



**Nutrition
Incentive Hub**

CREATED BY GUSNIP NTAE CENTER

Community Supported Agriculture (CSA)

2024 RFA Support Webinar

Tuesday, April 2nd at 3:00 pm ET/ 12:00 pm PT

The Nutrition Incentive Program Training, Technical Assistance, Evaluation, and Information Center (NTAE) is supported by Gus Schumacher Nutrition Incentive Program grant no. 2023-70414-40461 project accession no. 1031111 from the USDA National Institute of Food and Agriculture.

About the Nutrition Incentive Hub



The Nutrition Incentive Hub is a coalition of partners, created by the Nutrition Incentive Program Training, Technical Assistance, Evaluation, and Information Center (NTAE), that supports Gus Schumacher Nutrition Incentive Program (GusNIP) grantees, applicants, and other GusNIP audiences.

Our objective: Strengthen access to fruits and vegetables

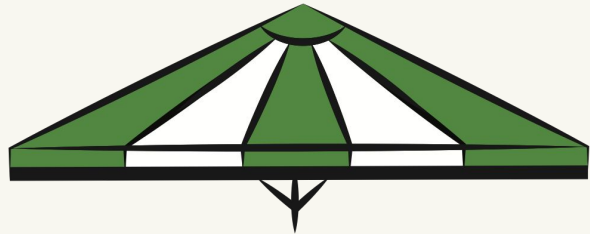
Our goal: Make safe, nutritious food available to all Americans

- Supporting Gus Schumacher Nutrition Incentive Program (GusNIP) grantees and applicants
 - Funded through 2018 Farm Bill
 - Formerly known as the Food Insecurity Nutrition Incentive Program (FINI)

GusNIP Goals

- Increase the purchase and consumption of fruits and vegetables among participating households
- Reduce individual and household food insecurity
- Improve health outcomes of participating households
- Decrease associated healthcare use and costs





M I C H I G A N
**FARMERS
MARKET**
A S S O C I A T I O N



Michigan Farmers Market Association

Mission: MIFMA places equity at the forefront of supporting the viability of community-driven marketplaces so that they can connect ALL consumers to local farms and businesses.



What is a CSA?



Definitions

- **PPR** - Produce Prescription
- **NI** - Nutrition Incentives
- **SNAP** - Supplemental Nutrition Assistance Program
- **Firm** - Sites that GusNIP grantees partner with to operate projects (retail, clinics, etc.)
- **CSA** - Community Supported Agriculture

What is Community Supported Agriculture (CSA)?

CSA ventures require participants to pay an annual or seasonal subscription fee, in advance, for a set amount of food (share) that the business expects to produce that year/season; CSA shares are typically made available or delivered during regular intervals (e.g., weekly or bi-weekly) during the active (harvest) season.

CSAs primarily sell local produce.

A CSA is NOT considered a [FNS authorized] store type but simply a way of doing business.

CSAs can be conducted by SNAP/NAP- authorized agricultural producers or co-ops.

Administering SNAP for a CSA Project



SNAP Payments in CSA

- Traditional CSA models require an upfront payment at the beginning of the season
- SNAP members do not provide the same upfront cash infusion that other members would because they cannot pay upfront
- Consider creating a SNAP Member Agreement Form to inform SNAP users what to expect as a CSA shareholder and protect your CSA operation from legal issues

Collecting Payment for Shares

- **14-Day Rule:** CSA is a business model authorized to accept advance SNAP EBT payment and FNS has established a 14 day time limit for them.
- **Deposits:** Request a deposit at the beginning of the season, equal to the cost of one or two weekly share prices in the case of missed pickups or cancellations mid-season. (Note: customers cannot use their SNAP benefits to pay this deposit.)
- **Accommodating changes to SNAP benefits:** Accept **multiple payment methods (i.e. checks, credit cards, cash)** - In the case that SNAP member benefits are reduced mid-season, or there are not enough funds to cover the entirety of the share.
 - Consider creating a SNAP member **wait list**

[CSA Ideas Lab: Accepting SNAP Online](#)

Payment Information

- SNAP funds are added to EBT cards on different days. In general, SNAP benefits are deposited between the 1st and 10th of the month based on the last digit of the participant's social security number. This can sometimes lead to cardholders having insufficient funds at time of payment.
- Provide SNAP members a **payment plan/schedule**. This will allow them to check their balance and ensure there are sufficient funds ahead of time.
- Support Organizations processing SNAP payments on behalf of farmers can operate **revolving loan funds**, in order to pay farmers at the beginning of the season for the full cost of the share, as in the case of a traditional CSA. The fund is replenished when you receive payments from SNAP members later in the season.

