

Innovations and Tools for Your Local Food Market: Farmers Markets, Farm Stands, Farm Stores, and CSAs



Kelsey Hall, USU Extension

Hannah Martin, Utah Department of Health

March 4, 2021

AGENDA

- Introductions
- Accepting SNAP and Double Up Food Bucks for your local food businesses
- UDAF's COVID-19 Food Establishment Permit Guidelines for Farmers Markets

SPEAKERS

- Dr. Kelsey Hall
Associate Professor
Agricultural
Communication
Extension Specialist in
Local Food Marketing
- 12 years working with
farm stands and CSAs in
Ohio, Texas & Utah
- 8 years working on SNAP
acceptance and SNAP-Ed
outreach at farmers
markets in Utah

Hannah Martin

- Produce Incentive
Specialist, Utah Department
of Health
- 5 years working in nutrition
incentives and food
advocacy efforts in
Massachusetts, Vermont,
and Utah
- 7 years of experience with
farmers and farmers market

LET'S MEET OUR ATTENDEES

- **In the Zoom chat, please answer this question: In what state do you reside?**

TELL US ABOUT YOURSELF...

- **In a poll, please answer the question about yourself.**
 - Category that describes you. Select all that apply.
 - Farmer/rancher
 - Gardener
 - Government agency
 - Non-profit organization
 - Manager of farmers market
 - Student
 - Other

Click this link: <https://pollev.com/kelseyhall889>

Wait for the poll to appear and then submit your response.

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

- **SNAP** = largest federal nutrition assistance program, formerly known as food stamps
- Administered by the Food and Nutrition Service (FNS), an agency of the U.S. Department of Agriculture (USDA)
- Authorized every 5 years through the Farm Bill
 - Eligible low-income households use **Electronic Benefit Transfer (EBT) card**, like a debit card, to purchase eligible food at SNAP authorized vendors



Supplemental
Nutrition
Assistance
Program



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PROFILE OF SNAP IN UNITED STATES

- 39,871,752 persons & 20,536,046 households*
- Average monthly SNAP benefit amount*
\$153.15 per person vs. \$303.96 per household

* NOTE: Fiscal Year 2020 (data as of December 11, 2020)



