

COUNCIL ON THE ENVIRONMENT OF NEW YORK CITY'S (CENYC)
GREENMARKET PROGRAM



**FOOD STAMPS IN
FARMERS MARKETS
PROJECT
PROGRESS REPORT**



EXECUTIVE SUMMARY

It is remarkable that in a place like New York City, food scarcity could be a problem, but according to the New York Coalition Against Hunger, an astounding 1.2 million New Yorkers—or one in seven city residents—suffer from food insecurity. Recent research by the New York City Department of City Planning shows that the majority of these food insecure New Yorkers are living in low-income communities which lack access to reasonably priced, high-quality fresh food, and must rely instead on bodegas and fast food restaurants to meet their food and nutritional needs. Its 2008 study of the shortage of grocery stores supplying fresh food in city neighborhoods, which was initiated by the outcry of local residents, detailed the following concerns:

Three million New Yorkers live in neighborhoods with high need for fresh food outlets, including such high-need areas as Central and East Harlem and Washington Heights in Manhattan; Bushwick, Bedford Stuyvesant, East New York, and Sunset Park in Brooklyn; Corona, Jamaica, and Far Rockaway in Queens; South Bronx, Williamsbridge/Wakefield, and Pelham Parkway in the Bronx; and St. George and Stapleton in Staten Island.

Low income households may be further adversely affected without competitively-priced fresh food available at the neighborhood level. The consequences include more time and money being budgeted for grocery shopping.

Food dollars being spent by residents in high need areas are likely spent at discount and convenience stores whose line of food products is limited, of little nutritional value, and generally more expensive than the same products sold at supermarkets or farmers markets. These stores do not generally carry produce and meat at affordable prices or at all.

According to the Food Trust, this overwhelming lack of access to fresh food has resulted in an epidemic of nutrition-related illnesses, including obesity, diabetes, and heart disease, in these very same neighborhoods. As a result, they suggest that “diets that rely on food from bodegas and corner stores are often higher in foods that contribute to diet-related disease.” Of course, the answer lies not only in increasing the number of supermarkets, which often do not have a good selection of fruits and vegetables, but in increasing the





availability of fresh, healthy food for low-income people through all possible food outlets and that includes farmers markets.

To that end, the Council on the Environment of New York City's (CENYC) Greenmarket program operates forty-nine (49) farmers markets in the five boroughs of New York City and has been providing locally-grown food to New York City communities for over 30 years. Our markets are as diverse as the city in which they are located, and as such, many are sited in the under-resourced communities mentioned above like Corona, Sunset Park, and the South Bronx. With nearly 22% of the New York City population, or nearly double the national rate of 13%, living below the federal poverty line, expanding EBT access to existing and new Greenmarkets is essential to having a positive impact on improving the health of low income households.

As part of CENYC's health and nutrition initiatives, beginning in 2005 Greenmarket implemented one of the most aggressive food stamp promotion programs for farmers markets in the country. Our goal was to make healthy food more accessible and affordable to low income neighborhoods in New York by creating a mechanism where residents can use their food stamps at our farmers' markets. Not only do these families need access to the fresh, high-quality food sold at farmers markets, food stamp sales also offer an enormous financial opportunity to farmers selling at markets in city communities with high rates of food assistance, and is often the determining factor in the success of those markets. (It is estimated

that New York City has \$1 billion a year in food stamp benefits.) Moreover, the Department of Agriculture estimates that every additional dollar in food benefits generates \$1.84 in economic activity. As such, food stamp usage at farmers markets has a significant multiplier effect on strengthening our local and regional economies.

Thanks to continued funding from New York City Council Speaker Christine Quinn and the New York City Council, as well as additional support from The Farmers Market Federation of NY and the U.S. Department of Agriculture (USDA), CENYC/Greenmarket was able to pilot different models (see appendix 3) and establish successful partnerships which have led to consistent growth in both EBT Greenmarkets and sales. In fact, in just four years, we have gone from accepting EBT at 3 markets in 2005 to 23 in 2009! In that time, EBT sales have increased one hundredfold to over \$100,000 annually, and in some markets, daily EBT sales have topped \$3,000. This dramatic growth demonstrates that shoppers using EBT will not only shop at farmers markets, but that this income can be a critical supplement to farmers who depend on these markets for survival. Along with CENYC/Greenmarket's food stamp initiatives, the Federal Farmers Market Nutrition Program (FMNP) checks for seniors and WIC participants and the NYC Department of Health and Mental Hygiene's (NYC DOMHH) Health Buck Program, are the cornerstone of ensuring that all New Yorkers have access to the freshest most nutritious foods grown on family farms in the New York region.

