



P.O. Box 2451 ♦ DAYTONA BEACH, FL 32115-2451 ♦ (386) 671-8180

Robert Abraham
Chairman
Kelly White
Commissioner
Sheryl A. Cook
Joseph H. Hopkins
Tammy M. Kozinski

AGENDA

Tuesday, May 26, 2015 8:00 a.m.
Conference Room 149B

NOTICE – If any person decides to appeal any decision of the Downtown Development Authority at this meeting, they will need a record of the proceedings. Interested persons may wish to ensure that a verbatim record of the proceedings before the Board is made, including any testimony or evidence presented to the Board. The City does not prepare or provide a verbatim record of Board proceedings.

1. Call to Order
2. Roll Call
3. Approval of Minutes: April 28, 2015
4. Public Comments
5. DDA Monthly Financial Report
6. Farmers' Market Manager Report
7. Farmers' Market SNAP Program
8. Discussion: DDA Strategic Planning
 - a. DDA Mission & Goals
 - b. FY 2015/16 Proposed Budget
 - c. FY 2015/16 Proposed Event Schedule
9. DDA Meeting Schedule
 - a. 2015 Budget Hearings
 - b. Commissioner White Meeting Participation
10. Board Comments
11. Adjournment

**DOWNTOWN DEVELOPMENT AUTHORITY
MINUTES
REGULAR MEETING
Tuesday, April 28, 2015**

The regular meeting of the Downtown Development Authority was held Tuesday, April 28, 2015, at 8:00 a.m. in Conference Room 149B of 301 S. Ridgewood Avenue, Daytona Beach, Florida. The following people were present:

Board Members Present

Mr. Robert Abraham, Chairman
Ms. Sheryl Cook, Vice Chair
Mr. Joseph H. Hopkins
Ms. Kelly White

Board Members Absent

Ms. Tammy Kozinski

Staff Members Present

Mr. Jason Jeffries, Redevelopment Project Manager
Mr. Bob Jagger, Deputy City Attorney
Becky Groom, Board Secretary

1. Call to Order

Mr. Abraham called the meeting to order at 8:08 a.m.

2. Roll Call

Roll was called and members were noted present as stated above.

3. Approval of Minutes: Regular Meeting: March 24, 2015

Board Action:

Ms. Cook made a motion to approve the minutes of the Regular Meeting of March 24, 2015. Mr. Hopkins seconded the motion and it was approved unanimously (4-0).

4. Public Comments

There were no public comments.

5. **DDA Monthly Financial Report**

Mr. Jeffries presented the Financial Report which was included on page 5 of the packet. Mr. Jeffries stated he believes there will be additional costs related to the issues with the attack on the Farmers' Market website that took place on Friday. Mr. Jeffries stated he has received a proposal for \$4,000 to update the website.

6. **Farmers' Market Manager Report**

Mr. Jeffries presented the monthly report from Ms. Foster. Mr. Jeffries stated the monthly report was submitted along with the payment request from Ms. Foster for the month which was part of her contract amendment.

Ms. Cook expressed concern about the revenue shortage leading into the summer months.

Ms. Foster stated the market was doing very well and stated there were 32 vendors at the market on the previous Saturday. Ms. Foster stated she was encouraged since she feels the Market was attracting more and better vendors.

Ms. White stated there are more vendors that are taking up smaller spaces. She feels there was more of a variety now.

Ms. White asked that the number of vendors be included in the monthly report.

Mr. Jeffries stated he would add a more detailed breakdown of the vendors by category and type.

7. **Riverfront shops of Daytona Beach Quarterly Report**

Mr. Gold presented the quarterly report which was included on page 10 of the packet.

8. **Farmers' Market SNAP Program Discussion**

Mr. Jeffries presented the report that was included on Page 14 of the packet. Mr. Jeffries stated the vendors were surveyed regarding their interest in accepting SNAP payments and there appears to be sufficient interest in putting the program together. Mr. Jeffries stated he met with the Finance staff regarding implementation of the program and the development of the accounting process for the program outlined in the staff memo. Mr. Jeffries stated the vendors have been informed of how the process will work and that there will be payment through a City-issued check at the end of the week. Mr. Jeffries stated the Finance Department was working to develop the program and information will be provided to the DDA on the procedures when the process was presented for implementation.

Mr. Abraham asked how long it will take after the Market day for the vendor to receive their checks from the City.

Mr. Jeffries stated a check could be issued within a week providing the information was submitted to the Development Staff on Monday morning. Mr. Jeffries stated the City only issues checks on Friday.

Ms. Cook stated small vendors need their money. Ms. Cook asked if Ms. Foster could pick up checks on Friday and hand deliver them to the vendors at the Market on Saturday.

Mr. Jeffries stated there was a payment process as part of the audit and checks must be mailed to vendors.

Mr. Hopkins asked if the program could be managed by the DDA without involving Finance. He stated he could not see a vendor participating in this knowing there was a possibility that they would have to wait two weeks for payment.

Ms. Cook asked if all tokens are not used by an individual on one day, could the tokens be used the following week.

Mr. Jeffries stated there will be unspent tokens that are already paid for.

Ms. Cook asked if the tokens could be turned back in if they are not spent.

Mr. Jeffries stated there was no way to refund the unspent tokens.

Ms. Cook asked how many times a card can be swiped in one day.

Mr. Jeffries stated that will be detailed in the procedures and that was probably governed by the SNAP rules. Mr. Jeffries stated he has a list of Farmers' Markets that participate in SNAP and he will look for a Farmers' Market that was operated by a DDA or City and determine procedures from those guidelines.

Public Comments:

Johnnie Ponder, 885 Maley, stated accepting SNAP was done all over the country so the rules and procedures should be available for staff to follow. Ms. Ponder stated she feels the program will enhance the Farmers' Market.

9. Downtown Event Update

Mr. Jeffries stated there are two letters included on page 16 of the packet regarding a conflict as a result of events that were scheduled by Daytona State College and the Art of the Auto. Mr. Jeffries stated he spoke with the organizer of the Art of the Auto event and told them to not interfere with the Daytona State

College event; however, that did not happen. As a result, the fees were refunded to Daytona State College due to the inconvenience they experienced.

Mr. Jeffries stated he continues to work to finalize event agreements for the Halifax Art Show, Riverfront Fridays, Downtown Daytona Nights, and Daytona State College. Mr. Jeffries stated the agreement for the Art Show will be with the Museum of Arts and Sciences. He stated Daytona Nights would like to continue to have events so they can tie to the Riverfront Shops branding. He stated Riverfront Fridays continue to operate as was with DDA approval.

Mr. Abraham presented a draft letter to Bullseye which he stated he felt should be presented to the Board for input and approval.

Al Smith, representing Bullseye, stated he was not comfortable with the change that has been made to the template. He stated the template was too restrictive.

Mr. Abraham stated in February, the DDA discussed the issue of the template and the DDA approved 3 versions, one of which simply required the name and dates of the event at the top in a certain style and the Riverfront Shops banner at the bottom. He stated everything in between was available for artistic expression by Bullseye. He stated now Bullseye feels they cannot do an event with those restrictions.

Ms. Cook asked if payment had been made to Bullseye for previous events.

Mr. Abraham stated the payment for the February event will be issued Friday of this week.

Mr. Jeffries stated he was waiting to send out the check with the letter that was presented for approval by the DDA.

Ms. Cook stated she does not feel we stood up to our part of the bargain if we haven't paid Bullseye.

Mr. Abraham stated he agrees and feels Bullseye should have been paid.

Mr. Jeffries stated he received invoices from Bullseye but did not receive the back-up information that was required for processing payment.

Kelley Koliopulos, representing Bullseye, stated additional information was requested that she was not aware was needed in order to process the payment.

Mr. Jeffries stated nothing has changed. Mr. Jeffries stated an invoice, a copy of the invoice from the vendor, and an electronic version of the ad was needed for processing payment. Mr. Jeffries stated he also needs the email addresses that are collected at the event. Mr. Jeffries stated he received the invoice but did not receive the ad from Bullseye.

Board Action:

A motion was made by Ms. White, seconded by Mr. Hopkins, to approve the letter as drafted from the DDA to Bullseye. The motion carried unanimously (4-0).

Public comments:

There were no public comments.

Mr. Abraham asked about the issues regarding the template and asked Mr. Smith and Ms. Koliopulos if they could work with the template that was previously approved.

Mr. Koliopulos stated a certain font was required and a blue background was required. She stated the requirement was to place their information in a set boundary.

Ms. White stated this issue was initially presented to the Board because art work that was created was not of the quality of other materials. Ms. White stated at that time, the DDA decided to have Gold work to design a template. She stated she does not understand why that process does not work.

Mr. Hopkins stated he recognizes the value of the consistency in the image that was presented. Mr. Hopkins stated the expectation of what the DDA was trying to do has been met with resistance and the DDA's objective was never accomplished. Mr. Hopkins stated he was frustrated that a compromise could not be reached.

Ms. White stated she thought development of the template would be helpful and was flabbergasted at what this has turned into.

Mr. Smith stated the problem was presenting materials to Mr. Jeffries and the time delay in forwarding them to Mr. Gold which causes delays.

Mr. Abraham stated he can see both sides. He stated it was important to the downtown to have events and we have an experienced event producer who wants to hold those events. He stated we also have a professional who has given the DDA advice on promoting those events. Mr. Abrahams stated he was flexible on the template and feels that could be done without compromising the branding.