PROFILE OF SNAP FOOD STAMP HOUSEHOLDS IN UTAH

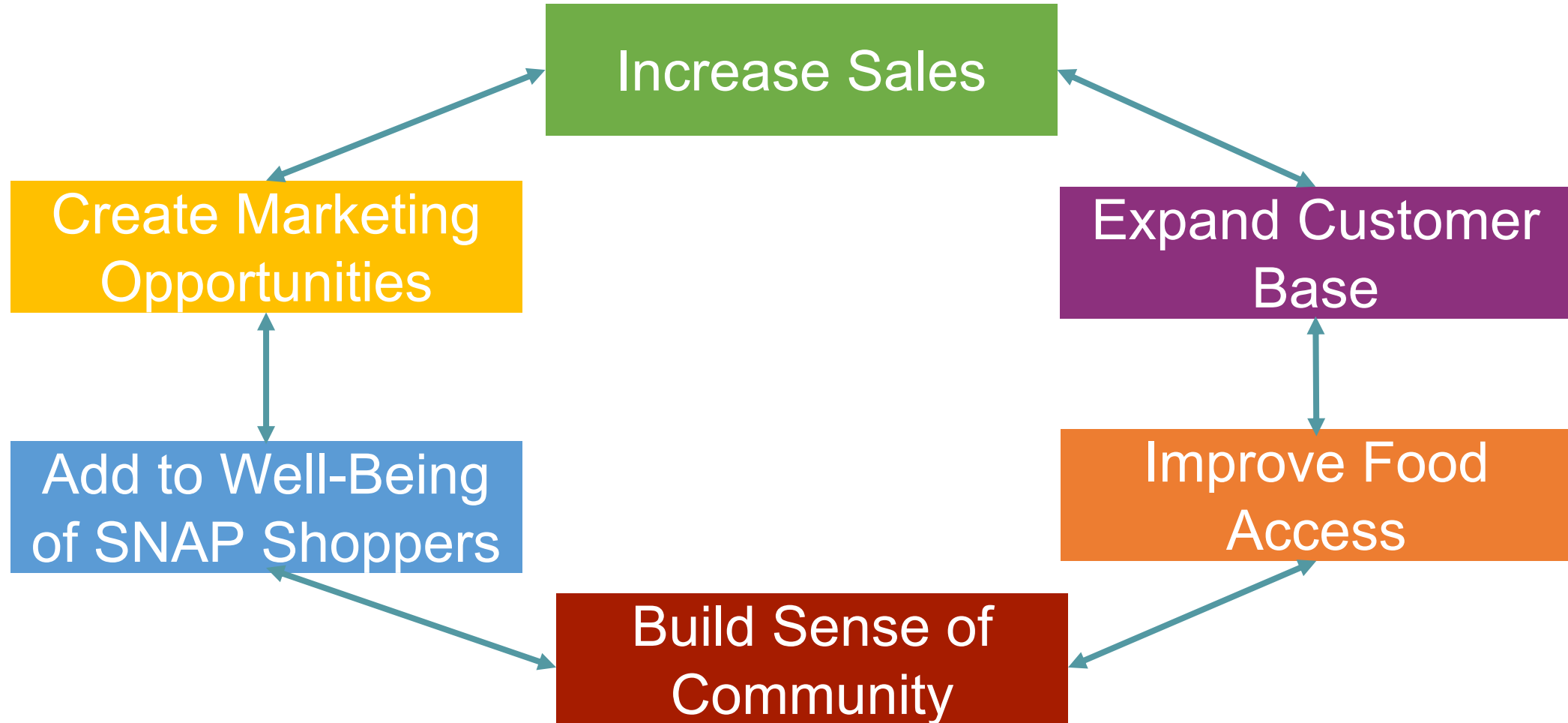
- **11.5%** of Utahns, more than 350,000 people, experience food insecurity
- **1 in 9**  live food insecure in Utah
- Average monthly SNAP benefit amount: **\$258**
- **161,348** Utah residents on SNAP (*as of September 2020)
 - with children (**48.6%**), with disability (**14.0%**), or with members 60 and older (**8.5%**)
- **85%** of SNAP families have at least 1 working adult