BACKGROUND

While CENYC/Greenmarket's food stamp initiative has proven to be a huge success —through expanded access, increased sales, and growing satisfaction from both farmers and customers—this was not always the case. In 2001, Congress mandated that food stamps be converted from paper coupons to Electronic Benefit Transfer (EBT) cards. The new electronic debit-style EBT cards require electricity and a phone line not commonly found on the sidewalks and parks where farmers markets take place. Markets that once redeemed thousands of dollars worth of food stamps became limited to cash and FMNP sales—reducing access to fresh produce and preventing farmers from accessing the nearly one billion dollars of federal EBT money that flows into the city. As a result, prior to 2005, although the 200 Greenmarket farmers were, and continue to be, the largest redeemers of New York State Farmers' Market Nutrition Program (FMNP) WIC and Senior checks, none had the technology to accept EBT/food stamps. Thus, even when we opened farmers' markets in neighborhoods desperate for fresh foods, this digital divide prevented EBT clients from being able to use their food stamp benefits.



To address this problem, the Farmers' Market Federation of NY, the NY State Office of Temporary & Disabled Assistance, and the New York State Department of Agriculture & Markets (NYSDOAM) piloted a number of programs utilizing battery-operated, wireless point-of-sale terminals at farmers' markets. These machines allow customers to shop with EBT at farmers' markets, and when available and successfully implemented, they offer a single solution to a two-fold problem; increasing access to fresh, local foods, while funneling a major new revenue stream to local farms. Prior to 2005, these programs emphasized distributing individual terminals directly to farmers. However, due to underperforming technology, and very limited publicity and promotion, few farmers wanted to participate and few dollars were spent on food items. For example, although representing a 40% increase from 2003, in 2004 only fifty-five (55) farmers in all of New York State made EBT sales totaling \$35,200.

ADVANTAGES: THE CENTRAL TERMINAL MARKET (AKA THE "TOKEN" MODEL)

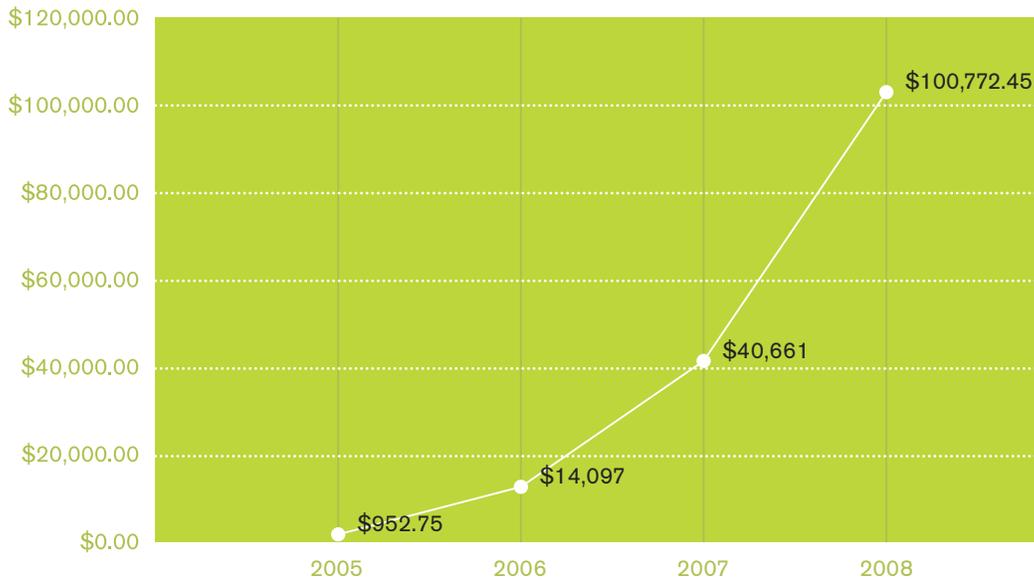
- Targets low-income communities with high EBT participation
- The EBT coordinator operates the wireless terminal at the managers table and distributes wooden tokens in the amount of the EBT charge
- All eligible vendors in the market accept \$1 and \$5 tokens
 - › Permits person to person interaction
 - › Spanish speaking EBT Coordinators (Also Mandarin at Sunset Park Greenmarket)
 - › Less stress dealing with technology for farmers leads to more time to make sales
- Information is available on food stamp eligibility, pre-screenings, help-lines at the Greenmarket Information table
- EBT signage is available at all stands and Greenmarket Information table

THE ROAD TO CONTINUED GROWTH: EBT OPERATIONS FROM 2005 – 2008

In an effort to improve results, in 2005 CENYC, in partnership with the NYSDOAM, implemented a pilot utilizing the Central Terminal Market token model at three (3) Greenmarkets. The system proved to be costly, administratively burdensome, and yielded few sales. However, in our commitment to seeing the program succeed, we evaluated what worked and where we needed to improve our efforts, and with continued funding from Speaker Quinn and the New York City Council, expanded the program to six additional markets for 2006 and saw our sales increase from \$1000 to \$14,000. This growth convinced us that we were headed in the right direction despite the challenges associated with operating EBT at farmers markets—insufficient technology, increased staffing costs, administrative burden, and third-party processor difficulties and ineptitude.

