

## CHAPTER 4

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# Preparing for the Market Season

Is your farmers market covered with the proper insurance? How do you enforce the rules and handle conflict between vendors? What are WIC, SNAP, and DUFBA and are you set up to accept them? How can you ensure market customers are satisfied? Where do you even get started when planning a special event?





# UNDERSTANDING LIABILITY INSURANCE

## IS YOUR FARMERS MARKET COVERED?



Insurance is a means of protection from financial loss. It is a form of risk management, primarily used to hedge against the risk of a contingent or uncertain loss. An entity which provides insurance is known as an insurer, insurance company, insurance carrier, or underwriter.

### WHAT ARE THE MAIN TYPES OF INSURANCE?

#### General Liability

Covers claims brought against the farmer that are not related to product that the farmer sells. Example: A shopper tripped over one of the bungee cords that ties down a vendor's tent and needed to get stitches. They sue for personal injury.

#### Product Liability

Covers claims related to product that the farmer sells which typically includes fruits, vegetables, eggs, baked goods, etc. Example: A consumer buys a dozen eggs, and later claims that those eggs made them sick. They sue for food poisoning or personal injury.

### WHAT KIND OF INSURANCE DOES MY FARMERS MARKETS NEED?

#### All farmers markets should hold a General Liability Insurance Policy.

Many markets are required to have Liability Insurance and many property owners will require this of a farmers market if you do not own the property.

#### Are you a contracted employee?

If your position as manager is contracted employment,

you will need to purchase your own Contractor Insurance Policy. It is illegal for the market to directly pay for this policy.

#### For added assurance, also have a "Hold Harmless" clause.

Establish a "Hold Harmless" clause in the market policies in which vendors sign an agreement that they will not hold the market liable for any loss, damages, liability, claims, suits, costs, and/or expenses they incur related to their involvement in the market.

#### Is your farmers market a non-profit?

If so, your non-profit farmers market should also hold a Board and Officers Policy.

### WHERE SHOULD I LOOK FOR INSURANCE?

1. Reach out to the knowledgeable groups, organizations, or other farmers markets in your area. Ask about their policies and providers.
2. Talk to your home or vehicle insurance provider, and find out about their policies for insuring farmers markets.
3. Contact a national or state company that specializes in farmers market insurance, such as: Iowa Farm Bureau or Campbell Risk Management.

WANT TO SEE AN EXAMPLE OF A "HOLD HARMLESS" CLAUSE?

CHECK OUT OUR ONLINE RESOURCES AT:

[NORTHEASTIOWARCD.ORG/IOWA-FARMERS-MARKET-TOOLKIT](http://NORTHEASTIOWARCD.ORG/IOWA-FARMERS-MARKET-TOOLKIT)

# COMMUNICATING & ENFORCING RULES

## YOU'VE SET THE RULES... HOW DO YOU ENSURE VENDORS AND VISITORS KNOW AND FOLLOW THEM?



*It's best if a market has clear policies. It's much easier for a market manager to point to something so they don't look like they're picking sides, and so that everyone looks like they're being treated equitably.*

**Shelly Campo, University of Iowa, Professor of Communications**

As market manager, it's your responsibility to not only communicate, but also enforce the market's rules and regulations. There are many ways you can do this, and it's a good idea to do it in as many ways as possible—from writing the rules to putting them on display to discussing them in-person.

## COMMUNICATING THE RULES

### Signed Contracts/Agreements

Give each vendor a copy of the clearly-stated rules and regulations. Have vendors sign an agreement stating that they read, understand, and accept the rules.

### Market Rules Signage

Create signs that are easy to read and understand, then place them strategically throughout your market so that visitors are informed and reminded of the rules.

### In-Person Conversations

If you're adapting a set of rules for the first time or making changes to existing rules, touch base in-person with your vendors—at a meeting or one-on-one—to make sure they fully understand and accept them.

### Other Visual Demonstrations

"We often have problems with customers trying to buy from vendors earlier than the stated market time. We started putting t-posts into buckets and use string or ribbon to close off the market. This visually and obviously communicates to the public that they're not allowed to purchase from the vendor yet." **Nikki Decker, Le Mars Farmers Market**





## ENFORCING THE RULES

### Expectations for “Policing”

Vendors may have a tendency to try to police each other. Encourage vendors to come to you or other market staff with complaints that you can look into and follow up on.

### Consistency

Be consistent with rule enforcement from vendor to vendor and customer to customer. The same rules apply whether they're a new or long-time seller, whether the customer is your friend or a stranger.

### Protection from Liability

When you have rules, you must enforce them. If an accident occurs related to an unenforced rule, the market may be liable.

Examples:

**Market A** has a “No Dog” policy but does not enforce it. Someone brings a dog to the market, but the broken rule goes unaddressed. Another person trips over the dog and is injured. The market and the pet owner can both be held liable for the accident.

**Market B** does not have a “No Dog” policy. Someone brings a dog to the market. Another person trips over the dog and is injured. The pet owner can be held liable for the accident.

**Market C** has a “No Dog” policy. Someone brings a dog to the market. Staff addresses the issue. The pet owner must leave, but can return without their dog—enforcing the rules and protecting the market.

