

MARKET AGREEMENT

The Northeast Organic Farming Association of Vermont (NOFA-VT) administers the Crop Cash Program (CCP). 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.

Crop Cash Basics

1. Farmers markets must be authorized by USDA, FNS to accept SNAP benefits to be eligible to participate¹.
2. In order to participate in the program, farmers markets must apply to NOFA-VT for approval.
3. The 2020-2021 Crop Cash Program cycle will begin June 1, 2020 and expire April 30, 2021.
4. Crop Cash will be available to 3SVT/SNAP customers only.
5. Crop Cash is issued at the market, by the market to eligible 3SVT/SNAP customers.
6. Customers can receive Crop Cash once per market day.
7. **Crop Cash can be spent only at the farmers market where it was issued.**²
8. **Crop Cash can be used to purchase eligible products only. Eligible products are limited to locally or regionally grown fresh fruits, vegetables, herbs, and seeds and plants intended for food cultivation and consumption.**
9. Eligible vendors will accept Crop Cash from customers as payment for eligible products.
10. At the end of the market, vendors will submit redeemed Crop Cash 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.

Distribution

1. In April or May 2020, prior to the start date of your market, approved markets will receive an initial batch of Crop Cash from NOFA-VT based on prior 3SVT/SNAP sales.
2. **The market will only match 3SVT/SNAP purchases with Crop Cash.**
3. **The market will distribute \$1 tokens to customers for all 3SVT/SNAP sales that receive Crop Cash. No exceptions.**
4. **The market will match 3SVT/SNAP sales dollar for dollar with Crop Cash, up to the \$10 Crop Cash limit.**
5. **The market will not distribute more than \$10 in Crop Cash to an individual customer during a single market.**
6. The market will automatically distribute Crop Cash to 3SVT/SNAP customers at the time of their purchase.
7. Every 3SVT/SNAP customer is eligible to receive Crop Cash, including senior citizens and disabled adults who receive their 3SVT/SNAP benefits as direct deposits into their personal bank accounts.³
8. **The market will not redistribute Crop Cash after it has been redeemed by vendors.**
9. The market will not issue or accept 2020-2021 Cash Crop beyond the April 30, 2021 expiration date.
10. The market will make Crop Cash available at every market. If the EBT card machine malfunctions, the market is prepared to accept manual vouchers for 3SVT/SNAP purchases.

Requesting More Crop Cash

1. The market must request additional Crop Cash by notifying NOFA-VT by email or phone.⁴ All requests must be made by at least one week prior to the market, or requests may not be filled until the following week.
2. To receive additional Crop Cash, the market must:
 - a. Have submitted up-to-date market data in FM Tracks

¹ For each separate market location, markets need a unique FNS number and electronic benefits transfer (EBT) machine.

² Crop Cash will be marked with a colored sticker that is unique to their market. This sticker is used to distinguish Crop Cash between markets.

³ 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.

⁴ Email: emmet@nofavt.org, Phone: 802-434-4122

- b. Have submitted summary transaction reports for each market to NOFA-VT

Reimbursement

1. The market will reimburse vendors directly for redeemed Crop Cash.⁵
2. Markets must keep all redeemed Crop Cash on file until after they receive their final reimbursement check⁶. NOFA-VT reserves the right to require markets to mail in redeemed Crop Cash, upon request.
3. **The market will keep track of vendor reimbursement using the *Vendor Reimbursement Log* or a comparable document that tracks Crop Cash 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 redemption data submitted via FM Tracks.
5. To receive reimbursement, the market must:
 - a. Have submitted up-to-date market data in FM Tracks
 - b. Have submitted summary transaction reports for each market to NOFA-VT
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.
9. **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.**
10. 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 onto FM Tracks, per the *Dates of Importance Data Entry Deadlines*.
2. For all market days, the market will:
 - Submit **Transaction Data** onto FM Tracks
 - a. Number of total 3SVT/SNAP transactions (including 3SVT Direct Deposit customers)
 - b. Total 3SVT/SNAP (\$1 tokens) distributed
 - c. Total Crop Cash distributed
 - Submit **Vendor Reimbursement Data** onto FM Tracks
 - a. Total 3SVT/SNAP (\$1 tokens) redeemed
 - b. Total Crop Cash redeemed
 - Submit **Post-Market Data** onto FM Tracks
 - a. Total number of vendors at the market
 - b. Number of vendors eligible to accept 3SVT/SNAP (\$1 tokens)⁷
 - c. Number of vendors eligible to accept Crop Cash
 - d. Number of paid staff managing the Crop Cash Program
 - e. Number of volunteers managing the Crop Cash Program
 - f. Time spent administering the Crop Cash Program (includes time staffing machine during the market & reporting data)
 - In order to ease reporting requirements in this difficult time, for 2020 we are **waiving the requirement that markets submit batch reports for each market day.**

⁵ It is the responsibility of the market to keep redeemed Crop Cash separate from unissued Crop Cash.

⁶ Markets that hold a winter market must keep their redeemed Crop Cash on file until they receive final payment in April.

⁷ 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.

3. Before the end of the market season, the market will:
 - a. Provide one photo or video of the Crop Cash program.⁸
 - b. Provide one story or testimonial of the Crop Cash program.
 - c. Complete *Report Metrics (Market Metrics, Day Metrics and Vendor Metrics)* on FM Tracks.
 - d. Submit *Market Match* document (provided by NOFA-VT in early November and early April).
4. Markets may be asked to participate in research efforts associated with this program. These activities may include customer, market manager, and vendor surveys, interviews, and focus groups.

Market Training

1. 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 until they have completed 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 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. 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 2020-2021 Crop Cash originating from the market 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*.^{9,10}
5. The market will ensure that vendors will not give cash change for purchases made with Crop Cash. ¹¹
6. Vendors that do not comply with the expectations of the program should not be reimbursed for improperly redeemed Crop Cash. 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.

Match Tracking

1. The time markets spend administering the Crop Cash Program will be used as part of the match requirement for the grants funding this program. This includes time spent staffing the EBT machine at market, time spent reimbursing vendors for Crop Cash, and time spent reporting data into FM Tracks.
2. Markets will record their total time spent administering the program on *FM Tracks* and verify this amount with NOFA-VT by completing a seasonal *Market Match Documentation Form* at the end of each market season.

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 CCP.

⁸ You market must submit a signed copy of the *Photo and Video Release* form for each photo and/or video sent with people.

⁹ If your market needs additional signs, please contact NOFA-VT to request more.

¹⁰ All vendors who sell fresh 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.

¹¹ Crop Cash must be used in full \$1 increment.

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 to NOFA-VT.
3. If a market is determined to be unable to meet the expectations of the program, their participation will be terminated.
 - a. Any market terminated from the program is expected to return all associated program materials and cease the distribution and redemption of Crop Cash at the market.
 - b. Terminated markets will not receive reimbursement for any Crop Cash redeemed after the last date that the market met the program expectations, as determined by NOFA-VT.
 - c. Terminated markets are responsible for communicating to their vendors that they should no longer accept Crop Cash and will not receive payment for any Crop Cash 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 CCP 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 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: ____/____/____

Market Information

Location: _____

Day(s) of week: _____

Time(s): _____

Dates: ____/____/____ to ____/____/____

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 emmet@nofavt.org. NOFA VT's Staff will be working remotely for the foreseeable future, because of this, we strongly prefer submission of documents via email, if that is not possible for your market, you may mail materials to:

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