

Webinar: How to add EBT access to your farm-direct site Notes
Hosted by Ecology Center, Dec 3, 2020

Speakers: Ecology Center staff members Jacqui VanLiew, Lucy Boltz, Heidi Kleiner, Jenna Fahle, International Rescue Committee's New Roots Farmstand manager: Ram Khatiwoda

1. Agenda

- a. About Ecology Center
- b. About CalFresh EBT
- c. FNS Application & POS Devices
- d. Marketing & Education
- e. Guest Presenter
 - i. Today we are excited to have with us Ram Khatiwoda from International Rescue Committee, who runs the New Roots Farmstand in Sacramento. He'll share a bit about his experience with their EBT program.
- f. Ecology Center's Resources
- g. Q&A

2. About Ecology Center & Farmers' Market Access and Equity Program

- a. Ecology Center
 - i. MISSION: to inspire and build a sustainable, healthy, and just future for the East Bay, California, and beyond
 - ii. Founded in 1969 - Addressing Zero Waste, Sustainable Living, Food & Farming, & Climate Action
- b. Farmers' Market Access & Equity Team
 - i. Committed to providing access to healthy food throughout California through EBT technical assistance, such as the webinar today
 - ii. Leads [Market Match](#), which is a California statewide healthy food incentive program at farmers' markets and other farm direct outlets
 - iii. and Farmers' Market Finder (FMFinder.org) which is an online map that provides customers information about where to find farmers' markets and which farmers' markets accept SNAP EBT and offer Market Match.

3. About CalFresh & Farm Direct Sites in California

- a. About EBT
 - i. The Supplemental Nutrition Assistance Program (SNAP) is known as CalFresh in California (formerly called food stamps)
 - ii. The term that's probably most commonly used to refer to CalFresh is EBT, which stands for Electronic Benefits Transfer and refers to the card that is used for the CalFresh benefits

- iii. CalFresh is a supplemental nutrition program for low-income individuals and families, and this year there is also Pandemic EBT for kids who usually receive free and reduced school meals, there is also Disaster EBT for people in certain federally-declared disasters like wildfires)
 - 1. [Resource on qualifying immigrants for CalFresh](#)
 - iv. Just like other social safety net programs, like social security or Medi-Cal/Medicaid, CalFresh helps relieve financial burden on families & frees up money they'd typically spend on food for their other needs.
 - v. CalFresh provides 4.8 million Californians an average of \$166 for food each month. That money is loaded onto their EBT card. They can swipe this card like a debit card to purchase eligible foods.
 - vi. Approximately 4 million EBT dollars are spent at farmers' markets and other farm-direct sites each year in California
 - b. Why add EBT?
 - i. Sends a powerful message that all people, of all incomes, are welcome
 - ii. Opens up another source of income for your outlet
 - iii. Millions more Californians are receiving CalFresh right now due to the coronavirus pandemic
4. EBT Overview, Basic Steps

Here are the general steps to getting EBT set up at your site. We will go into more details on each step. From start to finish, the whole set up usually takes about 2 months.

 - a. Food Nutrition Services or FNS Application
 - i. Online application & supporting documents. We will review this in more detail.
 - b. POS Device
 - i. You'll need a point of sale device (card reader) that can process EBT cards
 - ii. If eligible, you can get one for free from CDSS
 - c. Staff Training
 - i. Ensure all staff know what qualifies as EBT-eligible foods and how to process EBT cards.
 - d. Marketing & Outreach
 - i. Put up signage at your site and get the word out in your community. The Ecology Center has some tools and templates to help you with this.
5. Things to think about before adding EBT
 - a. Do you have a staff person who is able to be physically present to swipe EBT cards?
 - i. Payment with EBT cards must be taken in person ([not allowed to take payment over the phone or keep CalFresh card numbers in your records](#)) and can be taken no more than 14 days before the customer receives their food. This is something CSAs need to think about, as the common model is to take payment for the full CSA in advance.

- b. Are you eligible for a free EBT point of sale device, or will you have to purchase one / add on to your current POS device?
 - i. Farmers and non-profit organizations running farm stands or CSAs are eligible for a free EBT POS device from the state of CA.
 - ii. Mobile Markets are not currently eligible.

