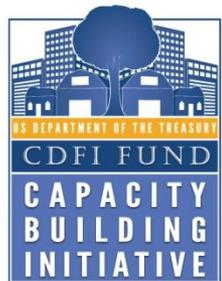




Federal Nutrition Benefit Programs

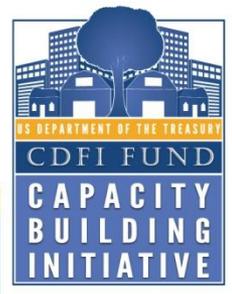
Challenges and Opportunities for Retailers
Serving Low-Income Communities

March 29, 2012



Introduction

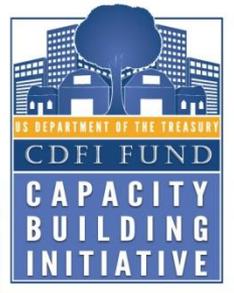
- CDFI Fund's Capacity Building Initiative
 - Financing Healthy Food Options
 - Workshops
 - Technical Assistance – individual and group
 - Resource Bank



Today's Webinar Topic

CDFI Guide to Federal Nutrition Benefit Programs

- Why?
 - Understand these programs as a lender
 - Important sources of revenue for borrowers
 - Ask about business plan, cash flow, operations
 - Help borrowers gain access to useful resources



Presenters



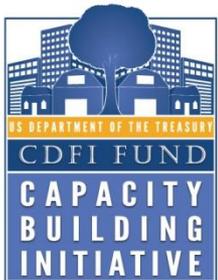
Nessa Richman

Brightseed Strategies

nessa@brightseedstrategies.com

www.brightseedstrategies.com

301.270.2087



Presenters



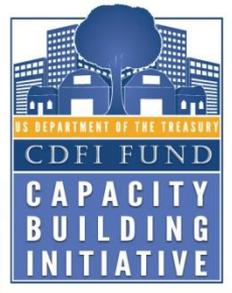
Stacy Taylor

The Food Trust

staylor@thefoodtrust.org

www.thefoodtrust.org

215.575.0444



Presenters



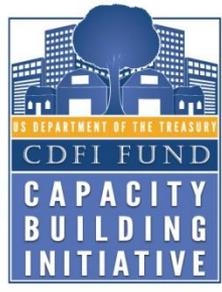
Nicky Uy

The Food Trust

nickyuy@thefoodtrust.org

www.thefoodtrust.org

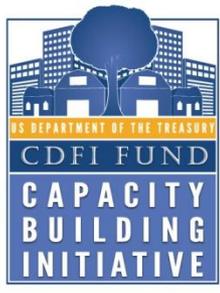
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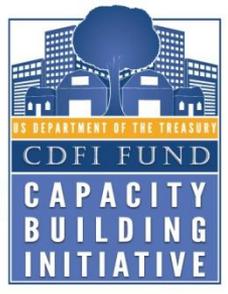
Federal Response to Hunger

Nessa Richman



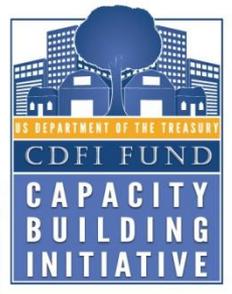
The Federal Response to Hunger

- Federal Grant and Loan Programs
 - Many programs in USDA
 - Community Economic Development (CED) in HHS
 - Healthy Food Financing Initiative (HFFI) in Treasury
- Federal Nutrition Benefit Programs
 - SNAP
 - WIC
 - FMNP
 - Others



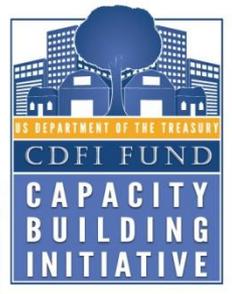
Federal Nutrition Benefit Programs

- Topics for Today:
 - Introduction to federal nutrition benefit programs available at the retail level
 - Challenges and opportunities for retailers in certification and program operation
 - Special challenges and opportunities for “alternative retail” such as farmers’ markets



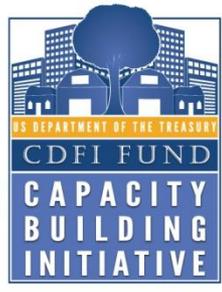
Federal Nutrition Benefit Programs Allowable for Retail

- Supplemental Nutrition Assistance Program - (SNAP, formerly Food Stamps)
- Women, Infants and Children Program - (WIC Program)
- Farmers' Market Nutrition Program (FMNP)
- Seniors' Farmers' Market Nutrition Program (SFMNP)



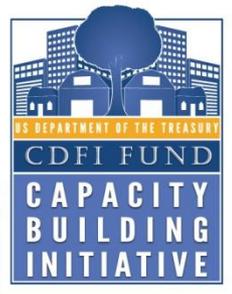


Supplementary Nutrition Assistance Program (SNAP)



Supplemental Nutrition Assistance Program (SNAP)

- SNAP helps low-income people and families buy the food they need for good health
- SNAP is the largest of the 15 domestic food and nutrition assistance programs administered by USDA
- SNAP provided benefits to 46.3 million people in September 2011 (1 in 7 Americans)
- The total Federal cost of SNAP was \$75.3 billion in FY 2011



Sources: <http://www.fns.usda.gov/pd/29SNAPcurrPP.htm>
<http://www.fns.usda.gov/pd/SNAPsummary.htm>

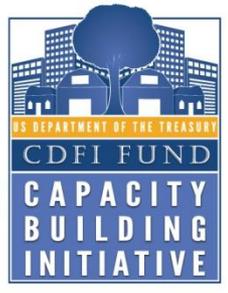


Electronic Benefits Transfer (EBT) Delivery System

- SNAP recipients apply for benefits by filling out an application at their local SNAP office
- SNAP benefits are deposited electronically in a client's account each month on a scheduled issuance date
- A plastic debit card, similar to a bank card, is issued and a SNAP customer's EBT card is swiped through a point of sale terminal (POS)
- Recipient's account is debited for the amount of the purchase, and the retailer's account is credited electronically

