

**Green Mountain Farm to School
Fresh Fruit and Vegetable Coupon Program
Final Pilot Project Report**

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EXECUTIVE SUMMARY

Green Mountain Farm to School's Fresh Fruit and Vegetable Coupon Program provided food insecure Vermonters with coupons to spend on fresh fruits and vegetables at local grocery stores. Funded by the USDA Food Insecurity Nutrition Incentive grant program, the Coupon program was available to 420 residents in the Northeast Kingdom participating in the Supplementary Nutrition Assistance Program (SNAP), formerly known as food stamps.

At the start of the six-month program period, each participant was given a booklet of \$75 worth of coupons only redeemable for fresh fruits and vegetables at five participating grocery stores. By the end of the program, participants redeemed \$29,486 worth of fresh produce representing a remarkable 94% redemption rate of all distributed coupons.

While there were some hiccups along the way, overall the pilot was a tremendous success with consumers and stores reporting positive experiences with the program. The system for distributing coupon booklets to participants was the greatest point of friction for Green Mountain Farm to School (GMFTS) staff, store managers, and, likely, eligible participants as well. During program events at stores where coupon booklets were distributed on a first come, first serve basis, long lines formed with demand from SNAP participants outstripping supply of funds for coupon booklets. Store managers reported that the at-store pick-up was disruptive to their operations. GMFTS staff found it upsetting to have to turn away potential participants when they had run out of funds for coupon booklets.

However, other than the coupon distribution, the pilot ran smoothly, with storeowners and managers reporting overall satisfaction with the program. One storeowner or manager said, "It was a very easy program, our cashiers had no problem and the paperwork was easy. [The program] also drew in new customers who hadn't been in before." Customers also reported that the program was beneficial both to what they were able to eat – "I was able to have vegetables through most of my pregnancy" – and how it supported them financially – "the program really minimized the strain on my food budget."

Building on the success of the pilot, GMFTS worked with program partner Wholesome Wave to successfully apply for additional funding from the Food Insecurity Nutrition Incentive grant program. The new grant will strengthen and expand the reach of the Fresh Fruit and Vegetable Coupon program over three years, reaching hundreds more SNAP participants and making local food available at participating retailers through GMFTS's food hub, Green Mountain Farm Direct.

PART I: INTRODUCTION

A. Background

The first nutrition incentive program began in New York City farmers markets in 2005. The NYC Department of Health and Mental Hygiene's Health Bucks Program was developed to encourage consumers to spend their federal nutrition benefits on healthy fruits and vegetables at participating farmers markets. For every \$5 a customer spends using EBT, she receives a \$2 Health Bucks coupon valid for only fresh fruits or vegetables. This increased purchasing power stretches the shopper's food budget and encourages her to use more of her food stamp benefits on healthy and locally-grown produce. Today, nutrition incentives are available in farmers markets around the country and help many Americans overcome the barriers to accessing healthy and fresh food.

In 2014, Congress recognized the impact of nutrition incentive programs by passing a new Farm Bill that included \$100 million over five years to support the Food Insecurity Nutrition Incentive (FINI) grant program. The primary objective of FINI is to increase Supplemental Nutrition Assistance Program (SNAP) participants' purchases of fruits and vegetables by providing nutrition incentives at the point of purchase. In 2015, the first year of funding, \$31.5 million was awarded to 31 projects covering 26 states.

In Vermont, Green Mountain Farm to School (GMFTS) received a one-year FINI pilot award of \$93,750 for its Fresh Fruit and Vegetable Coupon Program targeting SNAP participants in Orleans and Essex counties. Based in Newport, GMFTS' mission is to restore and strengthen local food systems in the Northeast Kingdom of Vermont by promoting positive economic relationships among schools, farms, and communities. GMFTS does this by aggregating and distributing local food to communities and giving consumers and students the knowledge and skills they need to make healthy food choices.

Vermont is a national leader in local food systems and has the highest direct-to-consumer sales per capita in the nation. Unfortunately, food insecurity rates are still much too high, and healthy, local food is out-of-reach and inaccessible to many Vermonters.

