

CHAPTER 3

Accepting Food and Nutrition Program Benefits

This section outlines the various food and nutrition benefits programs available to farmers' markets across Kentucky and provides information on how a market can accept each program. Programs covered are SNAP, Senior Farmers' Market Nutrition Program, WIC, and Fresh Rx for Moms. You can find evaluation tools to measure the impact(s) of accepting farmers' market nutrition benefits programs at the end of this section.

To maximize the farmers' market's ability to serve the limited-resource audience, it is essential to accept EBT (Electronic Benefit Transfer) payments from SNAP (Supplemental Nutrition Assistance Program) participants and Women, Infants, and Children's Farmers' Market Nutrition Program (WIC FMNP) and SFMNP (Senior Farmers' Market Nutrition Program) benefits.

If the market has not previously accepted SNAP, WIC FMNP or SFMNP, your local Extension agent may help. Below are the steps every market

needs to take to apply and/or determine eligibility to participate in each program. Detailed information about how to apply for these programs is available on the Kentucky Department of Agriculture website, www.kyagr.com/marketing/farmers-market.html. The most up-to-date KDA "Kentucky Farmers' Market Manual & Resource Guide" can be found in the *Forms & Documents* dropdown section located on the right side of the webpage.

SNAP Benefits

Farmers' markets, as well as individual farmers selling directly to customers, can apply to accept SNAP benefits. Sharon Spencer and Kate Hamilton with the Kentucky Department of Agriculture (KDA) are willing to provide personal support for markets or individual producers applying to accept SNAP benefits. Contact Sharon by phone at 502-782-4127 or email at sharon.spencer@ky.gov, and contact Kate at kate.hamilton@ky.gov.

Applying to be an authorized SNAP retailer can happen at any time of year. However, submitting all your paperwork several months before the market's opening will allow the entire market to serve more



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customers throughout the sales season. Below is an overview of the three steps markets and farmers need to take to accept SNAP benefits.

1. Ensure your market or farm business has these items in place before applying to become an authorized Food and Nutrition Service (FNS) SNAP retailer:

- A bank account
- A system of record keeping
- A method of processing payments (see step 3 *FREE EBT Processing*)
- Who will be responsible for operating the EBT machine on market days
- A type of script to be used for SNAP purchases (usually wooden tokens)
script needed for markets only
- A method for reimbursing vendors for transactions
for markets only

2. Establish an account with FNS within the USDA (U.S. Department of Agriculture).

- Complete the application online at www.fns.usda.gov/snap/farmer-producer.
- Sharon Spencer and Kate Hamilton with the Kentucky Department of Agriculture (KDA) are willing to provide personal support for markets or individual producers applying to accept SNAP benefits. Reach Kate by email at kate.hamilton@ky.gov. Contact Sharon by phone at 502-782-4127 or email at sharon.spencer@ky.gov.

3. Apply for FREE leased EBT processing equipment once you are an authorized SNAP retailer.

- Contact LaShana Watson, Department of Community Based Services, Division of Family Support, 502-564-3440 ext. 3700 or by email lashana.watson@ky.gov.
- This free equipment only processes EBT transactions. Credit/Debit card transactions will require a different card reader.

Find additional support and guidance at the Farmers' Market Coalition Website, <https://farmersmarketcoalition.org/education/snap>, including a step-by-step guide on "How to Become a SNAP Authorized Retailer."

Senior Farmers' Market Nutrition Program

More than 106 farmers' markets participate in the SFMNP. KDA administers this program. Limited-resource seniors are issued a debit card or app worth \$50 for the purchase of fresh, unprocessed produce from participating farmers' markets. You can find the list of approved foods on the KDA website, <https://www.kyagr.com/consumer/senior-farmer-market.html>.

Cards/apps are issued at a pre-established location in each county. SFMNP benefits are issued after June 1 of each year and must be spent by Oct. 31 of the same year. The benefits may be spent only on approved foods. Market participation in this program is limited. **Applications are competitive and must be received no later than Sept. 30 for the following year's season.** Below are the steps markets must take to participate in SFMNP.

1. Find out if your county is eligible to participate in SFMNP and/or has an SFMNP distribution agency.

- a. Visit <https://www.kyagr.com/consumer/senior-farmer-market.html> to learn about county participation. You can also contact Jesse Frye (jesse.frye@ky.gov or 502-382-7458).
 - i. Jesse covers the western region of Kentucky.
 - ii. Stephanie covers the eastern region of Kentucky.

