**MARKET AGREEMENT**

The Northeast Organic Farming Association of Vermont (NOFA-VT) administers the Crop Cash Program. All farmers markets in Vermont that accept Supplemental Nutrition Assistance Program (SNAP) benefits – called 3SquaresVT (3SVT) in Vermont – and agree to adhere to the terms of the Market Agreement, are eligible to participate in the Crop Cash Program.

In the program year May 1, 2023 through October 31, 2023, NOFA-VT is piloting an additional program called Crop Cash Plus (CC+). The CC+ is made possible through a generous allocation through the Vermont State Legislature to help folks recover from the economic impact of the Covid-19 pandemic. Details of how the CC+ pilot will be implemented are included below.

**Crop Cash and CC+ Basics**

1. Farmers markets must be authorized by USDA, FNS to accept SNAP benefits to be eligible to participate.[[1]](#footnote-0)
2. In order to participate in the program, farmers markets must apply to NOFA-VT for approval.
3. The 2023-24 Crop Cash Program and CC+ cycle will begin May 1st, 2023. Crop Cash may be given out and redeemed through April 30, 2024, and CC+ and may be given out through October 31, 2023, with the possibility of extension. *Please note as an exception (described in #4 under Distribution) that EBT Cash/direct deposit customers should receive CC+ coupons from May 1, 2023 through April 30, 2024.*
4. Crop Cash and CC+ will be available to 3SVT/SNAP customers only.
5. Crop Cash and CC+ is issued at the market, by the market, to eligible 3SVT/SNAP customers.
6. Customers can receive Crop Cash and CC+ once per market day.
7. **Crop Cash and CC+ can be spent at any participating Crop Cash farmers market.**
8. Crop Cash can be used to purchase eligible products only. Eligible products are limited to locally or regionally grown fruits, vegetables, herbs, and seeds and plants intended for food cultivation and consumption. Fruits, vegetables, and herbs are eligible if they are fresh or minimally processed (i.e., cut, dried, frozen). Products that are *not* eligible include foods and beverages that have been cooked, or have had non-eligible ingredients added.
9. CC+ can be used to purchase any SNAP-eligible product, which includes most food products other than hot prepared meals, alcohol, and tobacco.
10. Eligible vendors will accept Crop Cash and CC+ from customers as payment for eligible products.
11. At the end of the market day, vendors will submit redeemed Crop Cash and CC+ directly to the market manager, who will reimburse them for these funds. The farmers market will then be reimbursed by NOFA-VT for redeemed Crop Cash and CC+, once data reporting requirements are met.

**Distribution**

1. In April or May 2023, prior to the start date of your market, approved markets will receive an initial batch of Crop Cash and CC+ coupons from NOFA-VT based on prior 3SVT/SNAP sales.
2. **The market will only match 3SVT/SNAP purchases with Crop Cash and CC+.**
3. **The market will distribute $1 tokens to customers for all 3SVT/SNAP sales that receive Crop Cash and CC+. No exceptions.**
4. **The market will match 3SVT/SNAP sales (other than EBT Cash or direct deposit sales) dollar for dollar with Crop Cash, up to the $20 Crop Cash limit. 3SquaresVT users who receive their benefits as EBT Cash or through direct deposit will not receive Crop Cash, but instead will receive CC+ coupons at a rate of twice their EBT Cash transaction amount, up to $40.**
5. **The market will not distribute more than $20 in Crop Cash and $20 in CC+ to an individual customer during a single market** (except for the EBT Cash or direct deposit situation described in #4).
6. The market will automatically distribute Crop Cash and CC+ as appropriate to 3SVT/SNAP customers at the time of their purchase.
7. Every 3SVT/SNAP customer is eligible to receive Crop Cash. Please note the exception for customers who receive their 3SVT benefits as EBT Cash or through direct deposit, and receive a double rate of CC+ in lieu of Crop Cash.[[2]](#footnote-1)
8. **The market may redistribute Crop Cash and CC+ coupons after they have been redeemed by vendors. Used coupons should be marked in some way before being recirculated to customers, to indicate the number of times any given coupon has been redeemed (e.g., punch a hole, put a check mark in the corner).**
9. The market will not issue or accept 2023-24 Cash Crop beyond the April 30, 2024 expiration date. The market will not issue CC+ coupons beyond October 31, 2023, other than for EBT Cash customers (described in #4 above). The market may redeem CC+ coupons that remain in circulation through April 30, 2024.
10. The market will make Crop Cash and CC+ available at every market. If the EBT card machine malfunctions, the market is prepared to accept manual vouchers for 3SVT/SNAP purchases.

