



Introduction to this Guide

The “Supplemental Nutrition Assistance Program” (SNAP) provides food benefits to over 40 million limited-income individuals. SNAP Incentive Programs can support the purchase of fruits and vegetables by SNAP consumers in the form of matching dollars, vouchers, coupons, or discounts. Offering SNAP incentives through a Community Supported Agriculture (CSA) program is an innovative way to build direct connections between farmers and consumers. Whether it is the high quality food, sustained delivery over the season, accessibility via multiple pickup locations, or relationship with your farmer, the CSA model is a prime vehicle for greater food access. However, it is not without challenges.

SNAP regulations were not written with CSAs in mind. This guide is intended to be a starting point for identifying some common roadblocks and solutions for farmers and support organizations administering CSA incentive programs, such as navigating the upfront payment at the beginning of the season, in-person payment processing across multiple pickup locations, and using a point of sale system.

This guide was informed by two national surveys about SNAP Incentives for CSAs conducted in 2022 and 2023, along with 12 learning cohort sessions with CSA farmers and farmer support organizations. This guide is divided into the areas of greatest technical assistance needs as defined by the entities administering these incentive programs: “Customer Recruitment”, “Administering SNAP on a CSA Schedule”, “Logistics and Administration” and “Funding Incentive Programs for CSA.”

SNAP INCENTIVES FOR CSA

What is “Community Supported Agriculture” (CSA)?

“CSA connects individuals and local farms in a mutually supportive relationship. In a CSA, people become members of a farm in exchange for recurrent shares of the seasonal harvest. This relationship transcends the usual commercial transaction by having farmers and members share the risks and benefits inherent to agriculture. CSA provides consumers with a deep connection to their food and the people who grow it.” - [CSA Innovation Network](#)

This guide focuses primarily on “Traditional” subscription CSAs, in which the farmer organizes the CSA, produces the farm products and recruits the CSA farm members at the beginning of the season in return for a share of the harvest. Most farmers offer shares on a weekly or every-other-week basis. However, there is increasing variance within the single and multi-farm/aggregate CSA models, as farms build CSA programs to fit into their needs and their membership. Some examples include:

Market Shares/Market Card - Buy a credit, pick what you want at a farm's market table,
Custom Swap/Free Choice - Opt to switch out any/all items through an e-commerce platform,
Worker Shares - Work in exchange for your CSA share

Through the various share types and sizes, seasonal offerings, customization, pickup and delivery options, CSAs ability to map onto farmer and community members’ needs can make it a strong vehicle for food access initiative. That flexibility of the model can also bring unique challenges (and solutions) to more defined systems, such as SNAP.

Content Overview:

- [Customer Recruitment](#)
- [Administering SNAP on a CSA Schedule](#)
- [Logistics and Administration](#)
- [Funding Incentive Programs for CSA](#)
- [Additional Resources](#)

This guide is organized by recommendations for:

- **CSA Farms** - single/multi-farm operations that are running their own incentive program or that are participating in an incentive program run by a Farmer Support Organizations.
- **Farmer Support Organizations** work with farms/farmers but are not directly farming (i.e. farmers markets, farm coalitions, extension agencies, local food nonprofits, etc.).

SNAP INCENTIVES FOR CSA

About FairShare CSA Coalition and Farmers Market Coalition



FairShare CSA Coalition supports and connects CSA farmers and eaters, and strengthens CSA as part of a vibrant local food movement. FairShare administers a CSA cost-sharing food access program, supports farmers through robust grower education, and engages with community members through large community events and educational campaigns.



Farmers Market Coalition is a proud partner of the **Nutrition Incentive Hub**. Created by the Nutrition Incentive Program Training, Technical Assistance, Evaluation, and Information Center (NTAE), the Nutrition Incentive Hub is a national resource supporting Gus Schumacher Nutrition Incentive Program (GusNIP) applicants and grantees. Collaboratively, Nutrition Incentive Hub partners provide

training, technical assistance, reporting, and evaluation assistance and resources for those who want to launch or expand GusNIP-supported nutrition incentive or produce prescription projects across the country.

Have feedback? Get in touch! Email Liv Froehlich at liv@csacoalition.org for more information, questions, or comments about this resource.

SNAP INCENTIVES FOR CSA

SNAP INCENTIVES FOR CSA: Customer Recruitment and Education

You have [become a SNAP authorized retailer](#), you have incentive funding for your CSA and now you are wondering: how do I actually attract customers who use SNAP? Across single farms, multi-farms and organizations administering SNAP incentives for CSA, the most frequent challenge cited is recruitment and education of customers using SNAP.

Farmers often find a tension between wanting to increase food access in their community while also needing to have enough members using SNAP to justify the added time and effort that comes with participating in or administering a SNAP incentive program. While recruiting SNAP participants does require more time, the additional investment in relationship building and outreach ensures broader CSA accessibility for your whole community as well as higher retention rates from your SNAP members.