In 2007 CENYC/Greenmarket received continued funding from NY City Council as well as the USDA, at a level we found necessary to operate an effective EBT initiative. This included: coordinating a large-scale outreach and advertising

Seasonal Increase of EBT Sales



campaign; hiring an EBT Project Coordinator; purchasing and maintaining thirty-five wireless terminals; and providing back-end administrative and accounting services to our farmers and our markets. As a result, in 2007 EBT sales rose to \$40,661 from \$14,000 the previous year.

In spite of the challenges of the Central Terminal Market model outlined above, along with significant difficulties with our third party card processor which led to increased accounting costs for Greenmarket and anxiety for farmers who needed convincing to remain in the program, the success of the 2007 season provided keen insight into what is required to operate a successful EBT farmers market.

Building on the experience and achievements of previous years, our goals for the 2008 season were numerous: continue to increase EBT sales at markets; increase public awareness that EBT is accepted at farmers markets; compare and contrast the central terminal v. individual terminal models to determine which system to employ in future years; demonstrate to farmers that participating in the EBT program would lead to increased sales; and ensure that more New Yorkers had access to the healthiest, freshest, and best-tasting products available, leading to increased health benefits, particularly in communities that suffer disproportionately from diet-related diseases.

Thanks to increased financial support from the New York City Council, we were able to meet our goals and 2008 was our most successful EBT year-to-date demonstrating what can be accomplished with adequate funding and strategic partnerships. EBT sales grew from just under \$1000 in 2005 to \$100,772, in 2008 representing a 10,000% increase in four years and a 150% increase from 2007. An evaluation of our results led us to the following conclusions at right.

REASONS FOR GROWTH IN 2008 EBT SALES

- One-third of EBT sales were made by first-time users. Our expanded multi-lingual promotion, advertising and outreach campaign is working.
- Expansion of EBT to 16 markets, a 25% increase from 2007. Our goal is to eventually provide EBT access at every Greenmarket (funding/technology dependant).
- The consistency and expertise that a full time EBT Project Coordinator provides cannot be understated.
- The NYC Human Resource Administration mailing to EBT enrollees in three NYC DPOH catchment zones informing them of Health Bucks and EBT-eligible farmers markets had an immediate impact on EBT sales and Health Buck redemption, nearly doubling sales in the first week.
- Health Bucks, Health Bucks, Health Bucks!
- Strategic Partnerships.

THE CORNERSTONES OF IMPROVING NUTRITION: PARTNERSHIPS AND INCENTIVES

Health Bucks Distributed at Greenmarkets: 2008 vs. 2007



HEALTH BUCKS AND EBT

A key element to the ongoing success of CENYC/Greenmarket's food stamp initiatives is continued funding for NYC DOMHH's Health Buck program. Health Bucks are paper vouchers, worth \$2 each, developed and distributed by NYC Health Department District Public Health Offices and which can be used to purchase fresh fruits and vegetables at participating farmers' markets. For every \$5 a customer spends using EBT, s/he receives a \$2 Health Buck coupon. This increase of 40% in buying power stretches a food stamp budget and encourages shoppers to spend more of their monthly food stamp allotment on fresh produce from the market. This innovative program helps even out the price of real versus mass produced food and helps CENYC/Greenmarket provide additional opportunities for residents to buy fresh and affordable produce while supporting regional farmers.

In 2008, Health Buck distribution at Greenmarkets totaled \$80,000, a significant increase from \$4,000 in 2007. Much of this was thanks to a mailing the Human Recourse Administration sent in the fall letting customers know that they could receive two \$2 Health Buck coupons for every \$5 spent in food stamps. As evidenced by an increase of 30% in daily food stamp sales from September 15 – November 15, this mailing brought many new customers to the market and the increased discount encouraged customers to spend more of their food stamp dollars on fresh fruits and vegetables.

MT. SINAI HOSPITAL

In 2008 Greenmarket also partnered with Mt. Sinai Hospital to distribute Mt. Sinai Prescription for Healthy Living Coupons. These \$2 coupons were distributed to encourage Mt. Sinai staff, patients and residents of nearby Carver Housing to shop more frequently at the market.

CORNELL COOPERATIVE EXTENSION

Staff and volunteers from Cornell Cooperative Extension's Farmers Market Nutrition Education Program perform cooking demonstrations at our markets using seasonal ingredients to encourage consumption of locally-grown fruits and vegetables and promote proper use of FMNP checks. Their goals are to increase access to fresh fruits and vegetables, motivate participants to purchase and increase their consumption of these foods, and promote both New York State growers and the farmers markets where they sell their products.

