strengthening farmers markets and rural economies.

Funder	Name	Availability	Best for	Max Award	First App Due Date	Restrictions
Awesome Foundation	Awesome Grant	State; Seattle	Program Kick-off	\$1,000	Ongoing	
Darden Restaurants	General Community Grants	National	Whole Program	Varies	Varies	501(c)(3) Status Only
Farm Aid	Grants for Family Farm Ag	National	Whole Program	\$20,000	June	501(c)(3) Status Only
Nonprofit Hospitals	Affordable Healthcare Act - Community Health Needs Assessment	National	Data Evaluation/Whole Program	Varies	Varies	
RSF Social Finance	Shared Gifting Fund	State	Whole Program	Varies	N/A	By invitation only
Safeway	Safeway Foundation Hunger Relief Grant	State - near Sfwy store	Match	\$25,000	Monthly	501(c)(3) Status Only
USDA	Farmers Market Promotion Program Grant	National	Outreach/Marketing	\$100,000		
WalMart	WalMart Hunger Relief and Healthy Eating Grant	State	Whole Program	\$250,000	January & June	501(c)(3) Status Only
Whole Foods	5% Days	State - new WW store	Match	Varies	Varies	501(c)(3) Status Only
WSDA	Specialty Crop Block Grant	State	Whole Program	Varies	December	

There are also many opportunities to seek out funding sources from local interest groups that are less large-scale or corporate—pursuing funding sources close to your market’s community can help strengthen the public’s knowledge regarding the program, and can help to strengthen existing relationships at the local level. Organizations with an interest in supporting hunger-relief, nutrition, public health, small-business development, rural economy development, agriculture, strong local communities, farmers markets, and low-income populations can all be potential funding sources.

Below are a few additional examples of types of local businesses and partners that could be potential funding or outreach partners:

- Hospitals
- Community Health Foundations
- Grocery stores
- Local credit union or bank
- Local business with desire to be recognized as “local”
 - Example: local car dealerships, despite representing large car brands, may have a vested interest in demonstrating local branding and a tangible contribution to their community
- Local restaurants
- Local chefs
 - Fundraiser dinner
 - Dine-Out night(s)
 - Individual donation
- Individual donors in the medical community
- Individual donors via fundraising campaign

J. Language for Funder Communication

Effectively communicating your program to a wide variety of audiences is an important component of successfully communicating your program. Below are some sample statements, as well as factual information, that could be used to communicate just what your program will bring to the community:

- “Pilot programs in 2012 saw an 85% increase in EBT sales, which went directly into the pockets of our local farmers.”
- “Surveys from programs in 2013 indicated that 90% of shoppers using the program experienced an increase in their consumption of fruits and vegetables as a direct result of the program.”
- “EBT incentive programs are a win-win-win situation. Shoppers, market communities, and farmers all benefit.”
- “Cost is frequently cited as a barrier for low-income shoppers when it comes to buying fresh fruits and vegetables. EBT incentive programs provide customers with extra buying power to purchase the foods they need most.”
- “The USDA estimates that for every \$1 spent in SNAP, \$1.79 is invested in the local economy.” (by this figure, a \$58,000 investment in a 2012 program in Seattle brought in \$125,300 for the local economy due to boosted EBT sales)
- (for a 10 match program) “A \$10 donation helps one customer buy groceries for a week!”

K. Fiscal Sponsorship Agreement – Grantor-Grantee Relationship

The following pages hold an example agreement pulled from advising legal documents from around the web regarding fiscal sponsorship, with some of the language changed to be relevant to market purposes. This agreement outlines a relationship wherein the Sponsor does not take control or house any portions of the Project. Essentially, a farmers market would use a tax-exempt 501(c)(3) organization as a grants pass through, though all work and staffing for the Project would be the responsibility of the market. Fiscal sponsorship can take on many forms, however this grantor-grantee relationship is the most common, and the most amenable to running a program independently of the Sponsor's internal operations.

Any Fiscal Sponsorship Agreement should come with a cover letter outlining the Project, scope of work, budget, funds needed for pass-through, as well as brief explanation of how the farmers market intends to carry out the work.

As stated in the Toolkit's body text, it is up to the market and the sponsoring organization to determine whether or not fees will be required, payable to the fiscal sponsor of the incoming market funds.

FISCAL SPONSORSHIP GRANT AGREEMENT

On _____, 20____, _____ (Grantor) decided that financial support of the project described in the cover letter accompanying this Agreement will further Grantor's tax-exempt purposes. Therefore, Grantor has created a restricted fund designated for such project, and has decided to grant all amounts that it may deposit to that fund, less any administrative charge as set forth below, to _____ (Grantee), subject to the following terms and conditions:

1. Grantee shall provide Grantor with its governing documents, a completed and filed IRS Form SS-4 or other documentation satisfactory to Grantor, showing Grantee's separate existence as an organization.
2. Grantee shall use the grant solely for the project described in the accompanying cover letter, and Grantee shall repay to Grantor any portion of the amount granted which is not used for that project. Any changes in the purposes for which grant funds are spent must be approved in writing by Grantor before implementation. Grantor retains the right, if Grantee breaches this Agreement, or if Grantee's conduct of the project jeopardizes Grantor's legal or tax status, to withhold, withdraw, or demand immediate return of grant funds, and to spend such funds so as to accomplish the purposes of the project as nearly as possible within Grantor's sole judgment. Any tangible or intangible property, including copyrights, obtained or created by Grantee as part of this project shall remain the property of Grantee.
3. Grantee may solicit gifts, contributions and grants to Grantor, earmarked for Grantor's restricted fund for this project. Grantee's choice of funding sources to be approached and the text of Grantee's fundraising materials are subject to Grantor's prior written approval. All grant agreements, pledges, or other commitments with funding sources to support this project via Grantor's restricted fund

shall be executed by Grantor. The cost of any reports or other compliance measures required by such funding sources shall be borne by Grantee.

4. An administrative charge of ____ percent (___%) of all amounts paid to Grantee from the restricted fund shall be deducted by Grantor to defray Grantor's costs of administering the restricted fund and this grant.

5. Nothing in this Agreement shall constitute the naming of Grantee as an agent or legal representative of Grantor for any purpose whatsoever except as specifically and to the extent set forth herein. This Agreement shall not be deemed to create any relationship of agency, partnership, or joint venture between the parties hereto, and Grantee shall make no such representation to anyone. *This isn't necessary, though the Sponsor may desire to simply act as pass-through and not necessarily be represented as a partner of the program.*

6. Grantee shall submit a full and complete report to Grantor as of the end of Grantee's annual accounting period within which any portion of this grant is received or spent. The initial report shall be submitted by Grantee no later than _____, 200__, and subsequent reports, if any, shall be due on the anniversary date of the initial report. The report shall describe the charitable programs conducted by the Grantee with the aid of this grant and the expenditures made with grant funds, and shall report on the Grantee's compliance with the terms of this grant.

7. This grant is not to be used in any attempt to influence legislation within the meaning of Internal Revenue Code (IRC) Section 501(c)(3). No agreement, oral or written, to that effect has been made between Grantor and Grantee.

or, if the Grantor has evaluated the IRS limits imposed on Grantor's lobbying expenditures and has determined that part or all of the grant may be used for lobbying:

7. This grant is not to be used in any attempt to influence legislation within the meaning of IRC Section 501(c)(3), except for expenditures described in IRC Section 4911 as follows: Up to \$_____ for grass roots lobbying, and up to \$_____ for all lobbying.

8. Grantee shall not use any portion of the funds granted herein to participate or intervene in any political campaign on behalf of or in opposition to any candidate for public office, to induce or encourage violations of law or public policy, to cause any private inurement or improper private benefit to occur, nor to take any other action inconsistent with IRC Section 501(c)(3).

9. Grantee shall notify Grantor immediately of any change in (a) Grantee's legal or tax status, and (b) Grantee's executive or key staff responsible for achieving the grant purposes.

10. Grantee hereby irrevocably and unconditionally agrees, to the fullest extent permitted by law, to defend, indemnify and hold harmless Grantor, its officers, directors, trustees, employees and agents, from and against any and all claims, liabilities, losses and expenses (including reasonable

attorneys' fees) directly, indirectly, wholly or partially arising from or in connection with any act or omission of Grantee, its employees or agents, in applying for or accepting the grant, in expending or applying the funds furnished pursuant to the grant or in carrying out the program or project to be funded or financed by the grant, except to the extent that such claims, liabilities, losses or expenses arise from or in connection with any act or omission of Grantor, its officers, directors, trustees, employees or agents.

11. [Clause providing for mediation or binding arbitration as an alternative to litigation, in the event of a dispute arising under the Agreement]

12. This Agreement shall be governed by and construed in accordance with the laws of the State of _____ applicable to agreements made and to be performed entirely within such State.

13. This Agreement shall supersede any prior oral or written understandings or communications between the parties and constitutes the entire agreement of the parties with respect to the subject matter hereof. This Agreement may not be amended or modified, except in a writing signed by both parties hereto.

IN WITNESS WHEREOF, the parties have executed this Grant Agreement effective on the _____ day of _____, 20__.

By:

Grantor, Executive Director

Date

Grantee, Farmers Market Manager

Date

Farmers Market Chair, Board of Directors

Date

L. Outreach Partners

The below list of potential partners is intended to give a general idea about the types of relationships that have aided in development of existing programs in Washington State.

Generally, EBT Incentive Programs benefit from universal popularity amongst healthcare providers, government officials, and other social service providers, thus the approach can often require little more than a one-pager providing general program information with the request for promotion and/or active education of the public regarding the program.