* Data as of September 2020

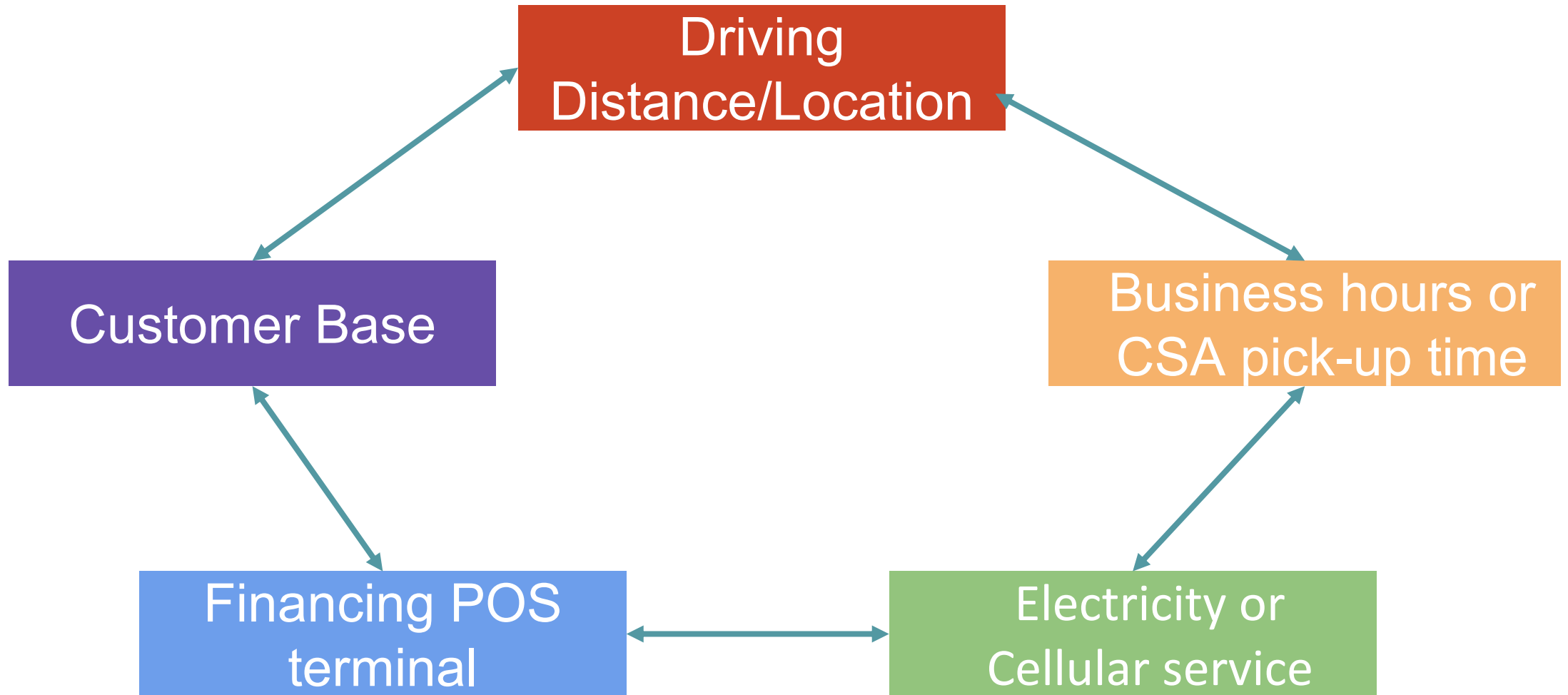
IMPACT OF SNAP IN UTAH

- In 2020, **24 farmers markets & farm stands** welcomed SNAP & Double Up Food Bucks in 11 Utah counties
- **\$144,668** redeemed in SNAP, with **5,322** SNAP transactions at Utah farmers markets in 2020
- **\$110,215** redeemed in Double Up Food Bucks
- Double Up transaction % change since 2019: **94%**

BENEFITS OF ACCEPTING SNAP



BARRIERS TO ACCEPTING SNAP

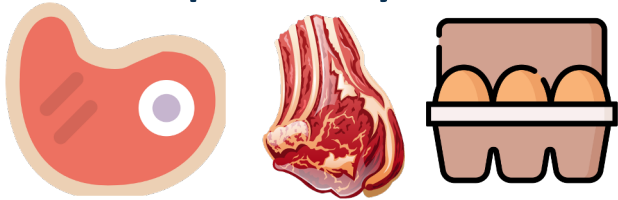


SNAP ELIGIBLE FOOD ITEMS

- Fruits & Vegetables



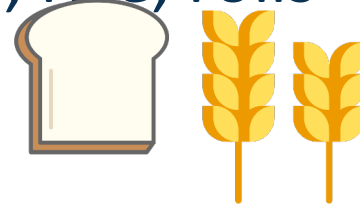
- Meat, poultry, & fish



- Dairy products



- Breads, cereals, pasta, tortillas, bagels, pitas, rice, rolls



- Snack foods & non-alcoholic beverages



- Seeds & plants, grown to produce food for household to eat



WHAT CAN'T BE PURCHASED USING SNAP

- Decorative pumpkins & inedible gourds
- Inedible flowers
- Beer, wine, liquor, cigarettes, or tobacco
- Vitamins, medicines, and supplements. If an item has a Supplement Facts label, it is considered a supplement and is not eligible for SNAP purchase.
- Live animals (except shellfish, fish removed from water, & animals slaughtered prior to pick-up from the store)
- Hot foods
- Prepared foods fit for immediate consumption
- Any nonfood items such as:
 - Pet foods
 - Cleaning supplies, paper products & other household supplies
 - Hygiene items & cosmetics

MODELS FOR DOUBLE UP FOOD BUCKS



DOUBLE UP
FOOD BUCKS™



- **Colorado:** get either 50% off produce purchase or \$1 Double Up Food Buck for every \$1 spent with SNAP – earn up to \$20 per day
[Colorado Double Up Promotional Video](#)
- **New Mexico:** Use SNAP/EBT card & get 50% off New Mexico-grown fruits & vegetables purchased with
- **Texas:** Buy SNAP-eligible foods & farm stand matches dollar-for-dollar with FREE Double Up Food Bucks for Texas-grown fruits & vegetables – up to \$20 per day

DOUBLE UP FOOD BUCKS IN UTAH

HAVE A HORIZON EBT CARD?