Mr. Jagger stated the DDA was in the second year of a 3 year agreement with Bullseye. He stated the responsibility for the event producer was to simply acknowledge the DDA in printed promotional materials. The advertising must maximize the DDA and it was Mr. Jeffries' responsibility to see that that was

addressed. Mr. Jagger stated the agreement can be terminated without cause with 90 days notice; however, once the DDA commits to financing, the financing cannot be withdrawn. Mr. Jagger stated Bullseye can terminate the agreement on a 90 day notice.

Ms. Cook asked that a detailed report of the co-op marketing and events be presented at the next meeting.

Mr. Abraham asked if the template that was proposed was feasible to Bullseye.

Ms. Koliopulos stated the format was ok; however, each event was unique and coloring would be a factor. She stated the other sponsors must be considered.

Mr. Smith stated he had no problem with the logo and Riverfront shops tag line.

Ms. Koliopulos stated she has an issue with the blue background.

Mr. Gold stated the Riverfront Shops logo should be visible as well as including the other sponsors. He stated the consistency of the logo was important.

Mr. Smith stated he agrees.

Mr. Hopkins stated he feels the DDA should amend their directive in order to provide flexibility.

Board Action:

A motion was made by Ms. Cook, second by Mr. Hopkins, to allow Bullseye Marketing and other DDA sponsors for events to present advertising that includes a banner at the bottom separated by a border that includes the DDA approved logo; reference to the website in a standard font; and there are no color requirements for the background. The motion carried unanimously (4-0).

10. **Board Comments**

Mr. Jeffries stated this was the second time the website has been attacked through a third party. Mr. Jeffries stated InFocus has taken several measures in adding protection to the website. Mr. Jeffries stated he has a proposal from InFocus in the amount of \$4,000 to overhaul the website.

Ms. White stated it appears it has been fixed and does not see the emergency in spending an additional \$4,000.

Mr. Hopkins stated he agrees.

Ms. White thanked Mr. Jeffries for the work he has done on the SNAP program and would like work to continue on getting the directories updated.

Ms. Cook stated she has talked with the City Manager about the lack of parking in the downtown. She stated staff was working with Cobb & Cole to gain additional parking at their former site and would like to see those talks continue.

11. Adjournment

There being no further business to come before the Board, the meeting was adjourned at 10:15 a.m.

Robert Abraham, Chairman

Becky Groom
Recording Secretary



THE CITY OF DAYTONA BEACH

REDEVELOPMENT DIVISION

POST OFFICE BOX 2451
 DAYTONA BEACH, FLORIDA 32115-2451
 PHONE (386) 671-8180
 Fax (386) 671-8187

MEMORANDUM

DATE: May 20, 2015

TO: Downtown Development Authority Members

FROM: Jason Jeffries, Project Manager

SUBJECT: Monthly Financial Report

The following is the DDA financial report with expenditures through May 20, 2015.

BUDGET STATUS

General Activities

Line Item	Appropriation	Spent to Date As of 5/20/15	Balance
Contract Services	\$ 1,000	\$ 609.99	\$ 390.01
Supplies	\$ 2,020	\$ 1,362.76	\$ 657.24
Care and Subsistence	\$ 300	\$ 146.84	\$ 153.16
Professional Memberships	\$ 450	\$ 420.00	\$ 30.00
Technical Services	\$ 3,900	\$ 2,944.00	\$ 956.00
Professional Services	\$ 38,400	\$ 25,600.00	\$ 12,800.00
Co-op Marketing	\$ 21,500	\$ 13,982.00	\$ 7,518.00
Downtown Marketing	\$ 25,800	\$ 17,994.04	\$ 7,805.96
Downtown Events	\$ 21,000	\$ 17,256.72	\$ 3,743.28
Total	\$ 114,370	\$ 80,316.35	\$ 34,053.65

Notes:

Note: Appropriations reflect budget transfers approved at January 27, 2015 meeting.

Farmers' Market Activities

Revenues	Projection	Received to Date As of 5/20/15		Balance
Vendor Revenue	\$ 35,750	\$ 17,519.00		\$ 18,231.00
Market Booth Sales	\$ 1,200	\$ -		\$ 1,200.00
Total	\$ 36,950	\$ 17,519.00		\$ 19,431.00

Expenses	Appropriation	Spent to Date As of 5/20/15		Balance
Market Manager	\$ 16,000	\$ 8,755.00		\$ 7,245.00
Supplies	\$ 500	\$ 343.70		\$ 156.30
Liability Insurance	\$ 1,250	\$ 1,088.56		\$ 161.44
City Fees	\$ 1,500	\$ 1,500.00		\$ -
Marketing	\$ 15,200	\$ 6,034.00		\$ 9,166.00
Market Events	\$ 1,500	\$ -		\$ 1,500.00
Booth Merchandise	\$ 1,000	\$ -		\$ 1,000.00
Total	\$ 36,950	\$ 17,721.26		\$ 19,228.74

Profit/Loss **\$** **(202.26)**

Farmers' Market Revenue Comparison

	2012/13		2013/14		2014/15		%
	Revenue	# Spaces	Revenue	# Spaces	Revenue	# Spaces	
October	\$ 2,440	53	\$ 2,728	58	\$ 2,085	47	-23.6%
November	\$ 2,516	54	\$ 2,946	63	\$ 2,189	49	-25.7%
December	\$ 2,619	55	\$ 2,854	62	\$ 2,308	51	-19.1%
January	\$ 2,680	58	\$ 2,678	59	\$ 2,456	54	-8.3%
February	\$ 2,604	57	\$ 2,396	53	\$ 2,439	53	1.8%
March	\$ 2,754	58	\$ 2,691	60	\$ 2,322	52	-13.7%
April	\$ 2,883	63	\$ 2,586	58	\$ 2,306	52	-10.8%
May	\$ 2,840	62	\$ 2,646	59			
June	\$ 2,751	57	\$ 2,179	48			
July	\$ 2,173	49	\$ 1,946	49			
August	\$ 2,353	48	\$ 1,832	48			
September	\$ 2,299	47	\$ 1,873	45			
Total	\$ 30,912		\$ 29,355		\$ 16,105		-14.2%

Downtown Events

Revenues	Projection	Received to Date As of 5/20/15		Balance
Vendor Revenue	\$ 2,700	\$ -		\$ 2,700.00
Sponsorships	\$ 11,000	\$ -		\$ 11,000.00
Total	\$ 13,700	\$ -		\$ 13,700.00

Expenses	Appropriation	Spent to Date As of 5/20/15		Balance
Event Manager	\$ 5,400	\$ 1,278.00		\$ 4,122.00
Professional Services	\$ -	\$ -		\$ -
Event Music	\$ 7,200	\$ 800.00		\$ 6,400.00
Equipment	\$ -	\$ -		\$ -
Supplies	\$ 1,100	\$ 2.69		\$ 1,097.31
Total	\$ 13,700	\$ 2,080.69		\$ 11,619.31

Profit/Loss	\$ (2,080.69)
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MEMO

To: Jason Jeffries, Downtown Redevelopment Project Manager
From: Noeleen Foster, Downtown Farmers' Market Manager
Regarding: April 2015 Downtown Farmers' Market Manager Report
Date: April 10, 2015

RECEIVED
MAY 21 2015 JHJ
DIA EMAIL
City of Daytona Beach
REDEVELOPMENT

Manager Goals and Progress Report

1. Increase the number of local farmers selling at the Market
 - Continue researching, contacting and inviting local farmers to join our Market.
 - Continue visiting other local Markets to make personal connections with other Farmers.

2. Increase the variety of foods available for purchase at the Market
 - The Cajun Connection is a new prepared food vendor testing our Market to see if there is a customer base for their product.
 - Natural Springs Dairy is a regular vendor who has expanded to offer local beef.
 - Continue to welcome vendors experimenting with filling customer requests thereby expanding Market products.

3. Increase the number of vendors selling wholesale produce at the Market
 - I invited a number vendors from the Volusia County Farmers' Market and several smaller Markets to come and test our Market

4. Increase the customer base at the Market
 - The current Vendor list has been updated and is available to use for advertising and promotion.
 - Continue to encourage local musicians to play for tips
 - Explore ideas to bring music into the Market on a regular basis
 - Continue to develop ideas to bring EBT to the Market

5. Hold two special marketing promotions per year to survey customers to gauge success of current Farmers' Market advertising
 - Conducted a Spring Customer Survey on April 25, 2015 and received extensive replies which are being consolidated.

APRIL 2015 FARMERS' MARKET VENDOR REPORT

MONTHLY ATTENDANCE AVERAGE

VENDOR TYPE	# Vendors	# Spaces	% Total	Max %	Max #
Local Producer	3	10			28
Organic Produce	2	3			
Wholesaler	4	16			
Fish & Meats	2	2			
Dairy	1	1			
Grocery	3	4			
Prepared Foods	10	10			
Health & Beauty	2	3			
Plant or Flowers	2	2	4%	20%	
Crafts	1	1	2%	10%	
	30	52			

ATTENDANCE BY DATE

Vendor Type	4/4/2015	4/11/2015	4/18/2015	4/25/2015
Local Producer	2	2	1	1
Organic Produce	2	2	3	3
Wholesaler	5	5	4	5
Fish & Meats	2	2	2	2
Dairy	1	1	1	1
Grocery	3	3	3	3
Prepared Foods	11	9	9	10
Health & Beauty	3	3	1	3
Plant or Flowers	2	3	2	2
Crafts	1	0	1	1
	32	30	27	31



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MEMORANDUM

DATE: May 22, 2015

TO: Downtown Development Authority Members

FROM: Jason Jeffries, Project Manager

SUBJECT: Farmers' Market SNAP Program

At the direction of the DDA, staff finalized the program procedures and costs related to the Farmers' Market accepting SNAP (Supplemental Nutrition Assistance Program).