A Note on Manual Vouchers

- Usage of offline vouchers is actively discouraged and/or disallowed in some states and may soon be enforced across all states to disallow usage of offline vouchers entirely. If sites are using offline vouchers, they should work to identify alternative methods to process SNAP through a device.
- SNAP payments may not be collected over the phone even with offline vouchers, for two reasons, (1) the retailer/farmer is not able to verify the card information or the customer's identity as the cardholder, and (2) doing an offline voucher requires you to write down the entire SNAP number, which is against SNAP Policy, and one of the areas of concern that FNS is focusing on at the moment (reference in this RFA).

Refund Policies

- Cash refunds are prohibited for SNAP/NAP purchases
- Spoiled or undesired food items purchased with SNAP/NAP may be exchanged for other eligible products
- SNAP/NAP Authorized firms should have the same refund policy for all customers
- A participant who receives a refund for a SNAP/NAP purchase may not keep the incentive earned from the initial transaction

Questions?



Promising Practices for CSA & Nutrition Incentive Program Implementation



CSA Practices to Exercise Caution Around

- Sliding Scales
 - SNAP policy states that food prices cannot be different for different payment methods
- Exchanging shares, or partial shares for labor
 - For-Profits may not have volunteers, compensation with food still qualifies as being compensated for work
 - Nonprofits must cover volunteers with liability insurance

Membership Agreement Form

- Shareholder contact information - name, address, phone number, & email
- Contact information for farm
- Distribution information - dates, times, locations
- Payment information - price, deadlines, method(s) of payment
- Responsibility of collecting shares, and the effects of failing to do so
- Produce information - growing practices, types of produce, amount of produce expected
- Length of membership
- Refund policies

Distribution Information

- **Flexibility** in pick up dates and times can be an important factor for SNAP participation.
- Designate at least one **dedicated SNAP pickup location** where your EBT Point of Sale (POS) device will be present.
- **Farmers Market Pick-Up Model:** Member shares may be picked up from a local farmers market. If the market is SNAP authorized, they may process SNAP transactions for CSA members.

Payment Model Examples

- Monthly Method: When operating a 50% (or more) incentive, some organizations may structure payment so that SNAP payments cover the first half of the month, and the incentive will cover the second half of the month.
- Biweekly Method: Alternate SNAP payment one week and Incentive redemption the next.
- Weekly Method: You may accept SNAP payment on a weekly basis and discount each payment the amount of your incentive.
- Farmers Market Method: The customer may choose any combination of SNAP and Incentive tokens to purchase eligible CSA shares.

Payment Model Examples

1:1 Match

	Week 1	Week 2	Week 3	Week 4
Monthly Method	Full SNAP	Full SNAP	Full Incentive	Full Incentive
Biweekly Method	Full SNAP	Full Incentive	Full SNAP	Full Incentive
Weekly Method	SNAP & Incentive	SNAP & Incentive	SNAP & Incentive	SNAP & Incentive
Farmers Market Method	SNAP or Incentive	SNAP or Incentive	SNAP or Incentive	SNAP or Incentive

Questions?

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Resources

- (2023) [SNAP Incentives for CSA Troubleshooting Guide](#) - Fairshare CSA Coalition & Farmers Market Coalition
- (2021) [Farmer to Farmer E-commerce Platforms](#) - CSA Innovation Network
- (2017) [Community Supported Agriculture: Legal Concerns](#) - Utah State University Extension
- (2024) [Accepting SNAP Online Webinar](#) - CSA Innovation Network



Thank you!
For more information:

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