**Reimbursement**

1. The market will reimburse vendors directly for redeemed Crop Cash and CC+.[[3]](#footnote-2)
2. Markets must keep all redeemed Crop Cash and CC+ on file until after they receive their final reimbursement check.[[4]](#footnote-3) NOFA-VT reserves the right to require markets to mail in redeemed Crop Cash and CC+, upon request.
3. **The market will keep track of vendor reimbursement using the *Vendor Reimbursement Log* or a comparable document that tracks Crop Cash and CC+ reimbursement to vendors. This document must be made available to NOFA-VT, upon request.**
4. NOFA-VT will reimburse markets based on confirmed Crop Cash and CC+ redemption data submitted via FM Tracks 2.0.
5. To receive reimbursement throughout the season, the market must have submitted up-to-date market data in FM Tracks.
6. Markets will be reimbursed by NOFA-VT per the *Dates of Importance Reimbursement Schedule,* unless other arrangements are made. If the reimbursement schedule does not work for your market, please reach out to NOFA-VT staff to request an alternate schedule.
7. If the market fails to meet the data reporting requirements by the appropriate *Data Entry Deadline* per the *Dates of Importance*, reimbursement may be held until the next reimbursement date.
8. End-of-season reimbursement will be withheld until all reporting requirements are completed (see next section). **A market will not receive reimbursement if they do not satisfy the end-of-year requirements by the *Reimbursement Deadline*, per the *Dates of Importance*. This deadline is strict.**
9. If a cash advance is necessary, the market will make special arrangements with NOFA-VT. All unused advanced funds must be returned to NOFA-VT by the *End-of-Season Reporting Deadlines*, per the *Dates of Importance*.

**Data Reporting**

1. The market will submit the required data into FM Tracks 2.0, per the *Dates of Importance Data Entry Deadlines*.

2.For all market days, the market will:

* Submit **Transaction Data** onto FM Tracks 2.0 under “Daily Totals (Aggregate Data)”

1. Number of 3SVT/SNAP transactions (including 3SVT Direct Deposit & EBT Cash (food) customers)
2. Total amount of 3SVT/SNAP swiped (i.e., $1 tokens distributed)
3. Total Incentives (i.e., Crop Cash) distributed
4. Total Crop Cash Plus distributed

* Submit **Vendor Reimbursement Data** into FM Tracks 2.0 under “Batch Vendor Reimbursements”

1. Total 3SVT/SNAP Payments redeemed (i.e., $1 tokens collected from vendors)
2. Total Incentives (Crop Cash) redeemed
3. Total Crop Cash Plus redeemed

* Submit **Post-Market Data** into FM Tracks 2.0 under “Post-Market Questions” *\*must be done for every planned market dates, including those that were canceled or no 3SVT/Crop Cash transactions occurred*

1. Did the market happen as planned?
2. Total number of vendors selling at the market
3. Number of vendors eligible to accept 3SVT/SNAP ($1 tokens) [[5]](#footnote-4)
4. Number of vendors selling fruits and vegetables (eligible to accept Crop Cash)
5. Number of paid staff managing the Crop Cash Program
6. Number of volunteers managing the Crop Cash Program
7. Total number of hours spent by volunteers administering the program this week (includes time staffing machine during the market & reporting data)
8. Total number of hours spent by paid staff administering the program this week (includes time staffing machine during the market & reporting data)

* Markets no longer need to submit EBT batch reports for each market day to NOFA-VT.

**End-of-season Requirements**

At the end of the market season, the market will submit the following before receiving their final reimbursement, in addition to the data required as described above:

1. **Visual testimony:** one photo or video of your market; it does not need to feature Crop Cash or CC+.[[6]](#footnote-5)
2. **Written testimony:** one story or testimonial about the Crop Cash and/or CC+ program; this may be from a customer, vendor, or market manager.[[7]](#footnote-6)
3. **Sign and return *Market Match* document** (provided by NOFA-VT in early November and early April for winter markets). This document will include the number of hours you spent administering the Crop Cash Program (i.e., the amount of time the market was open each day, time spent reimbursing vendors for Crop Cash, and time spent reporting data into FM Tracks 2.0) and the estimated dollar value based on the national volunteer rate. Markets will record this time in FM Tracks 2.0 (see “Post-Market Data” bullet in #2 under Data Reporting) and verify this amount with NOFA-VT by completing a seasonal *Match Documentation Form* at the end of each market season. This information is used as part of the match requirement for the grant that funds this program. Failure to return this form may delay or prevent your final reimbursement payment.

**Market Training**

An authorized market representative must agree to the terms of the Market Agreement and participate in either a check-in call or in-person training, as determined by NOFA-VT staff, prior to commencing the program at the market. Markets will not receive their Crop Cash and CC+ until they have completed this training. Market staff are encouraged to invite volunteers or other personnel who will be administering the market’s EBT machine to this training.

