



2018

LV Fresh Food Bucks

Vendor Guide

2018 Lehigh Valley Fresh Food Bucks Vendor Guide

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About LV Fresh Food Bucks

Buy Fresh Buy Local of the Greater Lehigh Valley, a program of the Nurture Nature Center, was awarded a highly competitive Food Insecurity Nutrition Incentives (FINI) program grant in 2017 to expand its incentive program for low-income residents purchasing local fruits and vegetables.

The grant, totaling \$267,000 over four years, will allow BFBLGLV to expand its SNAP incentive program, launched in Northampton County in 2015 as a FINI pilot project. The program was initially called Double SNAP, but was rebranded in 2018 as Lehigh Valley Fresh Food Bucks. SNAP is the Supplemental Nutrition Assistance Program, formerly called food stamps. FFB provides a 1:1 match (up to \$10 per day) for people using SNAP to buy more local fruits and vegetables at farmers markets, farm stands and stores, and farm shares. Participating corners stores provide a 2:1 match for customers to buy more fresh, local fruits and vegetables.

The goal of the FINI grant program is to increase fruit and vegetable consumption among SNAP beneficiaries. Survey results show that the BFBL program is a success: Since the launch of the program in 2015, more customers using the benefit report that they eat fresh (non-fried) vegetables more than once per day and eat fresh fruit at least once per day.

In 2017, BFBLGLV expanded the program into Lehigh County and piloted the program in several Healthy Corner Stores in Allentown, Bethlehem and Easton. BFBL Director Allison Czapp served as project coordinator of the Lehigh Valley Healthy Corner Store Initiative from 2014-2016.

A list of participating locations is available online at www.lvfreshfoodbucks.org. More locations will be added throughout the grant period. Grant partners include Lehigh Valley Health Network, which manages the Health Corner Store Initiative; St. Luke's University Health Network; the Kellyn Foundation; and the Greater Easton Development Partnership. Funding has also been provided by Two Rivers Health and Wellness Foundation and a Lehigh Valley Community Foundation 50th Anniversary Spark Grant.

Contact

For any questions/comments/concerns about the LV Fresh Food Bucks, contact:

Allison Czapp, Director

Buy Fresh Buy Local of the Greater Lehigh Valley

cell: 610-216-7659

office: 610-253-4190

allison@nurturenaturecenter.org

518 Northampton St., Easton, PA 18042

Vendor Requirements

Vendors participating in the Buy Fresh Buy Local-GLV Fresh Food Bucks (FFB) program **MUST** sell local fruits and vegetables, meaning the produce must be grown in Lehigh, Northampton or Berks counties. If you are not a farmer or producer-only farmers market, you will be required to show proof of local food purchasing, such as invoices from a farmer/distributor, in order to be reimbursed.

All FFB vendors must be authorized by USDA to accept SNAP benefits as a form of payment. Vendors must also submit their FNS number to BFBLGLV in order to be listed on our waiver so that you can offer the incentives (please complete the Vendor Information form included in this packet). Being placed on the waiver is very important because of federal laws requiring SNAP customers be treated the same as regular-paying customers.

To obtain an FNS number visit: <https://www.fns.usda.gov/snap/retailer-apply>

If you lost your FNS number or have questions, call: SNAP Retailer Service Center **1-877-823-4369**

Vendors are responsible to obtaining their own equipment to process SNAP. If you are a direct marketing farmer or farmers market, you may be eligible for free equipment from the Farmers Market Coalition. Visit <https://farmersmarketcoalition.org/programs/freesnapebt/> to apply (you must have an FNS number to apply).

Vendors participating in the FFB program must identify local produce items and include source information (farm name, location) on signage. Vendors are also responsible for maintaining fresh and attractive displays, removing spoiled or damaged food items from display, and presenting price, product and source information in a clear and attractive manner.

Vendors are required to submit all materials needed for reimbursement in a **timely** manner. Failure to submit invoices, receipts, customer logs and surveys may result in delayed payment. Vendors will be reimbursed within 30 days of submitting receipts.

Buy Fresh Buy Local of the Greater Lehigh Valley reserves the right to rescind the benefit for any vendor not adhering to these requirements.

Processing an FFB Sale

- *Non-corner store vendor selling other SNAP eligible items (not just local fruits and vegetables):*

Any SNAP eligible item can be purchased to trigger the incentives, but the FFB match can **ONLY** be used to purchase **locally grown, fresh fruits and vegetables**. It is up to the retailer to calculate and record the correct FFB matching amount. Examples of how to calculate the FFB amount appear below. A customer does not need to spend a certain amount of money to receive the benefit; however, the maximum incentive amount they can receive per day is \$10. The cashier will record the amount charged to the EBT card in the “Amount of EBT purchased” column and the amount of FFB incentive in the “Incentives Received for Fruit and Veg” column on the SNAP Incentives Issued Log.