Get **FREE** fruits & veggies
with **DOUBLE UP FOOD BUCKS**



- \$1 for \$1 match of SNAP & Double Up for up to \$30
- Purchase unprocessed, locally-grown fruits and vegetables, food plants, and seeds
- Double Up operated in 24 farmers markets and farm stands in Utah in 2020
- Capacity Grant fund - max award increased to \$3,000
- Application deadline: **March 19, 2021**
- Contact Hannah Martin with Utah Department of Health at hmartin@utah.gov



**DOUBLE UP
FOOD BUCKS™**



DOUBLE UP FOOD BUCKS

HAVE A HORIZON EBT CARD?

Get **FREE** fruits & veggies
with **DOUBLE UP FOOD BUCKS**



**DOUBLE UP
FOOD BUCKS™**



- Learn more at <https://www.uah.org/get-help/snap-farmers-market> or at doubleuputah.org

STEPS TO START ACCEPTING SNAP AS DIRECT MARKETING FARMER

- 1 Complete USDA FNS SNAP Retailer Application
- 2 Obtain Point of Sale (POS) Equipment (terminal)
- 3 Choose service provider
- 4 Promote Acceptance of SNAP

HOW TO BECOME SNAP AUTHORIZED DIRECT MARKETING FARMER

- Complete an FNS SNAP Retailer Application online at <https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program>
 - This page will provide very helpful information about the SNAP program.
 - You click “Farmer/Producer”



HOW TO BECOME SNAP AUTHORIZED DIRECT MARKETING FARMER

The screenshot shows the 'Review and Submit' page of the USDA Online Store Application. The page header includes the USDA logo, 'Online Store Application', and 'FORM APPROVED OMB No. 0554-0008 Expiration Date: 01/31/2021'. A navigation menu on the left lists steps: Home, Select Application Type, Before You Begin, Acknowledgement Agreement, Basic Information, Accountability Information, Sales Information, Inventory Information, Supplemental Information, and Review and Submit (highlighted). The main content area is titled 'Finalize Application' and 'Review and Submit'. It contains a warning: 'WARNING: You cannot make changes or corrections to your application once you click Submit Application below.' Below this are three numbered instructions: 1. Review your application for accuracy, 2. Click the button above prior to submission to print your application for your records, and 3. Submit Your Application. A 'Penalty Warning Statement' is provided, followed by a declaration and two radio buttons for 'Accept' and 'Reject'. A 'Submit Application' button is at the bottom right, and a 'Back' button is at the bottom left.

- With completed FNS SNAP Retailer Application, you will have to provide signature page for each owner/market manager
- Driver's license and SS cards for all owners/market manager
- Driver's license only if FM/farm is operating under a IRS 501c3 tax exemption

ASSISTANCE WITH FNS SNAP RETAILER APPLICATION



- MarketLink's team is nationwide and can assist farmers and markets with ALL steps of the process, including:
 - MarketLink Eligibility Assessment
 - FNS SNAP Retailer Application
 - Confirming status of a MarketLink application
 - Equipment setup and training
 - Other questions
- You can book appointments with Regional Representatives at marketlink.youcanbook.me

HOW SNAP WORKS FOR FARM STANDS & FARM STORES



1

SNAP participants have EBT card loaded with benefits monthly to purchase eligible food

2

If needed, you separate eligible foods and ineligible items at register

3

You swipe EBT card at time of sale – don't charge state or local sales tax

4

Funds deposited to SNAP retailer's bank account

HOW SNAP WORKS FOR CSAs



- Collect SNAP payments based on frequency of pick-ups
 - Can accept SNAP payments up to 14 days prior to delivery of CSA share
 - Can't waive CSA fee 1 week with intent to accept payment following week
 - Don't process SNAP payment for share not picked up
 - Late pick-ups complicate payments
- SNAP is not used to pay administrative, delivery, or membership fees associated with operating CSA