The suggestions below are informed by case studies and information shared by farmers and organizations actively participating in CSA incentive programs.

CUSTOMER RECRUITMENT AND EDUCATION

CHALLENGES

OPPORTUNITIES

CSA Farms AND Farmer Support Organizations

NOTE: Information is organized below by recommendations relevant for both “CSA Farms & Farmer Support Organizations” with separate sections for information that pertains only to “CSA Farms” and only to “Farmer Support Organizations” below.

Determining the best outreach strategy for new members using SNAP. Effectively communicating with members about:

- The nutrition incentive
- SNAP benefits
- CSA model

- Across incentive programs, **word-of-mouth** is often cited as the most effective way to recruit new participants using SNAP.
 - Ask **past/existing program participants** to spread the word about your program through their social networks. *See example below from Hudson Valley CSA Coalition’s Ambassador Program.*
 - Give a discount to members that refer members using SNAP.
- Invest in **creative outreach**. See what resonates with your community.
 - Participate in in-person community events.
 - Post to local neighborhood/parents groups.

SNAP INCENTIVES FOR CSA

	<ul style="list-style-type: none">○ Display yard signs at CSA pickup locations, farm stands, and farmers markets.○ Invest in outreach with Community Organizations/Partners (Libraries, Community Centers, Food Banks/Pantries, WIC Clinics, Schools, Childcare Centers, Faith Communities) who are more embedded in the communities you are hoping to serve.
Familiarizing shoppers using SNAP with the CSA model.	<ul style="list-style-type: none">● Use clear and simple language to explain your CSA program.<ul style="list-style-type: none">○ Check out this guide on impactful messaging hooks to promote your CSA. Once you have implemented your incentive program, use evaluation data at the end of the season to see what aspects of the program/CSA are most important to participants and use that for outreach in subsequent seasons.○ Some programs describe seeing more uptake when using more familiar terms, such as “produce boxes” or “veggie subscription,” rather than “CSA.”● Ensure members are set up for success throughout the season.<ul style="list-style-type: none">○ Share recipes and storage tips for what is in their CSA share.○ Free choice/customizable CSA shares can be a more accessible option for new CSA members who may be unfamiliar with some of the offerings.
Addressing language barriers for prospective members with limited English proficiency.	<ul style="list-style-type: none">● Consider making application forms, outreach materials, and other CSA and incentive information available in the written languages of your community. The Language Justice Toolkit states: “Having outreach materials translated to the languages our membership speaks and reads offers the opportunity for our members and allies to do outreach with their families, neighbors and friends. We know how important good outreach is for base building, membership recruitment and retention; and since one of our central sources of power is our power in numbers, translation becomes a really wise investment of our resources.” (Note: poorly translated materials can achieve the opposite

SNAP INCENTIVES FOR CSA

	effect, and it is important to either pay for translation or have materials reviewed by bilingual community partners.)
Recruiting customers in rural areas.	<ul style="list-style-type: none"> Invest in relationships with Community Organizations/Partners that are already interfacing with the community (Libraries, Community Centers, Food Banks/Pantries, WIC Clinics, Schools, Childcare Centers, Faith Communities.)
Centering anti-racism and cultural relevance in your messaging.	<ul style="list-style-type: none"> The Anti-Racist Farmers Market Toolkit states: “Developing antiracist messaging extends beyond learning to avoid racist rhetoric and stereotypes and includes developing positive messaging about BIPOC vendors, shoppers, and communities.” (Although written with farmers markets managers in mind, this guide offers many ideas and solutions that would be useful to farms and food system organizations for thinking about how they operate.)
CSA Farms ONLY	
Working with limited time and capacity. Farmers are farming! What methods can you pursue outside of new relationship-building and outreach?	<ul style="list-style-type: none"> Use existing platforms where you are already communicating about your CSA (i.e. website, social media) and include the SNAP logo and some basic program language. If you are participating in an incentive program run by a farmer support organization, ask them if they provide outreach materials.
Farmer Support Organizations ONLY	
Reaching new customers without existing trusted relationships with consumers.	<ul style="list-style-type: none"> Invest in relationships with Community Organizations/Partners that have stronger community ties. Work with organizations that are already providing wraparound services (i.e. health, housing, transportation) in order to increase impact. <ul style="list-style-type: none"> Conduct one-on-one train-the trainer-sessions in order for partner organizations to communicate effectively about the incentive program as well as assist prospective members with application

SNAP INCENTIVES FOR CSA

	materials/CSA sign-ups, as applicable.
Supporting farms participating in your incentive program , with successful outreach.	<ul style="list-style-type: none">• Run social media ads from both farmer support org and participating farms.<ul style="list-style-type: none">◦ Build a promotional budget that allocates funds for farmers to market the program• Develop templated messaging, graphics, and best practices for farmers to use on their website, social media, e-commerce platforms and in-person (i.e. farmers markets and farm stands.)• Peer-to-peer learning is often how growers prefer to receive information. Host a grower gathering or find other ways for farmers in your network to share tips and tricks with one another.