## EXAMPLE RULES POLICY:

1. All rules of the market are enforced by the Market Coordinator or his/her designee, who has ultimate on-site authority. Complaints or problems should be directed to the Market Coordinator in a timely manner.
2. If a vendor does not abide by the rules of the market or comply with federal, state, and local regulations applicable to market participation, the Market Coordinator or designee may take any action deemed appropriate, including revoking the vendor from selling at the market for future market days.
3. Customer complaints will be forwarded to vendors and kept on file. Complaints may result in disciplinary action, including revocation of authorization to participate in the market.
4. The market reserves the right to visit and inspect the farm or business of any vendor and to request any documents verifying business or employee status.
5. Vendors must remain current with all financial obligations. Vendors who become delinquent in paying financial obligations to the market shall immediately have their market privileges suspended until full payment is made. No refunds of vendor fees will be made. Prior to any suspension, the market will provide the vendor with notice of the delinquency, and allow at least seven (7) calendar days for the vendor to pay the delinquent amount.
6. The host organization or designee reserves the right to make an exception to these market rules and guidelines at its discretion.



# CONFLICT RESOLUTION

Vendor vs. vendor. Vendor vs. customer. Vendor vs. you. Customer vs. you. Maybe even customer vs. customer. The farmers market isn't immune to conflict. As market manager, it's your responsibility to ensure things run as smoothly as possible—for vendors, for customers, and for the market as a whole. Patience, positivity, and some proactive preparation goes a long way.

## 15 CONFLICT RESOLUTION TIPS:

### 1. Keep Conflict Out of Sight

Problems will arise, but take measures to prevent conflict from impacting customer experience. Whether it's an issue with a vendor or a customer, take it aside for privacy and to avoid creating an uncomfortable situation for customers.

### 2. Listen Closely

The other person's opinion is important because it's the source of the conflict. If something is important to them, recognize this. Recognition doesn't equal agreement. It just shows that you respect and value their opinion, even if it's different than your's.

### 3. Encourage Participation

Allow everyone to participate who wants to. When people participate, they are more interested and invested in finding a resolution and compromise.

### 4. Talk About Feelings

Let the other person blow off steam. But don't react to emotional outbursts. Instead of yelling back, try to apologize. It doesn't take that much effort to say sorry—and it can help calm their emotions.

### 5. Rephrase What You're Hearing

Be an active listener. Rephrase what they say. For example say: "Let me see if I'm understanding you. You're saying that \_\_\_\_\_" and then ask: "Do I have that right?"

### 6. Speak About Yourself

Don't focus on the other person. For example: Instead of saying "You make me mad when you \_\_\_\_\_" try saying "I feel angry when \_\_\_\_\_ happens."

### 7. Take your time...

Avoid knee jerk reactions and don't jump to quick judgments. Continue to ask questions and gather information so that you can work to find a solution for everyone. Don't tell the other person to solve their own problems.

### 8. ...But Solve Problems Quickly

Don't allow problems to fester, which can damage relationships and the market in the long term. Act and resolve issues as they arise. Don't push them off, avoid, or ignore them. Problem solving is a process.

### 9. Find a Way to Make it Easy

Try to find a way for the other person to accept your decision without them looking weak. Don't call it a way for them to "save face," as that could lead to more conflict. Help them—don't embarrass them.

### 10. Get Help From Your Board

If you have a board, allow them to establish a policy for conflict resolution at the market—the weight of conflict doesn't need to fall entirely on you. Create a policy that allows the manager to handle day-to-day issues, then pass larger conflicts on to the board to be addressed. This removes you from difficult situations and makes you neutral.

### 11. Put it in Writing

As part of the conflict resolution policy, allow vendors to send written complaints to the board about issues they don't want to bring up to the manager.

### 12. Get it in Writing

Give written warning. Make written records of conflicts, violations, and resolutions to create a paper trail. Enforce appropriate suspensions and fines.

### 13. Be Consistent

Regardless of your relationship with a vendor, be consistent in enforcing the rules and in how you handle conflicts, infractions, and other issues.

### 14. Consider Third Party Mediation

Sometimes, a conflict simply can't be solved by you, or even by involving the board. In these situations, document as much as you can in writing, then reach out to a third party service such as the Iowa Mediation Service. Founded in 1985, the Iowa Mediation Service is a non-profit organization dedicated to solutions for farmers, families, and anyone who may find themselves in need of a dispute resolution expert.

### 15. Get Additional Training

Conflict resolution is a skill that can be learned, practiced, and improved. Check with local community colleges and universities or other market managers for possible trainings in your area.



The **DOs** and **DON'Ts** of Problem-Solving (from Managers Who Have Been There)

## DO MAKE SURE YOU'RE THE POINT-PERSON FOR PROBLEMS

As market manager, it's your responsibility to oversee conflict resolution in a time-sensitive and professional manner.

"Sometimes vendors think they need to tell each other what they are supposed to do or what they're doing wrong. That 'policing' only causes problems. We ask that if our vendors have an issue with another vendor, they talk to the market staff about it. Then we'll check it out, validate the issue, and if needed, discuss it with the other vendor." **Alice Linhart, Manager of Swisher Farmers Market**

## DO BE CONSISTENT AND FIRM IN HOW YOU ADDRESS CONFLICT

Conflict arises because people care. Some issues and vendors will be more emotional than others, but it's important for you to commit yourself to consistency in how you approach problems and treat vendors.

"Conflict is inevitable. From the farmer standpoint, it's their livelihood. They have so much invested into these farmers markets and their products and crops. So there's a lot at stake. The thing that I've found that can be your best tool, is to just be consistent. Whatever you and the vendor discussed in the beginning regarding rules and policies, do that throughout so vendors aren't surprised by your actions or the way you feel about certain situations. It will help being consistent and being firm. You have to be firm." **DaQuan Campbell, Manager of Waterloo Urban Farmers Market**

## DON'T UNDERESTIMATE THE POWER OF "IN-PERSON"

Sometimes you need to just sit down and talk face-to-face with vendors to solve problems. You shouldn't rely or hide behind technology like phones and email, which can complicate or confuse matters. An in-person conversation can bring on a faster, more personal solution.