Outreach Partners for EBT Incentives		
Partner	Best for	Notes
Advocacy Groups	Education, Promotion	Press releases; poster/flyer placement; direct outreach
After School Programs	Promotion	Small flyers for backpacks work well
City Government	Education, Promotion	Dependent on municipal interest in healthy eating/rural economy
Department of Health	Education, Promotion	County DOH offices can be powerful funding allies as well
Food Bank	Promotion	Poster/flyer placement
Local Clinics	Education, Promotion	Getting on the agenda for regional mtg of healthcare providers can be an effective timesaver
Local DSHS Office	Education	Very dependent on DSHS office; not typically amenable
Local Library	Promotion	Poster/flyer placement
Local Paper	Education, Promotion	Press releases
Low-Income Housing	Education, Promotion	Low-income housing often offers seminars on local programs
Public Transport	Promotion	Poster/flyer placement
Soup Kitchens	Promotion	Poster/flyer placement
WIC Office	Education, Promotion	Be sure to offer multiple languages

M. Press Release Sample

The following press release came from the City of Seattle for the 2013 Fresh Bucks program in Seattle, WA.

For immediate release: July 10, 2013

Contact: Sara Wysocki, Seattle Office of Sustainability and Environment, [206.233.7014](tel:206.233.7014)

Low-Income Residents Eat Healthier with Seattle's "Fresh Bucks" Program

Program doubles food stamp benefit for produce purchased at Seattle Farmer's Markets

SEATTLE – Building on a successful pilot in 2012, the City of Seattle—in partnership with JPMorgan Chase, The Seattle Foundation, and seventeen farmers markets and farm stands around Seattle—has launched an expanded Fresh Bucks program that will run from July through October 2013. Fresh Bucks doubles the value of produce purchases made with SNAP electronic benefit transfer (EBT) cards at all Seattle Farmers Markets. EBT users receive \$10 in Fresh Bucks per day for the purchase of fruits and vegetables when they purchase a minimum of \$10 with their EBT card.

For low-income individuals, cost is a barrier to eating a diet rich in fruits and vegetables. Fresh Bucks helps reduce that burden while supporting the local economy. The 2012 Fresh Bucks pilot, developed and managed in partnership with the Neighborhood Farmers Market Alliance (NFMA), was featured at seven NFMA Farmers Markets and yielded the following results:

- Nearly 1500 low-income shoppers, including 900 who had never shopped at Farmers Markets before, purchased fruits and vegetables at Farmers Markets.
- Eighty-five percent of shoppers surveyed said they had increased their consumption of fruits and vegetables as a result of Fresh Bucks.
- Provided an economic stimulus to local businesses. Using the USDA's economic multiplier for SNAP, the \$55,000 invested in Fresh Bucks in 2012 generated \$125,300 in local stimulus to the economy.

"Everyone in Seattle deserves access to healthy, fresh, food, no matter how much money they make," said Seattle Mayor Mike McGinn. "Fresh Bucks makes it easier for Seattle families to eat well. Keeping Seattle healthy means a stronger workforce, lower health care costs, and improved quality of life for everyone."

"Hundreds of residents signed a petition to support the Fresh Bucks Program," said Councilmember Richard Conlin. "This program is a great example of how we can work together with private philanthropy to make healthy and local food available to more Seattle residents."

JP Morgan Chase and The Seattle Foundation provided funding for the pilot program and for the 2013 program expansion. The Seattle City Council also designated funding for the Fresh Bucks 2013

program. The Washington State Farmers Market Association provided program development support and is providing coordination and technical assistance for the expansion.

“What we love about the program is that it extends the purchasing power of individuals while increasing revenue for local farmers. Growing the program to include 17 Farmers Markets and farm stands means greater access for more families, which will have a greater economic impact for local farm businesses,” said Cree Zischke, Regional Executive of Global Philanthropy for JPMorgan Chase. “We are pleased to support the development and expansion of this initiative with a \$195,000 investment. It’s a win-win for the entire community.”

“The Fresh Bucks program is part of the City’s overall effort to create a healthier and more just food system in Seattle,” said Council President Sally Clark. “This program is one of several initiatives identified in the Food Action Plan that aim to increase access to healthy food for all Seattle residents.”

The program will be offered at Farmers Markets and farm stands operated by the Neighborhood Farmers Market Alliance, Pike Place Market, the Seattle Farmers Market Association, Queen Anne Farmers Market, and the P-Patch Market Gardening Program. The following Farmer’s Markets and farm stands are participating in the program:

- Ballard – Sundays, 10am – 3pm
- Broadway – Sundays, 11am – 3pm
- City Hall – Tuesdays, 10am – 2pm
- Columbia City – Wednesdays, 3pm – 7pm
- High Point Farm Stand – Wednesdays, 4pm – 7pm
- Lake City – Thursdays, 2:30 – 7:30pm
- Madrona – Fridays, 3pm – 7pm
- Magnolia – Saturdays, 10am – 2pm
- NewHolly Farm Stand – Fridays, 4pm – 7pm
- Phinney – Fridays, 3pm – 7pm
- Pike Place Market – Farmers Market Only: Fridays – Sundays, 8am – 4pm
- Pioneer Square – Wednesdays, 10am – 2pm
- Queen Anne – Thursdays, 3pm – 7pm
- South Lake Union – Thursdays, 10am – 2pm
- University District – Saturdays, 9am – 2pm
- Wallingford – Wednesdays, 3:30pm – 7pm
- West Seattle – Sundays, 10am – 2pm

“The 2012 Fresh Bucks pilot was a win for our farmers and a win for low-income shoppers,” said Chris Curtis, executive director of the Neighborhood Farmers Market Alliance. “We are thrilled that the City of Seattle is expanding the program to more markets, and we anticipate seeing even more low-income shoppers using their EBT benefits to purchase healthy produce. This improves the health of our Seattle community, while strengthening the businesses of our regional farmers.