Program Snapshots:



Hudson Valley CSA Coalition's "CSA is a SNAP" Ambassador Program

The goal of the "CSA is a SNAP" Ambassador Program is to compensate and resource current "CSA is a SNAP" Incentive Program members to spread the word to potential new members and share their experiences with CSA in general. Ambassadors share information with their personal networks through social media, community events, and informal conversations, with the bulk of their activities falling between late-April and early-June. Hudson Valley CSA Coalition provides Ambassadors with a toolkit of resources, including images for social media, social media best practices, sample posts and print materials for distribution.

Additional Resources:

- [SNAP at Farmers Markets: Advertising and Marketing](#)
- [Data Collection Training \(Webinar\)](#): Nutrition Incentive Hub - *introduces the processes for collecting participant-level surveys through a variety of methods.*

SNAP INCENTIVES FOR CSA

SNAP INCENTIVES FOR CSA: Administering SNAP on a CSA Schedule

Traditional CSA models require an upfront payment at the beginning of the season. This gives CSA farmers more security when planning for the season ahead and pays for some of the initial costs of their farm operation. In return, CSA members are offered a “share” of the seasonal harvest. This goes counter to SNAP regulations, which in the case of CSA farmers require payments to be processed upon delivery of food, and in the case of support organizations, require payment within 14 days of the delivery of food. So, how do you administer an incentive program on a CSA schedule without changing the entire model?

The suggestions below are informed by case studies and information shared by farmers and organizations actively participating in CSA incentive programs.

ADMINISTERING SNAP ON A CSA SCHEDULE

CHALLENGES

OPPORTUNITIES

CSA Farms AND Farmer Support Organizations

NOTE: Information is organized below by recommendations relevant for both “CSA Farms & Farmer Support Organizations” with separate sections for information that pertains only to “CSA Farms” and only to “Farmer Support Organizations” below.

Avoiding **mid-season cancellations** or **missed weeks** without being able to accept payment at the beginning of the season.

- **Membership/Participant Agreements** during CSA sign-up are a helpful tool for ensuring new members know what they are committing to. *See example below from FairShare’s Partner Shares Program.*
- Send weekly **pick up reminder emails or texts.**
- 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. This can cause uncertainty later in the season for both the farmer and the member, and/or **SNAP benefits may not be able to cover the full cost of the CSA share.**

- 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. While SNAP must be processed when participants are receiving food, alternative payment methods can be used outside of that

SNAP INCENTIVES FOR CSA

	<p>timeframe.</p> <ul style="list-style-type: none">○ TotilPay Go - TotilPay Go is an app-based SNAP processor often used by farms. It also includes an integration with Square that allows retailers to accept credit, debit, SNAP, and WIC cards.
<p>SNAP <u>funds are added to EBT cards on different days</u>. 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 <u>insufficient funds at time of payment</u>.</p>	<ul style="list-style-type: none">● Send SNAP members a payment plan/schedule. This will allow them to check their balance and ensure there are sufficient funds ahead of time.● Offline Food Vouchers - Allow farmers (or dropsite hosts) to accept SNAP payments without a POS device on hand. This can be helpful if participants are getting funds added to their card after the dedicated CSA pickup date. Offline vouchers must then be called in to your state specific SNAP processor to be authorized, and then cleared on a SNAP POS device within 15 days.
<h2>CSA Farms ONLY</h2>	
<p>Processing payments in-person.</p>	<ul style="list-style-type: none">● Online SNAP - Starting in 2023, farmers will be able to use GrownBy (an e-commerce platform) to process SNAP Online in advance of share pickup. SNAP Online transaction fees will be free to farmers for one year, covered by USDA grant funds. Submit an interest form to start accepting SNAP online. (Note: Farms will still be required to go through an Online SNAP application process with FNS, which may take up to 6-months.)● Offline Food Vouchers - Allow farmers (or dropsite hosts) to accept SNAP payments without a POS device on hand.<ul style="list-style-type: none">○ To obtain manual vouchers, contact your state's EBT processor to request the vouchers that are accepted by that particular EBT processor.● Pickup locations at farmers markets or farm stands where farm workers are on site for a longer period of time. Farmers markets may also be able to process SNAP on behalf of the farm.● Partner with organizations that can process SNAP on your farm's behalf. Some farms have luck working with Emergency Feeding partners