ONLINE PLATFORM FOR CONTACTLESS ORDERS

- Can operate online ordering system
- Process SNAP payment at pickup of order at on-site farm store, roadside stand, or CSA
- Need employee to be present or have SNAP/EBT customers call employee to process payment

UTAH FUNDING OPTIONS FOR POS EQUIPMENT

Funding through USDA is available

Pays for:

- SNAP-only equipment
- Monthly data plans
- EBT processor fees
- Transaction fees

Markets:

- must have applied for and secured a SNAP retailers license from the USDA
- submit an electronic application with a budget

BRAINSTORMING CHALLENGES

What are the barriers that would make it difficult to accept SNAP at your local food business?

Respond at <https://pollev.com/kelseyhall889>

OR Text KELSEYHALL889 to 37607 once to join

Type your responses. You can include more than 1 response to the question.

Responses:

QUESTIONS & ANSWERS

POLL - INTEREST IN SNAP

- **In a poll, please answer this question.**
 - Do you currently or plan to accept SNAP benefits?
 - Yes, I already accept SNAP benefits
 - I plan to apply to accept SNAP benefits in the future
 - No, I will not apply to accept SNAP
 - Unsure, I would like more information about SNAP
 - Not applicable

Link: <https://pollev.com/kelseyhall889>

Click Start Survey button

Select answer & Click Finish button

RESOURCES

- USU Extension Sustainability
 - Food webpage: <https://extension.usu.edu/sustainability/topics/food/index>
 - Webinar recordings published:
<https://extension.usu.edu/sustainability/programs/utah-farm-chef-fork>
 - [Fostering Community Supported Agriculture in Utah \(curriculum\)](#)
- Utah Department of Health
 - <https://www.uah.org/get-help/snap-farmers-market> or at doubleuputah.org
- Utah Farmers Market Network
 - Webpage: [SNAP at Farmers Markets](#)

RESOURCES Continue

- Utahns Against Hunger
 - [Farmers market and farm stand outreach](#)
- [The CSA Farmer's Nationwide Guide to Accepting SNAP/EBT Payments](#) (2013, Zenger Farm)

RESOURCES Continue

- USDA Food and Nutrition Services Farmer/Producer: <https://www.fns.usda.gov/snap/farmer-producer>
- FNS Retailer Operations and Compliance (ROC) Work Center 1 contact: SM.FN.ROB-WC1RETReply@usda.gov.
 - Message phone line, checked daily at 312-353-6609
- Questions about application call SNAP Retailer Service Center at 1-877-823-4369

RESOURCES Continue

- MarketLink Handbook
 - Handbook details all processes related to MarketLink grant program, how to become an authorized SNAP retailer, & discusses the TotilPay Go point-of-sale processing solution:
<https://marketlink.org/assets/uploads/images/MarketLink-Handbook-Final-LoRes.pdf>
- MarketLink Flyer
 - Learn more about MarketLink free equipment & technical assistance grant program:
<https://marketlink.org/assets/uploads/images/MarketLink-Handbook-Final-LoRes.pdf>

UDAF COVID-19 FOOD ESTABLISHMENT GUIDELINES FOR FARMERS MARKETS



UPDATE - Issued January 21, 2021

UDAF's COVID-19 FOOD ESTABLISHMENT PERMIT GUIDELINES FOR FARMERS MARKETS

Please be advised that Food Establishment Permits for Farmers Markets do not supersede more restrictive city or county permitting authority or public health orders. Farmers Markets requesting Food Establishment Permits must meet with their local health department before Food Establishment Permits will be issued.



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UDAF's COVID-19 FOOD ESTABLISHMENT PERMIT GUIDELINES FOR FARMERS MARKETS

While UDAF is committed to affecting the state's most recent COVID-19 guidelines, be aware that these policies may be modified in the interest of public health or at the Governor's direction. Permit holders agree to be bound by the regulations currently in place, or any future guidelines established in the interest of public health or at the Governor's direction, and understand that failure to follow the guidelines may result in the loss of a permit.