II. The Fresh Bucks Model

Completing its first post-pilot year in 2013 as a City of Seattle program, Fresh Bucks is a Seattle-area EBT incentive program that doubles the purchasing power of low-income Seattle residents who use their federal food stamp benefits (Supplemental Nutrition Assistance Program, or SNAP) to purchase fresh fruits and vegetables at farmers markets.

The City of Seattle, in partnership with the Neighborhood Farmers Market Alliance, and with funding from JPMorgan Chase and The Seattle Foundations, launched Fresh Bucks as a pilot program in 2012 at seven Seattle farmers markets. The pilot was successful, providing increased purchasing power to 1,500 low-income shoppers, demonstrating an 86% increase in SNAP transactions at participating markets, and increasing consumption of fresh fruits and vegetables. This initial success, combined with enthusiastic support from shoppers and the community, catalyzed an expansion of the program in 2013.

2012 Fresh Bucks Pilot Income Impact

- **Expanding market communities:** The 2012 pilot Fresh Bucks project helped nearly 1,500 low-income shoppers, including 900 who had never before shopped at farmers markets, purchase healthy fruits and vegetables. SNAP usage at farmers markets grew by 86% during the program.
- **Keeping dollars local:** Fresh Bucks provided an economic stimulus to local businesses. JPMorgan Chase and The Seattle Foundation's \$58,000 investment generated \$125,300 in local stimulus to the economy.
- **Creating healthy outcomes:** The 2012 pilot project increased purchasing of fresh, local produce that made a difference in the lives of low-income families. *Eighty-five percent* of shoppers surveyed said that they had increased their consumption of fruits and vegetables as a result of Fresh Bucks, and *81%* responded that Fresh Bucks made a difference in their families' diets.

The 2013 program was made possible by a partnership between the City of Seattle's Office of Sustainability and Environment (CoS OSE), the Washington State Farmers Market Association (WSFMA), the Neighborhood Farmers Market Alliance (seven markets), Pike Place Farmers Markets (four markets), P-Patch Market Gardens (two farm stands), the Seattle Farmers Market Association (three markets), and the Queen Anne Farmers Market. Generous funding for the 2013 season again came from the City of Seattle, JPMorgan Chase, and The Seattle Foundation. In the 2013 season, the City of Seattle OSE also partnered with the University of Washington Center for Public Health Nutrition (UWCPHN) to provide additional surveying and data analysis, with the final report completed in January 2014 (available at www.wafarmersmarkets.com in 2014).

Matching dollar-for-dollar up to the first \$10.00 in SNAP spending for each shopper for each market day, Fresh Bucks operated at all 15 farmers market locations in Seattle, as well as two City P-Patch Market Garden Farm Stands. Fresh Bucks currency was provided for fruit and vegetable purchases only, with herbs, mushrooms, and food-bearing plants also available under match restrictions. The match was provided in a \$2 increment paper currency that could be spent at any participating market, regardless of where it was received, throughout the Fresh Bucks season. The 2013 season ran July-October, with an extension at four year-round markets that remained open through December.

Data collection via the form found in Appendix I.G occurred at each information booth or market garden point of sale throughout the 2013 season and was submitted to a Fresh Bucks Coordinator—contracted by WSFMA—on a weekly basis. Markets were required to provide invoices to the CoS OSE on either a

monthly or bi-monthly basis for reimbursement, and redeemed Fresh Bucks reporting was also required to the Fresh Bucks Coordinator on a monthly basis to ensure that matching funds were not exceeded. Since each market organization also had their own unique currency (see pp 43-44), currency movement was tracked throughout the season.

Across all 17 locations, the program cost roughly \$15,000/month in matching dollars. Total program budget including data & evaluation, marketing and outreach, staff time, as well as administrative assistance to farmers markets was \$200,000.

Surveys were administered to SNAP shoppers, farmers, market managers, and SNAP shoppers who were identified as non-users via the UWCPHN team throughout the 2013 season, assessing everything from shopper behavior to program value in the eyes of farmers and farmers market managers. The final UWCPHN report, including surveys, point-of-sale data, and program evaluation, will inform processes for 2014 programming, and the UWCPHN will provide similar levels of analysis for the 2014 Fresh Bucks season.

Below is a data table comparing the pilot (2012) and post-pilot (2013) seasons. During the 2014 season, the program will operate May-December at 18 locations within the Seattle area.