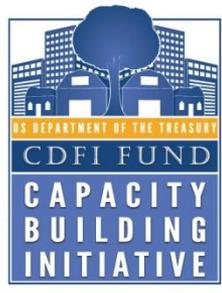
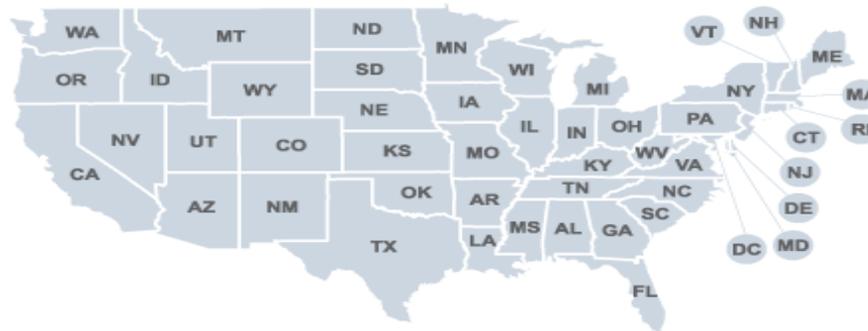


- EBT is used across all States



Distribution Schedule of SNAP Benefits

- Timeframe by which SNAP recipients receive their benefits varies according to State
- Majority of States stagger issuance over several days
 - 11 States make benefits available on one day of every month



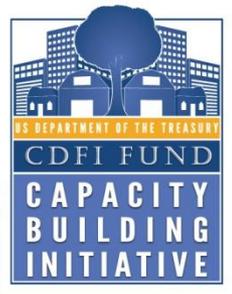
Retailer Perspective

FNS Authorizes Retailers

- Criteria:
 - Retail store must sell food for home preparation and consumption
 - Offer at least three varieties of qualifying foods in each of the four staple foods on a continuous basis
 - Must have perishable foods in at least two of the categories

OR

- Earn more than 50% of total amount of all retail sales in the store from the sale of eligible staple foods



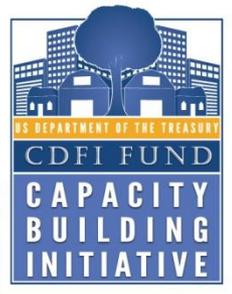
15

Retailer Perspective

Online or Paper Application

Process:

- Submit application with sufficient data and information on the nature and scope of the firm's business
- FNS approves or denies an applicant within 45 days of receipt of a complete application
- Upon approval, a standardized retailer authorization package will be mailed the next business day

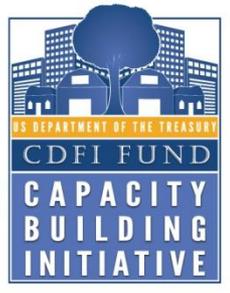


16

Retailer Perspective

Three ways to accept EBT:

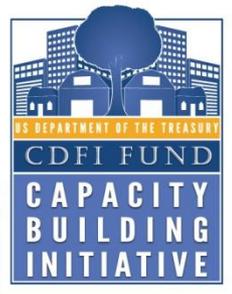
1. SNAP retailers have their existing POS re-programmed or purchase new device
2. SNAP retailers use government supplied POS provided by State
Works with SNAP EBT cards only
Transaction costs are at least \$100 per month on average
3. SNAP retailers fill out paper voucher for each transaction
If there is no electricity, no phone line, or the store does not average at least \$100 a month in SNAP transactions



Retailer Perspective

Cost

- Commercial Debit/Credit POS:
 - Retailers are responsible for purchasing or leasing their own third-party-provided POS
- Government Supplied POS:
 - No Cost



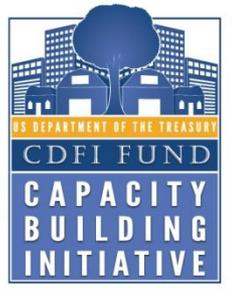
Retailer Perspective

- Store owners and employees need to review the SNAP Retailer Training Guide and instructional video to ensure compliance with rules and regulations
- Store owners accept responsibility for the actions of their employees



Retailer Perspective

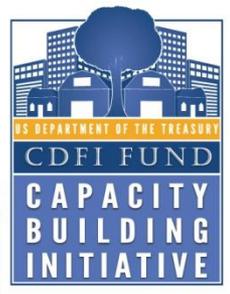
- Over 230,000 retailers are authorized to participate in SNAP
- Approximately 30,000 new applications are received annually
- Each year, an estimated 20% of the authorized retailers are subject to the reauthorization process to ensure that stores meet eligibility requirements



Retailer Perspective

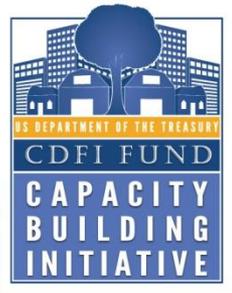


- FNS launched “Retailer Locator” in 2010
 - User-friendly web based tool that provides access to the location of the nearest SNAP authorized store
 - Users enter a full address, city and state, or zip code to get a list of the closest SNAP authorized retailers plotted on a map in either street or aerial view
 - Available in English & Spanish



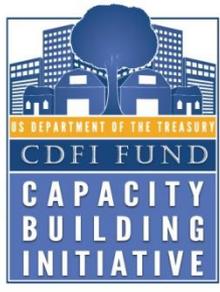
Additional Information

- <http://www.fns.usda.gov/snap/ebt/issuance-map.htm>
- <http://www.fns.usda.gov/snap/retailers/store-eligibility.htm>
- <http://www.fns.usda.gov/snap/retailers/application-process.htm>
- <http://www.fns.usda.gov/snap/retailers/accepting-benefits.htm>
- <http://www.snapretailerlocator.com/>
- [http:// www.fns.usda.gov/snap/](http://www.fns.usda.gov/snap/)



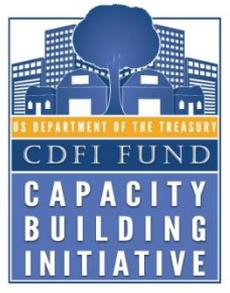


Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)



Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

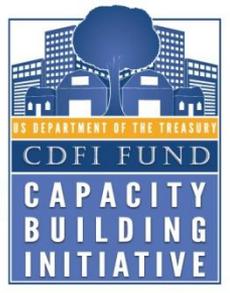
- Provides low-income pregnant women, new mothers, infants and children with nutritious foods, nutrition education, and improved access to health care
- In 2010, WIC served 9.17 million people
 - 2.14 million women
 - 2.17 million infants
 - 4.86 million children



WIC

Retail Food Delivery System

- WIC State agencies issue checks or EBT cards that are used by participants to purchase specific food items in retail stores
 - grocery stores, commissaries, and pharmacies.
- Each WIC State agency is responsible for authorizing stores to accept WIC checks or EBT cards.
- In FY 2010, more than **44,500** retail vendors were authorized by the 90 WIC State agencies nationwide
 - geographic States as well as Indian Tribal Organizations, U.S. Territories, and the District of Columbia.