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2. **If your county already has a distribution agency, make sure your market meets the eligibility requirements.**
 - a. A complete list of market eligibility requirements is at <https://www.kyagr.com/consumer/senior-farmer-market.html>.
 - b. Eligible markets can find the Farmers' Market Contract online at [https://www.kyagr.com/consumer/documents/FD_FMNP Farmers Market Contract.pdf](https://www.kyagr.com/consumer/documents/FD_FMNP_Farmers_Market_Contract.pdf). Applications are submitted to Jesse Frye (jesse.frye@ky.gov or 502-382-7458).
 - i. Jesse Frye covers the western region of Kentucky.
 - ii. Stephanie covers the eastern region of Kentucky.
3. **If your county is eligible, but does not have a distributing agency, work with Jesse Frye (jesse.frye@ky.gov or 502-382-7458) to find a qualified distributing agency.**
4. **Attend the SFMNP Market Manager Training.**
 - a. If a market is accepted into the SFMNP, the market manager must attend a training course hosted by the KDA. Market managers are then expected to provide SFMNP training to all interested farmers' market vendors.
 - b. Each individual farmer participating in SFMNP must:
 - i. attend a SFMNP training hosted by their market manager,
 - ii. turn in a farmer application to the KDA ([https://www.kyagr.com/consumer/documents/FD_FMNP Farmers Application.pdf](https://www.kyagr.com/consumer/documents/FD_FMNP_Farmers_Application.pdf)), and
 - iii. have a smart device that can read a QR code to receive payment.

WIC Farmers' Market Nutrition Benefits

The Kentucky Department for Public Health Nutrition Services Branch collaborates with KDA to administer the WIC Farmers' Market Nutrition Program (FMNP) at 126 farmers' markets in 79 counties of Kentucky. Local WIC agencies issue food benefits worth \$30 each summer to eligible WIC recipients for the purchase of fresh fruit and vegetables. Digital benefits are usually issued in June and may be used at markets through Oct. 31. Information about WIC FMNP including handouts in multiple languages listing locations of qualifying markets and lists of eligible foods is available at this website: <https://www.chfs.ky.gov/agencies/dph/dmch/nsb/Pages/wic.aspx>. **Markets wishing to accept WIC FMNP should contact the WIC FMNP coordinator by Sept. 30 of the current year to be eligible to accept WIC FMNP the following year.**

Below are the steps markets must take to participate in WIC FMNP.

1. **Determine if your county is eligible to participate in WIC FMNP (Currently, there is not sufficient federal funding to offer WIC FMNP in all 120 counties).**
 - a. For a list of the counties and markets currently participating in WIC FMNP, visit <https://www.chfs.ky.gov> then search "WIC."
 - b. Contact the KY WIC FMNP Coordinator. (Alan Peck Email: alan.peck@ky.gov Phone: 502-564-2945)
2. **Markets in eligible counties should meet the following general requirements:**
 - a. The market must have been in operation for at least one (1) year.
 - b. Be a KY Proud Registered Farmers' Market. To learn more and register, visit <https://www.kyproud.com/about-membership>.

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- c. Have Wi-Fi or cell service available to operate a smart device to process WIC FMNP benefits.
 - d. Meet additional state farmers' market requirements as described by WIC FMNP program coordinator.
- 3. If all criteria are met, market manager must:**
- a. Complete a Market Agreement provided by WIC FMNP
 - b. Complete the Market Application provided by WIC FMNP
 - c. Attend an annual training
 - d. Complete the Training Checklist
 - e. Abide by all rules and regulations provided in the Farmers Agreement to be an approved KY WIC FMNP Farmer
 - f. Assist Market Vendors "Farmers" to attend annual training
 - g. Assist Market Vendors "Farmers" to complete the Farmers Agreement
 - h. Assist Market Vendors "Farmers" to abide by all rules in the Agreement

Fresh Rx for Moms

This is a produce prescription program for mothers or expectant mothers enrolled in Medicaid. In 2023, participants received \$26 per week in Fresh Rx for Moms farmers' market tokens to be spent at qualifying markets to buy locally grown produce or a qualifying Community Supported Agriculture (CSA) share. This program is available across the state thanks to a USDA GUSNIP grant, administered by Community Farm Alliance. Interested farmers' markets must apply with Community Farm Alliance

to offer Fresh Rx for Moms. Applications will be available in December for the next market season. For more information and to receive updates about the application opening, please visit Community Farm Alliance's website at cfaky.org/freshrx or email sandra@cfaky.org.