IMPACT AT A GLANCE	2012	2013
Participating markets	7	17
Individuals impacted	1,500	2,600
Total \$ to local farmers	\$70,000	\$151,000
Economic impact in local economy	\$125,300	\$270,290
New low-income farmers market shoppers	905	1144
Most visits by any one shopper	unavailable	72
Individuals who said they ate more fruits and vegetables because of Fresh Bucks	85%	90%
Individuals who said Fresh Bucks has made a difference in their families' diets	81%	94%

It should be noted that the Fresh Bucks name, logo, and any generic template resources created for the program are available for markets throughout Washington State. Technical support and networking opportunities are available through WSFMA. For additional information regarding Fresh Bucks, or to speak to a WSFMA representative regarding EBT incentive programs, visit Fresh Bucks online at: www.wafarmersmarkets.com/foodaccess/freshbucks, or contact the Fresh Bucks Coordinator, Sophie Kauffman, freshbucks@wafarmersmarkets.com.

III. Incentive Programs Across Washington State

During the 2013 season, 30 markets ran EBT Incentive Programs. Thirteen of these markets were located outside of the Seattle area, and varied in scope, seasonality, match, funding source, and overall program design. In the following pages these 13 programs are described, yet the information contained herein is by no means comprehensive. Should you have any additional questions, market manager contact information is available for follow-up.

2013 WASHINGTON STATE EBT INCENTIVE PROGRAMMING							
Program Name	Location	# FM	Match	Limit	Total Match Food \$	Funding	Funding Match % Provided by FM
Double Up Food Bucks	Anacortes	1	1:1	Unlimited	\$3,575	Kiwanis International, Skagit Valley Co-Op	none
Market Bucks	Bremerton	1	1:1	\$5	\$1,225	Kitsap Credit Union, Donations	none
Fresh Match	Clark County	3	1:1	\$5	\$6,100	New Seasons Grocery, Kaiser NW Health Foundation	none
Gimme 5	Jefferson County	2	5:5	\$10	\$7,000	Class Action Lawsuit	none
Fresh Bucks	Seattle	17	1:1	\$10	\$61,300	Chase, Seattle Foundation, City of Seattle	15%
Double Bucks	Sedro-Woolley	1	1:1	\$10	\$1,000	United General Hospital	none
Snap Match	Shoreline	1	1:1	\$10	\$1,000	Silent Auction	none
Fresh Bucks	Spokane	3	2:5	Unlimited	\$6,250	Inland NW Community Foundation, Private Donation, Seattle Foundation	25%
Market Buck Match	Vashon-Maury Is.	1	1:1	\$10	\$1,500	Donations	none
-	-	30	-	-	\$88,950		

* In 2014 Anacortes & Sedro-Woolley will be joining Mount Vernon & Bow as part of a single program under the Skagit Valley Farmers Market Coalition.

Markets highlighted in **bold** ran out of funds during the 2013 season and engaged in mid-season fundraising activities.

A. Clark County

The Fresh Match program in Clark County is a 1:1 EBT Incentive Program with a cap of \$5 for any EBT eligible items, operating at three farmers markets in the Vancouver, Washington area. First piloted in 2012, the Fresh Match program is a joint partnership between the Clark County Public Health, and the Vancouver, Salmon Creek, and Camas Farmers Markets, with funding from New Seasons Grocery and a three-year Kaiser NW Health Foundation grant (2012-2014).

Matching funds are provided specifically from New Seasons for the Camas and Salmon Creek Markets. The Kaiser NW Health Foundation grant—administered by Clark County Public Health—is for marketing materials, outreach, general farmers market support, and for matching funds for the Vancouver market. Though the grant is open to all farmers markets within Clark County, the three participating markets draw the largest number of shoppers. These market

managers felt they could make accepting EBT and offering a match work out with EBT machine fees and market staffing capacity. Though Camas Farmers Market began accepting EBT years ago, Salmon Creek and Vancouver began in 2012, the same year they also offered incentives for the very first time. Because the Vancouver Farmers Market has the largest number of SNAP shoppers, matching funds are offered during the busiest growing season and do not last the entire market season.

All three markets are tracking basic shopper information such as SNAP purchase amount, Fresh Match amount, as well as zip codes. In an effort to pursue more at-risk populations, an analysis of poverty levels via zip code was performed in 2012 for the Camas and Salmon Creek markets to help better target outreach. A qualitative survey was also conducted at all three markets to ensure program efficacy.

An intern recruited from the Washington State University Extension program coordinated outreach and marketing efforts for the 2013 season, routinely connecting with local social service providers, and providing flyers in English, Spanish, and Russian. Clark County Public Health created marketing materials in collaboration with market managers.

Outreach partners were diverse, ranging from a good relationship with the local DSHS office, as well as the local Department of Corrections (DOC) and community college. The DOC's Partners in Parenting program, aimed at helping people who have been incarcerated relearn parenting skills and reconnect with their children, helped to get the word out about the program.