SNAP INCENTIVES FOR CSA

	<p>(i.e. food banks and food pantries) which can also offer cold storage for drop-off, as well as SNAP customer outreach.</p>
<p>Offering Multiple Pickup Locations can be challenging when farms have to accept SNAP payments in-person.</p>	<ul style="list-style-type: none"> • Offer one dedicated SNAP pickup location with EBT Point of Sales (POS) device. • Operate Shorter (1-2 hr) pickup windows for SNAP participants staffed <u>at multiple locations</u>. <ul style="list-style-type: none"> ◦ Include Worker Share opportunities for members to staff SNAP pickups and manage payment processing in return for a share. • TotilPay Go - TotilPay Go is an app-based SNAP processor often used by farms. SNAP retailers can purchase multiple subscriptions/terminals in order to have payment processing at more than one pickup location at once.
<p>Minimizing paperwork and risk for CSA operators to accept orders that have not been paid for yet.</p>	<p>Offer week-to-week/"pay-as-you-go" shares, rather than season-long. This requires farms to operate at a size and scale where it is possible to absorb fluctuation from week-to-week or month-to-month. <i>See example below from Tucson CSA.</i></p>
<p>Farmer Support Organizations ONLY</p>	
<p>Navigating the SNAP 14 Day Rule - SNAP Regulations state "A nonprofit cooperative food purchasing venture may accept coupons (SNAP benefits) from a member of the cooperative at the time the member places a food order. The food ordered must be made available to the member within 14 days from the day the cooperative receives the member's coupons."</p>	<p>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. This decreases the number of necessary SNAP transactions to once per month over the duration that the participant is receiving food</p>
<p>Paying farmers at the beginning of the season.</p>	<ul style="list-style-type: none"> • 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. <ul style="list-style-type: none"> ◦ Build some buffer into your program budget to account for some lost income. This amount will likely decrease over time, as you refine your systems for communicating and

SNAP INCENTIVES FOR CSA

processing/tracking payments.

- Organizations can **pay farmers for the amount of the incentive** at the beginning of the season, with farmers processing the remaining SNAP customer payments throughout the season.

Program Snapshots:



Tucson CSA

When SNAP members purchase 2 shares with SNAP from Tucson CSA, they get 2 shares free through their local Double Up Arizona program, plus they receive an additional 2 shares from Tucson CSA's own in-house member funded "CS-Aid" program. This combination of local incentive programming plus grassroots funding allows SNAP participants to **pay once on a 6-week cycle**, just like every other member does.

FairShare CSA Coalition, "Partner Shares" Program is a cost-sharing program where participants can apply for sliding scale assistance (25-75% off, up to \$350) towards their CSA share. When people apply for the Partner Shares program, they must agree to the following **participant agreement**. While cancellations or payment processing errors may still occur, the participant agreement has had a positive impact in ensuring proactive communication from program participants prior to these scenarios.

PARTICIPANT AGREEMENT

As a Partner Shares participant, I agree to the following:

- * My household qualifies for Partner Shares assistance based on FairShare's eligibility requirements
- * I agree to pay FairShare CSA Coalition the CSA share co-payment amount
- * I will inform FairShare immediately if I am having trouble making a payment, changing banking accounts or quest card numbers, or must cancel my farm membership.
- * I understand that I am making a commitment to become a member of a CSA farm for the season.

SNAP INCENTIVES FOR CSA

Additional Resources:

- [Farmers Market Coalition State by State SNAP EBT Resource List](#)
- [USDA SNAP State Hotline Numbers](#)
- [Accepting SNAP/EBT at your Farm](#) (Webinar): MarketLink - *Join Whitney Butler from Marketlink as she talks about a grant they have received to assist farmers in accepting EBT/SNAP.*
- [Printable Offline Food Vouchers](#)

SNAP INCENTIVES FOR CSA

SNAP INCENTIVES FOR CSA: Logistics and Administration

When administering a SNAP incentive program for CSA, things can get complicated quickly. Whether you have questions around Point of Sales (POS) systems, tracking payments, reporting, or evaluation, this section focuses on some practical starting points for navigating bringing new systems into your farm or organization.

While not the focus of this guide, we want to note that many farms have found that running or participating in an incentive program is too administratively burdensome and after a couple of seasons decide that they don't receive enough customers using SNAP to justify the costs. Instead, farms will opt to run alternative food access structures within their CSAs, such as sliding scale or pay-what-you-can models. *See examples below of how farms communicate about these models to their members.*

The suggestions below are informed by case studies and information shared by farmers and organizations actively participating in CSA incentive programs.

LOGISTICS AND ADMINISTRATION	
CHALLENGES	OPPORTUNITIES
CSA Farms AND Farmer Support Organizations NOTE: Information is organized below by recommendations relevant for <u>both</u> "CSA Farms & Farmer Support Organizations" with separate sections for information that pertains <u>only</u> to "CSA Farms" and <u>only</u> to "Farmer Support Organizations" below.	
Tracking CSA/Incentive payments	<ul style="list-style-type: none">● TotilPay Go - TotilPay Go is an app-based SNAP processor often used by farms. It allows you to view transactions and simplify recordkeeping.<ul style="list-style-type: none">○ Support organizations can set up different merchants within their account in order to associate payments with different farms.● Set up simple payment tracking forms for your incentive participants that integrate with any relevant application/sign-up forms.
Operating across multiple states .	<ul style="list-style-type: none">● View your state processors and determine if they are different across the states you operate in and/or require different POS devices● TotilPay Go - Allows processing across all 50 states● <i>See example below of how Flying Plow Farm communicates about available incentives to their members.</i>