WIC AND SENIOR \$2 FMNP (FARMER'S MARKET NUTRITION PROGRAM)

The New York State Farmers' Market Nutrition Program (FMNP) provides checks to low-income, nutritionally at-risk families enrolled in the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) and Senior Nutrition Programs. The checks are redeemable for fresh fruits and vegetables at participating farmers markets including all of our 49 Greenmarkets. In 2008, \$5.635 million worth of FMNP checks were issued.

REACHING COMMUNITIES IN NEED WITH PROMOTION AND ADVERTISING

Outreach, advertising and education are enormously important factors in drawing EBT recipients out to farmers markets to use their EBT cards. Price and the assumption that Greenmarket is too expensive for the average EBT recipient were just some of the barriers we attempted to overcome with our outreach campaign. Others included the stigma that farmers markets cater only to the wealthy; the time constraints of working EBT recipients who don't have time to make it to our markets or time to cook the food available for purchase; lack of education about healthy diet choices; lack of

cooking skills, especially with unfamiliar vegetables and fruits; and language barriers.

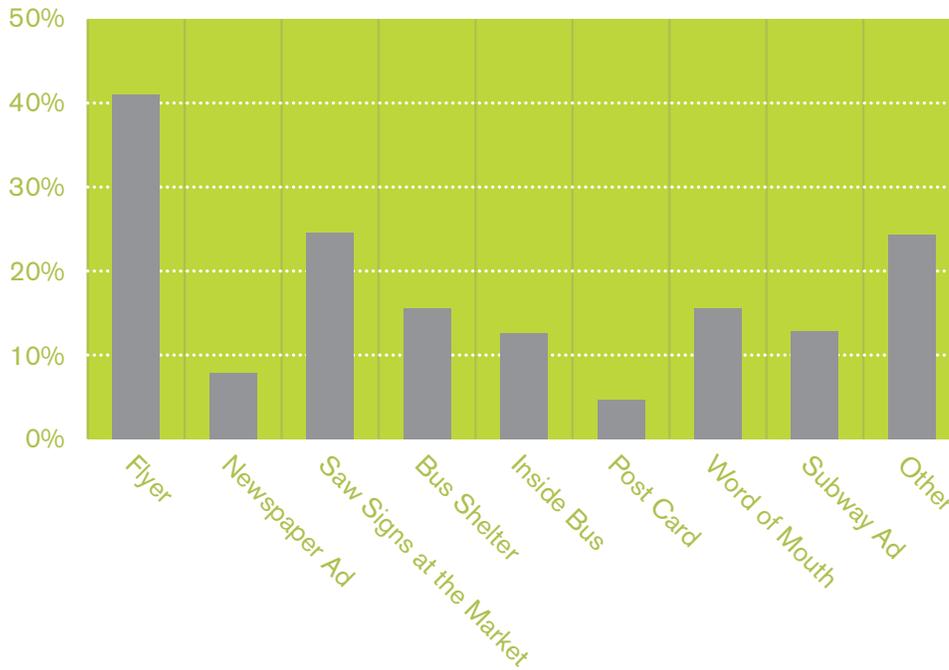
We had three goals for our promotion and advertising campaign in 2008. The first was that every person walking through an EBT market would be aware that they could shop with their EBT and/or credit cards. The second was that people with EBT cards who were already interested in healthy, local, fresh produce, but who didn't know about our program, would learn about it and shop at our markets. Also a larger, over-arching goal was educating low income New York City residents about the myriad benefits of shopping at Greenmarket for taste and freshness, improved health, and the positive environmental and economic impacts they provide.

In 2008, we expanded our community outreach and awareness efforts with an intensive, multilingual media outreach campaign



utilizing print, bus, and subway platform advertisements. (See Appendix 1 & 2). We began with a newspaper ad campaign that ran in three different papers from the end of June through October. This targeted campaign was aimed at both specific neighborhoods and the city overall. The newspapers included: Manhattan Times, Metro NY and El Diario. We also paid for English and Spanish posters which were hung in 11 different subway stations, 36 bus shelter locations, and posted on 1500 interior bus cards. All were located in close proximity to our EBT markets and advertised that Greenmarkets now accept EBT cards.

How Did You Learn You Could Use Food Stamps at this Farmers Market?



How Long have You Been Using Your Food Stamps to Shop at Farmers Markets



Our extensive community outreach, conducted on a year-round basis, including when markets are not in operation, targets community groups, food stamp offices, soup kitchens, food pantries, local churches, city officials, and community boards. In addition Greenmarket continually sends fliers and gives presentations to neighborhood organizations/service providers and community groups to spread the word. Prominent multi-lingual market signage is also crucial to making customers aware that they can use their EBT cards at that market.