Noteworthy program innovations include a \$5 Bonus Bag of produce available alongside Fresh Match at the Salmon Creek Farmers Market—located in a more affluent area—as an extra incentive to promote low-income shoppers' use of SNAP at the market. Salmon Creek also offered a kids' program called Produce Pals that provided local kids with a market membership card that they can have stamped upon each market visit to receive \$2 to spend on market items. Between Fresh Match and Produce Pals, there was a great deal of crossover, and by the end of the 2013, over 600 young people had signed up for the program, many of whom came with their parents who were also SNAP beneficiaries.

Funding from Kaiser NW Health Foundation will continue through 2014, though a long-term sustainability plan is still under development.

CONTACT:

Theresa Cross, MS RD CD, Health Educator
Clark County Public Health
360.397.8000; theresa.cross@clark.wa.gov

Marilyn Goodman, Program Coordinator
Camas Farmers Market
(360) 838-1032
Camas: www.camasfarmersmarket.org

Ann Foster, Market Manager
Salmon Creek Farmers Market
annfoster5093@gmail.com

(360) 600-0100
Salmon Creek: www.salmoncreekfarmersmarket.com

Jordan Boldt, Market Manager
Vancouver Farmers Market
jboldt@vancouverfarmersmarket.com
Vancouver: www.vancouverfarmersmarket.com

B. Jefferson County

The Jefferson County Farmers Market—located in Port Townsend and Chimacum, Washington—ran a \$10 per day, \$5 increment SNAP and \$1 increment WIC/Senior FMNP farm product only matching program, through their full 2013 farmers market season.

Funding for the 2013 program was received via the Washington State Attorney General’s office via a class action settlement with Skecher’s. Given a two-week timeline to apply for portions of \$5,000,000 in funding, the Jefferson County Farmers Markets were awarded \$14,000 to fund program matching, cooking classes, and outreach. Additional private donations were received throughout the season, as FMNP matching exceeded initial projections. A total of \$7,000 was allocated to fund matching, \$5,000 to cooking classes, and roughly \$2,000 was slated for marketing and overhead.

Outreach efforts were via bus public service announcements, rack cards at all service agencies, as well as very successful outreach during cooking classes at local food banks. Working closely with local social services providers, the local health department agreed to release WIC and Senior FMNP checks in waves—late June and August—on-site at the farmers markets in an effort to encourage redemption, as well as allow users to pick up checks during peak produce season. As stated above, this resulted in FMNP matching exceeding initial projections, and for the 2014 season, matching will be on a \$5 increment basis across SNAP and WIC/Senior FMNP matches.

CONTACT:

Will O’Donnell
Jefferson County Farmers Markets
info@jcfmarket.org
Jefferson County Farmers Market: www.jeffersonfarmersmarket.org

C. King County

1. Shoreline

The Shoreline Farmers Market ran their SNAP Match EBT Incentive Program for its very first season in 2013, following their first year of running EBT in 2012. The program matched \$1:\$1 up to \$10 for all EBT eligible items and was funded by a silent auction fundraiser, generating roughly \$2,700 to cover match, overhead, and administrative costs for the full season. SNAP sales overall were up 400% from year one

due to this promotion as many customers spent more than the \$10 matching maximum in benefits at the market.

Outreach efforts were coordinated via HopeLink, local food banks, poster placement, and online marketing via social media. Though no formal data collection took place during the 2013 program, there were 106 matches totaling \$1,060 in matching funds during the 2013 season. There remains a small reserve amount to start the match in 2014, but additional funds are still needed to implement another SNAP Match season.

Though a similar auction-based fundraiser will be held in 2014, fewer market resources will be spent on facilitating, organizing, and paying for such fundraising efforts as the market manager is hoping for an organizational partner to help put on the large event.

CONTACT:

Brendan Lemkin
Shoreline Farmers Market Association
info@shorelinefarmersmarket.org
www.shorelinefarmersmarket.org

2. Vashon

The Vashon Island Growers Association (VIGA) has been running their EBT Incentive program, Market Buck Match, at the Vashon Farmers Market since 2010. The program matches dollar-for-dollar up to \$10 and runs for the full market season, matching roughly \$1,500 in Market Buck Match dollars each year.

Fundraising efforts are from annual donations, as well as raffles and other event-based fundraising efforts, with all dollars going toward the match itself. VIGA subsidizes printing of marketing and outreach materials, as well as staff time. Though no formal data collection has taken place to date, redemption is tracked closely on a market-by-market basis.

Outreach is accomplished via relationships with the local food bank, as well as WIC staff, Vashon Youth and Family Services, and the Interfaith Council to Prevent Homelessness. The greatest hurdle for the VIGA and the Vashon Farmers Market has primarily been staffing, with outreach and bookkeeping of additional currencies taking up the most time. In the future, VIGA hopes to expand fundraising capacity and begin data collection to better understand the population they serve.

CONTACT:

Jordan Beck, Market Manager
Vashon Island Growers Association
vfmmgr@gmail.com
www.vigavashon.org/farmers-market/

D. Kitsap County

The Bremerton Farmers Market's Market Bucks program matches dollar-for-dollar with a maximum of \$5 per market day for all EBT eligible items. Though the 2013 program ran the course of the full market season, on occasion the program had to stop and start due to fund depletion. Despite an inability to run a completely consistent program, many shoppers returned week to week to check and see if the program was indeed running that day, and overall support was very high.

