What is CVB?

Until this year, many of us had never heard of CVB and now we can’t stop talking about it! CVB is yet another acronym for your farmers market dictionary. It stands for **Cash Value Benefit** which explains just about nothing for most of us.

**VERY BIG PICTURE**

In Washington, we have three major food access programs (and Seattle has a fourth): SNAP EBT\(^1\), SNAP Market Match, and the Farmers Market Nutrition Program (FMNP). Seattle also has a program “Fresh Bucks” that is run by the City of Seattle.

The Farmers Market Nutrition Program (FMNP) has two different programs rolled into one. One is for low-income Seniors, and it is called “Senior FMNP” and one is for low-income mothers, pregnant women, , and – kids from 1-5 years old and it is called Women, Infants, and Children or “WIC FMNP.” The FMNP is also the only food access program with a stated goal of “expand awareness, use, and sales at farmers markets and authorized farm stores.”

Senior FMNP is administered by DSHS and WIC FMNP is administered by DOH. DSHS contracts with DOH to do all the work with growers and farmers markets.

<table>
<thead>
<tr>
<th>FMNP program</th>
<th>Who it helps</th>
<th>What they can buy at farmers markets and farm stands</th>
<th>Benefits for 2023 Farmers Market season</th>
<th>Redemptions in 2022</th>
<th>WA State Agency that administers program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women, Infants &amp; Children (WIC)</td>
<td>Low-income women and children who are participating in the WIC program.</td>
<td>Locally grown(^2), unprocessed (except for washing), fresh fruits, vegetables and cut herbs</td>
<td>$28.00</td>
<td>$440,076</td>
<td>Dept of Health (DOH)</td>
</tr>
<tr>
<td>Senior</td>
<td>Low-income adults over 60.</td>
<td>Same plus Honey.</td>
<td>$80.00</td>
<td>$1,634,848</td>
<td>Dept of Social and Health Services (DSHS)</td>
</tr>
</tbody>
</table>

For more general information on the FMNP program in WA, please visit: [https://doh.wa.gov/you-and-your-family/wic/farmers-market](https://doh.wa.gov/you-and-your-family/wic/farmers-market)

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1 SNAP stands for the Supplemental Nutrition Assistance Program, formerly know as Food Stamps. Search “food stamps” and Bob Dole in You Tube for a very interesting history!

2 “Locally grown” means Washington grown; or grown in bordering counties of Idaho or Oregon. See WSFMA Roots Guidelines for details.
**BIG PICTURE ON “WIC”**

WIC or “Women, Infants, and Children” is a huge program funded by the federal government. Its full name is the “Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)” and it “provides federal grants to states for supplemental foods, health care referrals, and nutrition education for low-income pregnant, breastfeeding, and non-breastfeeding postpartum women, and to infants and children up to age 5 who are found to be at nutritional risk.” Within WIC there are loads of different forms of benefits, depending on the family. There may be 30 different packages that a WIC participant will receive – each with its own goals and rules.

Within the WIC offerings are WIC FMNP which is distributed to about 30-40% of all WIC participants in WA State. WIC participants get WIC FMNP on a “first come, first served” basis and local agencies try to reach out to people they know have shopped at farmers markets or expressed an interest in shopping at farmers markets.

Within the WIC offerings is a benefit specifically to buy fruits and vegetables; it is called... **CVB**!

One more thing. Since 2018, WIC participants started receiving their benefits on an electronic card called... a **WIC card**. This created some confusion at farmers markets as growers could not accept the WIC card because a) the WIC card did not include the WIC FMNP benefits, and b) didn’t have a way to do so even if they were. Despite the adoption of the “WIC card,” WIC FMNP benefits were still given out as paper checks up until last year, 2022.

**CASH VALUE BENEFITS**

So, WIC has a load of different benefits participants can get depending on their family and circumstances. One is the WIC FMNP program which we know and love.

The **Cash Value Benefits** or **CVB** is also aligned with farmers markets as it is specifically to buy fruits and vegetables. So, when we make the transition to an electronic benefit for FMNP, it makes sense to include CVB. That way WIC participants can buy fruits and vegetables (and fresh herbs) at farmers markets too if they want. They can also choose to continue shopping at grocery stores.

**Is CVB the same as the WIC Fruit and Vegetables benefit?**
Yes, most WIC participants will know CVB as the “Fruit and Vegetable benefit.” If you call it CVB, then they will probably be confused.

**Who gets Cash Value Benefits?**
All WIC participants. In WA, this was 195,655 people (53,840 moms and their kids) in 2022.

**How much $$ are the Cash Value Benefits?**
Depending on who is eligible in the family, the CVB amount is a monthly benefit and can be $25.00 per month for children, $44.00 per month for pregnant and postpartum participants, and $49.00 per month for breastfeeding participants, CVB is specifically designated to purchase fruits and vegetables. (At farmers markets, they can purchase fresh herbs too.)

**Do the Cash Value Benefits expire?**
Yes, Cash Value Benefits must be used by the end of the month. They are a “use it or lose it” benefit that participants cannot “save up.”

**How do WIC participants get their CVB money?**
Like all the other WIC benefits, they will get them on their WIC card.
So, CVB brings in more potential spending per WIC participant – for some, nearly triple the benefits. AND it brings in more WIC participants to shop at farmers markets. AND it allows WIC participants to shop for the entire farmers markets season.

**ZOOM IN ON CASH VALUE BENEFITS AT FARMERS MARKETS**

With the transition to e-FMNP, WIC shoppers already are used to using the “WIC card.” They will get a special QR code sticker to put on their WIC card that allows them to spend $28 in WIC FMNP in 2023 plus whatever CVB funds they want to spend at farmers markets.

At the farmers market, the WIC FMNP will be spent down first and then the CVB.

**Is CVB in addition to the $28.00 in FMNP that WIC families receive?**
Yes.

**Do both WIC and Senior FMNP recipients get CVB?**
No. CVB is a WIC benefit only. Senior FMNP recipients do not receive CVB.

**What card is CVB on?**
The WIC card only.

**So, all cards will have QR codes even if they’re not enrolled in FMNP?**
All WIC cards will have a QR code, even if they are not receiving FMNP. Senior cards have a QR code but do not get CVB.

**Is CVB year-round or from June 1 to Oct 31 like FMNP?**
CVB is year-round starting on June 1, 2023.

**Can CVB be accepted prior to June 1 or after Oct 31?**
After June 1, 2023, of this season, CVBs will be accepted year-round at approved farmers markets and farm stores that are still open. This means that WIC participants can use their CVB at farmers markets anytime after Oct 31 also and before the FMNP season starts on June 1 of 2024. As long as that market is approved to accept FMNP benefits.

**Are CVB-eligible foods the same as FMNP-eligible foods?**
To keep things simple, yes. At farmers markets, WIC participants can purchase the same fruits, vegetables, and fresh herbs with FMNP or CVB.

**QUESTIONS ABOUT CASH VALUE BENEFITS AT FARMERS MARKETS?**

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