6. FNS Application

- a. We have a step by step guide available at ecologycenter.org/ebt We do have this guide available in Spanish, but it is slightly outdated. If you would like access to this, please let us know.
- b. It is an online application. You can fill out a paper application and mail it in, but we highly recommend filling it out online. Then you don't run the risk of it getting lost in the mail, and you get confirmation of your submission right away.
- c. Once you start the application, you don't have to finish it in one sitting. You can save and come back to it, but make sure to do that within 30 days, otherwise it will get deleted.
- d. All farm-direct (CSA, farm stand or mobile market) outlets that are not farmers' markets should complete the Store Application. Do not fill out the farmers' market application. If your CSA program has a pick up location at a farmers' market, you still need to be SNAP authorized.
- e. Gather information about the business and Authorized Official(s)
 - i. FNS requires you to name at least one Authorized Official who is responsible for the EBT program at your site.
 - ii. All outlets: A photocopy of your photo ID, copy of your business license (if you have one), sales data, EIN number, social security number or ITIN-individual tax identification number, photocopy of your social security card or a W2 form (you no longer need to include spouse's info).
 - iii. Non-profits: IRS tax-exempt nonprofit letter
 - iv. Mobile markets: Information about your delivery route, vehicle registration, mobile vendor license, and more (reach out to the Ecology Center and we can chat one-on-one to cover everything needed).
- f. Store Type
 - i. CSAs & Farm Stands:
 - 1. If operated by a farmer, choose "Direct Marketing Farmer (Farm Stand/Stall/U-Pick)."
 - 2. If operated by a 501c3 nonprofit organization, choose "Non-profit Food Buying Cooperative."
 - ii. Mobile Markets:
 - 1. Definition of a mobile market: This could be an organization that is aggregating products from other producers and selling directly to

the public. Please contact us if you have any questions about what qualifies and we can also connect you with CDSS.

2. A mobile farmers' market operated under any type of business ownership should choose "Delivery Route."

g. Sales Data

- i. If you've been operating for more than a year, list your actual sales from the past year
- ii. If you're a new outlet, give your best estimate of what your sales will be in the next year

h. To qualify to accept EBT, more than 50% of sales must come from staple foods (fruits, veg, grains, meats, dairy, etc.)

- i. Most farm-direct outlets easily surpass 50%

i. Once you submit your application, you'll receive a temporary FNS number. Keep this on hand because you'll use it in the next step. FNS has up to 45 days to get back to you. They will notify you if they are missing necessary information, which you will need to send to them as soon as possible, or that you are approved. They will send you a FNS Permit with your FNS number. Keep this in a safe place. You are authorized to accept EBT for 5 years. When your reauthorization is due, FNS will notify you.

j. See our guide / reach out to us for assistance

- i. We've created a guide to the FNS application for farm-direct sites that takes you step by step through the application. **See step 2** of our [EBT Simple Guide](#)
- ii. You can find links to create a FNS account and get to the online application here

7. Point of Sale (POS) device

- a. CSAs and farm stands run by either farmers or non-profit organizations are eligible for a free EBT POS device from the California Department of Social Services. This means that all fees associated with the device will be paid for by CDSS into the future as well.
 - i. The device is wireless and runs on cell service.
- b. If you're not eligible for the free device, but you have a POS system in place, contact your current provider to see if you could add on EBT.
- c. If you're not eligible for the free device and you don't have a POS system, here are a few of the POS providers that our partners use: FIS, Clover, Total Merchant Services.
 - i. The fees for these services are generally pretty costly, so research and budgeting will be necessary. If you're having trouble figuring out how to pay for this, we can assist with fundraising ideas. If you're eligible, we highly recommend using the state-provided device.