WIC Retail Food Delivery System

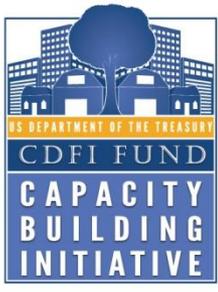
- Each woman and child participating in WIC also receives a monthly Cash Value Voucher (CVV), which is actually a check (or a dollar amount loaded onto the EBT card) used to purchase fruits and vegetables in addition to the other supplemental foods provided by WIC.

AGENCY				PARTICIPANT ID NO.		NAME OF PARTICIPANT (LAST, FIRST, MI)		CHECK NUMBER
010112				300 003 498		SAMPLE, CHICK		10504396
FIRST DATE TO SPEND		DATE OF DEPOSIT		SIGNATURE		LAST DATE TO SPEND		CAMERILLI FINANCE AMOUNT OF SALE
May 11, 2009						June 10, 2009		DOLLARS
FOOD PACKAGE: Z-CHILD PACKAGE STANDARD (Beans and PB)								CENTS
TO BE USED FOR THESE ITEMS & QUANTITIES ONLY. PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY.								\$
6 (six) dollars for Fruits and Vegetables								
Fruits and Vegetables								CHECKS NOT VALID UNLESS STAMPED BY AN AUTHORIZED WIC VENDOR
Maryland WIC Program		Payable through FVAC an Affiliate of Security State Bank		30-12-09 919		SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY		VENDOR MUST REPORT WITHIN 90 DAYS OF LAST DATE TO SPEND
						X		

⑈ 10504396 ⑈ ⑆ 21609674 ⑆ 1930813 ⑈

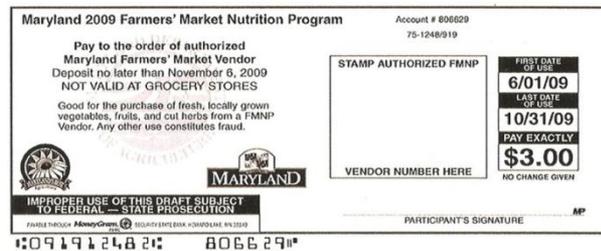
Sample of WIC Fruit & Vegetable Check (FVC)

- In some States, CVVs may also be accepted by farmers who meet the necessary criteria established by the WIC State agency.



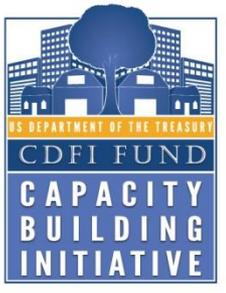
WIC and Senior Farmers' Market Nutrition Programs

- The WIC Farmers' Market Nutrition Program (FMNP) and the Senior Farmers' Market Nutrition Program (SFMNP) provide WIC participants and low-income seniors in selected States with checks or coupons to purchase fresh, locally-grown, unprocessed fruits and vegetables.



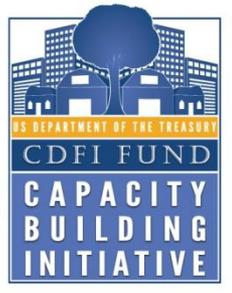
Sample of Farmers' Market Nutrition Program (FMNP) Checks

- These checks or coupons can only be used at farmers' markets, roadside stands, and (in the SFMNP) community supported agriculture programs that have been authorized to accept them by the State agency administering the Program.



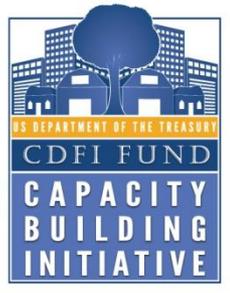
FMNP/SFMNP

- Benefit levels are limited in these programs:
 - FMNP: \$10 - \$30 per participant per market season
 - SFMNP: \$20 - \$50 per participant per market season
- In FY2010, the FMNP served 2.15 million women, infants (over 4 months old), and children; the SFMNP served 845,000 seniors.
- Neither the FMNP nor the SFMNP are operated in every State.



Additional Information

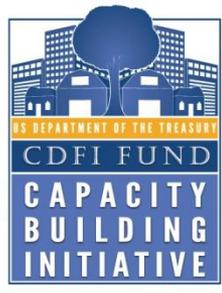
- <http://www.fns.usda.gov/wic/WIC-Fact-Sheet.pdf>
- <http://www.fns.usda.gov/wic/WICRetailStoresfactsheet.pdf>
- <http://www.fns.usda.gov/wic/WIC-FMNP-Fact-Sheet.pdf>
- <http://www.fns.usda.gov/wic/SFMNP-Fact-Sheet.pdf>





Challenges and Opportunities for Traditional Retail

Stacy Taylor



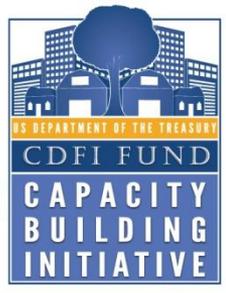
Supermarket Snapshot

- Urban Supermarket
 - 40,000-70,000 sq feet
 - 250 full and part-time employees
 - Sales fluctuate throughout the month



SNAP: Challenges and Opportunities

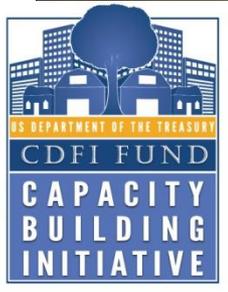
- Challenges
 - Higher costs
 - Uneven sales
- Opportunities
 - Packaging and promotion
 - Community connections



WIC: Challenges and Opportunities

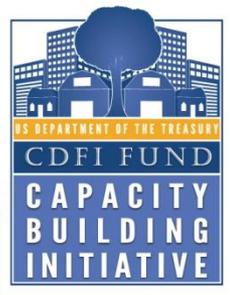


- Challenges
 - Application process
 - Compliance
 - Pricing
- Opportunities
 - Marketing and signage
 - CBO partnerships
 - Foot traffic



Questions to Ask

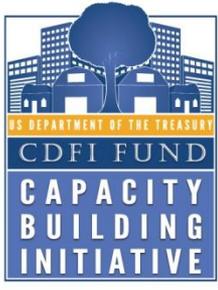
- Experience
- Demographics (in trade area)
- Rules and regulations
- Saturation
- Community partnerships



Corner Store Snapshot



- Small scale, limited selection of foods and products
- Other criteria: size, number of aisles and registers
- Diverse range of stores:
 - Independent and chain
 - Rural, urban and suburban
 - A.K.A small, convenience, neighborhood store or bodega



