

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.

Crop Cash Basics

1. Farmers markets must be authorized by USDA, FNS to accept SNAP benefits to be eligible to participate.¹
2. In order to participate in the program, farmers markets must apply to NOFA-VT for approval.
3. The 2024-25 Crop Cash Program cycle will begin May 1st, 2024. Crop Cash may be given out and redeemed through April 30, 2025.
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 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. Eligible vendors will accept Crop Cash from customers as payment for eligible products.
10. At the end of the market day, 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, once data reporting requirements are met.

Distribution

1. In April or May 2024, prior to the start date of your market, approved markets will receive an initial batch of Crop Cash coupons from NOFA-VT based on prior 3SVT/SNAP sales.
2. **The market will match only 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 daily limit. NOFA-VT will issue guidance around whether and how 3SquaresVT users who receive their benefits as EBT Cash or through direct deposit can receive Crop Cash.**²
5. **The market will not distribute more than \$10 in Crop Cash to an individual customer during a single market, unless NOFA-VT communicates otherwise.**
6. The market will automatically distribute Crop Cash as appropriate to 3SVT/SNAP customers at the time of their purchase.
7. Every 3SVT/SNAP customer is eligible to receive Crop Cash.
8. **The market may not redistribute used Crop Cash coupons after they have been redeemed by vendors, unless the market has received explicit permission from NOFA-VT.**
9. The market will not issue or accept 2024-25 Cash Crop beyond the April 30, 2025 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.

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

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.

Reimbursement

1. The market will reimburse vendors directly for redeemed Crop Cash.³
2. Markets must keep all redeemed Crop Cash on file until after they receive their final reimbursement check.⁴ 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 NOFA-VT's Weekly Data Entry Google Form.
5. **IMPORTANT: To receive reimbursement throughout the season, the market must submit data by the deadlines in the *Reporting & Reimbursement Schedule*. Markets that fail to meet the data reporting requirements by the *Data Entry Deadline 1*, and have not contacted NOFA-VT about an extension, will receive a partial reimbursement. Markets that fail to meet the data requirements by *Data Entry Deadline 2* will not receive reimbursement for that month, but are still expected to submit that month's data when possible.**
6. Markets must reimburse vendors for 2024-25 Crop Cash that was accepted as payment for eligible products. **Any loss of reimbursement by the market due to failure to meet the Crop Cash data reporting requirements must be incurred by the market, not by the vendors.**
7. If data has been submitted on time, 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.
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 *Data Entry Deadlines*, per the *Reporting & Reimbursement Schedule*. This deadline is strict.**
9. If a cash advance is necessary, the market will make special arrangements with NOFA-VT. All unused advance funds must be returned to NOFA-VT by the *End-of-Season Reporting Requirements Due* date, per the *Reporting & Reimbursement Schedule*.

Data Reporting

1. The market will submit the required data into NOFA-VT's Weekly Data Entry Google Form per the *Reporting & Reimbursement Schedule*.
2. For all market days, the market will submit the following data:
 - **Transaction Data**, including:
 - a. Number of 3SVT/SNAP transactions
 - b. Total amount of 3SVT/SNAP swiped (i.e., \$1 tokens distributed)
 - c. Total Incentives (i.e., Crop Cash) distributed
 - **Vendor Reimbursement Data**, including:
 - a. Total 3SVT/SNAP Payments redeemed (i.e., \$1 tokens collected from vendors)
 - b. Total Incentives (Crop Cash) redeemed
 - **Market Data**, including:
 - *must be done for every planned market dates, including those that were canceled or no 3SVT/Crop Cash transactions occurred*
 - a. Number of vendors eligible to accept 3SVT/SNAP (\$1 tokens)⁵
 - b. Number of vendors selling fruits and vegetables (eligible to accept Crop Cash)

³ It is the responsibility of the market to keep redeemed Crop Cash separate from unissued Crop Cash.

⁴ Markets that hold a winter market must keep their redeemed Crop Cash on file until they receive final payment in April.

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.

- c. Total number of hours spent by volunteers or staff administering the program this week (includes time staffing machine during the market & reporting data)
- d. Notes about anomalies, including whether the market was canceled or explanation about spikes or dips

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 (optional, but encouraged):** one photo or video of your market; it does not need to feature Crop Cash.⁶
2. **Written testimony:** one story or testimonial about the Crop Cash program; this may be from a customer, vendor, or market manager.⁷
3. **Sign and return *Match Documentation Form*** (provided by NOFA-VT in early November and early April for winter markets).
 - a. This document will include the number of hours the market 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) and the estimated dollar value based on the national volunteer rate.
 - b. Markets record this time in each Weekly Data Entry Google Form submission throughout the season.
 - c. Markets will verify this amount with NOFA-VT by completing a seasonal *Match Documentation Form* at the end of each market season. This amount represents an "in-kind" contribution that the market invests in the Crop Cash program. This is not a dollar amount the market contributes or will be paid, but rather is used to show our grant funders the value of time investment participating markets contribute.
 - d. Failure to return a signed Match Documentation form will 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 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 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 2024-25 Crop Cash 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*.^{8,9}
5. The market will ensure that vendors will not give cash change for purchases made with Crop Cash.¹⁰
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.

⁶ Make sure you have obtained approval to use any photos or videos with people in them.

⁷ Please let us know if you would *not* like your testimony or name to be shared in NOFA-VT communications.

⁸ If your market needs additional signs, please contact NOFA-VT to request more.

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.

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.

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 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 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 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: _____

Signature: _____

Date: ____/____/____

Treasurer or Other Board Member

Name: _____

Position at market: _____

Signature: _____

Date: ____/____/____

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, or you may mail materials to:

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