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UDAF's COVID-19 FOOD ESTABLISHMENT PERMIT GUIDELINES FOR FARMERS MARKETS

For purposes of this directive, a "farmers market" means a market where a producer of a food product sells only a fresh, raw, whole, unprocessed, and unprepared food item UCA 4-5-102 (6). If a farmers market includes the sales of processed or prepared foods such as cheese, meat, or bottled foods, they are required to obtain a Food Establishment Permit from UDAF, and vendors selling processed or prepared foods must also be registered with UDAF, and display their company's Permit at their booth.



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UDAF's COVID-19 FOOD ESTABLISHMENT PERMIT GUIDELINES FOR FARMERS MARKETS

- One handwashing station or hand sanitizer station is required per every five booths
- Booths must be 10' apart
- Farmers markets are required to enforce CDC social distancing recommendations of at least 6' apart, and provide marked spacing to ensure compliance
- Farmers markets directors/managers should consider limiting/metering the number of people allowed access to the market to help prevent people from grouping
- Farmers markets should encourage “tap” or online payment options when possible



UDAF's COVID-19 FOOD ESTABLISHMENT PERMIT GUIDELINES FOR FARMERS MARKETS

- Vendors shall change gloves and sanitize point-of-sale equipment between transactions
- All vendors are required to wear gloves; those who collect money must not handle food items
- The farmers market area shall be delineated to provide shoppers and vendors with a 6' social distance. Vendors are required to wear a face mask
- Farmers market vendor offerings are limited to: prepackaged meats, cheeses, raw fruits, vegetables and other agricultural products



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UDAF's COVID-19 FOOD ESTABLISHMENT PERMIT GUIDELINES FOR FARMERS MARKETS

- Farmers Markets shall not have art/craft vendors unless approved by their local health department
- Farmers markets shall not have food sampling, unless the samples are prepackaged
- Farmers markets shall not have food service vendors unless approved by their local health department
- Farmers markets shall not have any form of entertainment, or demonstrations in order to remain an essential service
- Vendors (selling fresh produce) may only sell whole, uncut produce



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UDAF's COVID-19 FOOD ESTABLISHMENT PERMIT GUIDELINES FOR FARMERS MARKETS

- Farmers markets are required to have shoppers wear face masks
- Farmers markets should consider adding pre-orders for boxed or grab and go options
- Farmers markets should encourage vendors to participate in delivery and online distribution options
- Farmers markets are encouraged to maintain their existing nutrition incentive programs (i.e. SNAP, Double Up Food Bucks)
- Vendors who do sell pre-package products are required to be registered with the Utah Department of Agriculture and display their company's current Food Establishment Permit at their booth



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UDAF's COVID-19 FOOD ESTABLISHMENT PERMIT GUIDELINES FOR FARMERS MARKETS

- For questions regarding these recommendations, please contact Travis Waller at twaller@utah.gov or Tim Lane at tlane@utah.gov or 801.317.7595
- COVID-19 Updates: <https://ag.utah.gov/news/>
- [UDAF's COVID-19 Food Establishment Permit Guidelines for Farmers Markets](#)



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ADAPTING COMMUNITY SUPPORTED AGRICULTURE MODELS DURING COVID-19

TIPS FOR RUNNING CSA PICK-UP SITES

Cleaning & Sanitizing

- Have hand sanitizer
- Wear food grade/disposable gloves
- Sanitize food contact surfaces in wash/pack area & storage, farm equipment, & containers



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TIPS FOR RUNNING CSA PICK-UP SITES

Delivery & Pick-Up

- Use markers on ground every 6 feet to socially distance
- Assign staggered pick-up times
- Consider boxed shares in lieu of open or free choice CSA



Photo courtesy of Urban Tilth CSA (<https://www.urbantilth.org/csa/>)



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TIPS FOR RUNNING CSA PICK-UP SITES

Delivery & Pick-Up continued

- Request 1 person per household (no kids) come to pick up site
- Consider first hour of box pick up time for those immune compromised & offer home delivery for extra fee
- Encourage members to touch only their box and their food, wear face masks, & leave promptly



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QUESTIONS & ANSWERS



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CONTACTS

- Kelsey Hall, Associate Professor & USU Extension Specialist in Local Food Marketing, kelsey.hall@usu.edu or 435-797-3289
- Hannah Martin, Produce Incentive Specialist, Utah Department of Health, hmartin@utah.gov