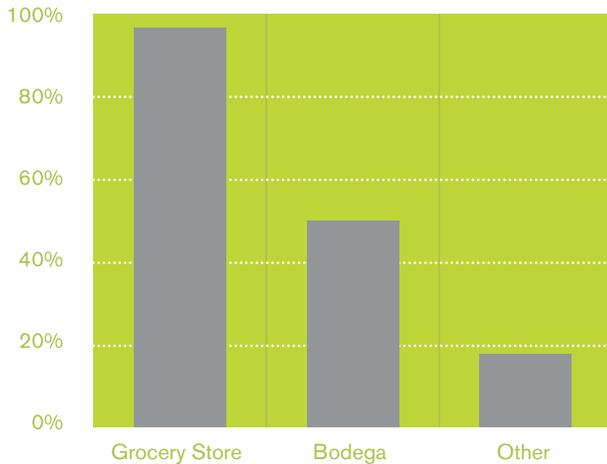
We surveyed food stamp shoppers asking how long they had been using their food stamps at Greenmarket. Over 30% reported that they had been using their food stamps at the markets for zero -two years, and over half of those were in 2008, which means that our outreach efforts had an impact. Additionally, HRA's proactive involvement and outreach to EBT participants is crucial to the continued success of the Food Stamps Farmers Market Program.

HEALTH BENEFITS: PROVIDING MORE ACCESS

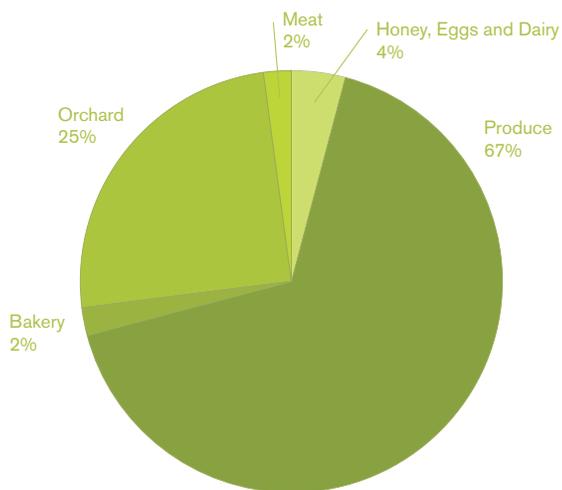
By expanding access to fresh, wholesome fruits and vegetables and enabling Food Stamp participants to shop at farmers markets, Greenmarket is having a positive impact on the way those New Yorkers most in need of healthy foods eat. Our dramatic increase in EBT sales from 2005 to 2008 demonstrate with proper management, public outreach and financial incentives like Health Bucks, New Yorkers using EBT will shop at farmers markets. We also know that Greenmarket EBT shoppers are spending their money primarily on those items most difficult to find in their neighborhoods—fruits and vegetables. Of the total 2008 food stamp dollars spent at greenmarkets 92% was spent on produce and fruits, 4% was spent on honey, eggs and dairy products, 2% on meats and 2% on baked goods.

A study released by the Bronx District Public Health Office in July 2008 found that South Bronx residents who shop at farmers markets eat more fruits and vegetables than those who do not frequent farmers markets. The study also reports that South Bronx food shoppers' main concerns about food are quality, variety and cost and that farmers' markets were rated more favorably than area supermarkets and bodegas on all of these variables. This comes as no surprise, as an overwhelming amount of research shows that individuals living in economically disadvantaged areas in New York City and elsewhere are served mainly by bodegas and convenience stores, which lack the capacity to sell fruits, vegetables, nonfat milk and other healthful items or that sell less quality food at higher prices. Furthermore the study found that although food stamps are an important payment method at super markets, they are underutilized at farmers markets. Three in ten people use their EBT/food stamps at super markets, compared with fewer than one in ten at farmers markets. Clearly, in spite of our success, there is still much work to do to inform EBT users that they can purchase fresh, healthy produce at Greenmarkets.

Where Else do You Shop with Your Food Stamps?



Percentage of Product Purchased with EBT/Food Stamps



CONCLUSION



The myth that Greenmarket doesn't operate markets in low income neighborhoods, and that lower income shoppers cannot support a farmers market, has clearly been dispelled by our experience, and not just this past year, but over the past twenty plus years that we have operated Greenmarkets in Harlem, Washington Heights, the South Bronx, and various locations in Queens. As farmers' markets become increasingly vital to addressing community food insecurity and the survival of small family farms, it is crucial to provide farmers with the technology to serve all consumers while informing the public of what is possible. However, in order to provide more access for those New Yorkers most in need to take full advantage of the healthiest resources available in their communities and for EBT at farmers markets to be consistent and effective, government partnerships, sufficient funding and financial incentives are crucial.

Reaching our goal of making EBT available at every farmers market New York City, if not the country, requires dedication and committed partnerships, and there is no doubt that we have the team in place to do this. CENYC/Greenmarket and all of its partners in New York City (NYC DOH, NYC HRA, NYC City Council, NY Farmers Market Federation, NY State Department of Agriculture and Markets, The USDA, and numerous community-based organizations, tenant associations, and residents) will continue to be leaders and innovators in the field demonstrating what is possible.