The following is a basic outline for how program is expected to work at the Farmers' Market and function within the City's accounting system.

- SNAP beneficiaries will swipe their EBT card at the Farmers' Market Information Tent and will receive tokens to purchase eligible food items at vendors selling eligible food items.
- Vendors will accept tokens for the purchase of eligible food items.
- Vendors will return the tokens and required SNAP sales reports at the end of the market day to Market Manager for a receipt of total value collected.
- The DDA / City of Daytona Beach will issue a check to the Farmers' Market vendor for reimbursement of food items sold through SNAP. Redevelopment Staff will work with the Market Manager to process the payments within a week for hand delivery at the next Saturday market day.
- At the end of the year, the DDA / City of Daytona Beach will issue a 1099 to the vendor.

The following documents are attached

- Exhibit A: Proposed payment and accounting procedures for the SNAP program.
- Exhibit B: Proposed vendor guidelines and SNAP participation agreement.
- SNAP At Farmers Market: A How-To Handbook

Estimated Program Costs

Capital (Start-up Costs)

EBT Equipment (One Machine)	\$1,000
SNAP Tokens (2,500)	\$ 300
SNAP Banners	\$ 200
<u>Vendor Signs</u>	<u>\$ 250</u>
Total:	\$1,750

Annual Program Costs

Information Booth Personnel	\$ 4,400
7hrs per week at \$12 per hour	
Supplies	\$ 600
<u>EBT Charges</u>	<u>\$ 0</u>
Total:	\$ 5,000

The next steps to implement the program:

1. Obtain a Title Sponsor for the Farmers' Market SNAP Program
2. Amend Farmers' Market Manager contract to include SNAP Program management.
3. Apply for the DDA Farmers' Market Licensed by USDA Food and Nutrition Services.
4. Purchase EBT Equipment and install, including phone upgrades to Market area.
5. Obtain Vendor participation agreements.
6. Provide SNAP / EBT participating Vendor program training.
7. Hire additional staff for Information Booth.

The goal is to launch the SNAP/EBT program with the new fiscal year.

EXHIBIT A
SNAP EBT processing and Vendor payment Procedures
DDA – Farmer’s Market
City of Daytona Beach

Customer purchase/use scrip at Farmer’s Market

1. The customer uses the SNAP (Supplemental Nutrition Assistance Program) EBT (Electronic Benefit Transfer) card at the designated farmer’s market location from the assigned farmer’s market staff to purchase scrip in the form of plastic tokens.
2. The customer denotes the amount of scrip required 50¢ and \$1dollar denominations.
3. The customer uses the scrip with participating vendors at the farmer’s market to purchase eligible food items.
4. The customer returns any unused scrip to the assigned farmer’s market staff the day of purchase for a credit back to account for the unused portion on to their EBT card.
5. The assigned farmer’s market staff should be available at all times to answer customer and vendor questions.

Vendors submission of scrip and log

1. Vendors are required to track all sales during market operations.
2. Vendors must submit detail transaction logs and scrip at the end of market day to the assigned farmer’s market staff.
3. The designated farmer’s market staff will issue a receipt to the vendor for total scrip submission.

Reconciliation of SNAP EBT funds

1. The designated staff member will print a batch report from the POS terminal for the day with details of all transactions.
2. An appointed staff member will reconcile the batch report with all of the receipts, scrip received/returned and vendor reimbursements. The scrip issued and returned should be recorded in a daily scrip issuance log.
3. The staff will provide copies of the daily reconciliation, batch report, receipts and logs to the designated DDA staff to forward to finance.
4. The documentation is kept by DDA indefinitely.

Farmer’s Market Staff submission of vendor payment documentation

1. The designated farmer’s market staff must provide to the DDA’s account clerk the necessary documentation to request payment to vendor.
2. The documentation for payment should include detail transaction logs and scrip from vendor with total amount to be paid.
3. The account clerk then verifies the amount matches the receipts issues and submits the payment request through the usual accounts payable process.

Reviewed By:

Approved By:

Draft: May 13, 2015



Daytona Beach Downtown Farmers' Market Saturday Morning Market

SNAP / EBT Guidelines

(Draft May 2015)

INTRODUCTION

The Supplemental Nutrition Assistance Program (SNAP) (formerly the Food Stamp Program) is the Nation's largest nutritional assistance program and the cornerstone of Federal Government's efforts to alleviate hunger in the United States. SNAP benefits are funded by the United States Department of Agriculture's Food and Nutrition Service (FNS). They are issued by individual States and redeemable at any authorized FNS SNAP retailer. The Daytona Beach Farmers' Market is an authorized FNS SNAP Retailer.

EBT CARD PROGRAM

The EBT Card Program operates in the following manner:

- Patrons who have been issued an authorized EBT card may purchase scrip in the form of wooden tokens, up to the amount authorized, from designated DDA / Farmers' Market staff at the Market Information Booth.
- The patron's EBT card will be debited for the value of the tokens purchased.
- Patrons will use the tokens only for purchase of eligible foods from authorized vendors at the Farmers' Market.
- Patrons have no time limit on the use of purchased tokens at the Farmers' Market.
- Patrons may return unused tokens to DDA / Farmers' Market staff for credit only on the same day as purchase. Credit for the value of these tokens will be returned to the patron's EBT card. No patron will be credited for tokens returned above the amount of that day's purchase by that patron.
- DDA / Farmers' Market staff will exchange tokens for cash, each market day, only with the designated agent of each authorized vendor, and only when the designated agent presents the appropriate written permit.
- The only tokens used will be wooden tokens with the unique imprint of the DDA Farmers' Market on each side, with the currency amount also imprinted on each side.
- The only tokens used will be in 50¢ and \$1 denominations.

The EBT Card Program will be strictly and carefully monitored at all times by the DDA and its designated Farmers' Market Manager.



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Robert Abraham
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SNAP / EBT Program Vendor Agreement

This agreement is between the Daytona Beach Downtown Development Authority (the "DDA"), the operator of the Daytona Beach Downtown Farmers' Market held every Saturday morning on City Island and the following authorized food vendor (herein referred to as "VENDOR").

VENDOR

Vendor Name: _____

Authorized SNAP / EBT Agent: _____

Mailing Address: _____

Daytime Phone: _____ Cell Phone: _____

Fax Number: _____ E-Mail: _____

Federal ID Number: _____

This agreement allows the above mentioned VENDOR to participate in the SNAP Electronic Benefits Transfer (EBT) Card Program at the Daytona Beach Downtown Farmers' Market.

VENDOR is bound by this agreement to follow all guidelines, as set forth by federal and state authorities and the DDA.

VENDOR agrees to designate a specific person listed above to be an agent for this program. The designated agent shall be responsible for the vendor's participation in the program. The designated agent will be the only individual that may conduct EBT token redemptions with DDA / Farmers' Market staff. The designated agent will be provided with a written permit from the DDA and must always present it to DDA staff when redeeming EBT tokens or otherwise representing the vendor in EBT business. Any change in designated agent must be made by the authorized vendor, in writing, before a different authorized agent will be allowed to redeem tokens.

VENDOR agrees to accept only DDA SNAP / EBT tokens and will not accept any other market's tokens and/or printed scrip.

VENDOR agrees to accept tokens only for the purchase of food stamp program-eligible foods, including: bread products, produce, meat, fish, poultry, eggs, and dairy products.

Products/Goods to be Sold

List of specific program-eligible foods to be sold at the Daytona Beach Downtown Farmers' Market:

VENDOR agrees that no U.S. currency will be returned to the customer as change, if payment for product is solely by tokens. The value of the tokens received by VENDOR will not exceed the posted value of the product purchased by the customer. (Customers will receive full value for their tokens.)

VENDOR agrees to not exchange any tokens for U.S. currency with any person except authorized DDA / Farmers' Market staff.

VENDOR agrees to post a sign (to be provided by the DDA) identifying VENDOR's stall as an authorized EBT vendor.

DDA reserves the right to immediately suspend or terminate VENDOR from the program if the DDA observes, or receives evidence of, failure to abide by any of the agreements below.

VENDOR may voluntarily quit participating in the EBT program at any time, but must notify the DDA of such action. Notification must be in writing to the Market Manager, DDA, P.O. Box 2451, Daytona Beach, FL 32114-2451.

IN WITNESS WHEREOF, the Parties have executed this Agreement on the dates shown below.