Example 1: A customer has purchased \$20 worth of local produce only. The cashier would charge \$10 to the EBT/ACCESS card and \$10 would be recorded as FFB incentives.

Example 2: A customer has purchased a carton of eggs (\$5), a box of pasta (\$2), a can of beans (\$1.50) and a bag of locally grown apples (\$5). The cashier would charge \$8.50 to the EBT/ACCESS card and \$5 would be recorded as Double SNAP incentives. The customer would still be able to purchase an additional \$3.50 in local produce to get the maximum benefit with this purchase.

Example 3: A customer has purchased a quart of yogurt (\$5), \$3 in non-local produce and \$10 in locally grown produce. The cashier would charge \$9 to the EBT/ACCESS card and \$9 would be recorded as FFB incentives.

Example 4: A customer has purchased a number of SNAP eligible items totaling \$40, but only \$7 of the items purchased are locally grown fruits and/or vegetables. The cashier would charge \$33 to the customer’s EBT/ACCESS card and \$7 would be recorded as FFB incentives. The customer would be able to purchase another \$3 of local produce to get the maximum \$10 incentive for the day.

- *Farmers Market operating market-wide EBT system:*

Farmers markets operating market-wide EBT systems typically establish a “wooden token” system and create market tokens in \$1 denominations for SNAP eligible items. Vendors accept the tokens as payment (**NO** change can be given) and the market manager or other designated individual collects the tokens, records the sale and reimburses the farmer.

For the FFB program, BFBLGLV will supply markets operating market-wide systems with \$1 denomination BFBLGLV tokens that can only be used to purchase fresh, local fruits and

vegetables. Market managers are responsible for explaining use and acceptance of tokens to vendors. BFBLGLV will not reimburse vendors for improperly accepting FFB tokens.

To process a FFB sale, a customer will come to the EBT/info tent to purchase market EBT tokens. The cashier will distribute an equal number of BFBLGLV tokens to the customer. The cashier would record the amount charged to the EBT card in the “Amount of EBT purchased” column and the amount of SNAP incentive in the “Incentives Received for Fruit and Veg” column. The maximum dollar value of tokens that can be distributed per customer/day is \$10.

- *Individual Farmer Selling only produce*

For farmers selling only locally grown fruits and vegetables, the incentive will equal half of the purchase price at the time of sale. So, if person buys \$10 worth of produce, their EBT/ACCESS card would be charged \$5 and the SNAP Incentive would be \$5. The maximum incentive a person can get per day is \$10 (i.e. \$10 in food charged to their EBT/ACCESS card and \$10 given as matching FFB incentive). The customer can buy more than that amount, but BFBLGLV will only reimburse up to \$10 per day, per customer.

- *Farm Share/CSA:*

For farmers operating farm shares/CSAs, the \$10 match per day still applies. However, because USDA allows farm share customers to pay up to two weeks in advance for their food, “per day” is counted a little bit differently. The maximum FFB for a farm share in a single day can be up to \$30 (that is, the current day’s pick up + 2 weeks in advance). Federal law does not allow SNAP customers to pay more than two weeks in advance for farm shares/CSA memberships. **Please note on your SNAP Incentives Log if a customer is paying in advance and for how many weeks.**

The FFB incentive amount will depend on share size and price. For most half-shares, the incentive will equal 50% of the cost (for example, if a half share costs \$15, then \$7.50 would be charged to the EBT/ACCESS card and \$7.50 would be recorded as Double SNAP incentives. For full shares, a \$10 discount normally applies, as costs are typically over \$20/pick up.

- *Corner Stores:*

Corner stores benefits work on a 2:1 ratio, meaning for every \$2 a customer spends on their EBT card, they will receive \$1 in incentives for fresh, local fruits and vegetables. Incentives can only be used for locally grown produce, and the store owner must provide proof of local purchasing. Any SNAP eligible item can be purchased to trigger the incentives, but the FFB match can **ONLY** be used to purchase **locally grown, fresh fruits and vegetables**. It is up to the retailer to calculate and record the correct FFB matching amount. Examples of how to calculate the FFB amount appear below. A customer does not need to spend a certain amount of money to receive the benefit; however, the maximum incentive amount they can receive per day is \$10. The cashier will record the amount charged to the EBT card in the “Amount of EBT purchased” column and the amount of FFB incentive in the “Incentives Received for Fruit and Veg” column on the SNAP Incentives Issued Log.