- d. Be prepared to process CalFresh payments even if your device loses service. Have the paper vouchers on hand to fill out and process that day by phone.
 - e. Reach out to CDSS after you've completed the FNS application. It takes about 2-3 weeks to receive the CDSS POS device after applying.
 - f. If you are not located in California, you can refer to Farmers Market Coalition's website to review what options are available for you in your state in terms of low cost or no cost POS device to accept EBT [here](#).
8. Educating staff and customers
- a. Make sure staff and customers know what products can be purchased with EBT
 - i. The general rule of thumb is that EBT can be used for any food except for hot prepared foods. It can also be used for seeds and plant starts for growing food. No non-food items.
 - b. Customers using EBT should receive the same level of treatment and service as other customers
 - c. You cannot charge customers with EBT any service or delivery fees (at least not to their EBT card). If you have a CSA that includes service or delivery fees in the price, the CalFresh price should be discounted to not include this.
9. Marketing
- a. Spread the word about your EBT program with the community. We recommend that you include "we gladly accept EBT" or "we welcome EBT" on all your printed advertisements. You may also want to include the image of the CalFresh card on your print or digital advertising.
 - b. Reach out to local social service agencies, food banks, schools, and any other community-based organizations to let them know you accept EBT. We also encourage you to include it in your posts on social media as often as you can.
 - c. And we also encourage you to promote it by putting up signage on-site. This could be a tall standing banner if you are a roadside farm stand.
 - d. And finally, you will of course want to ensure that customers can easily figure out how much items or small quantities will cost at your farm stand which will serve all of your customers- especially customers who may be newer to farm direct settings as compared to pre-packaged style of produce in grocery stores. Especially if you are operating your farm stand as no-touch during the pandemic, consider showing samples of amounts and price (instead of just the price per pound) so that customers are able to calculate how much they can buy of each item by looking at some examples.
10. Operations
- a. Review your operations and consider the perspective of customers who are using CalFresh:
 - i. If you have an online ordering system for your CSA or farm stand, make sure to think through how someone using EBT would place an order.

Currently, there is not a way for independent vendors to accept CalFresh payment online (like Walmart or Amazon). You will have to allow these customers to place an order without entering in their payment information and instead have them swipe their EBT card at the day of pick up. Or if a customer wants to pay for part of their order with cash and part with EBT, think through how that might work on your online ordering system. So make sure that the steps in an online ordering system provide that information at the time of placing an order of how and when to pay.

- ii. CSAs may want to consider offering different payment plan options specifically geared towards CalFresh payments. For example, shoppers may not be able to commit to paying every week for the entire season, but may be able to commit to one or two weeks a month. This kind of model may of course be more administratively burdensome but will open up accessibility to low income customers.
- iii. The term “CSA” is not a common term for many people. So you can describe your CSA as a “veggie box subscription” or a term that you find to be understandable to your community.

11. Guest Presenter: Ram Khotiwada from International Rescue Committee’s New Roots Farmstand

- [IRC is a global non-profit organization serving 40 countries worldwide and 22 US cities](#)
- [It’s humanitarian-focused](#)
- [Here in the US, we are a resettlement agency](#)
- [IRC provides basic needs for up to 90 days for newly immigrated refugees](#)
- [IRC in Sacramento noticed that people had a hard time finding culturally-relevant food](#)
- [IRC began New Roots to address this need](#)
- [In 2015, IRC procured land to begin New Roots](#)
- [They partner with schools and parks & rec to secure sites](#)
- [They looked at census data to see where people of lower income levels and refugees live, and that informed where they set up the farm stand](#)
- [Staff have learned a few phrases in the commonly spoken languages](#)
- [Use signage that says EBT and has photos of the CalFresh card](#)

12. More resources from Ecology Center

- a. [EBT Simple Guide](#)
 - b. [Farm-direct Guide to the FNS Application](#)
 - c. Reach out to us anytime with questions
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Q&A:

How would a food hub be categorized? We are a 501c3.

- Non-profit food buying cooperative

Since CA is a shared-asset state, do farmers still need to also submit their spouse's info when applying?

- No, you no longer need to submit spousal info.

Do we need to complete 2 applications for our farmstand and CSA?

- Yes, each business needs a separate FNS application and FNS number/permit

Is it possible to accept EBT online?

- It must be accepted in-person currently

How can we add Market Match (extra money/ healthy food incentive for customers using CalFresh) for a farm direct site?

- If you are in California and have EBT at your site, the Ecology Center will be putting out an RFA in the spring for joining the Market Match program.
- If you are an existing Market Match partner but want to add a site, let us know that you plan to add a site during the recontracting period.

Online ordering systems that were shared by webinar participants which may or may not have capacity to allow customers using SNAP to place orders online for later payment

[Local Food Marketplace](#)

[Local Line](#)

[Food4All](#)

[Tap4Markets](#)

Other direct marking outlets have used a Google form for customers to place orders without submitting payment (so they can pay in person upon pickup).