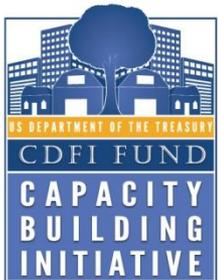
Corner Store Case Study

Christian Food Market, Philadelphia, PA

BEFORE



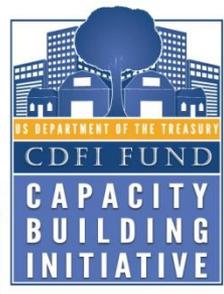
AFTER



Corner Store Challenges

CHALLENGES

- Application process
- Changes in regulations
- Redemption process
- Compliance

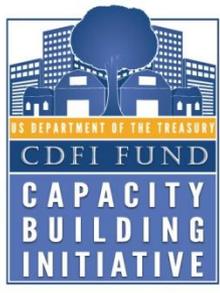


Corner Store Opportunities



OPPORTUNITIES

- Expanded product offerings
- Supportive resources
- Foot traffic



Questions to Ask



- State rules and regulations
 - Application
 - Compliance
- Neighborhood needs and demographics
- Operator capacity
 - Assess TA needs
- Support networks



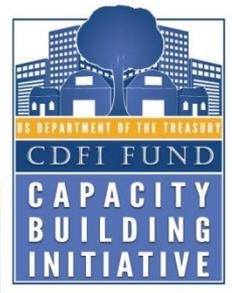
Questions?





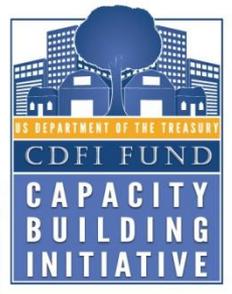
Alternative Retail

Nessa Richman



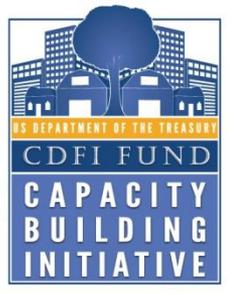
Alternative Retail: Challenges and Opportunities

- Farmers' markets
- Community Supported Agriculture (CSA)
- Farm stands and "Pick-your-own" farms
- Mobile markets and buying clubs



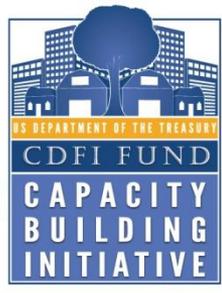
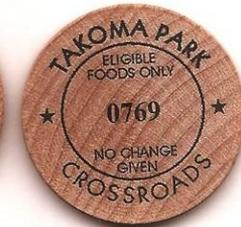
Alternative Retail: Challenges and Opportunities

- Since 1994 the number of farmers' markets has grown from 1,155 to 7,175 in 2011
- As of 2011 there are more than 4,000 CSAs in the United States
- Direct-to-consumer marketing amounted to \$1.2 billion in current dollar sales in 2007



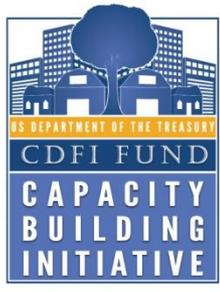
SNAP and Farmers' Markets: Special Issues

- Eligibility
- Electronic Benefit Transfer (EBT) capacity
- Cash flow and inventory
- Vouchers/Scrip (SNAP system)



SNAP and CSAs: Special Issues

- How does a CSA work?
- SNAP and CSA cash flow challenges
- An innovative idea for CDFIs: the SNAP@CSA revolving loan fund



WIC, WIC FMNP and Seniors' FMNP Programs: Special Issues for Farmers' Markets

- Check-based programs
- Complex administration
- Cash flow and inventory

THIS CHECK IS VOID WITHOUT A BLUE & RED BACKGROUND AND AN AUTHORIZED WATERMARK ON THE BACK. HOLD AT JUNE 15 TO VIEW

	AGENCY 010112	PARTICIPANT ID NO. 300 003 498	NAME OF PARTICIPANT (LAST, FIRST, M.I.) SAMPLE, CHECK		CHECK NUMBER 10504396	
	FIRST DATE TO SEND May 11, 2009	DATE RECEIVED	DATE STOP USE FULLY	LAST DATE TO SEND June 10, 2009	CAMBER FULL EXACT AMOUNT OF SALE	
FOOD PACKAGE: Z-CHILD PACKAGE STANDARD (Beans and PB)					DOLLARS	CENTS
TO BE USED FOR THESE ITEMS & QUANTITIES ONLY:					PARTICIPANT OR PROXY SIGN FOR PRICE CORRECTION ONLY	
6 (six) dollars for Fruits and Vegetables					\$	
Fruits and Vegetables					CHECKS NOT VALID UNLESS STAMPED BY AUTHORIZED WIC VENDOR	
Maryland WIC Program	Payable through FSSIC An Office of Security State Bank Howard Park, NY 5519 Account Number: 855510	75-1248 919	SIGNATURE OF PARTICIPANT OR AUTHORIZED PROXY X		VENDOR MUST DEPOSIT WITHIN 30 DAYS OF LAST DATE TO SEND	

⑈ 10504396⑈ ⑆ 024606674⑆ 193⑈ 081513⑈

Sample of WIC Fruit & Vegetable Check (FVC)

Maryland 2009 Farmers' Market Nutrition Program Account # 806820
75-1248/919

Pay to the order of authorized Maryland Farmers' Market Vendor
Deposit no later than November 6, 2009
NOT VALID AT GROCERY STORES

Good for the purchase of fresh, locally grown vegetables, fruits, and cut herbs from a FMNP Vendor. Any other use constitutes fraud.

STAMP AUTHORIZED FMNP

FIRST DATE OF USE
6/01/09

LAST DATE OF USE
10/31/09

PAY EXACTLY
\$3.00

NO CHANGE GIVEN

VENDOR NUMBER HERE

MARYLAND

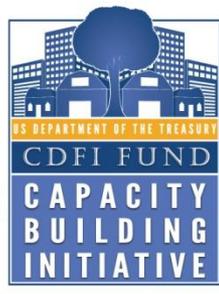
IMPROPER USE OF THIS DRAFT SUBJECT TO FEDERAL — STATE PROSECUTION

PARALLEL THROUGH MoneyGram SECURITY ENTER BANK #30901 LAKE, NY 3330

⑈ 09191248⑈ 806629⑈

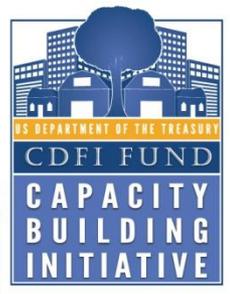
PARTICIPANT'S SIGNATURE _____ MP

Sample of Farmers' Market Nutrition Program (FMNP) Checks



Additional Information

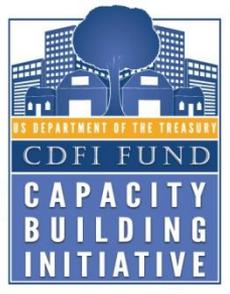
- USDA Food and Nutrition Service: <http://www.fns.usda.gov/fns/>
- Food Research and Action Center: <http://frac.org/>
- Geographic Coordinates Spreadsheet for U.S. Farmers' Markets (XLS). Download at: <http://www.ams.usda.gov/AMSV1.0/ams.fetchTemplateData.do?template=TemplateJ&page=WFMPublications>
- Supplemental Nutrition Assistance Program (SNAP) at Farmers' Markets: A How-To Handbook (A joint publication by: USDA Agricultural Marketing Service, USDA Food and Nutrition Service, Project for Public Spaces, Inc.) (PDF) at: <http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5085298&acct=wdmgeninfo>
- Connecting Local Farmers with USDA Farmers' Market Nutrition Program Participants (PDF) at <http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5083319&acct=wdmgeninfo>