APPENDIX 1

OUTREACH CAMPAIGN: THE KEY TO SUCCESS

In order to ensure the ongoing growth and success of this program, the following is required.

1. Outreach

- Conduct targeted community outreach to food stamp and eligible food stamp participants in New York City and encourage them to use their food stamps to shop at farmers markets.
- Create an outreach plan tailored to each individual market by researching the neighborhood demographic to find out who is and who is not shopping at the market. Also create a contact list of neighborhood community groups, city agencies and other organizations with a similar mission for each individual market.
- Involve community organizations in our outreach efforts by researching community based organizations, non governmental organizations and government agencies in the area such as: community boards, legislators, schools, churches, community centers, New York City Housing Authority, WIC, Food stamp offices, and senior centers, any organization whose clients are enrolled or are eligible to be enrolled in food stamps.
- Partner with the Human Resource Administration (HRA) on advertising the availability and advantages of using food stamps at farmers markets. Work with the District Public Health Offices, HRA, and hunger organizations to conduct food stamp screenings at all of our markets.

2. Advertising

- Launch a citywide and neighborhood specific advertising campaign targeted to food stamp recipients or eligible food stamp recipients.
- Research the most effective citywide and neighborhood advertising mediums to successfully implement campaign.

3. Partnership and Collaboration

- Strong partnerships will allow our project to expand and reach out to more of the surrounding community, so collaborate with community based organizations, non governmental organizations and government agencies with a similar mission. This involves identifying potential partners in each neighborhood and then selecting those with whom it makes the most sense to build a relationship with.

4. Education

Educate low-income residents in NYC about nutrition, and the benefits of buying locally and shopping at farmers markets by:

- Providing informational materials at the managers table
- Doing cooking demonstrations and nutritional workshops

- Providing info and cooking tips for vegetables that might be unfamiliar
- Creating a multi-lingual brochure with nutrition information specifically on fruits and vegetables and the benefits of farmers markets
- Visiting community groups and offering classes

5. Logistics

- Expand food stamp access in NYC farmers markets by using the most efficient and easy to use system for farmers, customers, and greenmarket staff. This includes obtaining the best technology and improving token accounting, as well as working with the third-party processor to develop better and more consistent reporting tailored to farmers markets.

6. Market

- Foster a market environment that is welcoming to customers of various cultures and incomes, by making sure materials are in languages appropriate to the neighborhood, creating incentives to draw additional customers to the market, and distributing culturally appropriate recipes based on seasonal products.
- In addition, helpful product displays and clear signage that farmers accept EBT are crucial to creating a welcoming environment.

7. Evaluation, Model Building and Collaboration with EBT in Farmers Markets Projects

- Create a model for EBT that can be reproduced throughout the country by sharing our strategies, best practices, challenges, and success with other farmer market operators by presenting at conferences and creating a manual accessible on our website.

8. Food Access, Food Policy, Purchase-Support Programs

- Continue to advocate for the Health Buck and Farmers Market Nutrition Program.
- Develop new partnerships and support initiatives with existing partners.
- Work closely with the NY DOH Healthy Bodega Initiative as a method to increase access to healthy foods in under-resourced and food insecure communities.

APPENDIX 2 ADVERTISING CAMPAIGN



Turn Your Food Stamps Into Fresh Affordable Food At Your Local Greenmarket

EBT cards now accepted at these neighborhood farmers markets:

MANHATTAN:

HARLEM HOSPITAL
135th between
Lenox and 5th Ave
Thursdays 8-4

MT SINAI
99th and Madison
Wednesdays 8-4

92nd ST
1st Ave and 92nd
Sundays 9-4

INWOOD
Isham St between
Seaman and Cooper
Saturdays 8-3

175th ST
175th at Broadway
Thursdays 8-4

97th St
between Columbus
and Amsterdam
Fridays 8-2

BRONX:

LINCOLN HOSPITAL
149th between Park and Morris
Tuesdays and Fridays 8-3

BRONX BORO HALL
Grand Concourse
between 156th and 158th
Tuesdays 8-4

POE PARK
192nd at Grand Concourse
Tuesdays 8-3

QUEENS:
JACKSON HEIGHTS
34th Ave and 77th
Sundays 8-3

ASTORIA
14th between
31st Ave and 31 Rd
Wednesdays 8-1

BROOKLYN:

GRAND ARMY PLAZA
NW entrance of
Prospect Park
Saturdays 8-4

SUNSET PARK
4th Ave between
59th and 60th St
Saturdays 8-3

BEDFORD-STUYVESANT
YOUTH MARKET
Lewis Ave between
Decatur and McDonough
Saturdays 8-4

FT. GREENE
Washington Park and DeKalb
Saturdays 8-5



**Look for
this mark**



Greenmarket runs 45 market locations in NYC. For one near you visit www.cenyc.org Made possible through generous funding from NYC Council Speaker Quinn and NYS department of AG and Markets. Greenmarket is a 501(c)(3) non-profit program of the Council on the Environment of New York City. For more information call 212-788-7476 or visit www.cenyc.org.