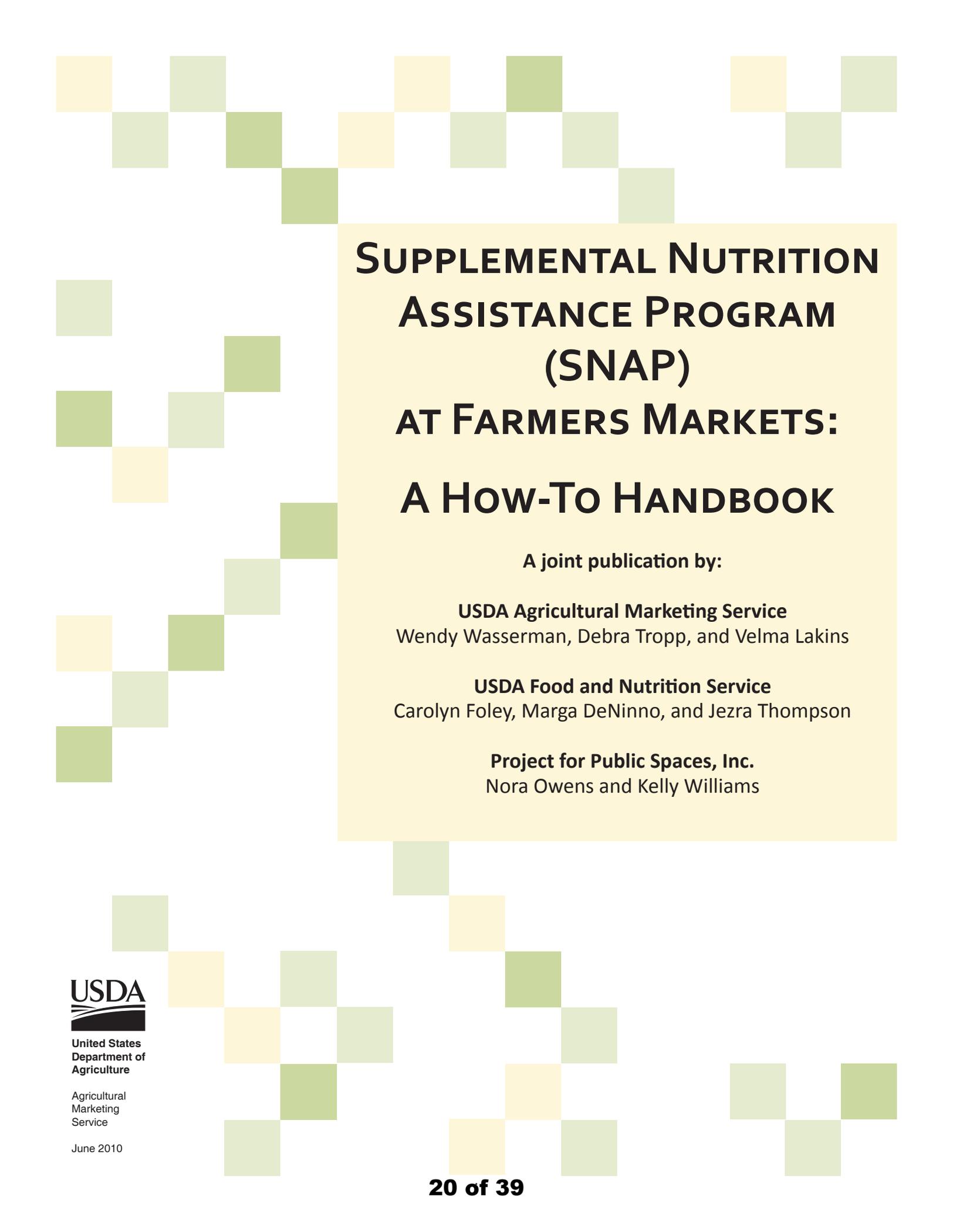
DDA

By: _____
DDA Farmers' Market Manager

EBT PROGRAM VENDOR

By: _____
EBT Program VENDOR Agent Space Number Date

Date of Agreement: _____



SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) AT FARMERS MARKETS: A HOW-TO HANDBOOK

A joint publication by:

USDA Agricultural Marketing Service
Wendy Wasserman, Debra Tropp, and Velma Lakins

USDA Food and Nutrition Service
Carolyn Foley, Marga DeNinno, and Jezra Thompson

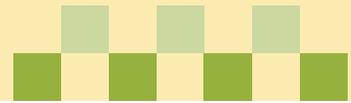
Project for Public Spaces, Inc.
Nora Owens and Kelly Williams



Agricultural
Marketing
Service

June 2010

INTRODUCTION



The Supplemental Nutrition Assistance Program (SNAP) (formerly the Food Stamp Program) is the Nation's largest nutritional assistance program and the cornerstone of Federal Government efforts to alleviate hunger in the United States and its territories. SNAP benefits are funded by the United States Department of Agriculture's Food and Nutrition Service (FNS). They are issued by individual States and redeemable at any authorized FNS SNAP retailer, which includes an increasing number of farmers markets.

SNAP benefits are accessed via an Electronic Benefit Transfer (EBT) card that is processed using electronic funds transfer technology. EBT cards look and operate like bank-issued debit cards. SNAP benefits are accessed by swiping the EBT card on a point-of-sale (POS) terminal at an FNS SNAP retailer location and entering

a personal identification number (PIN). FNS SNAP retailers can either use EBT-only machines, which look like standard commercial POS terminals and are provided for free by FNS, or supply their own terminals. EBT-only machines require electricity and a phone line connection and accept only EBT cards. Many FNS SNAP retailers choose to pay for commercial POS terminals that accept EBT, debit, and credit cards on the same machine.



Electrical hookups and phone line connections are not available at many farmers market sites, preventing the use of the free EBT-only machines. Even when market managers and vendors are willing and able to invest in

wireless POS terminals, the technology can be difficult to manage and promote at farmers markets.

Operating an EBT machine requires an FNS license. FNS allows markets to obtain a single FNS license for all eligible vendors at the market. SNAP benefits are redeemed using one centrally located POS terminal; transactions are processed throughout the farmers markets using scrip (paper certificates, tokens, or receipts). SNAP customers redeem their benefits by swiping their EBT cards at the POS terminal in exchange for scrip, which they can use to buy eligible food products. This process is similar to one sometimes used for accepting credit and debit cards at farmers markets. While it is possible for individual vendors to have their own FNS license and POS terminal, scrip projects are the most common way for farmers markets to accept SNAP benefits.

This handbook is a how-to guide for accepting SNAP benefits at farmers markets. Topics include:

- Why to accept SNAP benefits
- How to install EBT systems at farmers markets
- How to use scrip projects to accept SNAP benefits at farmers markets
- How to become an FNS SNAP retailer
- What equipment is required to accept SNAP benefits at farmers markets
- How to make SNAP EBT succeed at farmers markets
- A glossary and some tools and resources



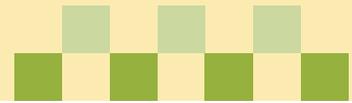
Brief history

The USDA began issuing commodity vouchers (stamps) between 1939 and 1943, in one of the first efforts by the Federal Government to supplement the diets of low-income Americans by connecting supply with demand. The Food Stamp Act of 1964 created the Food Stamp Program, which funded pilot projects to test whether a federally funded program could help low-income households obtain a healthier diet. The Food Stamp Act of 1977 reauthorized the Food Stamp Program and set national eligibility requirements. Although the program initially issued paper food stamp coupons, the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 required all States to issue food stamp benefits via EBT. The switch from coupons to EBT was completed nationwide in 2004.

The move from coupons to EBT cards was a step forward in increasing program integrity, reducing fraud, and eliminating the stigma for using food stamps. In 2008, Congress renamed the program the Supplemental Nutrition Assistance Program to more accurately describe it. Participation in SNAP is currently at a historic high. As of December 2009, almost 39 million Americans (one in eight) were receiving SNAP benefits. SNAP redemptions for fiscal year (FY) 2009 were approximately \$50 billion.¹



¹ USDA, Food and Nutrition Service, Supplemental Nutrition Assistance Program, Fiscal Year 2009, Benefit Redemption Division Annual Report



What are the benefits of participating in SNAP?

Adopting EBT technology to accept SNAP benefits can help markets tap into a larger customer base by providing an easy and convenient way for consumers to redeem SNAP benefits on eligible food items.² For vendors selling eligible food items, the potential for increased sales from SNAP redemptions can be substantial. Between fiscal year 2008 and 2009, for example, the total value of SNAP redemptions at farmers markets and farm stands nearly doubled, from over \$2 million to over \$4 million.³ Although the recent growth in SNAP redemptions at farmers markets has been impressive, it is important to recognize that the amount of SNAP benefits redeemed at farmers markets and farm stands in FY 2009 (\$4.33 million) still only represents *less than one-hundredth of 1 percent* of the total (\$50 billion).⁴ Of more than 193,000 retailers participating in SNAP in 2009, only one-half of 1 percent, or just over 900, were farmers markets or farm

stands, even though the number of farmers markets in the United States exceeded 5,200 in that year.⁵ Therefore, there remains much room for growth in the ability of farmers markets to increase their share of the SNAP redemption pool by adopting EBT technology at their facilities.

EBT technology also allows markets that normally accept only cash to accept bank-issued debit and credit cards. While it is possible to increase vendor sales via EBT sales alone, the ability to process debit and credit cards, along with EBT, stimulates a sharper increase in vendor revenue, which can be used to offset EBT operating costs. However, when embarking on this process, it is essential to understand all the fees involved in accepting debit and credit cards, such as fees for connecting and disconnecting the POS terminal; bank and routing fees; monthly service fees (including those charged in the off season); and EBT, credit, and debit transaction fees.