SNAP INCENTIVES FOR CSA

<p>Ensuring all costs are SNAP eligible and Incentive eligible (i.e. Double Up Food Bucks is just for fresh produce.)</p>	<ul style="list-style-type: none">• Some farms offer non-food shares or add-ons (flowers, body products, etc.) Communicate which items are available to customers paying with SNAP/using the incentive. Ensure a way to accept and track separate payment methods if a member chooses a combination of eligible and ineligible items• Additional costs, such as home delivery fees, donations, or deposits cannot be charged to SNAP• If your incentive program is just for produce, ensure all CSA shares are at least 50% produce.
<p>Creating accessible communication strategies for those with limited technological proficiency and/or limited connectivity.</p>	<ul style="list-style-type: none">• Ask for a preferred method of communication (phone/email/text) in your CSA/Incentive sign-up form and build in systems to accommodate multiple communication methods.<ul style="list-style-type: none">○ Create a dedicated SNAP program phone number for calls/text messaging/voicemail (services such as Google Voice can be set up on your computer or phone and calls/texts are free in the United States.○ Integrate autoresponders with your SNAP CSA member database (i.e. Document Studio integrates with Google Sheets and can create and send templated payment plans, emails, and text messages to participants.)○ Create email templates to help speed up responses to frequently asked questions or to notify members of program information.)
<p>Building in an appropriate amount of time to coordinate members paying with SNAP.</p>	<ul style="list-style-type: none">• Dedicated staff/intern positions responsible for running your SNAP program can be critical to staying on top of regulations, reporting, outreach, and program growth<ul style="list-style-type: none">○ Depending on the size/scale of your program, these can be seasonal placements, with the majority of hours logged during the peak CSA/Incentive sign-ups and fewer hours during the season (mostly covering payment processing and member follow-up communications)
<p><u>Reporting</u></p>	<ul style="list-style-type: none">• Confirm reporting requirements at the beginning of the season and ensure your CSA/incentive sign-up materials capture required information.• Conduct an end-of-season evaluation (see

SNAP INCENTIVES FOR CSA

	<p>additional resources below for information on data collection and evaluation.)</p>
<h2>CSA Farms ONLY</h2>	
<p>Integrating incentive programs into existing e-commerce platforms can be very challenging.</p> <ul style="list-style-type: none"> Some platform require payment at checkout 	<ul style="list-style-type: none"> Look for e-commerce platforms with a deferred payment option (i.e. in-person, cash, or check payments) Have a paper application available for CSA members paying with SNAP
<p>Applying multiple incentives towards the cost of a single CSA share.</p>	<ul style="list-style-type: none"> Ensure you have the correct proportion of eligible products for each incentive in your CSA share.
<p>Navigating connectivity issues.</p>	<ul style="list-style-type: none"> Offline Food Vouchers - Allow farmers (or dropsite hosts) to accept SNAP payments without a POS device on hand, or in the case of connectivity issues. Offline vouchers must then be called in to your state specific SNAP processor to be authorized, and then cleared on a SNAP POS device within 15 days. <ul style="list-style-type: none"> To obtain manual vouchers, contact your state's EBT processor to request the vouchers that are accepted by that particular EBT processor. Online SNAP - Starting in 2023, farmers will be able to use GrownBy (an e-commerce platform) to process SNAP Online in advance of share pickup. SNAP Online transaction fees will be free to farmers for one year, covered by USDA grant funds. Submit an interest form to start the process of accepting SNAP online. (Note: Farms will still be required to go through an Online SNAP application process with FNS, which may take up to 6-months.)
<h2>Farmer Support Organizations ONLY</h2>	
<p>Clarifying who customers should contact about what: you or their CSA farm.</p>	<ul style="list-style-type: none"> Communicate clearly with participating farms and customers about what assistance/communications you will be providing customers using SNAP (i.e. payment processing questions, SNAP-Ed resources, assistance finding a CSA farm, etc.) and what