Additional Information

Organizations that assist direct-to-consumer retail venues in accessing the federal nutrition benefit program market include:

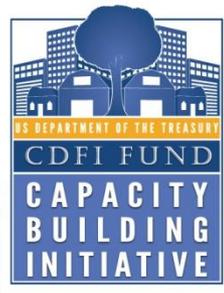
- Wholesome Wave: <http://www.wholesomewave.com/>
- Market Umbrella: <http://www.marketumbrella.org/>
- Fair Food Network: <http://www.fairfoodnetwork.org/>
- The Food Trust: <http://thefoodtrust.org/>





Farmers' Market Case Study

Nicky Uy



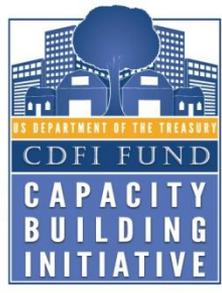
Why Farmers' Markets?

The Food Trust's Mission:

Ensuring that everyone has access to affordable, nutritious food.

Farmers' markets:

- Create access to healthy food
- Connect urban and rural
- Revitalize communities and become social hubs



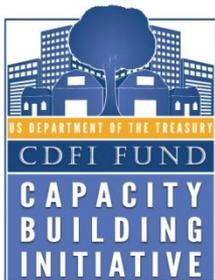
The Food Trust's **2011 Farmers' Markets**

More market info at foodtrustmarkets.org

<p>Tuesday</p> <p>Broad & Ritner 🍏 Broad and Ritner Sts. 2-7pm</p> <p>Frankford Transportation Center 🍏 NEW! Bustleton and Frankford Aves. 2-6pm</p> <p>Grays Ferry 🍏 Peace Plaza, 29th and Wharton Sts. 2-6pm</p> <p>Point Breeze 🍏 22nd and Tasker Sts. 2-6pm</p> <p>Strawberry Mansion 🍏 NEW! Mander Playground, 33rd and Diamond Sts. 2-6pm</p> <p>West Oak Lane 🍏 Ogontz and 72nd Aves. 2-6pm</p> <p>Wednesday</p> <p>Broad & South 🍏 Broad and South Sts. 2-7pm</p> <p>Cliveden Park 🍏 Chew Ave. and Johnson St. 2-6pm</p> <p>Germantown at 10th 🍏 NEW! Village of Arts and Humanities, Germantown Ave. and 10th St. 2-6pm</p>	<p>Haddington 🍏 52nd St. and Haverford Ave. 1-5pm</p> <p>Kingsessing 🍏 NEW! 58th St. and Chester Ave. 2-6pm</p> <p>Olney Transportation Center 🍏 NEW! Broad St. and Olney Ave. 2-6pm</p> <p>Schuylkill River Park 25th and Spruce Sts. 3-7pm</p> <p>Thursday</p> <p>Cecil B. Moore 🍏 Cecil B. Moore Ave. between Broad and 13th Sts. 2-6pm</p> <p>Clark Park 🍏 43rd St. and Baltimore Ave. 3-7pm</p> <p>Fairmount 🍏 22nd St. and Fairmount Ave. 3-7pm</p> <p>Norris Square 🍏 West Susquehanna Ave. and Howard St. 1-5pm</p> <p>Oxford Circle 🍏 Oxford Circle Mennonite Church, 900 East Howell St. 2-6pm</p>	<p>Palmer Park 🍏 Frankford Ave. and East Palmer St. 2-6pm</p> <p>Friday</p> <p>Germantown 🍏 Historic Wyck House, Germantown Ave. and Walnut Ln. 2-6pm</p> <p>Haddington 🍏 52nd St. and Haverford Ave. 1-5pm</p> <p>Saturday</p> <p>Clark Park 🍏 43rd St. and Baltimore Ave. 10am-2pm</p> <p>Fitler Square 23rd and Pine Sts. 9am-2pm</p> <p>Hunting Park 🍏 NEW! West Hunting Park Ave. and Old York Rd. 10am-2pm</p> <p>Overbrook Farms 🍏 Overbrook Presbyterian Church, Lancaster and City Aves. 9am-1pm</p> <p>Sunday</p> <p>Headhouse 🍏 2nd and Lombard Sts. 10am-2pm</p> <p>🍏 Philly Food Bucks accepted!</p>
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The Food Trust in 2011

- Managed 26 farmers' markets in Philadelphia
- 88% located in low or mixed-income communities
- Operated 628 market days
- Work with over 100 growers and producers
- Collaborate with over 200 community partners
- Over 400,000 customers served



Shop at The Food Trust's Farmers' Markets

At The Food Trust's farmers' markets you'll find the best of the region's produce, meats, dairy and artisanal foods. Our network of farmers' markets serves more than 125,000 customers in the Philadelphia area, helps sustain regional farms and accepts ACCESS card/food stamps—all part of our mission to ensure that everyone has access to affordable, nutritious food. Learn more about our efforts and how you can help at thefoodtrust.org.



Use your ACCESS card at farmers' markets!

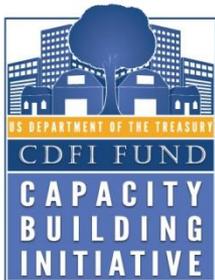
YOUR ACCESS CARD / FOOD STAMPS ARE WELCOME AT MORE THAN 25 PHILADELPHIA FARMERS' MARKETS.

Call 311 or visit foodfitphilly.org/foodbucks for more information.



SAVE ON FRUITS AND VEGETABLES WHEN YOU USE YOUR ACCESS CARD AT PARTICIPATING FARMERS' MARKETS. RECEIVE A \$2 **PHILLY FOOD BUCKS** COUPON FOR EVERY \$5 YOU SPEND.