APPENDIX 3

LESSONS LEARNED: THE POSITIVES AND NEGATIVES OF EBT MARKET MODEL

CENTRAL TERMINAL

Pros:

1. Busy farmers don't have to operate terminal
2. Person swiping card trained to answer questions about food stamp benefits: how to apply, where offices are located, have time to make sure transactions process
3. All vendors who sell food stamp eligible products can accept tokens
4. Only one terminal per market so less money is spent on terminals and fees

Cons:

1. Huge administrative and staff costs (Staff time at market, bookkeeping)
2. Organization responsible for accounting and payments to farmers
3. Potential token discrepancies: easily lost by customers and farmers, often not redeemed right away (Make reconciliation of accounting harder)
4. EBT customers have to come to central location to swipe card before shopping. Increases visibility and potential stigmatization of using food stamp benefit
5. Model confusing: have to teach customers to shop with tokens

FARMER-OPERATED

Pros:

1. Customers can shop directly at farm stand decreasing stigmatization of food stamps, less confusing for customer
2. No need for tokens or "scrip"
3. Money gets deposited directly into farmers' accounts
*ideal model situation
4. Farmers have more responsibility and thus more concern if project functions smoothly

Cons:

1. Lessens chance that all farmers at a market will accept EBT: some not willing to use, some forget it that day, some don't charge it. Makes access less consistent
2. Card service companies not necessarily able to track EBT sales tracking
3. More expensive: more time spent troubleshooting because more terminals in use, purchases more terminals, spent more money on terminal fees

APPENDIX 4

GLOSSARY OF TERMS

EBT

Electronic Benefit Transfer card: modern incarnation of food stamp coupons, is debit-style card that swipes like credit card and deducts food stamp benefits from recipients account

FNS

Food and Nutrition Service, need approval # from them to become authorized to accept EBT cards. Info at www.fns.usda.gov

POS (POINT-OF-SALE) TERMINAL

Wireless, battery-operated terminal used to accept EBT and credit cards at markets. Enables card sales to be made outside because don't need phone line or internet signal

SCRIP

Any substitute for currency which is not legal tender and is often a form of credit. Forms of scrip include subway tokens, farmer's market tokens or coupons, arcade tokens and tickets, and "points" on some websites

TOKEN

Wooden coin with monetary value of \$1 to be used for shopping at central terminal markets with food stamps (and/or credit cards).

CENTRAL TERMINAL

Model used to accept EBT that involves one POS terminal and tokens

FARMER-OPERATED

Model used to accept EBT and credit card where farmers operate individual terminals and have merchant accounts linked to bank accounts

THIRD PARTY PROCESSOR

Card service company that sells POS terminals and processes credit, debit and EBT transactions. Requires setting up an account with a card service company: they program your POS terminal and link your merchant account to your bank account.



MONTHLY FEE

Fee charged by the card service company for maintaining an account. Includes: monthly wireless service fee and customer service fee, monthly percentage on credit card sales

TRANSACTION FEE

Fees charged by the card service company to process sales. Includes:

- Fee to swipe credit/debit card
- Fee to swipe EBT card
- Fee to close your "batch" at the end of each day

APPENDIX 5

FOOD STAMP ELIGIBILITY REQUIREMENTS



ELIGIBLE FOOD ITEMS

Households CAN use food stamp benefits to buy all food intended to be eaten at home. This includes the four staple food categories (breads/cereals, dairy products, fruit and vegetables, meat, fish, poultry) as well as nonalcoholic beverages, snack foods, soft drinks, candy, and ice. Eligible items include:

- Breads, muffins, cookies, granola
- fruits and vegetables;
- meats, fish, eggs and poultry
- maple & honey products (including candy)
- fruit juice, cider, soymilk
- dairy products
- plants that are grown as food (i.e. herbs, tomatoes, peppers)
- preserves (including jams, jellies, chutneys, canned/picked vegetables & fruit)

NON-ELIGIBLE ITEMS

Households CANNOT use food stamp benefits to buy the following nonfood items or select food items, such as:

- pet foods;
- plants grown for flowers or decorative foliage (non-edible)
- wreathes, roping, Christmas trees
- arrangements of cut or dried plant materials,
- candles or wax products
- firewood or wood products
- yarn or wool products
- soaps or cosmetics

Households CANNOT use food stamp benefits to buy select food items, such as:

- hot or 'ready to drink' beverages such as cups of cider or wheatgrass juice
- alcoholic beverages
- foods that are hot at the point of sale
- food intended for on premises consumption

APPENDIX 6

ADDITIONAL RESOURCES

EBT/FOOD STAMPS INFO

To see if you qualify for Food Stamps
or for more info on office locations
Call: 1866 FOOD NYC (366-3692)
Online: www.fns.usda.gov OR Human Resource Administration
(HRA) InfoLine: 1-877-472-8411
www.nyc.gov/hra

For info about EBT accepted at Greenmarkets
visit www.cenyc.org or call 212-341-2324

WIC AND SENIOR \$2 FMNP (FARMER'S MARKET NUTRITION PROGRAM)

The New York State Farmers' Market Nutrition Program (FMNP) provides checks to low-income, nutritionally at-risk families enrolled in the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) and Senior Nutrition Programs. The checks are redeemable for fresh fruits and vegetables at participating farmers' markets.