SNAP INCENTIVES FOR CSA

	<p>assistance farms will be providing (questions about their shares, pickup/delivery schedules, etc.)</p> <ul style="list-style-type: none"> • Structure your incentive program so that customers exclusively go through their CSA farm for both their CSA and incentive (in turn, you just coordinate with the farms.) <ul style="list-style-type: none"> ◦ <i>Note: this can add more administrative work for the individual farm.</i> • If your organization does interface with customers using SNAP, try to limit communications to before/after the CSA season (with the exception of communicating about payment processing, as needed.)
<p>Working with many CSA farmers, all of which may operate their CSAs slightly differently. (Different seasons, share sizes, etc.)</p>	<ul style="list-style-type: none"> • Offer a percentage off the share, rather than a dollar amount. Many organizations will then cap the maximum dollar amount that a customer qualifies for (i.e. 50% off a CSA share, up to \$300.) • Create clear guidelines with farmers and customers about what CSA shares qualify for your incentive program.
<p><u>Online SNAP</u> is not currently available for farmer support organizations.</p>	<ul style="list-style-type: none"> • Assist farms in your network with becoming SNAP authorized retailers and accepting SNAP online
<p>Balancing administering incentive programs with broad application (i.e. farmers markets, farm stands, brick and mortar, etc.) where CSA is only a small aspect of the program.</p>	<ul style="list-style-type: none"> • When building your incentive program, assess your areas of expertise (markets, grocery, CSA, etc) and your capacity. If you decide to administer an incentive program across retail types: <ul style="list-style-type: none"> ◦ Build partnerships to support specific outlets (i.e. CSAs) or workflows (i.e. in-person payment processing.) ◦ Avoid creating broad program rules that apply across all retail types if they aren't feasible.
<p>Determining effective methods for communicating with farmers.</p>	<ul style="list-style-type: none"> • Phone is more effective than email when you are trying to get a hold of someone that is often in the field. Do not be afraid to send a text letting a farmer know you sent them an email that needs their attention. • Set up office hours at the beginning of the season for farmers to ask all their questions about the program. This can be especially

SNAP INCENTIVES FOR CSA

- helpful for farmers that are new to the program.
- Have **all your program information housed in one place** (guidelines on processing payments, templated language/materials for recruiting customers, what to do in the case of missed payments, canceling shares, reporting requirements, etc.) such as a Google Doc or Drive folder. Have printed/laminated copies available to share with participating farmers.
- **Share successes** from your end-of-year evaluation - it is important to farmers to hear what members enjoyed about their experience.

Program Snapshots:

Sliding Scale/Pay-What-You-Can Models

- [Zephyr Farm Sliding Scale](#)
- [Budding Moon Farm Income/Share Cost Table](#)
- [Wonka's Harvest Pay-What-You-Can](#)

Flying Plow Farm operates on the state line of 3 states, however their incentive program is run through Maryland Market Match and only applicable for Maryland customers. See how they communicate with their members about what payment options are available at their various sites.

SNAP INCENTIVES FOR CSA

Where to shop

	MOBILE FARM MARKET	ON FARM STAND	CSA MEMBERSHIP (NOT ELIGIBLE TO SHOP)**	ONLINE STORE (NOT ELIGIBLE TO SHOP)**	KENNETT SQUARE FARMERS MARKET	HAVRE DE GRACE FARMERS MARKET	BEL AIR FARMERS MARKET	NEWARK NATURAL FOODS FARMERS MARKET
DOUBLE YOUR DOLLARS Shop using these benefits at specific locations and eligible food items are discounted 50%	✓ DOUBLE YOUR DOLLARS	✓ DOUBLE YOUR DOLLARS	✓ DOUBLE YOUR DOLLARS	✓ DOUBLE YOUR DOLLARS	✓	✓	✓	✓
SNAP/EBT	✓ DOUBLE YOUR DOLLARS	✓ DOUBLE YOUR DOLLARS	✓ DOUBLE YOUR DOLLARS	✓ DOUBLE YOUR DOLLARS	✓	✓	✓	✓
WIC/EBT VIA SNFT APP***	✓ DOUBLE YOUR DOLLARS	✓ DOUBLE YOUR DOLLARS	✓ DOUBLE YOUR DOLLARS	✓ DOUBLE YOUR DOLLARS	✓	✓	✓	✓
WIC/EBT WIC FMNP COUPONS	✓ DOUBLE YOUR DOLLARS	✓ DOUBLE YOUR DOLLARS	✗	✗	✓	✓	✓	✓
WIC/EBT WIC SENIORS FMNP COUPONS	✓ DOUBLE YOUR DOLLARS	✓ DOUBLE YOUR DOLLARS	✗	✗	✓	✓	✓	✓
EWIC & FMNP	✗	✗	✗	✗	✗	✗	✗	✗
EWIC & FMNP	✗	✗	✗	✗	✗	✗	✗	✗

**On eligible food items. Delivery fees may not be covered
***Download the app at mybnft.com

Additional Resources:

- [Farm to Family Toolkit](#): Viva Farms and WSU Skagit Extension, WA - *How to design a CSA program to connect SNAP participants with fresh / local produce*
- [CSA Innovation Network Farmer-to-Farmer E-Commerce Platforms](#) - CSA Innovation Network - *This report details farmer ratings for the eight most popular of those farm-specific sales platforms plus four additional platforms that are not farm-specific and are used by many farmers.*
- [Accepting SNAP/EBT at your Farm](#) (Webinar): MarketLink - *Join Whitney Butler from Marketlink as she talks about a grant they have received to assist farmers in accepting EBT/SNAP.*
- [SNAP 101: Best Practices for EBT & Nutrition Incentives](#) (Webinar)- Farmers Market Coalition
- [How to do EBT/SNAP Transactions Using Paper Vouchers](#): Oregon Farmers Market Association
- [Printable Offline Food Vouchers](#)
- [Data Collection Training \(Webinar\)](#): Nutrition Incentive Hub - *introduces the processes for collecting participant-level surveys through a variety of methods.*

SNAP INCENTIVES FOR CSA

SNAP INCENTIVES FOR CSA: Funding Incentive Programs for CSA

What funding mechanisms support your program? How do you build sustainability into your program? In what ways do you hope to grow your program? While customers with SNAP represent a large consumer base, it can take a while for a SNAP Incentive program to grow large enough to offset the extra labor and equipment costs, and you will need to find sustainable funding sources for on-going incentives.