**Vendor Expectations**

1. The market will assume responsibility for educating all vendors on the expectations of the program, including notifying vendors whether they are eligible to accept Crop Cash and/or CC+, and for what products.
2. All eligible vendors must agree to the program expectations by signing the *Vendor Agreement Form* before they can begin accepting Crop Cash and/or CC+. This form should be kept on file at the market and must be made available to NOFA-VT, upon request.
3. **The market will only reimburse vendors for 2023-24 Crop Cash and/or CC+ that was accepted as payment for eligible products**.
4. The market will provide all eligible vendors with a “We Accept Crop Cash” sign, to be displayed at vendor stands, and a *Market Currency Cheat Sheet*.[[8]](#footnote-7),[[9]](#footnote-8)
5. The market will ensure that vendors will not give cash change for purchases made with Crop Cash or CC+. [[10]](#footnote-9)
6. Vendors that do not comply with the expectations of the program should not be reimbursed for improperly redeemed Crop Cash or CC+. The market reserves the right to disqualify any vendor they find in violation of the expectations of the program. In such instances, markets must report this action to NOFA-VT immediately.

**Mediation and Termination**

1. If a market fails to meet the reporting expectations of the program or does not meet the expectations of the Market Agreement, it is NOFA-VT’s discretion to determine the market's ability to continue to participate in the Program.
2. NOFA-VT will make every effort to work with markets to establish better systems to allow them to continue to participate in the Crop Cash Program. NOFA-VT reserves the right to require markets to submit additional materials, including but not limited to mailing redeemed Crop Cash and/or CC+ to NOFA-VT.
3. If a market is determined to be unable to meet the expectations of the program, their participation will be terminated.
   1. Any market terminated from the program is expected to return all associated program materials and cease the distribution and redemption of Crop Cash and CC+ at the market.
   2. Terminated markets will not receive reimbursement for any Crop Cash and CC+ redeemed after the last date that the market met the program expectations, as determined by NOFA-VT.
   3. Terminated markets are responsible for communicating to their vendors that they should no longer accept Crop Cash or CC+ and will not receive payment for any Crop Cash and CC+ redeemed after the date determined (see *3b* above).

**Data Privacy**

The VT Department for Children and Families (DCF) and the Farmers Market Coalition (FMC) have permission to share EBT data for your market with NOFA-VT, who may share it with Crop Cash Program funders and other relevant program partners.

By participating in the Crop Cash Program, you agree to share your transaction information on EBT purchases to NOFA-VT and program partners. Individually identifiable information will be used for program administration only and will not be made public or shared to any third-party organization outside of the Crop Cash and CC+ Program partners without the market’s permission. Administration of the program is performed by the NOFA-VT. By signing this agreement, you agree to hold NOFA-VT and program partners/funders harmless in exchange of this data.

**By signing this agreement, on behalf of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Farmers Market, I agree to adhere to all expectations of the Crop Cash Program, as stated in this agreement.**

***Crop Cash Coordinator***

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Position at market: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_/\_\_\_\_\_\_/\_\_\_\_\_\_

***Treasurer or Other Board Member***

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Position at market: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_/\_\_\_\_\_\_/\_\_\_\_\_\_

***Market Information***

Location: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Day(s) of week: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Time(s): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Dates: \_\_\_\_/\_\_\_\_\_/\_\_\_\_\_ to \_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

***Mailing Address (for coupons and supplies)***

Street: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

City: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ State: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Zip: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Please return a signed copy of this page to NOFA-VT and keep the other pages for your copies. You can email a copy to [johanna@nofavt.org](mailto:johanna@nofavt.org), or you may mail materials to:

NOFA-VT

c/o Johanna Doren

PO BO 697

Richmond, VT 05477

1. For each separate market location, markets need a unique FNS number and electronic benefits transfer (EBT) machine. [↑](#footnote-ref-0)
2. If everyone in a household is 65 or older or receiving Supplemental Security Income (SSI), 3SquaresVT benefits will be deposited as cash directly into that individual’s bank account. Contact NOFA-VT to learn more. [↑](#footnote-ref-1)
3. It is the responsibility of the market to keep redeemed Crop Cash separate from unissued Crop Cash. [↑](#footnote-ref-2)
4. Markets that hold a winter market must keep their redeemed Crop Cash on file until they receive final payment in April. [↑](#footnote-ref-3)
5. For a list of eligible food items, visit <https://www.fns.usda.gov/snap/eligible-food-items>. Any market vendor that sells eligible product(s) is eligible to accept $1 tokens as payment for these select products. [↑](#footnote-ref-4)
6. Make sure you have obtained approval to use any photos or videos with people in them. [↑](#footnote-ref-5)
7. Please let us know if you would *not* like your testimony or name to be shared in NOFA-VT communications. [↑](#footnote-ref-6)
8. If your market needs additional signs, please contact NOFA-VT to request more. [↑](#footnote-ref-7)
9. All vendors who sell fruits, vegetables, herbs, and seeds and plants intended for food cultivation and consumption are eligible and expected to participate unless they are found to be in violation of program expectations. [↑](#footnote-ref-8)
10. Crop Cash must be used in full $1 increment. $5 Crop Cash coupons may only be given change in the form of $1 Crop Cash coupons. [↑](#footnote-ref-9)