"Managing conflicts with vendors can be difficult. It gets better with experience, but it takes communication. It's challenging to figure out how everyone communicates, what works best, who follows the rules and who doesn't, and how we deal with that. With one vendor in particular, we had a communication breakdown. So we took a really serious, formal approach. We sat down at their place of business, hashed it all out, and it turned out, it was over stupid stuff like having the wrong email addresses or not having the right phone number. It was a challenge, but we worked through that. Conflict resolution is a constant thing." **Andie Donnan, Co-manager of Dubuque's Millwork Night Market**



# CONFLICT: YOU CAN'T SHY AWAY FROM IT

## ONE MARKET MANAGER'S STRATEGY FOR RESOLVING FARMERS MARKET CONFLICTS

Andrea Vaage, manager of LSI Global Greens Farmers Market in Des Moines, faced increased conflict during a year of great market growth and success. Her straightforward approach to handling problems ensures that feedback is heard, valued, considered, and solved.

"When it comes to conflict resolution, it's about taking the time to sit down and talk—not just with one person, but the whole party involved," says Andrea. "You can't shy away from it. You have to address it as soon as you can."

But there's a difference between addressing an issue right away and making changes right away.

"It's important to not be reactive," Andrea explains. "You may hear about an issue from one person, then find out two other sides of the story. In that first conversation about the problem, I don't make any promises. I give myself time to get the full story."

Andrea focuses on being an active listener. "What I do is repeat back in a couple different ways what I think the person was trying to say to me to make sure I understand their issue," she says. "This is especially important if we're also using an interpreter." Next, Andrea sets expectations for the conflict resolution process. "I let them know I can't do what they're asking of me right away, but that it will be addressed

### 3 SIMPLE STEPS:

#### 1. LISTEN AND REPEAT IT BACK

Use phrases like "This is what I think that you're telling me..." and asking "Is that correct?"

#### 2. SET EXPECTATIONS FOR NEXT STEPS

"I can't do what you're asking of me right now, but we will address it at our end-of-season meeting."

#### 3. FOLLOW THROUGH

If you say you're going to address the problem at a meeting, make sure you do.

in our meeting at the end of the season and that we'll hopefully determine a solution," she says. "Most people are understanding of not being able to make a huge change in the middle of the season. But they feel good knowing that you're hearing them out, writing down ideas, and setting a date to invite them back to see if we can change anything."

Andrea keeps a running list of all the issues brought up, plus proposed solutions. Then at the end of the season, she holds a debrief meeting with all vendors to talk about the issues, share potential solutions, and go over the market's process for making any changes.

"I'll be glad I didn't address a specific issue during the year because I might have addressed it in the wrong way because I probably didn't have the full story. But with time and talking to others, I can put together a better picture of what I think is happening—and discuss it with the larger group."

After sticking with this strategy through a full year of growing pains, Andrea received great feedback from vendors who feel valued. "I had some people who didn't understand certain rules or programs. After the season was over, they came to my office to thank me for listening. They said that they understood why I couldn't make changes before the end of the year, but told me they felt better to have the market staff thinking about them and their issue."



# FOOD NUTRITION PROGRAMS

## ACCEPTING FOOD ASSISTANCE PROGRAMS

Food assistance programs can be a great way to make your market a space for all people in the community to access fresh produce, and it can provide an economic boost to your vendors. The world of food assistance can seem daunting and complicated, but there are several resources across the state that can help implement these programs at your market. There are also strategies to increase the use of these benefits at your market. This section will lay out the basics of the programs, how to get started, and how to expand their use once your market is approved to accept them.

Before we start, it's important to address two things:

## 1. THERE ARE TWO MAIN FOOD ASSISTANCE PROGRAMS

### FMNP: FARMERS MARKET NUTRITION PROGRAMS

- Run by the Iowa Department of Agriculture (IDALS)
- Includes the Women, Infant, and Child Program (WIC FMNP) and the Senior FMNP
- Benefits come in the form of paper checks, which are referred to interchangeably as checks, vouchers, and/or coupons

### SNAP: SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM

- Run by the Iowa Department of Human Services (DHS)
- Benefits are expended through Electronic Benefit Transfer (EBT) cards
- This program was formerly called food stamps

## 2. THIS IS AN ALL-MARKET ACTIVITY

To fully implement these programs, it takes involvement from the vendors and the manager. Expect to have to take the lead on reminding vendors to complete applications, field questions from customers and vendors, and coordinate the implementation of the program