The suggestions below are informed by case studies and information shared by farmers and organizations actively participating in CSA incentive programs.

FUNDING INCENTIVE PROGRAMS FOR CSA

CHALLENGES

OPPORTUNITIES

CSA Farms AND Farmer Support Organizations

NOTE: Information is organized below by recommendations relevant for both “CSA Farms & Farmer Support Organizations” with separate sections for information that pertains only to “CSA Farms” and only to “Farmer Support Organizations” below.

Securing **on-going funding** without adding **new programmatic work**.

Diversity program funding and identify **unrestricted funding streams** that can support incentives, staff time, and other on-going programmatic work.

- Build a solid **fundraising base** for your program
 - Annual **fundraising events** require a lot of time to coordinate but can be a reliable source of funding, with the added benefit of increasing community awareness of your farm/organization. *See examples below of how FairShare CSA Coalition generates funds for their Partner Shares incentive program through their Bike the Barns event.*
 - Run seasonal **program appeals** to increase visibility of your incentive programming and grow your donor base.
 - **Fundraising with farm members** - include a program donation link on CSA sign-up forms, or create a program-specific donation campaign with general CSA membership.
- Pursue **local and regional funding opportunities**.
 - **Advocate for funding through your state**

SNAP INCENTIVES FOR CSA

	<p>legislature. See examples below of how the <i>Pacific Northwest CSA Coalition</i> receives state funding through DUFB.</p> <ul style="list-style-type: none"> ○ Work with local Food Policy Councils to build ongoing municipal funding. ● Funding from Private Foundations can be a valuable source of on-going funding. However, ensure adequate time for developing relationships with funders. ● Build in program-specific sponsorship opportunities with local businesses that share programmatic vision and values. ● Work with Healthcare Partners to offer local HMO Rebates - These programs offer a rebate for CSA shares, similar to rebates for gym memberships or exercise programs and can be combined with SNAP/Incentive processing in order to minimize costs for households purchasing with SNAP. See FairShare CSA Coalition's toolkit on stewarding HMO Rebate programs.
<p>Accessing funding for equipment and associated costs.</p>	<ul style="list-style-type: none"> ● The MarketLink grant program covers the costs of a one-year subscription to the TotilPay Go app to use with your own device (tablet or phone) and a free Bluetooth card reader. ● State EBT Equipment Programs - 29 states have funding through FNS to provide farmers and farmers markets with equipment that can be used to process SNAP transactions. Click on the above link to see if your state is participating and get in touch with your state EBT contact to see if you are eligible for the program
<p>Addressing more demand than there is funding.</p>	<ul style="list-style-type: none"> ● Ensure all participating farms have their CSA Sign-ups open and have equal opportunity to accept members paying with SNAP. Accept applicants on a first-come-first-serve basis. ● Operate a waitlist in the event of canceled members, additional funding. ● Continue offering SNAP payment processing in bi-weekly installments in the absence of incentive funding.
<p>CSA Farms ONLY</p>	

SNAP INCENTIVES FOR CSA

<p>Accessing funding for equipment and associated costs.</p>	<ul style="list-style-type: none">● Online SNAP - Starting in 2023, farmers will be able to use GrownBy (an e-commerce platform) to process SNAP Online in advance of share pickup. SNAP Online transaction fees will be free to farmers for one year, covered by USDA grant funds. Submit an interest form to start accepting SNAP online. (Note: Farms will still be required to go through an Online SNAP application process with FNS, which may take up to 6-months.)
<p style="text-align: center;">Farmer Support Organizations ONLY</p>	
<p>Substantially growing your program.</p>	<ul style="list-style-type: none">● Grants<ul style="list-style-type: none">○ Gus Schumacher Nutrition Incentive Program (GusNIP) - between \$1,000 - \$15,000,000 to support and evaluate projects intended to increase the purchase of fruits and vegetables by providing incentives. (Note: due to the large administrative lift of applying for this grant, it is highly encouraged to partner with other organizations in your state that may be running incentive programs in your state.)○ Nutrition Incentive Hub Capacity Building Fund - between \$5,000 and \$25,000 each for capacity building support to organizations who have not yet applied to or not yet successfully been awarded a GusNIP or FINI grant○ Community Food Projects Competitive Grants Program (CFPCGP) - between \$25,000 - \$400,000 to meet the food needs of low-income individuals through food distribution, community outreach to assist in participation in Federally assisted nutrition programs, or improving access to food as part of a comprehensive service.● Local/Regional Funding<ul style="list-style-type: none">○ <i>See examples below of how the Pacific Northwest CSA Coalition receives state funding through DUFEB.</i>
<p>Meeting grant match requirements.</p>	<ul style="list-style-type: none">● Before starting a grant application, look at the match requirement and do some preliminary calculations to see if your organization or partners have the capacity to provide the match.