Case Study: Greenmarket, New York, NY

Greenmarket, the largest network of producer-only farmers markets in New York City, has accepted SNAP benefits since 2005 at several of its farmers markets. Working with a variety of partners at all levels of the government and community, Greenmarket has been able to fund its SNAP project, reaching more potential customers. In 2006, it received a USDA Farmers Market Promotion Program (FMPP) grant to evaluate the implementation of wireless EBT terminals at the market and the impact on market sales. Greenmarket also partnered with the Human Resources Administration, which administers SNAP for New York City, to promote the project. The organization collaborated with several community groups and organizations, including food stamp offices, faith-based organizations, soup kitchens, and food pantries, to help spread the word that SNAP is accepted at many of its farmers markets. This multi-level support helped Greenmarket fund its SNAP program and allowed Greenmarket to increase SNAP sales from \$101,000 in 2008 to \$251,000 in 2009.

For more information, please visit: www.cenyc.org/greenmarket.

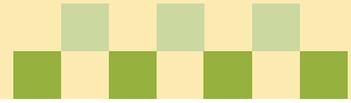
² For more details about eligible food items, see www.fns.usda.gov/snap/retailers/eligible.htm

³ USDA, Food and Nutrition Service, Supplemental Nutrition Assistance Program, Fiscal Year 2009, Benefit Redemption Division Annual Report

⁴ *Ibid*

⁵ www.ams.usda.gov/AMSV1.0/WFMFarmersMarketGrowth





What is involved in setting up SNAP EBT at farmers markets?

Accepting SNAP benefits at farmers markets calls for a well-thought-out business plan, which considers not just the initial set-up costs, but ongoing operating and labor costs for administration and for promoting and marketing the program. Time and resources will be spent developing the infrastructure (equipment, staff time, and additional accounting procedures). Wireless POS terminals can cost nearly \$1,000 to install and program, and operation costs can run even more.⁶ Many expenses (monthly wireless network service, transaction fees, and labor) will exist for the life of the program. It may take a few years for SNAP redemptions to justify programmatic costs, thus, it is important to have realistic expectations about how quickly SNAP and credit card sales will grow.

How do farmers markets use EBT technology to accept SNAP benefits?

Implementing a scrip project is the most common way for farmers markets to participate in SNAP because it allows multiple vendors at a market to accept SNAP benefits without having to obtain individual SNAP licenses and POS terminals for each vendor. Instead, the farmers market gets one SNAP license and uses an alternate form of currency (paper scrip or tokens are the most common) to complete the transaction between individual vendors and SNAP customers, using a single POS terminal. Scrip can also be used to accept bank-issued credit and debit cards when there is a single POS terminal in use. Vendors process the scrip currency the same way—whether or not the shopper is making an EBT or a debit/credit card purchase—which can help lessen the stigma sometimes associated with using SNAP benefits. The market is responsible for the design and cost of the scrip.

How are SNAP purchases made in farmers markets that operate a scrip project?

Two types of scrip can be used: paper scrip/tokens or receipts. Markets can either swipe the SNAP customer's EBT card on a central POS terminal, or they can fill out a paper voucher to redeem SNAP benefits in exchange for scrip/tokens or receipts. Regardless of the system employed, the deposit is made directly into the market's bank account within 2 business days after the purchases are entered into the POS terminal. The market then follows its own procedures for reimbursing vendors.

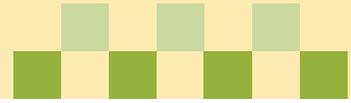
Case Study: Eastern Market, Detroit, MI

In 2007, Detroit's Eastern Market began accepting SNAP benefits by using wooden tokens. In the beginning, customers redeemed SNAP benefits for the tokens at an EBT machine at one booth in the market. Due to demand by both customers and vendors, a second booth was added. By August 2009 over \$137,000 in SNAP benefits were redeemed at Eastern Market, and in January 2010 SNAP sales topped \$200,000. In September 2009, in cooperation with the Fair Food Network, Eastern Market piloted a 7-week program to offer an additional \$10 in spending power to SNAP customers using benefits at the market via the Michigan "Mo' Buck" vouchers (Michigan's SNAP cards). More than 1,000 customers used this program during the limited time it was offered, yielding over \$21,000 in SNAP sales at the market in 7 weeks. There are plans to renew the matching program again in June 2010.

For more information, please visit:
www.detroiteasternmarket.com.

⁶ Hahn, Marcia, "EBTs Bring More Revenue to Farmers Markets," *Farmers Markets Today*, March/April 2008, p. 23.





Option 1 – Using scrip or tokens

1. A SNAP customer swipes the EBT card at the central POS terminal and enters the PIN.
2. The staff person enters the amount of scrip or tokens requested into the terminal.
3. Once the transaction is approved, the SNAP customer is given a transaction receipt and scrip or tokens.
4. The SNAP customer then uses the scrip or tokens at any participating vendor’s stand to purchase eligible items.

Option 2 – Using receipts

1. A SNAP customer shops at a vendor’s stand and receives a receipt from the vendor for food items purchased, and then leaves the purchased items with the vendor.
2. The SNAP customer goes to the central POS terminal without the purchased goods to swipe the EBT card for the amount on the vendor’s receipt and enters the PIN.
3. Once approval is granted, the manager gives the customer another transaction receipt to confirm payment, which the customer brings back to the vendor to retrieve the purchased items.

Manual Vouchers

Farmers markets without a POS terminal, or that use an offsite terminal, can employ manual vouchers. Manual vouchers are also used if a customer’s EBT card or the EBT system is not functioning. Manual vouchers can be used with either scrip, tokens, or receipts.

1. The market staff calls a customer’s EBT card number into the retailer EBT customer service number for transaction approval, placing a hold on the customer’s SNAP account for the amount of the transaction.

2. The staff member records the transaction on a manual voucher that the customer signs, as well as in the market’s log book for bookkeeping.
3. The next step depends on whether the market has an offsite POS terminal:
 - a. If it does, the manual vouchers are keyed into the offsite terminal for processing at the end of the market day.
 - b. If the market does not have a POS terminal, the manual vouchers are mailed to the State’s EBT contractor. Markets generally have 15 days to mail in the vouchers. The direct deposit into the market’s bank account occurs within 2 business days after the EBT contractor receives the vouchers in the mail.

Key Contacts for EBT installation

- **FNS** is the USDA agency that administers SNAP and approves all retailers who participate in the SNAP program. (www.fns.usda.gov/snap)
- **FNS Field Offices** are located in each State and are the primary points of contact for any EBT- or SNAP-related questions, including completing and submitting a SNAP retailer application. (www.fns.usda.gov/cga/contacts/fieldoffices/default.htm)
- **State SNAP Offices** manage SNAP at the local level and may be referred to as the SNAP or EBT office. These offices inform participating vendors about changes and/or directives from FNS, and relay information to FNS about any changes reported by farmers markets (like change of location or contact information). More information about State SNAP offices can be found at: www.fns.usda.gov/snap/ebt/fm.htm.
- A list of toll-free EBT customer service numbers is available at: www.fns.usda.gov/snap/edt/pdfs/statelines.pdf.



BECOMING AN FNS SNAP RETAILER

Which farmers markets are eligible to participate in SNAP?

A farmers market is eligible to become an FNS SNAP retailer if the market sells eligible food products and meet at least one of two criteria, identified as criterion A and criterion B.

Criterion A – Offer on a continuous basis at least three different varieties of food in each of the following four staple food groups, with perishable foods in at least two categories, on a daily basis: Fruits and Vegetables (includes plants and seeds for growing fruits or vegetables); Breads and Grains; Dairy; and Meat, Poultry, and Fish.

or

Criterion B – Have at least 50 percent of total gross farmers market retail sales in eligible staple food items (e.g., bread, flour, fruits, vegetables, beef, chicken, fish, etc.). Most farmers markets meet this requirement.

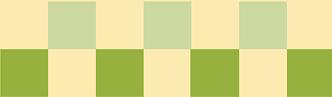
For more information on FNS SNAP retailer eligibility requirements, please visit: www.fns.usda.gov/snap/retailers/store-eligibility.htm.

How does a farmers market apply to become an FNS SNAP retailer?

To become an FNS SNAP retailer, a farmers market applies for a license on behalf of participating vendors. The market is considered the sponsoring organization on the application. The leader of the sponsoring organization, often the chair of the market's board of directors or the market's manager, is usually named as the "responsible party." All retailers, including farmers markets, are legally required to file a Social Security number at the time of application. The primary purpose of collecting Social Security numbers is to maintain program integrity and to discourage fraud. While the application may request the names of the board of directors, it is not necessary for all directors to submit their Social Security numbers. FNS will accept the name and Social Security number of one member. All Social Security numbers are kept strictly confidential and are only collected to help prevent fraud.

Applications to become an FNS SNAP retailer may be found at: www.fns.usda.gov/snap/ebt/fm.htm. A paper application can also be requested from FNS by phone at: (877)-823-4369.





What is the process for submitting an FNS application?

Follow these steps to submit an FNS application:

1. Complete the FNS SNAP application and provide supporting documents to FNS. Follow the links on the FNS Farmers Market Web site to find the FNS contact information for your State. (www.fns.usda.gov/cga/Contacts/FieldOffices/default.htm)
2. Determine which scrip system will be used at the market: paper scrip, tokens, or receipts. FNS will gather this information when the application is submitted.
3. Agree to comply with the FNS guidelines by signing and submitting the application.