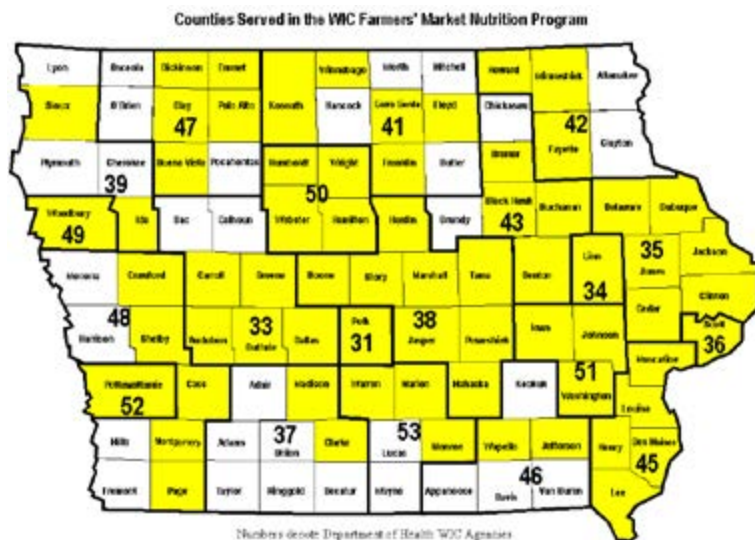




# MARKET NUTRITION PROGRAMS

## UNDERSTANDING WIC AND SENIOR FMNP

WIC provides supplemental food, health care referrals, and nutrition education at no cost to low-income pregnant women, breastfeeding and non-breastfeeding postpartum women, and infants and children up to 5 years of age, who are found to be at nutritional risk. WIC FMNP is distributed at local WIC agencies from June 1st to August 31st and currently serves 67 out of Iowa's 99 counties.



The Senior FMNP provides low-income seniors with vouchers that can be exchanged for eligible foods, like fruits, vegetables, honey, and fresh-cut herbs, at farmers markets, roadside stands, and community-supported agriculture programs. Senior FMNP benefits are distributed by Area Agencies on Aging from June 1st to August 31 on a first-come-first-served basis. Even though participants can only get these checks until August 31st, they can spend them at the market until October 31st.

## HOW DO PARTICIPANTS USE FMNP CHECKS?

After receiving the checks, participants will visit the market anytime between June 1st and October 31st to use their checks. Each check is worth \$3 and can be spent on fresh, local, unprepared fruits and vegetables at vendor stalls that display their "Iowa Farmers Market Nutrition Program Checks Accepted Here" sign.

**\* No change will be given for FMNP checks.**





*We wanted to be a registered market because we wanted to participate in the Farmers Market Nutrition Program. Paul Ovrum [of IDALS] and Iowa State helped us through that process. There were several people, myself included, who were produce vendors and wanted to be able to accept the FMNP checks.*

**Nikki Decker, Manager of Le Mars Farmers Market**

## HOW DO VENDORS ACCEPT FMNP CHECKS?

Vendors must:

- Clearly display their “Iowa Farmers Market Nutrition Program Checks Accepted Here” sign
- Make sure checks are not past their expiration date
- Make sure that all items purchased are eligible (i.e. unprepared, fresh fruits and vegetables)
- Make sure the customer signs the check before handing it over to the vendor
- Stamp the check with their unique stamp provided by IDALS
- Turn in the checks to get reimbursed by IDALS. (Checks must be submitted on or before 15 days after the expiration date printed on the check.)

**\* Remind vendors to reapply to receive FMNP checks each year. Certification expires annually.**

## HOW DOES A MARKET BEGIN ACCEPTING FMNP?

The market manager must complete an IDALS FMNP Farmers Market Assurance Statement and the market must meet the following requirements:

Operate a minimum of two consecutive hours each week for a majority of weeks of the season, Jun 1 - Oct 31

- Have a minimum of 3 eligible certified vendors indicating intent to participate in the farmers market for the majority of weeks of the season.
- Post the market hours and days of operation

## WHAT DO MARKET VENDORS NEED TO DO?

If the market has been authorized by IDALS, farmers market vendors can accept FMNP vouchers once they meet the following requirements:

- Reside and grow eligible foods within Iowa or a county adjacent to Iowa’s border
- Be 18 years or older and submit a completed and signed agreement to IDALS
- Participate in an IDALS FMNP training on rules and procedures
- Participate in the majority of weeks at an authorized farmers market

**\* For the most up-to-date information, interested farmers market vendors should contact the Iowa Department of Agriculture and Land Stewardship.**



# SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

## UNDERSTANDING SNAP

**Supplemental Nutrition Assistance Program (SNAP)** is a federal program administered by the USDA Office of Food and Nutrition Service (FNS) and managed by the Iowa Department of Human Services (DHS). SNAP benefits can be used to purchase farm fresh foods for the household to eat, such as: breads and cereals; fruits and vegetables; meats, fish, and poultry; and dairy products. Seeds and plants that produce food can also be purchased.



A tub of blue EBT tokens and yellow credit/debit tokens at the Dubuque Farmers Market information booth.

## WHAT'S A POS AND HOW DOES IT WORK?

Markets may opt to manage a centralized Point of Sale (POS) system for the entire market. This allows customers to use their credit, debit, or EBT card and receive a “market bucks,” which they can use to purchase items from market vendors. The most common market buck is a wooden token with the market logo on it.

Markets should make a distinction between tokens used for credit/debit and those used for EBT—usually this is done by making the design on the token a different color. Credit/debit are often in \$5 tokens, and customers can receive change from the vendors. EBT/SNAP are often \$1 tokens, because customers cannot receive change for EBT funds.

## TIME & MONEY INVESTMENT FOR MARKETS

To establish a centralized POS station at your market, first consider if your market has capacity to invest the time and money needed to purchase a POS system and tokens, apply to become a SNAP-authorized retailer, train market personnel, manage market-day transactions and an accounting system, and reimburse vendors on a weekly/monthly basis.

## THINK A POS IS RIGHT FOR YOUR MARKET?

There are many resources available through the USDA FNS, Farmers Market Coalition, and Center for Agriculture and Food Systems.