Outreach was accomplished with bookmark style flyers tucked in with WIC checks, as well as social media, signage, and regular market channels of communication. Goals for 2014 include Spanish translation, a map to show market locations, as well as overall broader outreach capacity to reach a greater number of shoppers.

Funding came from community donation—often from shoppers and vendors—generating \$1,225 throughout the market season. Fundraising goals for 2014 from the market's board of directors are to raise between \$5,000 and \$10,000 to provide more robust programming that can run the full market season, potentially even matching FMNP. The Manette Neighborhood Coalition has pledged to raise \$1,000, while Sustainable Bremerton may step in and provide fiscal sponsorship for 2014 fundraising efforts.

Bremerton Farmers Market manager, Julia Zander, is a 2013 Farmers Market Access Partnership (FMAP) Regional Lead, heading up food access efforts for Kitsap and Mason counties in partnership with WSFMA.

CONTACT:

Julia Zander, Market Manager
Bremerton Farmers Market, FMAP Regional Lead
bremertonfarmersmarket@gmail.com
www.bremertonmarket.wordpress.com

E. Skagit County

During the 2013 EBT incentive season, 501(c)(3) Skagit Valley Farmers Market Coalition (SVFMC) was formed in an effort to serve as a platform for greater collaboration between the Anacortes, Bow Little, Mount Vernon, and Sedro-Woolley farmers markets. Through this coordinated effort, they were able to secure \$18,500 for EBT incentive programs to operate at all four markets in the 2014 season via a generous grant from RSF Social Finance, a nonprofit and philanthropic organization based in San Francisco that offers collaborative fundraising opportunities around the United States.

Viva Farms, a borrower from RSF Social Finance (which also operates in a lending capacity), was approached by the philanthropic organization as to whether or not Skagit County would be a good location to have a shared gifting grant that would support regional sustainable food systems. Viva Farms supplied RSF with a list of potential applicants, and then the organization invited Skagit County farmers markets to participate.

All four markets will participate in program design, advertising, and community events as the project moves forward. Providing a unified voice in Skagit County has already mobilized many new food access activities that will give the 2014 program a solid foundation. Anacortes and Sedro-Woolley were the only two to markets of the four in the SVFMC to operate incentive programs in 2013.

CONTACT:

Mouse Bird, Market Manager, 2013 FMAP Regional Lead
Mount Vernon Farmers Market
mvfarmer1@hotmail.com

1. Anacortes

The Anacortes Farmers Market received funds from both their local Kiwanis International, as well as the Skagit Valley Co-Op in quantities of \$1,500 and \$2,075 respectively, for a budget totaling \$3,575. The 2013 matching program, “Double Up Food Bucks,” matched dollar-for-dollar with no limit, and began in May with the intention of running to the full extent of the season. Each match could be used for any EBT eligible items at the market.

Due to incredible popularity and the absence of a cap in what could be spent each market day, the program operated six weeks before running out of funds. The local DSHS, Skagit Community Action, as well as local WIC clinics distributed rack cards in both English and Spanish that were distributed widely during the month before the program’s beginning. Despite the short season, total EBT sales for the Anacortes Farmers Market more than tripled in 2013.

In 2014 the Anacortes Farmers Market is set with funding to run a dollar-for-dollar, \$10-limit program via funds secured from the RSF Social Finance grant as part of the Skagit Valley Farmers Market Coalition (see Skagit County above).

CONTACT:

Keri Knapp, Market Manager
Anacortes Farmers Market
info@anacortesfarmersmarket.org
www.anacortesfarmersmarket.org

2. Sedro-Woolley

The Sedro Woolley Farmers Market ran a full-season program, “Double Bucks,” matching dollar-for-dollar up to \$10 for any EBT eligible items. With generous funding provided by United General Hospital totaling \$1,000, the program was able to begin only a few weeks into the official season. All of the funds raised went directly toward matching dollars, and by the end of the season the market had matched \$1,095 in Double Bucks. Flyers for the program were printed in English and Spanish and

distributed via local food banks, hospitals, WIC clinics, Skagit County Community Action, and other social service providers and advocates.

Sedro-Woolley Farmers Market is a member market of the Skagit Valley Farmers Market Coalition, and is set with funding to run a dollar-for-dollar, \$10-limit program via funds secured from the RSF Social Finance grant (see Skagit County above).

CONTACT:

Jeremy Kindlund, Market Manager
Sedro-Woolley Farmers Market
sedrowoolleyfarmersmarket@gmail.com
www.sedrowoolleyfarmersmarket.com

F. Spokane County

A Fresh Bucks program ran at three Spokane-area farmers markets—Spokane, South Perry, and West Central—matching \$2 in Fresh Bucks for every \$5 spent in SNAP in 2013. Catholic Charities of Spokane provided program administration and leadership, with roughly 100 hours of staff time going to support participating markets and collaborate with funders and supporting entities. All three markets contributed staff and time and covered a portion of Fresh Bucks costs, providing a match of 25% to the total level of funding.