Applications to become an FNS SNAP retailer can take up to 45 days to process. Applications may be approved faster if all required documents are filled out completely.

What happens after the FNS application is approved?

- FNS will send a training manual and video to the farmers market. Additional guidance is available at: www.fns.usda.gov/FSP/retailers/pdfs/Retailer_Training_Guide.pdf.
- FNS notifies the State EBT contractor. (Each State contracts with an EBT contractor who is responsible for SNAP EBT services in that State.)
- The EBT contractor will contact the farmers market to determine POS equipment needs.

EBT-Only Machines

- ▶ If the farmers market will use an EBT-only terminal, the State's EBT contractor provides a retailer agreement to be signed and returned by the responsible party.
- ▶ Once the EBT contractor receives the signed retailer agreement, the contractor will mail the EBT-only terminal to the farmers market within 2 weeks with instructions on how to install it. If the market needs additional assistance, the market can call the toll-free retailer customer service number provided by the EBT contractor. On-site assistance is also available upon request.
- ▶ Once the equipment is operational, the EBT contractor processes EBT transactions free of charge and distributes funds directly into the farmers market's bank account.
- ▶ Any changes in banking information should be reported to the EBT contractor 2 weeks in advance of the change. This notification is very important to continue the uninterrupted transfer of funds.

Commercial POS Equipment

- ▶ If the farmers market wishes to use a wireless terminal, or to accept debit and credit cards as well as EBT, a market representative must enter into a contract or agreement with a Third Party Processor (TPP) and purchase or lease the POS terminal.
- ▶ The State's EBT contractor will help identify the TPP that can supply wireless POS terminals capable of accepting debit and credit cards along with EBT cards.
- ▶ It can take up to 30 days to purchase and receive a wireless POS terminal. However, markets can begin the process of obtaining a commercial POS terminal before the FNS application is approved.
- ▶ All costs associated with this option are the market's responsibility.

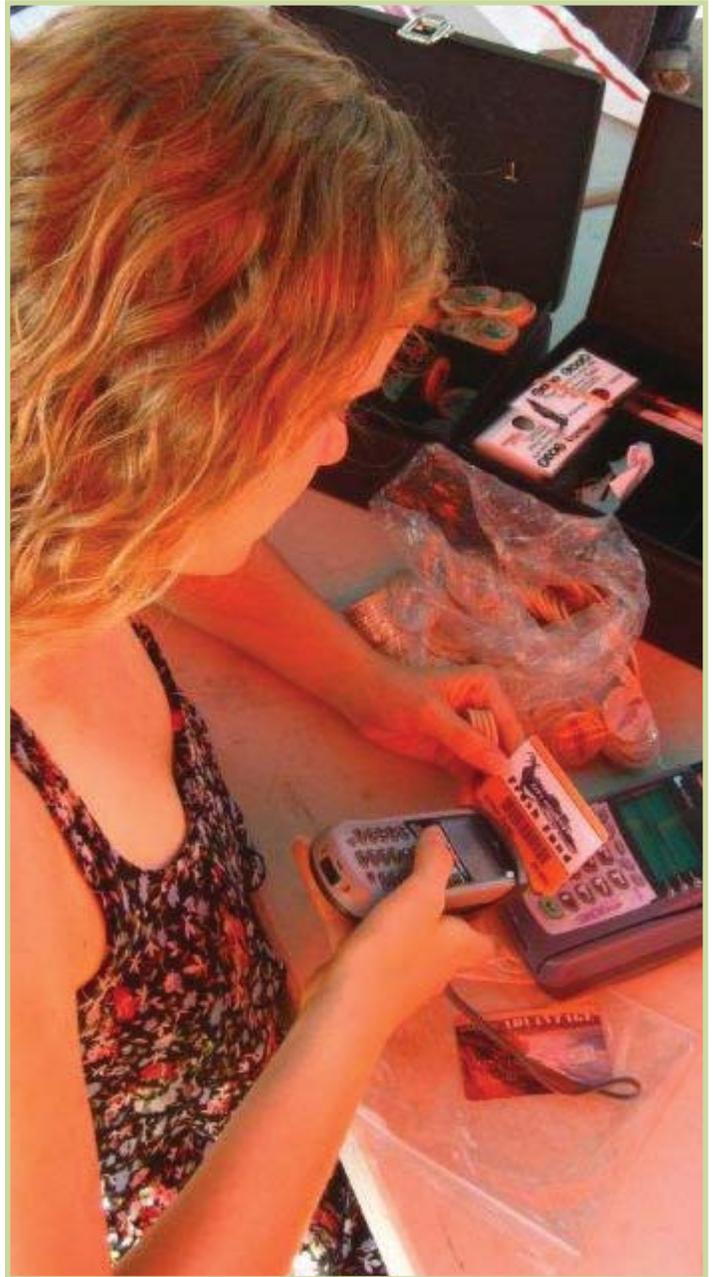


Will grants and fundraising opportunities help cover some expenses?

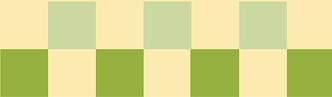
The most popular method of funding SNAP at a farmers market is through grants. Several grant opportunities are available, such as the USDA's FMPP (additional USDA funding resources listed in Appendix D).⁷ State farmers market associations may also have some funding ideas and suggestions on how to implement the program. Some markets defray the operating costs of SNAP participation by modestly increasing their vendors' stall fees. Vendors can also share all or some of the costs of the initial equipment and supplies. Some States may offer funding opportunities as well. States have the option to provide farmers markets free or subsidized wireless POS terminals that also accept credit and debit cards. The Federal Government will share administrative costs associated with the wireless terminals, but only for specific costs attributable to processing SNAP transactions.

Case Study: Colorado Farmers Market Association

In 2006, the Colorado Farmers Market Association (CFMA) was awarded an FMPP grant to educate farmers market managers and market vendors about SNAP and EBT use at farmers markets. The grant allowed CFMA to purchase wireless EBT machines for 21 markets across the State. CFMA also coordinated with the State-identified EBT contractor to provide training, technical support, and other resources to participating farmers markets and market managers.



⁷ www.ams.usda.gov/FMPP



Can farmers markets offer a bonus incentive program to attract SNAP customers?

In addition to marketing, education, and outreach efforts, some markets are turning to bonus incentive programs to increase their SNAP customer base. SNAP bonus incentive programs provide bonus or matching funds for SNAP purchases, usually by giving SNAP customers extra scrip when they use their EBT card at the market. Incentives like this encourage first-time SNAP shoppers at farmers markets; experience has shown that many become regular customers. SNAP bonus incentive programs are funded by nonprofit organizations, local governments, and private foundations. The Federal Government does not provide funding for these programs.

What are some good recordkeeping practices when accepting SNAP benefits?

Markets that operate a scrip project should keep records of scrip sales. Appendix B includes sample recordkeeping forms. Farmers markets typically track:

- Amount spent on scrip by customers using each of the different accepted payment types (EBT, debit, or credit cards).
- Scrip returned and credited back to the customer's EBT/debit/credit accounts. (SNAP customers cannot receive change or cash back. All returns must be credited back onto the customer's SNAP EBT account.)
- Scrip turned in for reimbursement by every vendor on each market day.
- Monthly and yearly sales reports.

FNS does not require any reporting for scrip projects. However, if markets have adopted a bonus incentive program, such as offering matching dollars or supplemental dollar coupons, the program's sponsors may require an additional set of records to evaluate the incentive program. Markets must submit a copy of any reports required by the incentive program's sponsors to FNS. FNS reserves the right to request additional information as needed.

Case Study: City Heights Open Air & Certified Farmers Market, San Diego, CA

The City Heights Open Air & Certified Farmers Market opened in July 2008. It was the first farmers market in San Diego county to have an EBT machine that accepted SNAP. The market uses wooden tokens to process SNAP purchases. In partnership with the Wholesome Wave Foundation (a private foundation that offers programs to match dollar values of SNAP benefits at farmers markets), the market offered an additional \$5 in "fresh fund dollars" to SNAP customers who spent more than \$10 of their SNAP benefits at the market. This incentive program proved so successful that SNAP redemptions nearly tripled. In 2008, the City Heights Open Air & Certified Farmers Market also received an FMPP grant to encourage the redemption of SNAP payments via incentive programs.



PREPARING TO ACCEPT SNAP EBT CARDS

What is the process for designing and purchasing scrip and/or tokens?

Paper scrip or tokens can be purchased from various printing and specialty item companies (see Appendix E for a list). Keep these factors in mind when choosing between paper scrip or tokens. Although paper is less bulky to handle than wooden or plastic tokens, it is more easily counterfeited. Tokens are cumbersome and bulky in large quantities, but are not easy or cost-effective to counterfeit. When using paper scrip, select paper that cannot be photocopied to prevent fraud. Serial numbers on scrip are strongly advised.

Are taxes charged on SNAP purchases?