**WE'VE POSTED LINKS TO THESE RESOURCES AT:**  
**[NORTHEASTIOWARCD.ORG/IOWA-FARMERS-MARKET-TOOLKIT](http://NORTHEASTIOWARCD.ORG/IOWA-FARMERS-MARKET-TOOLKIT)**

## IF MY MARKET DOESN'T HAVE A CENTRALIZED POS, CAN VENDORS ACCEPT SNAP BENEFITS ON THEIR OWN?

Yes, even if your farmers market doesn't have a centralized SNAP system, your vendors that qualify as direct marketing farmers" can become authorized SNAP retailers. Individual market vendors can apply to be SNAP retailers through the USDA Food and Nutrition Service. As such, they maintain their own POS and receive the consumer's benefits directly.

✱ **If you have a vendor who wants to become a SNAP retailer, have them contact the SNAP Coordinator with the Iowa Wireless EBT Project at the Iowa Department of Human Services.**

## MAKING GOOD, HEALTHY FOOD AFFORDABLE FOR EVERYONE IN THE COMMUNITY

Your market may not accept SNAP benefits, but that doesn't mean your vendors can't.

Donna Warhover, farmers market vendor and owner of Morning Glory Farm, went through the process to ensure she could accept SNAP benefits at any market.

“*It's part of Morning Glory's mission to make sure that good, healthy food is affordable for everyone in our community," says Donna. "We attended four markets, two of which weren't SNAP retailers. We wanted to be able to take SNAP, so we contacted the Iowa DHS SNAP coordinator directly to make it happen. She was great. We talked numerous times on the phone and she even drove to our farm to do a training. I recommend that other vendors get set up during the off-season before markets begin. The process is simple and so worth it.*





# DOUBLE UP FOOD BUCKS

## WHAT IS THE DUFB PROGRAM?

In Iowa, **Double Up Food Bucks (DUFB)** is a program managed by the Iowa Healthiest State Initiative that aims to improve access and affordability of fresh fruits and vegetables. For every dollar that a SNAP recipient spends on fresh fruits and vegetables, that customer receives a dollar-to-dollar match to spend on more fruits and vegetables. This match is capped at \$10 per day. It's like FREE money that can be spent at farmers markets and grocery stores in Iowa.

Iowa Healthiest State Initiative began a Double Up Food Bucks pilot with 6 markets in 2016. Since then, they have grown to 14 markets in 2019, as well as partnerships with Oneota Food Co-op, New Pioneer Food Co-op, Fareway, and Hy-Vee.

"If the market has a centralized information booth with an EBT machine that accept transactions and hand out the paper Double Up Food Bucks, it creates a Win-Win-Win scenario for the market, vendors, and SNAP recipients!" says Aryn McLaren, the Double Up Food Bucks Coordinator for Iowa's Healthiest State Initiative.

All incentive costs associated with the DUFB currency are reimbursed by the Healthiest State Initiative, which helps keep costs to individual markets low. However, markets should consider seeking funds to build awareness through creative marketing (turn the page for ideas and inspiration).



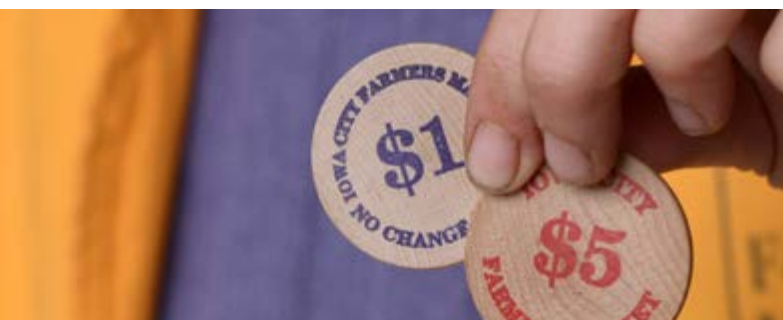
Above: Double Up Food Bucks paper coupons given to "double up" the amount of EBT dollars SNAP recipients spend at the market.

## HOW DOES DUFB WORK?

A customer goes to a participating farmers market, then visits the centralized card reading station and tells the market representative how much they would like to charge to their EBT card. For example, let's say the customer wants to charge \$10.

The market staff charges the EBT card \$10, and gives the customer \$10 worth of EBT tokens (usually wooden coins), plus an additional \$10 worth of paper Double Up Food Bucks coupons. The customer can then use the \$20 worth of wooden EBT tokens and paper DUFB coupons to purchase fresh fruits and vegetables. It's also possible that a customer receives DUFB coupons at a participating grocery store and then spends those at the farmers market.





**\* Credit card systems work this same way (customers tell the centralized card reading station how much they would like to charge, then receive that amount in tokens). The difference is that credit card tokens can receive actual cash in change. EBT tokens must be spent in full and cannot receive cash change. EBT and Credit/Debit tokens are usually a different color.**



Left: At the Iowa City Farmers Market, the \$1 EBT tokens have blue print and a "no change back" reminder on them. The \$5 credit/debit tokens are printed in red and customers can receive cash change.

## WHAT DOES MY MARKET NEED TO GET STARTED?

Farmers markets do need to have certain capacity and infrastructure to be ready to start in the Double Up Food Bucks program. The following is a checklist for markets to measure their readiness to implement DUFb:

-  **Can you regularly collect & send coupons?** Markets will need to have the capacity to collect DUFb coupons from vendors and send them to the Healthiest State Initiative to be reimbursed.
-  **Can your market afford (or secure a sponsor for) a centralized EBT machine?** The main expense to the market is the purchase of the centralized EBT machine, which can cost in the range of \$500 to \$1,000. However, this purchase could be a fitting sponsorship opportunity for a local bank or hospital. There are many models to choose from—some can only receive EBT, others can receive EBT as well as credit and debit cards.
-  **Can your market cover ongoing costs?** There will be fees associated with each EBT or credit/debit card use and a staff member/volunteer has to take on the responsibility of operating the card reader.
-  **Does your market have easy access to Wi-fi?** Markets without easy access to Wi-fi at their market may also need to purchase a “Hot Spot” (mobile Wi-fi emitter) to be able to run the EBT machine at the market.