The Inland NW Community Foundation, the Seattle Foundation, and a private donation made up Spokane Fresh Bucks funding, providing roughly \$7,000 in matching Fresh Bucks dollars. Though the program approached its funding limit at the beginning of October, the Inland NW Community Foundation came forward with responsive funding, allowing the program to finish its full season to the end of October.

The 2:5 unlimited model was an alteration from the 2012 Spokane pilot Fresh Bucks program that also matched \$2 in Fresh Bucks for every \$5 in SNAP, but with a \$6 limit. In the pilot year, though overall SNAP sales increased, the average SNAP sale decreased slightly. This average returned to its pre-program level with the removal of the \$6 limit, with SNAP transactions averaging just over \$23/shopper. Though some shopper data was collected, it is not yet clear whether or not individuals were using the program repeatedly at this level of average transaction, or shopping less frequently. Regardless, the 2013 Spokane Fresh Bucks program saw significant increase in SNAP numbers from the 2012 pilot, and will continue to operate at its current program design.

CONTACT:

Brian Estes
Catholic Charities of Spokane, 2013 FMAP Regional Lead
smsgarden@gmail.com

IV. EBT Incentive Programs Nationwide

Several organizations around the country have been national leaders in the EBT incentive programs conversation. Below is a list of organizations that are good examples of successful programming, as well as excellent resources for additional information regarding Farm Bill advocacy, EBT incentive program design, fundraising sources, and data collection and evaluation.

Fair Food Network

www.fairfoodnetwork.org

Rachel Bair, Double Up Food Bucks Program Director

rbair@fairfoodnetwork.org

Michigan Farmers Market Association (MIFMA)

www.mifma.org

Amanda Shreve, Manager of Programs & Partnerships

amanda@mifma.org

Wholesome Wave

www.wholesomewave.org

Pruitti Kerdchoochuen, Double Value Coupon Program Associate

pruitti@wholesomewave.org

V. Relevant Food Access Resources

Below is a list of resources that are relevant to farmers market access, low-income shoppers, and EBT incentive programming.

- Review of study assessing what market characteristics attract low-income shoppers, and how these shoppers perceive markets: <http://www.pps.org/blog/new-report-on-farmers-markets-low-income-communities/>
 - And the actual PDF of the study: <http://livewellcolorado.org/uploads/ckfinder/userfiles/files/farmers-market-as-strategy.pdf>
- Farmers Market Promotion Program report on how to improve access to Michigan Farmers Markets (2010): <http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5095210>
- “Food Stamps Accepted Here” – A Washington DC assessment on how best to attract low-income shoppers: <http://www.dchunger.org/pdf/foodstampsacceptedhere.pdf>

- Survey summary from Local Foods Connection in Iowa City, Iowa regarding low-income shoppers awareness and perceptions of farmers markets:
<http://www.localfoodsconnection.org/wp-content/uploads/2009/03/2011-cnsmr-srvy-pckt-FNL.pdf>
- A capstone paper from a Johns Hopkins Bloomberg School of Public Health student on Baltimore area farmers market accessibility:
http://ocw.jhsph.edu/courses/capstone2011/PDFs/Traub_Arielle_2011.pdf
- Farmers Market vs Grocery Store comparison for accessibility:
<http://www.ruralscale.com/resources/downloads/farmers-market-study.pdf>
- Fair Food Network EBT Incentives Assessment:
[http://www.fairfoodnetwork.org/sites/default/files/2013 Cluster Evaluation Final Report final 10.4.13 Dec2013 0.pdf](http://www.fairfoodnetwork.org/sites/default/files/2013%20Cluster%20Evaluation%20Final%20Report%20final%2010.4.13%20Dec2013%200.pdf)

VI. A Brief Note on Matching WIC and Senior FMNP

Though SNAP is easiest to match as it is handled electronically, and requires a trip to the market's information booth, markets in Washington State have run nutrition incentive programs that matched WIC and Senior FMNP in addition to EBT matching. Jefferson County Farmers Market—in Port Townsend and Chimacum, WA locations—successfully matched EBT, as well as WIC and Senior FMNP during the 2013 season. The program description may be found in Appendix III.B.

Matching WIC and Senior FMNP means additional fundraising and calculating using data from previous years, however the results may bring many more low-income shoppers to market. In one particular 2013 case, a market partnered with their local distributor of FMNP checks such that the distribution timeline came in two waves, and occurred at the farmers market during market hours. This was incredibly successful, however required a separate system of tracking due to the fact that many shoppers take their FMNP checks directly to vendors.

One recommendation is to distribute all matching funds when beneficiaries receive or first try to use their booklet of checks. Adding some sort of stamp or “proof of match” to the booklet prevents a second match being provided. It is highly recommended that WIC and Senior FMNP matching be consistent with EBT matching to prevent shopper frustration and confusion, as well as multiple outreach messages.