Some States have sales tax on all food purchases; however, **SNAP purchases cannot be taxed** regardless of State or local food tax rules. In States where food is taxed, market vendors traditionally fold the tax into the listed price of the food item. However, vendors must deduct the tax from the total price of an item purchased with SNAP benefits. Each State has different tax rates and, in some cases, they vary by counties within States. Check with the State's farmers market association or other designated State agency about obtaining a relevant tax adjustment table that vendors can use when adjusting for SNAP purchases.

Are vendor training and agreements necessary to participate in SNAP?

Neither vendor training nor vendor agreements are required by law, but it's a good idea for market managers to institute agreements and offer training to vendors participating in SNAP so they will know what to expect from the EBT system and what they will need to do to accept SNAP benefits. At least one training meeting should happen before the market's opening day, giving vendors an opportunity to walk through every step of the process and become familiar with the signage and equipment and the scrip, tokens, or receipts. They will need to understand the reimbursement procedures and recordkeeping forms that will be used in conjunction with the EBT system.

Market managers should also plan to make agreements with vendors that delineate requirements for SNAP program participation before the beginning of the market season. The agreements should include:

- A list of food items that *can and cannot* be purchased with SNAP benefits.
- Clear explanation of the types of records needed to process reimbursement.
- Information about the reimbursement process and schedule.
- Recommended and required signage.
- Guidelines on any additional rules associated with SNAP purchases (i.e., not giving change or cash back, no taxes charged, etc.).

A sample agreement can be found in Appendix C, and a preparatory checklist is in Appendix B.



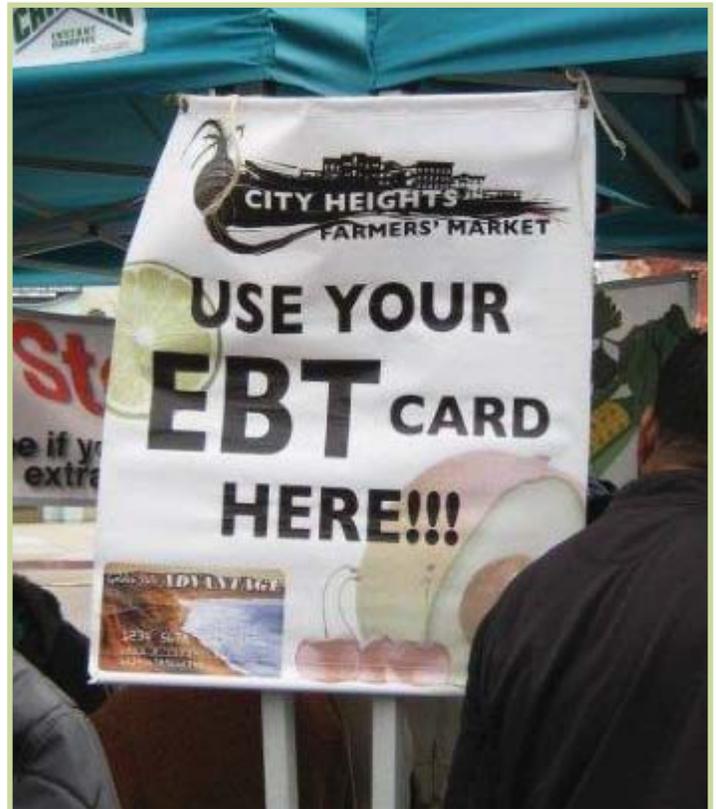
How do farmers markets tell customers they accept SNAP EBT cards?

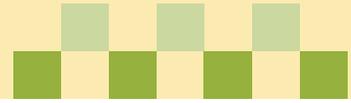
Anecdotal reports indicate that customers often cite “word of mouth” as the number one way they found out about a market accepting SNAP benefits. Many markets develop banners and signage with the SNAP and EBT logos advertising that SNAP EBT cards are accepted at farmers markets. Vendors, especially those that are certified SNAP retailers, may also have their own signage. Some farmers markets may develop their own printed material or brochures about the SNAP program. All printed materials should be clear, simple, and concise and should include the SNAP logo according to the FNS guidelines, which are available at: www.fns.usda.gov/snap/roll-out/logo.pdf.

Printed material should include:

1. Clear indication that the market accepts SNAP EBT cards.
2. Location of the EBT machines and whether they also accept credit/debit cards.
3. The market’s location and days and times of operation.
4. The products available for SNAP customers to purchase.
5. The State-specific name for SNAP EBT cards.

Useful SNAP outreach and nutrition education materials are also available online at the SNAP-Ed Connection: snap.nal.usda.gov.





Case Study: Athens Farmers Market, Athens, OH

The Athens Farmers Market, which began accepting SNAP in 2007, is located in Ohio's rural southeast corner. The market's mission is to offer business opportunities to regional growers and producers and to provide a place for the Athens community to buy fresh, local food. It has strived to be a welcoming place for people from all socioeconomic backgrounds. The market formed a partnership with Athens County Job and Family Services, which provided funding for staffing and marketing and helped connect their SNAP clients with the market.

Athens County Job and Family Services was also helpful in advising on the types of promotional materials and efforts that would work best for attracting new customers. SNAP clients received promotional postcards about SNAP at the market. In July 2008, the Athens Farmers Market offered \$5 incentive coupons to SNAP customers to encourage them to shop at the market.

For more information, please visit: www.athensfarmersmarket.org.

How can community partnerships help publicize EBT programs at farmers markets?

Farmers markets partner with a wide range of groups, including city, State, and Federal government agencies; groups focused on "buy local" initiatives; food pantries; hospitals and clinics; faith-based organizations; and senior centers. Partners can help with promotion in many ways—they can hand out fliers about the market SNAP EBT program, host cooking demonstrations and nutrition education events at the market, and encourage their clients to attend the farmers market. Partners can promote SNAP at farmers markets at local health fairs, school events, and community festivals to reach targeted audiences. They can provide signage and flyers about farmers markets' SNAP participation to local SNAP and Women, Infants, and Children (WIC) offices, senior centers, hospitals, clinics, food pantries, schools, churches, and community centers to effectively notify the public that SNAP is available at the farmers market. Press releases and local calendar listings are also effective marketing tools. Special events and outreach initiatives produced with partner support can draw media and other community attention.

What other resources are available to boost SNAP and EBT use at farmers markets?

Many States have used their farmers market associations as a resource. Farmers markets that have successfully implemented and run SNAP EBT programs are also excellent resources. The following organizations can offer additional guidance:

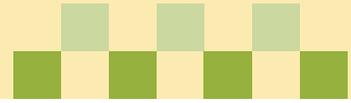
- **AMS** – The USDA agency that supports public markets through funding opportunities, etc. (www.ams.usda.gov/wholesalefarmersmarkets)
- **FNS** – The USDA agency that administers SNAP. (www.fns.usda.gov/snap/ebt/fm.htm)
- **Know Your Farmer, Know Your Food Initiative** – A USDA-wide effort to create new economic opportunities by better connecting consumers with local producers. The initiative's Web site includes information on Federal grant programs available for farmers markets and farmers. (www.usda.gov/knowyourfarmer)



- **Farmers Market Coalition** – This nonprofit organization provides resources for farmers markets. Its Web site contains a list of resources to help markets accept SNAP and a list of State farmers market associations. (www.farmersmarketcoalition.org)
- **Project for Public Spaces** – A nonprofit organization that operates a public markets program dedicated to reconnecting communities and local economies through markets. Their Web site hosts resources to help markets accept SNAP benefits and other ways for farmers markets to become more accessible to low-income communities. The site includes a report on the W. K. Kellogg Foundation-funded Diversifying Markets Grant Program. (www.pps.org/markets/)
- **Wholesome Wave Foundation** – This nonprofit organization operates a program to double the value of SNAP, WIC Farmers Market Nutrition Program (FMNP), and Senior Farmers Market Nutrition Program (SFMNP) benefits when used at farmers markets. Wholesome Wave also provides technical support to participating farmers markets. The initiative, called “Nourishing Neighborhoods,” operates in over 50 markets in 11 States and is rapidly expanding. (www.wholesomewave.org)



APPENDIX A: GLOSSARY OF TERMS



Abbreviations Used in This Handbook

AMS	USDA’s Agricultural Marketing Service
EBT	Electronic Benefit Transfer
FMPP	Farmers Market Promotion Program
FNS	USDA’s Food and Nutrition Service
PIN	Personal Identification Number
POS	Point of Sale
SNAP	Supplemental Nutrition Assistance Program
TPP	Third party processor
USDA	United States Department of Agriculture
WIC	Special Supplemental Nutrition Assistance Program for Women, Infants, and Children

Agricultural Marketing Service (AMS): The USDA agency that, among other things, supports farmers markets with grants, research, and education.

Bonus incentive program: A program that provide matching “bonus dollars” for purchases made at farmers markets with SNAP or WIC benefits. The incentives, funded by private foundations, nonprofit organizations, and local governments, are structured to improve the purchasing power of low-income families at farmers markets, encouraging them to buy more fruits and vegetables and other healthy foods.

Commercial POS terminal: A point-of-sales (POS) terminal that can process bank-issued credit and debit cards as well as SNAP cards.

Electronic Benefit Transfer (EBT) System: An electronic payments system, maintained and managed by a State or its contractor, that uses electronic funds transfer and POS technology for the delivery and control of food and public assistance benefits.

Eligible food items: Products that can be purchased using SNAP benefits. Eligible food items include bread, cereal, fresh produce, meat, fish, poultry, dairy, and starter plants. SNAP benefits cannot be used to purchase hot meals, prepared foods, soap, or other body care items. A list of eligible food items is available at: www.fns.usda.gov/snap/retailers/eligible.htm.