## SAMPLE BUDGET: WHAT DOES IMPLEMENTING DUFb TYPICALLY COST?

In the sample budget, there is a line for EBT fees, which are charged with each card swipe. Below the budget is the actual SNAP sales for the associated year to show how fees and sales are connected.

Sample DUFb Budget						
Expenses	2018	Notes				
Checks	\$150.00	Annual (based on vendor count)				
Terminal Set Up Fee	\$99.00	1 time fee				
Terminal Shipping Fee	\$20.00	1 time fee				
EBT Fees	\$267.40	Annual (charges vary per month)				
Wooden Tokens	\$75.45	Received (250) \$1 Tokens				
Staff Time	12 - 15 hrs per month	DUFb reporting, marketing, cutting checks, staffing, envelopes, customer/vendor inquiries				
Sample DUFb Year						
SNAP Sales	DUFb Distributed	SNAP Transactions	DUFb Transactions	New Customers	SNAP Redeemed	DUFb Redeemed
\$799	\$744	99	97	55	\$696	\$755

✳ **Interested in learning more about adding Double Up Food Bucks to your market?**  
**Contact The Healthiest State Initiative at [info@iowahealthieststate.com](mailto:info@iowahealthieststate.com).**



# FOOD ASSISTANCE PROGRAM INNOVATION & PROMOTION



## IT'S A WRAP!

### DUBUQUE'S "JULE" BUS MARKETING

The Dubuque Farmers Market opted to market their Double Up Food Bucks program on the city bus, which is called the Jule. In Dubuque, non-profits receive free interior bus marketing and a 25% discount on exterior bus wraps. Similar offers are available in many other cities in Iowa—check with your local Department of Transportation.

Market staff worked with a designer to create the wrap, which was then produced by the local marketing agency chosen by The Jule Public Transit.

## A BIGGER, BETTER DEAL GLOBAL GREENS CREATED A NEW MODEL FOR THEIR CUSTOMERS

The Global Greens Market in Des Moines found that many of their customers used their SNAP benefits to purchase over \$100 of produce at each market. Many of the African and Asian varieties of produce grown by the Global Greens Farmers aren't available in the local grocery store, so most customers purchase them and preserve them. With this in mind, the Global Greens staff worked with the Iowa Healthiest State Initiative to change the DUFB model to be a \$40 match for \$60 of SNAP benefits spent on fresh produce. So for every \$100 spent on fresh produce, \$40 is provided by the program.

*“Because of the customers we have, we would have people spend \$300 at the market. If people are spending smaller amounts, it's not a better deal for them because they aren't getting a 1:1 match. But for our customers where they are spending \$100+ dollars at every market—it's a good deal for them.”*

**Andrea Vaage, Market Manager**





## YOU'VE GOT MAIL! GRINNELL FARMERS MARKET'S DIRECT MAILING CAMPAIGN

The first year of Double Up Food Bucks was a huge success for the Grinnell Farmers Market, but they saw a sharp decline the next year. Market staff identified a few changes they'd made to the market that may have impacted the DUFB use: 1) the card reader location changed, and 2) there was some changeover in local social service agencies.

The next season, the market made an effort to address those changes in order to increase DUFB use. They put the card reader station back in its old location. They made sure all the local agencies knew about the program. But the program use remained low.

That's when market manager Kendra Vincent found out that the Iowa Healthiest State Initiative had sent a direct mailing to SNAP recipients before the first year of the program—and hadn't done it again since then. Kendra wondered if that could be the reason the use dropped so dramatically. "Maybe it was an 'out of sight, out of mind' thing," says Kendra. "People didn't get that reminder at the beginning of the season to use their card at the market."

Kendra now plans to work with the Iowa Department of Human Services to do a mailing similar to what was done before the first year of DUFB. She will design the mailings, then give them to DHS. DHS will attach the mailing addresses of all SNAP recipients in the local zip code and mail them. DHS projected expenses to be around 60 cents per mailing, not including printing. To cover expenses, Kendra is currently seeking grant funding.

She hopes the mailing will improve awareness, which

is the biggest challenge due to the program being seasonal. "Double Up Food Bucks is only available for six months of the year. After October, people may forget about the program or if they've enrolled in SNAP over the winter, they may not even know it exists. We just want to make sure people know they can use their SNAP card at the market and that free money exists," Kendra says.

Grinnell is also seeing the value of the DUFB expansion into grocery stores. "We did see a dramatic increase in the number of Double Up Food Bucks redeemed," says Kendra. "But based on the number we sold, the majority were distributed by Fareway here in town. It works out great because it's easy for Fareway to scan the SNAP card and give out the food bucks. Markets are not a one-stop shop for a lot of people. Having that grocery store connection helped increase the visibility of our program. We hope the partnership continues in the future."





# CUSTOMER SERVICE

## ENSURING SATISFACTION FOR EVERY TYPE OF CUSTOMER

Jane Gasperi, manager of the Beaverdale Farmers Market, sees three main types of market customers:

### 1 The Grocery Shoppers

"You can tell they are grocery shopping. They have their bags. They go through all of the vendors of produce and meats. They 're not going to stay to listen to music; they're here to buy groceries."

### 2 The Food Truck Diners

"There are some that are really coming to the market just for the prepared food vendors. They'll walk through the market, maybe even buy a few things. But primarily, they are coming to eat supper."