SNAP INCENTIVES FOR CSA

(Matching sources include cash contributions from public and private sector funders and certain types of in-kind contributions.)

- For new programs, look for grants that have **no/low match requirements**, or **partner with larger institutions** as a subaward for grants (such as GUSNIP) with a dollar-for-dollar (50%) matching requirement.

Program Snapshots:



Pacific Northwest CSA Coalition (PNWCSA) - Double Up Food Bucks

In 2015, PNWCSA and Farmers' Market Fund partnered on a Food Insecurity Nutrition Incentive Program grant, raising \$1.6 million in DUFB for the 2016 and 2017 seasons. Farmers Market Fund is a nonprofit that facilitates SNAP purchases at farmers markets throughout Oregon. In 2017, the group formed a coalition with other organizations dedicated to improving food access: Oregon Food Bank, Partners for a Hunger-Free Oregon, Zenger Farm, Upstream Public Health, and others. The coalition had two goals: apply for funding for the 2018 season via a USDA grant, and work with the Oregon state legislature to secure future funding.

In 2019, with administrative support from the American Heart Association, the coalition put forward both a house bill and a senate bill detailing the DUFB program and funding requests. The program is a "triple win": good for Oregon's farmers, for hungry Oregonians, and for the local economy. With data clearly showing the success of the 2016 pilot, lawmakers from both sides of the aisle signed on in support of the bill.

Working together, the coalition was able to mobilize thousands of farmers, eaters, and food system actors willing to support the bills. Through social media, newsletters, and emails, community members were encouraged to write letters of support, call their representatives, and even provide written and oral testimony during the bills' hearings throughout the legislative process. At the same time, coalition members spent time at the Capital, meeting with lawmakers to talk about the program and educate them on the value of the investment. In June of 2019, the legislature committed \$2M to DUFB. Using the

SNAP INCENTIVES FOR CSA

state funds as a match, the coalition submitted a 2019 GusNIP request to provide the remainder of the program funds needed.

PNWCSA, Farmers Market Fund, and OFB have continued to work on expanding DUFB. While each partner promotes the program in their respective market channels (CSA, farmers markets, and grocery), the team jointly produces outreach and promotional material. Videos, postcards, and flyers have been translated in 9 languages to reach as broad a population as possible; a website provides information on all three channels. The efficaciousness of this collaboration and continued growth of participants has underpinned our advancing similar bills in successive legislative sessions.



FairShare CSA Coalition - Bike the Barns

Bike the Barns is FairShare's annual fundraising bike ride for their Partner Shares Program (which provides sliding scale assistance towards the cost of CSA shares for over 500 limited income households.) Bike the Barns has historically been the largest source of funding for the program, and provides a reliable source of program income even as FairShare pursues additional funding through grants, foundations and appeals. The annual ride takes riders to local CSA farms where they can enjoy tours, gourmet local food, craft beverages and live music. The Bike the Barns menu is seasonal, local, and fresh, and the food is almost entirely from FairShare's coalition of organic farms.

All rider pledges are designated to the Partner Shares program, while event sponsorships and other income is designated to FairShare. During the last two years (2023 and 2022) pledges totalled approximately \$50,000. Riders who sign up as "Fundraising Riders" receive a discounted registration and are eligible for fundraising prizes. Riders are invited to create a personal or team fundraising web page on our cause page after they register.

Beyond raising critical funds for the program, this is an important opportunity to connect community members with FairShare's work and educate participants about the importance of CSA's and programs that make them more accessible.

SNAP INCENTIVES FOR CSA

Additional Resources:

- [Promotions and Fundraising Toolkit](#): FairShare CSA Coalition - Detailed information on FairShare's promotional and fundraising events (including for their CSA incentive program), as well as an introduction to the strategies employed by other like-minded organizations.
- [CSA Coffee Chat: Implementing Nutrition Incentive Programming in CSA](#) (Webinar): CSA Innovation Network:

SNAP INCENTIVES FOR CSA: Additional Resources

Becoming a SNAP Authorized Retailer

[Accepting SNAP/EBT at your Farm](#) (Webinar): Join Whitney Butler from Marketlink as she talks about a grant they have received to assist farmers in accepting EBT/SNAP.

Toolkits

[The CSA Farmer's Nationwide Guide to Accepting SNAP/EBT Payments](#) - Bryan Allen/Zenger Farm (2013)

[Sowing the Seeds of Food Justice](#): A Guide for Farmers Who Want to Supply Low-Income Communities While Maintaining Financial Sustainability - Soul Fire Farm (2018)