Example 1: A customer has purchased \$30 worth of local produce only. The cashier would charge \$20 to the EBT/ACCESS card and \$10 would be recorded as FFB incentives. (The total purchase amount divided by 3 will be the incentive amount allowed.)

Example 2: A customer has purchased a carton of eggs (\$5), a box of pasta (\$2), a can of beans (\$1.50) and a bag of locally grown apples (\$5). The cashier would charge \$9 to the EBT/ACCESS card and \$4.50 would be recorded as Double SNAP incentives. (The total purchase amount divided by 3 will be the incentive amount allowed.)

Example 3: A customer has purchased a quart of yogurt (\$5), \$3 in non-local produce and \$10 in locally grown produce. The cashier would charge \$12 to the EBT/ACCESS card and \$6 would be recorded as FFB incentives. (The total purchase amount divided by 3 will be the incentive amount allowed.)

Example 4: A customer has purchased a number of SNAP eligible items totaling \$40, but only \$7 of the items purchased are locally grown fruits and/or vegetables. The cashier would charge \$33 to the customer's EBT/ACCESS card and \$7 would be recorded as FFB incentives. The customer would be able to purchase another \$3 of local produce to get the maximum \$10 incentive for the day. (The total purchase amount divided by 3 will be the incentive amount allowed.)

Submitting for BFBLGLV Reimbursement

BFBLGLV reimburses for FFB incentives on a monthly basis. Vendors must submit the SNAP Incentives Issued log, receipts (either per-transaction receipts or end-of-day receipts) and a signed invoice itemizing each day's incentives issued. Each vendor must also submit a completed w9 to receive payment from BFBLGLV's parent organization, the Nurture Nature Center. Checks will be mailed to the address listed on the w9 within 30 days of submitting all documentation.

SNAP incentives documentation should be submitted in the week following the end of each month. Prompt submission is necessary for proper budgeting, as well as to ensure vendors are reimbursed in a timely manner.

Documentation may be submitted via mail to Allison Czapp c/o BFBLGLV, 518 Northampton St., Easton, PA 18042; email to Allison Czapp at allison@nurturenaturecenter.org; or fax, 610-253-1486 ATTN: Allison Czapp/BFBLGLV.

Once all of your paperwork is received and reviewed, BFBLGLV will submit your reimbursement. Processing typically takes about one week from the day the documentation is received. If more frequent reimbursement is necessary, please contact Allison Czapp at 610-216-7659 or allison@nurturenaturecenter.org.

Vendor Information

Business Name: _____

Contact Name: _____ Title: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone Number: _____ Email: _____

Type of Vendor (check all that apply):

Farmers Market (market-wide EBT)

Retail Store

Farm Stand

Mobile Market

Individual Farmers at Farmers Market

Other: _____

CSA/Farm Share

FNS No.: _____

Year authorized: _____

**Memorandum of Understanding
Lehigh Valley Fresh Food Bucks Program**

I, _____, of _____ have fully read and agree to abide by the standards set forth in the Lehigh Valley Fresh Food Bucks program vendor guide.

As a LV FFB participating vendor, I agree to:

- Provide Buy Fresh Buy Local of the Greater Lehigh Valley with my FNS number;
- Accurately record all FFB transactions on the SNAP incentives log, obtain customers' signatures verifying they received the incentives listed, and maintain copies of customers' EBT receipts to submit for reimbursement;
- Provide incentives only for locally grown (Lehigh, Northampton and Berks counties, unless otherwise approved by BFBLGLV staff) fresh fruits and vegetables;
- Maintain up-to-date signage listing produce source information (i.e. farm name and town) and price;
- Properly store local produce items and promptly remove items that are no longer viable; and
- Provide BFBLGLV access to invoices or other local produce purchasing information (where applicable).

Furthermore, I understand that:

- Not following the guidelines put forth in the LV FFB Vendor Manual could result in my inability to participate in this program;
- Improper distribution of incentive benefits could jeopardize my ability to accept SNAP benefits;
- Reimbursement from BFBLGLV will occur within 30 days of submitting all necessary paperwork;
- Reimbursement will not occur for undocumented sales/transactions; and
- I am free to stop my participation in the FFB program at any time and will return all signage or other materials to BFBLGLV if I chose to end my participation.

BFBLGLV agrees to:

- Provide signage and other promotional materials to vendors;
- Process reimbursement requests in a timely fashion and communicate with store owners about missing information; and
- Assist with local sourcing.

(Vendor Name)

(BFBLGLV Representative)

(Print)

(Print)

(Date)

(Date)

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(Vendor Name)

(BFBLGLV Representative)

(Print)

(Print)

(Date)

(Date)