### 3 The Experience Seekers

"And then, we have the customers that do a little bit of both—shop and eat. They're also going to sit and listen to music for an hour and meet up with friends. They come to socialize, be entertained, and enjoy the experience."

And while you may not regularly think of them as such, your vendors are your customers, too.

### 4 The Market Vendors

Model the level of customer service you want to see them provide. Treat your vendors with the same friendliness and helpfulness you want them to show their customers.

## KEEPING CUSTOMERS SATISFIED

Depending on your market's location, size, times of day, and goals, you may have or want more or less grocery shoppers, food truck diners, or experience seekers than the market in the next town over or across the state. And you may provide certain things at your market to please those customers, from high quality, fresh produce to freshly brewed coffee to tables and chairs for sitting down and enjoying the fresh air. But in order to keep all customers satisfied—no matter why they're there—you need to provide a high level of customer service.



1



2



3



4

## SET A POSITIVE EXAMPLE

You can't control every product sold or interaction that takes place between your vendors and customers. But as manager, you can set the strongest example. Think about subtle ways to create a positive experience. Consider the layout of your market, proximity of restrooms and trash/recycle bins, and location of the information booth. Coach staff and volunteers to smile, greet customers, and ask customers how they're doing—and do those same things yourself when interacting with staff, volunteers, customers, and vendors.

## REMEMBER, CUSTOMERS ARE SATISFIED WHENEVER THEY CONSISTENTLY RECEIVE:

- A perfect product
  - Delivered by a caring, friendly person
  - In a timely fashion
- ...and (because sometimes any one of those three elements may miss the mark)...
- An effective problem-solving process

## Customer Service is Directly Tied to Your Market's Brand

Here are examples of what Iowa markets are doing:

### STAND-OUT SERVICE (LITERALLY)

Market managers, staff, volunteers, and information booths should stand out at the market. Some market managers take this personally in the best of ways. As longtime manager of the Washington Farmers Market, Bob Shepherd **1** always wears his bright white ball cap, which makes it easy for vendors to track him down.

At the North Iowa Farmers Market, manager Robin McClelland is known as ‘the lady in purple shoes.’ “I wear a pair of purple sneakers and a purple t-shirt with ‘market manager’ on the back,” says Robin. “I tell everyone, if you’re looking for me, I’m the girl in purple. It’s easier for vendors to find me and direct customers to me.”

And while vendor stalls line the downtown streets of the Dubuque Farmers Market, the information booth **2** is the only one located in the middle of an intersection. With its bright colors and bold, red, all-caps “Market Booth” tent, customers can’t miss it—even from two blocks down.

### ROLL UP YOUR SLEEVES

Urbana Farmers Market Manager, Eileen Schmidt, **3** doesn’t oversee vendors setting up—she’s right there alongside them. “At our market, market staff and I help vendors unload and load up their market products,” says Eileen. “Because we’re a smaller market, we can do that. They appreciate it. And I enjoy helping out. I’d feel bad just sitting there watching them.”

### HELP STAFF HELP CUSTOMERS

When your market staff know the right information, it takes less time and effort to help customers. At the Ames Main Street Farmers Market, staff and volunteers are not only decked out in market branded shirts, but also wear special lanyards **4** with

the list of market vendors and their locations. When a customer needs assistance finding a certain vendor or product, with a quick glance, staff or volunteers can show the customer to that stall.

### CONVENIENCE ON WHEELS

Many savvy market-goers bring their own carts to market. But several markets, including Des Moines and Decorah, provide this convenience to their customers. At the Des Moines Downtown Farmers Market, customers can borrow a green “Veggie Valet” **5** to take purchases to their vehicles.

Similarly, the Decorah market has a little red wagon. “It gets utilized a ton—especially during the fall with pumpkins!” says Josh Dansdill Decorah Farmers Market Board President. “It allows vendors to bring products right to customer’s vehicles, and for customers to keep shopping for more products. It also gets used by the manager when setting up traffic cones and markers, which frees up their availability for questions.”

### APPROACH CUSTOMERS FIRST

Don’t wait for customers to come to you. “During market, I’m out there walking around with the people,” says Robin McClelland, North Iowa Farmers Market manager. “When I see someone looking around, I stop and ask them what they’re looking for. I walk them over and introduce them to the vendor. They get what they came for and more—I’ve helped build a connection.”

**A SURVEY IS A GREAT TOOL FOR GAUGING CUSTOMER SATISFACTION. CHECK OUT OUR MARKET PERFORMANCE SECTION IN CHAPTER 5 ON PAGES 88 - 95.**





# SPECIAL EVENTS

## SPICE UP YOUR MARKET SEASON

Hosting special events at your farmers market or making adjustments to make your market feel more like a community event are both great ways to attract new visitors and keep existing customers coming back. What makes a farmers market a market is the selling and buying of fresh, locally grown or produced food. By adding prepared food vendors or food trucks, musicians or live performers, and other activities such as painting or yoga, you're creating more of an experience at each market. Your market might also hold a one-time special event, such as a holiday market, night market, or indoor winter market.

### EXPERT ADVICE:

Jenn Draper is the events planner for the Cedar Rapids Metro Economic Alliance. In addition to overseeing all the economic alliance's events, it's also her job to manage the Cedar Rapids Downtown Farmers Market and the annual night market, Market after Dark, which brings more than 40,000 people downtown for food, beer, wine, art, entertainment and more. When it comes to planning any kind of event, Jenn emphasizes giving yourself enough time to plan, promote, and prepare.



