

# Grand Haven Farmers Market 2025 Food Assistance Programs Agreement

## The SNAP Bridge Card/EBT Process

- 1. The Supplemental Nutrition Assistance Program (SNAP) is a USDA nutrition assistance program administered by Food and Nutrition Service (FNS) and it provides monthly food benefits for eligible participants. Vendor that accept snap tokens must verify that they fully understand the requirements of the SNAP FNS program. A set of training videos are available at www.fns.usda.gov/snap.
- 2. Customers will visit the Market Information Table to obtain Grand Haven Farmers Market wooden SNAP Tokens (\$1 each). There is no fee or cost to the customer for this service.
- 3. Customers will then come to your booth and purchase eligible goods. These tokens can only be used at this farmers market. Customers are encouraged to use their tokens the day they receive them or return unused tokens to the market tent to have the amount credited back to their SNAP Bridge Card. However, tokens do not expire and can be spent at any time the market is operating with eligible products.
- 4. Vendors who are authorized to accept any supplemental payment programs must prominently display the sign provided, identifying the vendor's stall as an authorized vendor.
- 5. Snap tokens can buy:

#### Any food for the household, such as:

- Fruits and vegetables;
- Meat, poultry, and fish;
- Dairy products;
- Breads and cereals;
- Other foods such as snack foods and non-alcoholic beverages; and
- Seeds and plants, which produce food for the household to eat. Households CANNOT use SNAP benefits to buy:
- Beer, wine, liquor, cigarettes, or tobacco
- Vitamins, medicines, and supplements. If an item has a Supplement Facts label, it is considered a supplement and is not eligible for SNAP purchase.
- Live animals (except shellfish, fish removed from water, and animals slaughtered prior to pick-up from the store).
- Foods that are hot at the point of sale
- Any nonfood items such as:
- Pet foods
- Cleaning supplies, paper products, and other household supplies.
- Hygiene items, cosmetics
- 6. NOTE: NO CHANGE can be given for wooden tokens. It is illegal to exchange cash for SNAP benefits. We encourage vendors to add or subtract product in order to create an even dollar amount if the customer does not have exact change. The law prohibits giving cash in exchange for EBT. Partial dollar amounts at the end of the transaction are the customers' responsibility.
- 7. \$1 tokens will be worth the same cash value as \$1 U.S. currency. All products will be priced the same for supplemental payment program customers as they are for non-eligible customers.
- 8. Vendors may only accept tokens in exchange for items for sale at their booth. Vendors may not use received tokens to buy from other vendors. Counterfeit tokens, or those from other farmers markets, will not be reimbursed.

- 9. Vendors return SNAP tokens by the end of each Market day to the Market Information Table and will receive a receipt from the Farmers Market Staff. Reimbursement checks from The Chamber will be paid out the first week of the following month. Any tokens or vouchers not submitted by November 15<sup>th</sup> of the current season will be non-reimbursable.
- 10. The Market will retain a **5% administration fee of all SNAP token-based sales** in order to offset the costs of administering the program at the Market. Vendors will receive a monthly check at the Market, less the 5% administrative fee, or a check will be mailed. ACH of reimbursement payments is recommended.

## The Double Up Food Bucks Process

- 1. The Double Up Food Bucks (DUFB) Program "matches" SNAP/Bridge Card dollars spent at Farmers Markets. This is a dollar for dollar match up to \$20 a day.
- 2. Customers will visit the Market Information Table to obtain Double Up Food Bucks silver coins. There is no fee or cost to the customer for this service.
- 3. Customers will then come to your booth and purchase eligible goods.
- 4. Vendors who are authorized to accept any supplemental payment programs must prominently display the sign provided, identifying the vendor's stall as an authorized vendor.
- 5. **DUFB Tokens can ONLY buy:** fresh fruits and vegetables.
- 6. NOTE: The law prohibits giving cash in exchange for DUFB. We request that vendors work with the customers to create an even dollar amount for purchases. Partial dollar amounts at the end of the transaction are the customers' responsibility.
- 7. \$2 tokens will be worth the same cash value as \$2 U.S. currency. All products will be priced the same for DUFB program customers as they are for non-eligible customers.
- 8. Vendors may only accept tokens in exchange for items for sale at their booth. Vendors may not use received tokens to buy from other vendors.
- 9. Vendors return DUFB tokens at the end of each Market month to the Market Information Table and will receive a receipt from the Farmers Market Staff. Reimbursement checks from The Chamber will be paid out the first week of the following month. Any tokens or vouchers not submitted by November 15<sup>th</sup> of the current season will be non-reimbursable.
- 10. The Market will retain a **5% administration fee of all DUFB token-based sales** in order to offset the costs of administering the program at the Market. Vendors will receive a monthly check at the Market, less the 5% administrative fee, or a check will be mailed.