The purpose of the program is to promote improved nutrition through increased consumption of locally grown fresh fruits and vegetables. It is also intended to expand sales at farmers' markets. The Department collaborates with the New York State Department of Health, the New York State Office for the Aging, and Cornell Cooperative Extension in administering the program.

Farmers must sign up annually with a manager of the market(s) in which they plan to participate. Farmers will receive participation materials from the Department after we are notified by the market manager. There is no fee to participate.

WIC clients receive benefits automatically provided that their local WIC agency participates in the Program. FMNP checks are issued one per household, not by individual.

Seniors receive their FMNP checks from local senior centers, except in New York City where checks are issued from congregate meal sites or the Department of Health's Food and Nutrition sites. Eligible seniors must be at least 60 years of age and be receiving benefits through Social Security, public assistance, food stamps, HEAP, or section 8 housing or earn less than \$1,491 per month for a single senior or \$2,010 for a couple.

For more information on participation in the Farmers' Market Nutrition Program and how to redeem FMNP checks, please contact NY State Department of Agriculture & Markets:



Jonathan Thomson at jonathan.thomson@agmkt.state.ny.us Bob Lewis (Program Coordinator), (718) 722-2830, bob.lewis@agmkt.state.ny.us

OTHER HELPFUL ORGANIZATIONS, WHO WORK IN HUNGER ACTION AND EBT RELATED FIELDS, COORDINATE FOOD STAMP PRE-SCREENINGS AND PROVIDE SUPPORT:

Farmers' Market Federation of New York,
Diane Eggert, 315-475-1101, diane.eggert@verizon.net
The Farmers' Market Federation of New York is a grassroots, membership organization of farmers' market managers, market sponsors, farmers and market supporters.

New York City Coalition Against Hunger (NYCCAH):
212-825-0028 ex. 218, The New York City Coalition Against Hunger (NYCCAH) represents the more than 1,200 nonprofit soup kitchens and food pantries in New York City and the more than 1.3 million low-income New Yorkers who are forced to use them. The Coalition works to meet the immediate food needs of low-income New Yorkers and enact innovative solutions to help them move "beyond the soup kitchen" to self-sufficiency.

United Way of New York City:
212-251-4091, <http://www.unitedwaynyc.org/>
United Way of New York City connects people, resources and ideas to create a thriving community characterized by income stability, educational success, and healthy people.



Hunger Action of NYS:

<http://www.hungeractionnys.org/index.htm>

The Hunger Action Network of New York State is a statewide anti-hunger coalition that combines grassroots organizing at the local level with state level research, education and advocacy to address the root causes of hunger, including poverty.

Food Bank NYC:

<http://www.foodbanknyc.org>

Food Bank for New York City works to end hunger and increase access to affordable, nutritious food for low-income New Yorkers through a comprehensive group of programs that combat hunger and its causes.

Community Food Security Coalition:

<http://www.foodsecurity.org/>

This national coalition defines food security as “the state in which all persons obtain a nutritionally adequate, culturally acceptable diet at all times through local non-emergency sources.

The Food Research and Action Center (FRAC):

<http://www.frac.org>

FRAC is a leading national organization working to improve public policies to eradicate hunger and under nutrition in the United States.

New York State Community Action Association

<http://www.nyscaaonline.org/>

NYSCAA is dedicated to the growth and education of Community Action Agencies in NYS to sustain their efforts in advocating and improving the lives of low-income New Yorkers. Check out

NYSCAA’s online message board to chat with service providers about hunger issues and upcoming events.

The Nutrition Consortium of New York State:

<http://www.hungernys.org>

The goal of the Nutrition Consortium of New York State is to reduce hunger, with their efforts directed toward the issues contributing to hunger and potential solutions for the low income populations of our state. Their “Hunger Data Book” provides county-level statistics on hunger, poverty rates, participation in federal food programs, and more. Their website invites people to participate in their monthly Food Stamp Workgroup and other activities.

NYC Nutritional Education Network:

<http://www.nycnen.org>

NYCNEN is dedicated to educating and supporting a network of members who seek to improve the food and nutrition environment for a healthier New York City. Their membership driven Network is comprised of people from organizations dedicated to food and nutrition issues. NYCNEN has always been an open, flexible structure for people to get together, learn about one another’s work and network.