*Always plan ahead. You may be able to do that task in three weeks. But if you gave yourself six weeks, imagine what else you could do. Or imagine how much cleaner or more polished it could look. Making sure that you're giving yourself, your staff, your team, and your volunteers, plenty of time to think about things is really key. We have a lot more partners at the table because of that. We have a lot more sponsorship dollars coming in because of that.*

**Jenn Draper, Cedar Rapids  
Downtown Farmers Market**



### EVENT PLANNING CHECKLIST:

- ☐ Write brief summary of event
- ☐ Determine event activities
- ☐ Create a budget
- ☐ Create a promotional plan
- ☐ Secure the venue
- ☐ Get necessary licenses/permits
- ☐ Reach out to potential sponsors
- ☐ Recruit and secure vendors
- ☐ Book performers/live music
- ☐ Schedule staff and recruit volunteers
- ☐ Set attendance targets
- ☐ Design event logo and marketing materials
- ☐ Create a landing page on website
- ☐ Promote on social media
- ☐ Send out a press release
- ☐ Add event to community calendars
- ☐ Decide on and order swag
- ☐ Map out the layout
- ☐ Create and distribute schedule
- ☐ Continue marketing and promoting
- ☐ Recognize sponsors, partners, and performers
- ☐ Print event materials, signage, and banners
- ☐ Rent tables, chairs, and equipment
- ☐ Event setup and teardown

## SPECIAL EVENTS: LIVE MUSIC

### SUCCESSFUL INCORPORATION OF LIVE MUSIC

Regardless of the size or your market, making live music part of the market provides entertainment, makes it feel more like an event, invites customers to sit and stay awhile, and builds connections within your local community.

#### Live music is a big part of our event

“We always have a band, and we prioritized paying to have a local band play so that when people are here to shop, eat, and drink, they can also enjoy the local music scene. Free or paid, there are many ways to have live music at your market—whether you pay to bring in a band or let someone play on the corner for tips.”

**Andie Donnan, Millwork Night Market in Dubuque**

#### We’re a small market, but we always have music

“When I started as manager, one of the first things I did was visit other markets for ideas. I went to the Sioux City market, which is a lot bigger than ours, and I copied some of the things they do—just on a smaller scale. For example, Sioux City has entertainment that they probably pay for. We have live music at the Akron market, too, but we don’t pay for it. If there’s a local band that wants to get started, we let them play. Sometimes the high school choir performs.”

**Julie Madden, Akron Farmers Market**

#### This year, we partnered with a local group that focuses on community art and music

“They wanted to enhance a community event that was already happening, and they thought the market was a great place to do that. They sponsored four musicians for the summer. We called it the Second Saturday Series because it happened every Second Saturday from June to September. The musicians were from around this area or around the Midwest. We were able to pay \$300-400 for those four hours of performance, which helped with the quality of the musicians. We saw a huge response—people asking when next one would be. We sat chairs out so people could sit and listen. I followed up with that group to let them know how great it was and they are now on-board to do it again.” **Sarah Blunt, Independence Farmers Market**



*In 2019, our farmers market showcased a total of 50 live performances from local musicians.*

**Lojean Peterson, Ames Main Street Farmers Market**



**WITH A LOADING DOCK AS  
THEIR STAGE, A LOCAL BAND  
PERFORMS AT THE MILLWORK  
NIGHT MARKET IN DUBUQUE**



# SPECIAL EVENTS: FARM-TO-TABLE MEALS

## ABOUT GRINNELL'S FARM-TO-TABLE DINNER

Every other year, the Grinnell Farmers Market partners with non-profit Local Foods Connection and Grinnell College's Dining Service for a farm-to-table dinner.

**"We do it every other year to keep it fresh and keep the interest,"** says Kendra Vincent, market manager of the Grinnell Farmers Market. "We wanted to have it be a fundraiser and promotion event for both our organization and Local Foods Connection, a non-profit that works with many of our farmers to get produce into the hands of food-insecure people in town."

The first year of putting on the event was the most challenging. "We didn't know what we were doing at all," Kendra says. "I reached out to the Iowa City folks and they sent me their guide on how to host a farm-to-street dinner. They were so helpful in the first year. It wasn't as big of a fundraiser as we hoped it was going to be, but it was amazing and raised a lot of awareness for our organizations. In 2019, we streamlined it and improved the fundraising aspect. We also had a local band."

**Kendra recommends that farmers markets interested in putting on a farm-to-table event reach out to a local college, school district, retirement home, or something similar.** "The biggest reason we're able to do this at all is our location. Both years, we partnered with Grinnell College's Dining Service. We targeted 200 people for a 5-course meal and wanted it to be all on full table settings—no disposable things. As a small team, we wouldn't be able to do all of that without the college

and their dining staff. And because of the way our community is laid out, we don't have a good access point for outdoor cooking. With the college, all the food was prepared in their kitchen. Our chefs were granted access to bring in their own ingredients, make everything on site, and have help from staff. The dining team even helped serve and plate everything. And the college has an industrial dishwasher, so we're not spending five hours washing dishes afterwards. **If you have the ability to make a partnership like that, take advantage—it will save you so many headaches."**

Lastly, Kendra suggests being cognizant of the season, date, and time. "The first year, we did it in October. We had to buy heaters and lights because it gets dark early. In 2019, we moved it to July. We had a better selection of produce and avoided additional heat and light costs."



A full table for the Grinnell's Farmers Market's farm-to-table fundraiser dinner in July 2019.

EVENTS ARE GREAT WAYS  
TO RAISE FUNDS!

CHECK OUT OUR FUNDRAISING SECTION IN  
CHAPTER 5 ON PAGES 88 - 95.