EBT card: A plastic card issued to SNAP and other public assistance clients that, in combination with a PIN, allows them access to benefits issued by the State.

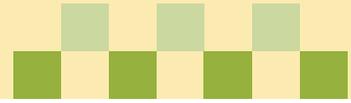
EBT-only machines: POS terminals deployed by the State EBT contractor to eligible FNS SNAP retailers for redeeming, free of charge, SNAP and other EBT benefits. These are wired—not wireless—terminals that do not accept bank-issued debit or credit cards. To be eligible, retailers must expect to have an average of at least \$100 in SNAP business per month.

Farmers Market Promotion Program (FMPP): An AMS grant program that awards funds for the development or sustainability of farmers markets. By law, at least 10 percent of the funds must be directed towards new SNAP EBT projects.

FNS SNAP retailer: Any merchant that has been approved by FNS to accept SNAP as payment for eligible food items. Authorized SNAP retailers include retail grocery stores, food chains, farmers markets, roadside vendors, delivery services, and cooperatives.

Food and Nutrition Service (FNS): A USDA agency that administers 15 of the Nation’s food assistance programs, including SNAP, WIC, and the School Breakfast and Lunch Programs. FNS provides children and low-income people access to food, a healthful diet, and nutrition education.





Manual voucher: A paper document signed by the EBT cardholder to redeem benefits through telephone verification when the EBT system is down. It can also be used by retailers who do not have a POS terminal.

Personal Identification Number (PIN): A four-digit numeric code selected by or assigned to a household and used to verify the identity of an EBT cardholder when performing an EBT transaction.

Point-of-Sale (POS) terminal: Devices that process transactions through the use of EBT, debit, or credit cards to initiate electronic debits and credits of customer and retailer accounts. These terminals can be wired or wireless.

Scrip: A certificate that can be exchanged for goods at the farmers market that issued it. Scrip can be paper vouchers, tokens, or receipts.

Scrip project: A system for redeeming SNAP benefits by having a farmers market sponsor obtain an FNS SNAP license that allows market vendors to accept SNAP benefits using a central POS terminal to issue scrip. The scrip is used to shop for eligible food items anywhere in the market.

Special Supplemental Nutrition Assistance Program for Women, Infants, and Children (WIC): A Federal program that provides supplemental food, health care referrals, and nutrition education at no cost to low-income pregnant and postpartum women, and to infants and children up to 5 years old who are at nutritional risk.

State EBT contractor: An entity that is selected through a competitive process to perform EBT-related services for the State SNAP agency.

State SNAP agency: The State entity that administers SNAP at the local level. A State agency may represent a State department, agency, board or commission, authority, or other State institution.

Supplemental Nutrition Assistance Program (SNAP): A Federal program operated pursuant to the Food and Nutrition Act of 2008 (7 USC 2011-2036) and administered by the States to help low-income people buy the food they need for good health.

Third Party Processor (TPP): Any transaction processing provider that manages and maintains commercial POS terminals, routes EBT and commercial credit/debit transactions, and settles transaction amounts to retailer bank accounts for a fee.

Wired POS terminals: POS terminals that require electricity and phone line to operate; they are stationary.

Wireless POS terminals: Portable POS terminals that can operate anywhere there is cellular coverage.





THE CITY OF DAYTONA BEACH

REDEVELOPMENT DIVISION

POST OFFICE BOX 2451
DAYTONA BEACH, FLORIDA 32115-2451
PHONE (386) 671-8180
FAX (386) 671-8187

MEMORANDUM

DATE: May 22, 2015

TO: Downtown Development Authority Members

FROM: Jason Jeffries, Project Manager

SUBJECT: DDA Strategic Planning & 2015/16 Budget

Staff is requesting a preliminary discussion regarding 2015/16 budget. As part of the discussion, staff will present current status of programs and projects related to the DDA Goals. For reference, the following is the adopted DDA Mission and Goals adopted August 2014. The first draft of the 2015/16 DDA budget is also included in the packet.

MISSION STATEMENT

The Daytona Beach Downtown Development Authority (*DDA*) taxing authority supports activities to market, brand, and promote Downtown Daytona Beach as an excellent place to live, work, play, visit, and do business.

GOALS

LIFESTYLE

1. Continue to brand Downtown Daytona Beach as a unique, historic and exciting place to live, work and play.
2. Support alliances with non-profit organizations through effective marketing.

SHOPPING, DINING AND ENTERTAINMENT

3. Continue to brand Downtown Daytona Beach retail area as the Riverfront Shops of Daytona - unique, historic and exciting place to shop and dine.
4. Market the Riverfront Shops with the most effective, research-based online, offline and social media tools to make prudent use of the available budget.

5. Support appropriate special events that attract customers to the Downtown Daytona Beach to enjoy shopping, dining and entertainment at the Riverfront Shops.
6. Maintain and grow the Riverfront Shops website using appropriate and impactful online, offline and social media.
7. Continue to promote the Riverfront Shops with special events and cultural activities that complement and enhance the Downtown experience.

DDA 2015/16 PROPOSED BUDGET

	Adopted 2012/13 Budget	Adopted 2013/14 Budget	Adopted 2014/15 Budget	Proposed 2015/16 Budget
GENERAL DOWNTOWN PROMOTION				
REVENUE				
Ad Valorem Taxes	96,116	95,090	97,770	102,650
Merchant Co-op Program	53,800	30,875	16,500	17,000
Interest	100	100	100	100
Appropriation of Fund Balance	9,434	-	-	-
Total Revenue	\$ 159,450	\$ 126,065	\$ 114,370	\$ 119,750
EXPENDITURES				
Contract Services	1,000	1,000	1,000	1,000
Office Supplies	1,500	2,500	2,020	2,000
Care and Subsistence	400	400	300	300
Professional Memberships	600	565	450	450
Downtown Marketing	30,100	30,000	25,800	27,700
Co-op Marketing	50,000	28,500	21,500	26,000
Downtown Events	20,000	18,000	21,000	20,000
Downtown Holidays	8,750	5,000	-	-
Professional Fees	45,600	38,400	38,400	38,400
Technical Services	1,500	1,700	3,900	3,900
Total Expenditures	\$ 159,450	\$ 126,065	\$ 114,370	\$ 119,750
GENERAL FUND BALANCE				
Unreserved Fund Balance	\$ 37,887	\$ 24,145	\$ 24,145	\$ 24,145
Appropriation	\$ 9,434	\$ -	\$ -	\$ -
Ending Fund Balance	\$ 24,145	\$ 24,145	\$ 24,145	\$ 24,145
% of Ad Valorem Revenue	25%	25%	25%	24%
FARMERS' MARKET OPERATIONS				
MARKET REVENUE				
Vendor Revenue	28,800	35,750	35,750	30,000
SNAP Program Sponsor	-	-	-	7,500
Market Booth Sales	1,200	1,200	1,200	1,200
Total Revenue	\$ 30,000	\$ 36,950	\$ 36,950	\$ 38,700
MARKET EXPENDITURES				
Market Manager	14,200	16,000	16,000	15,000
Booth Assistant	-	-	-	4,400
Manager Supplies	1,000	750	500	1,000
EBT Program Equipment	-	-	-	1,750
Marketing	10,035	14,435	15,200	12,050
Market Events	1,000	2,000	1,500	750
Insurance	1,265	1,265	1,250	1,250
Booth Merchandise	1,000	1,000	1,000	1,000
City Fees	1,500	1,500	1,500	1,500
Total Expenditures	\$ 30,000	\$ 36,950	\$ 36,950	\$ 38,700
DOWNTOWN EVENTS				
EVENT REVENUE				
Vendor Revenue	-	1,600	2,700	-
Event Sponsorships	-	8,000	11,000	-
Total Revenue	\$ -	\$ 9,600	\$ 13,700	\$ -
EVENT EXPENDITURES				
Event Manager	-	3,150	5,400	-
Event Music	-	3,500	7,200	-
Equipment	-	700	1,000	-
Supplies	-	250	100	-
Total Expenditures	\$ -	\$ 7,600	\$ 13,700	\$ -



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MEMORANDUM

DATE: May 22, 2015

TO: Downtown Development Authority Members

FROM: Jason Jeffries, Project Manager

SUBJECT: DDA Budget Meetings & Commissioner White Request

2015 Budget Hearings

Please note on your calendars, the September Budget Public Hearings have been changed to the following dates:

- September 9, 2015 (Second Wednesday) at 6 pm
- September 23, 2015 (Fourth Wednesday) at 6 pm

(On both dates DDA Budget Hearing follow the City Commission's budget hearing).

- DDA regular meeting will be held prior to the budget hearing on September 23, 2015 at 4 pm in Room 149B. Dinner will be provided.

Commissioner White Request

Commissioner Kelly White has advised the City Commission and DDA that she is pregnant and is due in September 2015. She has been informed by her doctors that she has a high-risk pregnancy. Her doctor will likely limit her physical activities and will be strictly limited as the pregnancy progresses.

Commissioner White has requested she be able to attend and fully participate in DDA meetings by phone or other appropriate electronic means if her doctor prescribes restrictions on her physical activities during the course of her pregnancy and recovery, which would prevent her from physically attending meetings.