If you are in the beginning phases of starting a farmers' market, we recommend you connect with Community Farm Alliance (CFA www.cfaky.org) for support in starting a farmers' market. CFA provides support for new and existing farmers' markets on a variety of market topics, many of which are referenced below. For new markets, CFA has a Farmers' Market Toolkit (<https://cfaky.org/kyfmtoolkit>) that walks through all the steps of starting a new farmers' market.

Accepting Food and Nutrition Program Benefits Evaluation

If you would like to assess the results of your activities, the following table may be useful in evaluating a program or project from the Farmers' Market Toolkit, either as the result of a work plan created after implementing the Assessment Tool worksheet or for a predetermined activity.

For Extension Agents, this table provides examples of ways to evaluate a program or project from the Farmers' Market Toolkit and construct measures to determine outcomes for success stories, KERS, and PSE activities reported via the Food Systems Impact survey.

Examples of related success stories copied from KERS follow the table below. The highlighted sections in the stories show how specific results were reported.

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Action	Type of PSE Change	Indicators	Outputs
Begin acceptance of SNAP EBT, WIC (FMNP), and/or Senior (SFMNP) benefits	Systems change	Number of SNAP EBT dollars, FMNP benefits, and/or SFMNP benefits redeemed	Report the number of customers using SNAP EBT to show PSE reach.
		SNAP EBT, FMNP benefits, and/or SFMNP benefits	Report amount or percentage of overall sales from SNAP EBT, FMNP benefits, and/or SFMNP benefits to show implementation success.
Promote acceptance of SNAP EBT, WIC (FMNP), and/or Senior (SFMNP) benefits	Promotional change	Number of flyers advertising acceptance of EBT, WIC FMNP benefits, and/or Senior SFMNP benefits distributed at FM	Report the number of flyers distributed at FM to show PSE reach.
		Number of flyers or posters posted advertising acceptance of EBT, FMNP benefits, and/or SFMNP benefits	Report the number of flyers or posters posted to show potential PSE reach.
		Number of locations where flyers or posters advertising acceptance of EBT, FMNP benefits, and/or SFMNP benefits were posted	Report the number of locations flyers or posters posted to show geographic scope of promotion (number of neighborhoods, sq. miles, etc.).
		Number and type of media advertising acceptance of EBT, FMNP benefits, and/or SFMNP benefits	Report media reach (newspaper subscribers, number of mailers, radio listeners) to show PSE reach.
		Number and type of websites that are promoting acceptance of EBT, FMNP benefits, and/or SFMNP benefits	Report type of websites and number of website hits promoting acceptance of EBT, FMNP benefits, and/or SFMNP benefits.

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Food and Nutrition Program Success Stories

All stories reported below were accessed from the Cooperative Extension Reporting System (KERS).

Farmers' Market

Martin County has 12,500 residents and 37% live below poverty level with a median income of only \$22,497.00. Residents of the county have a need for fresh fruits and vegetables at an affordable price.

Because of the COVID-19 pandemic, this year's farmers' market was a challenge. All produce had to be packaged separately, masks worn, and social distancing practiced.

The Martin County Farmers' Market participated in the POP Program (Power of Produce) during National Farmers' Market week, Aug. 2-6, 2021. We had fun games and educational activities for the POP Club kids with more than 300 attending the three-day event. We distributed more than \$1,500 in POP bucks to buy fresh fruit and vegetables.

The Martin County Extension Service worked cooperatively with the Kentucky Department of Agriculture, Martin County Health Department and Martin County Senior Citizens Center to distribute WIC vouchers to 150 WIC recipients and Senior vouchers to 80 Senior Citizens. Participants could use these vouchers to buy fresh, locally grown fruits and

vegetables only at the farmers' market. Healthy recipes and cooking and canning demonstrations were offered during the season to promote consumption of fresh fruits and vegetables.

The Senior voucher redemption rate was over 94% this year, and proves we are helping limited-resource families afford fresh produce.

New Strategies Yield Surge in Farmers' Market Revenues

The Johnson County Farmers' Market has always provided strong revenue streams for producers, but the growing use of social media platforms for selling has created a real challenge for producers who sell off the farm. At the same time, a large market segment — limited-resource families – continues to struggle to locate affordable sources for fresh produce.

With the guidance of the County Extension agent and program assistant for Agriculture and Natural Resources, both needs are now being met. *The market implemented EBT technology for the first time ever, providing an opportunity for growers to capture SNAP and PEBT benefits. These two revenue streams were complemented by a new Facebook page exclusive to the market, and together these efforts helped the market generate more than \$12,000 in sales, providing backing and data that can help the group leverage additional marketing assistance and other resources in the future.*

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