SPONSORED BY GET HEALTHY PHILLY, PHILADELPHIA DEPARTMENT OF PUBLIC HEALTH AND THE FOOD TRUST



The Food Trust farmers' markets accept:

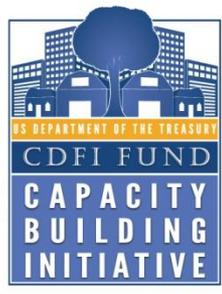
- EBT (SNAP/food stamps)
- FMNP coupons
- Philly Food Bucks

EBT sales have increased 300% in past 2 years

Farmers' Market Information Table



Supplemental Nutrition Assistance Program (SNAP)



Shopping with SNAP at Market

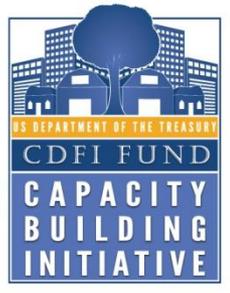


Accepting SNAP at Market



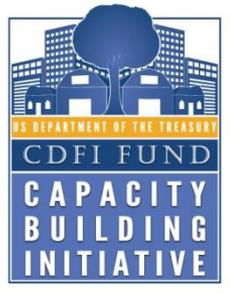
How to Apply to take SNAP

- Website to begin application process:
<http://www.fns.usda.gov/snap/ebt/fm.htm>
- Application should only take 30 days from time it is submitted. But budget more time due to volume of applications in region.
- Call regional USDA, Food & Nutrition Services Center for help and current application time.



Challenges

- High cost of machines, fees, and program administration
- Getting buy-in from farmers
- Token and Script system both present challenges
 - Token system rounds purchases up to the dollar
 - Script system requires added steps for the customer



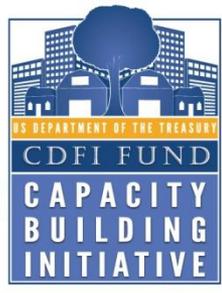
Opportunities

Increasing SNAP/EBT Sales at Farmers' Markets with Vendor Operated Wireless Point of Sale Terminals.

Journal of the Academy of Nutrition and Dietetics

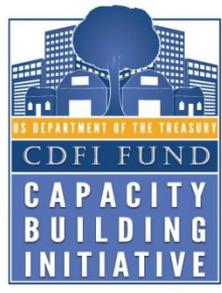


- Food Stamp Customers Buy More at Farmers' Markets When Point-of-Sale System Is Available.
- **38%** increase in fresh produce sales when it's made it easier for vendors to collect SNAP payments

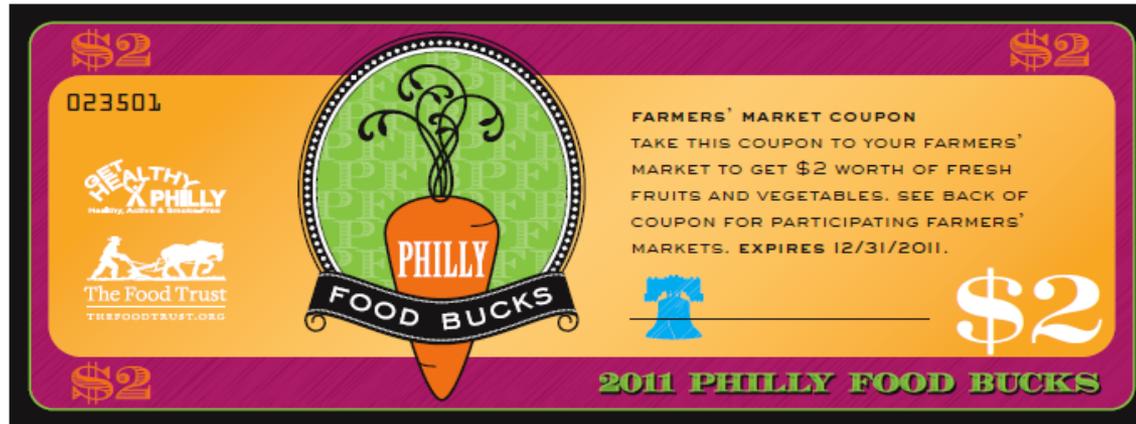


FMNP Coupons

	2010 FMNP FARMERS MARKET NUTRITION PROGRAM		98953504
	FARMER INFORMATION ONLY		REDEEMABLE ONLY BY FMNP FARMERS AUTHORIZED BY THE PA DEPT. OF AGRICULTURE NOT REDEEMABLE BY GROCERY STORES
		FIRST DAY TO USE: JUNE 1st 2010	LAST DAY TO USE: NOVEMBER 30th 2010
		PARTICIPANT MUST REDEEM BY LAST DAY TO USE FARMER MUST DEPOSIT WITHIN 10 DAYS OF LAST DAY TO USE	
		* NOT TO EXCEED \$5.00 DO NOT GIVE CHANGE	PAY EXACTLY \$5.00
To Be Used To Purchase Produce Eligible Under Pennsylvania's FMNP No Citrus/Tropical Fruits No Processed Goods No Baked Goods		EDWARD G. RENDELL RUSSELL C. REDDING GOVERNOR SECRETARY OF AGRICULTURE	
FULTON BANK, Lancaster, PA 17604		SIGNATURE OF RECIPIENT OR PROXY (SIGN IN INK)	
⑈98953504⑈ ⑆031301422⑆ 0190 00284⑈			

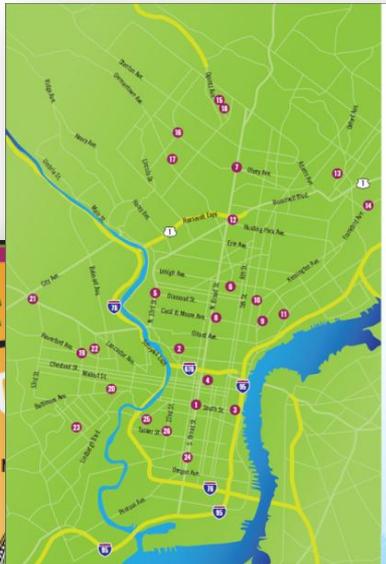


Philly Food Bucks Program



The Farmers' Market Program created a number of materials in connection to Philly Food Bucks including pennants, promotional postcards, schedules and maps, flyers and posters.