#### The POP Kids Club Process

- 1. The POP Kids Club stands for *Power of Produce* and is a program that strives to give children ages 2—13 more freedom to explore fresh fruits and vegetables, while also teaching them about how to manage money.
- 2. Children ages 2—13 can sign up to be a "member" of the POP Kids Club program at the Market Information Table during the Market hours. They must have a parent signature to participate.
- 3. Each time a POP Kids Club member visits the Market between June and August, they will be given one \$2 POP Kids Club wooden tokens to be spent on **fruit, vegetables, or food plants** at the Markets.
- 4. Vendors are encouraged to put \$2 portions of produce together for the kids to purchase. (Little cups or bags work well).

- 5. Vendors who are participating in the program will return any redeemed tokens by the end of each Market day to the Market Information Table and will receive a receipt from the Farmers Market Staff Member. Reimbursement checks from the Chamber will be paid out the first week of the following month. Any tokens or vouchers not submitted by November 15<sup>th</sup> of the current season will be non-reimbursable.
- 6. The Market will retain a **5% administration fee of all POP Kids Club token sales** in order to offset the cost of administering the program. Vendors will receive a monthly check at the Market, less the 5% administrative fee, or a check will be mailed if necessary.

#### The Dune Dollar Process

- 1. Dune Dollars is the Chamber of Commerce gift certificate program. It encourages local spending and can be used at 50+ locations in the area.
- 2. To make the process easier for both vendors and customers, customers will be required to go to the Market Manager table to turn in their Dune Dollars.
- 3. We will validate the Dune Dollars and give the customers Dune Dollars vouchers in \$5 increments to use at participating stalls.
- 4. Turn in your vouchers as needed, and you will be reimbursed monthly less a standard 8% fee (5% if ACH payment is approved).

#### **Gleaning Participation**

- 1. Upon committing to participate in the Grand Haven Farmers Market Gleaning Program (facilitated in conjunction with Ottawa Food), vendors that participate in gleaning agree to donate any surplus produce on weeks when the agencies are at the Market.
- 2. An agency representative will check for donations and come back towards the end of the Market day to collect them.
- 3. Vendors will receive a receipt for tax purposes when the season ends for donations made to the various pantries.

# Grand Haven Farmers Market 2025 Food Assistance Programs General Agreement

- I agree to follow all of the rules as explained within this agreement.
- I agree to follow all policies of the Farmers Market, as well as The Chamber of Commerce Grand Haven, Spring Lake, Ferrysburg, who administers the Dune Dollars Program. I realize that the privilege of using these programs is contingent on following the policies.
- I understand that if Market Staff observe or receive evidence of my failure to abide by this agreement, the Market will immediately suspend or terminate my approval to accept supplemental forms of payment and the offense may result in a fine and/or forfeiture of my ability to participate in the Market.
- I understand that it is my responsibility to inform my family and employees of these rules before they sell at the Market on behalf of my farm or business.
- I agree to the 5% administration fee for food assistance payment programs and 8% for the Dune Dollar program (5% of ACH is accepted). I understand that any tokens or vouchers not submitted by November 15<sup>th</sup> of the current season will be non-reimbursable.
- I have read and understand the guidelines regulating these currency systems and will knowingly participate in and support the program rules of governance.
- Please check the appropriate boxes below.



Signature:	Date:	
Printed Name:		
Business Name:		
Market Manager:	Date:	

#### **Megan Tobin**

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