PARTICIPATING FARMERS' MARKETS



CENTER CITY

- 1 **Broad & South**, Broad and South Streets, Wednesdays 2-7pm, end of May to Thanksgiving
- 2 **Farmount**, 22nd Street and Farmount Avenue, Thursdays 3-7pm, May to Thanksgiving
- 3 **Headhouse**, 2nd and Lombard Streets, Sundays 10am-2pm, May to December
- 4 **Fair Food Farmstand-Reading Terminal Market**, Mondays-Saturdays 8am-6pm, Sundays 8am-5pm, open year round

NORTH PHILADELPHIA

- 5 **Strawberry Mansion**, 33rd and Diamond Streets, in front of Mauder Playground, Tuesdays 3-6pm, June to end of October
- 6 **10th and Germantown**, 10th Street and Germantown Avenue at the Village of Arts and Humanities, Wednesdays 2-6pm, July to end of October
- 7 **Olney Transportation Center**, Broad Street and Olney Avenue, Wednesdays 2-4pm, July to November
- 8 **Cecil B. Moore**, Cecil B. Moore Avenue between Broad and 13th Streets, Thursdays 2-6pm, end of May to Thanksgiving
- 9 **Palmer Park**, Frankford Avenue and East Palmer Street, Thursdays 2-6pm, June to end of October
- 10 **Norris Square**, West Susquehanna Avenue and Howard Street, Thursdays 1-5pm, June to end of October
- 11 **Overbrook Farm**, 2001 Lombard Street, Thursdays 2-7pm and Saturdays 10am-3pm, open year round
- 12 **Hunting Park**, West Hunting Park Avenue and Old York Road, Saturdays 10am-2pm, June to Thanksgiving

NORTHEAST PHILADELPHIA

- 13 **Oxford Circle** (new location), 100 East Howell Street, parking lot of the Oxford Circle Mennonite Church, Thursdays 2-6pm, June to end of October
- 14 **Frankford Transportation Center**, Bridge Street and Frankford Avenue, Tuesdays 2-6pm, July to November

NORTHWEST PHILADELPHIA

- 15 **West Oak Lane**, Ogden and 72nd Avenue, Tuesdays 2-6pm, June to Thanksgiving
- 16 **Clivedon Park**, Chew Avenue and Johnson Street, Wednesdays 2-6pm, end of June to Thanksgiving
- 17 **Germantown**, Germantown Avenue and Walnut Lane, in front of the Historic Beck House, Fridays 2-6pm, end of May to Thanksgiving
- 18 **Weavers Way Ogden Co-op**, 2125 72nd Avenue at the intersection of Ogden and 72nd Avenue, Mondays through Saturdays 11am-7pm, open year round

WEST PHILADELPHIA

- 19 **Haddington**, 52nd Street and Haverford Avenue, Wednesdays and Fridays 1-5pm, July to Thanksgiving
- 20 **Clark Park**, 31st Street and Baltimore Avenue, Thursdays 3-7pm open from June to Thanksgiving, Saturdays 10am-2pm open year round
- 21 **Overbrook Farms** (new location), Lancaster and City Avenues at the Quaker Presbyterian Church, Saturdays 9am-1pm, middle of May to Thanksgiving
- 22 **Mill Creek Farm**, 49th and Brown Streets, Saturdays 11am-2pm, June to November
- 23 **Ringspring**, 18th Street and Chester Avenue, Wednesdays 2-6pm, June to November

SOUTH PHILADELPHIA

- 24 **Broad & Bloor**, Broad and Bloor Streets, Tuesdays 2-7pm, middle of June to end of October

SOUTHWEST PHILADELPHIA

- 25 **Scraps Ferry**, 29th and Wharton Streets in front of Peace Plaza, Tuesdays 2-6pm, June to end of October
- 26 **Point Breeze**, 22nd and Tasker Streets, Tuesdays 2-6pm, June to Thanksgiving

Call 311 - visit www.foodstamps.org/foodbucks for the most up-to-date market information.



strawberries

\$2

SAVE ON FRUITS AND VEGETABLES at your FARMERS' MARKET



BRING THIS POSTCARD TO YOUR FARMERS' MARKET TO RECEIVE YOUR FREE GIFT.

Allover an Friday 3 vendors on a farmer's market. Trade this postcard to a farmer's market; make sure to bring a receipt.

NEW! Your nearest farmers' market: **Norris Square, Thursdays 1-5pm**
West Susquehanna Ave and Howard St

Limit one free gift per person. Expires October 31, 2011. Limited to one gift per card. Prices in effect October 31, 2011.

Where can you buy healthy food with your ACCESS card/food stamps?

PhillySNAP

Text your address to **267-293-9387**.

Standard text messaging rates may apply.

The Food Trust's 2011 Farmers' Markets

More market info at fourteenvmarkets.org

<p>Tuesday</p> <ul style="list-style-type: none"> Broad & Bloor at Broad and Bloor Sts. 2-6pm Frankford Transportation Center at Frankford Ave. 2-6pm Glory Ferry at Police Plaza, 29th and Wharton Sts. 2-6pm Point Breeze at 22nd and Tasker Sts. 2-6pm Strawberry Mansion at Mauder Playground, 33rd and Diamond Sts. 2-6pm West Oak Lane at Ogden and 72nd Ave. 2-6pm <p>Wednesday</p> <ul style="list-style-type: none"> Broad & South at Broad and South Sts. 2-6pm Clivedon Park at Chew Ave. and Johnson St. 2-6pm Germantown at 10th at Village of Arts and Humanities, Germantown Ave. and 10th St. 2-6pm 	<p>Haddington at 52nd St. and Haverford Ave. 1-5pm <p>Kingsessing at 58th St. and Chester Ave. 2-6pm <p>Olney Transportation Center at Broad St. and Olney Ave. 2-6pm <p>Scripps Ferry at 29th and Wharton Sts. 2-6pm <p>Thursday</p> <ul style="list-style-type: none"> Cecil B. Moore at Cecil B. Moore Ave. between Broad and 13th Sts. 2-6pm Clark Park at 31st St. and Baltimore Ave. 3-7pm Farmount at 22nd St. and Farmount Ave. 3-7pm Norris Square at West Susquehanna Ave. and Howard St. 1-5pm Oxford Circle at Oxford Circle Mennonite Church, 100 East Howell St. 2-6pm </p></p></p></p>	<p>Palmer Park at Frankford Ave. and East Palmer St. 2-6pm <p>Friday</p> <ul style="list-style-type: none"> Germantown at Historic West Street, Germantown Ave. and 10th St. 2-6pm Haddington at 52nd St. and Haverford Ave. 1-5pm Saturday Clark Park at 31st St. and Baltimore Ave. 10am-2pm Filler Square at 33rd and Pine Sts. 10am-12pm Overbrook Farms at Overbrook Presbyterian Church, Lancaster and City Ave. 9am-1pm Sunday Headhouse at 2nd and Lombard Sts. 10am-2pm </p>
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© Philly Food Bucks 2011



PHILLY FOOD BUCKS

FARMERS' MARKET COUPON

TAKE THIS COUPON TO YOUR FARMERS' MARKET TO GET \$2 WORTH OF FRESH FRUITS AND VEGETABLES. SEE BACK OF COUPON FOR PARTICIPATING FARMERS' MARKETS. EXPIRES 12/31/2011.

\$2

2011 PHILLY FOOD BUCKS



PHILLY FOOD BUCKS

FREE VEGETABLES

USE YOUR SNAP/FOOD STAMPS AT A PARTICIPATING FARMERS' MARKET. RECEIVE \$2 PHILLY FOOD BUCKS COUPON FOR EVERY \$5 YOU SPEND.

PHILLY FOOD BUCKS

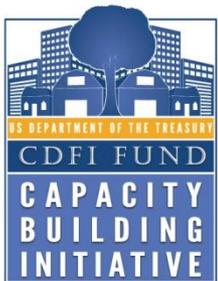
YOUR NEAREST FARMERS' MARKET

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

CDFI

CAPACITY BUILDING INITIATIVE

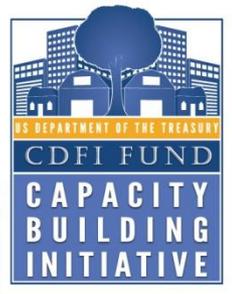
Promotion of the ACCESS card



Consumer Surveys

We surveyed a set of farmers' markets located in communities of high need and found:

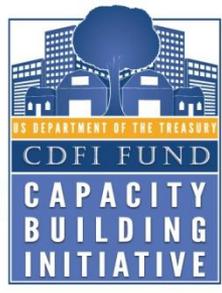
- 87% of customers felt prices at farmers' markets were about the same or less expensive compared to food stores in their neighborhood
- Among SNAP/food stamp customers, 70% reported that prices are less expensive
- 52% of shoppers participated in SNAP, WIC, or FMNP program
- 72% of shoppers reported eating a greater variety of fruits and vegetables since coming to market



Hunting Park Farmers' Market



- Previously known as a dangerous park
- Part of a Healthy Eating, Active Living project
- Food assistance programs comprised **34%** of farmer's sales

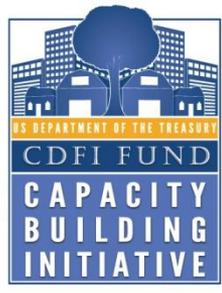


“We finally have a produce stand with great products-keep it coming!”
-Hunting Park Farmers’ Market Shopper





Questions?



Financing Healthy Food Options Resource Bank

http://www.cdfifund.gov/what_we_do/FinancingHealthyFoodOptionsResourceBank.asp



The screenshot shows a web browser window with the URL www.cdfifund.gov/what_we_do/FinancingHealthyFoodOptionsResourceBank.asp. The page features a navigation menu on the left with links: WHO WE ARE, WHAT WE DO, IMPACT WE MAKE, NEWS & EVENTS, and HOW TO APPLY. The main content area is titled "COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND" and "UNITED STATES DEPARTMENT OF THE TREASURY". Below this, the "Financing Healthy Food Options Resource Bank" section is displayed, containing three main categories: I. Training Curriculum, II. Financial Resources Catalogue, and III. Food Desert Mapping Tools. A disclaimer at the bottom states that the documents were funded by the CDFI Fund under Contract TPD-CDF-10-C-0006, Task Order 0001, and that the content reflects the authors' opinions.

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND
UNITED STATES DEPARTMENT OF THE TREASURY

Financing Healthy Food Options Resource Bank

I. Training Curriculum

- [Food Systems Overview](#)
- [Healthy Food Retail Financing](#)
- [Financial Services for Mid-Tier Food Chain Enterprises](#)
- [NMTC & Urban Supermarkets](#)
- [Understanding the Grocery Industry](#)
- [Underwriting Supermarkets & Grocery Stores](#)
- [Mid-Tier Food Chain Enterprises Overview & Underwriting](#)
- [Capitalizing Healthy Food Retail Initiatives](#)
- [Identifying Optimal Areas for Supermarket Development](#)

II. Financial Resources Catalogue

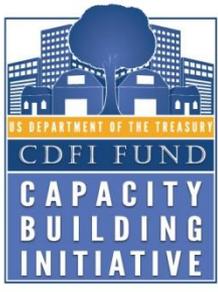
- [Financial Resources Catalogue](#)

III. Food Desert Mapping Tools

- [USDA Food Desert Locator](#)
- [Policy Map](#)

These documents were funded by the CDFI Fund, under Contract TPD-CDF-10-C-0006, Task Order 0001. The curriculum and opinions expressed in these documents are those of the authors, who are solely responsible for the content, and do not reflect the opinions of the CDFI Fund or any other person, entity, or organization.

Last updated/reviewed: 12/07/11



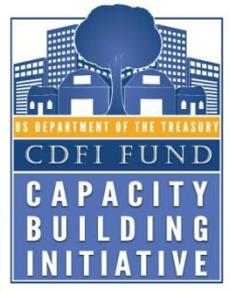
Upcoming Workshops

Farms & Food Production

Boston, MA

May 31st and June 1st

[Link](#) to Training Information & Registration



Upcoming TA Webinars

The Field Guide to the New American Foodshed: Resources for Farmers and Lenders

•April 5, 1pm ET

Underwriting Natural Food Cooperatives

•April 11, 2pm ET

Underwriting Supermarkets & Grocery Stores

•April 18, 2pm ET

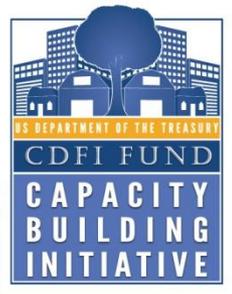
The Grocery Gap

•April 24, 2pm ET

Connecting Farms to Institutions

•April 30, 2pm ET

Visit www.opportunityfinance.net/FHFOwebinars/ to register for one or all of the TA webinars



Contact Information

Pam Porter

Executive Vice President

Strategic Consulting

Opportunity Finance Network

pporter@opportunityfinance.net

215.320.4303



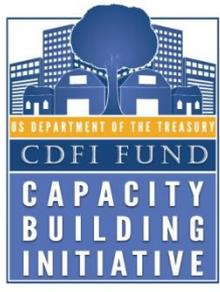
Christy Bare

Strategic Consulting

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215.320.4320





Federal Nutrition Benefit Programs

Challenges and Opportunities for Retailers
Serving Low-Income Communities

March 29, 2012