Residents of Orleans and Essex Counties in particular face extraordinary challenges. Not only is the rural region remote, but the counties also have the lowest median household income and the highest poverty percentages in the state (15.1% and 15.6%, respectively). Unemployment rates are the highest in the state—with Essex county residents facing 10.7% unemployment. The rural area also contains several communities deemed food deserts by USDA and 1 in 4 children in the region are food insecure. Further, the chronic disease risk factors for residents in these counties are among the highest in Vermont, with adult obesity rate topping 32% in Orleans county. These low-income communities lack access to healthy and affordable food for a number of reasons, including limited availability of grocery stores, inaccessibility of stores, cost of healthy food options, and individual resource constraints, such as income and transportation. (See charts 1 and 2 on page 7 for more detailed demographic information).

Despite these issues, the area has a strong agricultural heritage and a vibrant local food system. The right support system could contribute to healthier, more food-secure communities.

B. Pilot Summary

GMFTS developed the Fresh Fruit and Vegetable Coupon Program in collaboration with the VT Food Retailers Task Force and the VT Farm to Plate Network. Funded by the USDA as part of the 2015 FINI program, GMFTS and its partners received \$93,750 in funding supplemented by a 100% match from program partners. The primary goal of the project was to improve access to healthy fruits and vegetables for low-income residents living in the Northeast Kingdom of Vermont. Additional goals focused on influencing participant attitudes towards fruits and vegetables as well as testing strategies to increase availability of and marketing for local fruits and vegetables in the participating stores.

Running from September 2015 through February 2016, the pilot project reached 420 participants in SNAP, known as 3SquaresVT locally, and operated in five small to mid-sized grocery stores in Essex and Orleans counties. At the beginning of the program, participants received a booklet of 75 \$1 coupons, which were only redeemable for fresh fruits and vegetables in the five participating stores.

In addition to the coupons, the project included an in-store healthy marketing campaign to increase customer familiarity with healthy and local eating. This campaign included in-store taste tests and the placement of healthy and local food marketing throughout the stores.

At the end of the six-month project period, participants redeemed \$29,486 worth of coupons fresh fruits and vegetables across the 5 stores. This represented a highly efficient 94% redemption rate for the total value of available coupons (\$31,500).

PART II: PROGRAM DESIGN

A. Goals

1. Increase fruit and vegetable purchases by low-income consumers
2. Influence participant attitudes toward fruits and vegetables
3. Improve the availability of local fruits and vegetables in the food retail environment
4. Test innovative strategies to increase the purchase of fruits and vegetables by SNAP participants that would inform future efforts.

B. Partners

Vermont Sustainable Jobs Fund (VSJF) is a non-profit dedicated to fostering Vermont's green economy, mainly focusing on sustainable agriculture development. VSJF coordinates the Vermont Farm to Plate Network whose mission is to decrease food insecurity, increase consumption of local food, and increase food production. The Vermont Sustainable Jobs Fund served as an advisory team for this project, providing regional context and strategic oversight.

Wholesome Wave (WW) is a national non-profit organization that inspires under-served consumers to make healthier food choices by increasing affordable access to local healthy food. WW supports community-based organizations across the country in implementing programs that increase affordable access to healthy food and works with retailers, food hubs, and other businesses to strengthen the supply chains connecting small and mid-sized farmers to underserved communities. Wholesome Wave served as a programmatic consultant for this project, providing context on incentive programs and outreach.

University of Vermont Center for Sustainable Agriculture (UVM) advances sustainable food and farming systems in Vermont and beyond. The Center has a number of focus areas including local foods, animal grazing, farming and climate change, food access, on-farm produce safety, and new farmers. UVM served as primary evaluator for this project, developing the evaluation goals and overseeing data collection and analysis.

The Department for Children and Families (DCF) is a department of the Agency of Human Services that fosters the healthy development, safety, well-being, and self-sufficiency of Vermonters. DCF is the VT administrator for many federal benefit programs including SNAP, WIC, and Medicaid. In the Fresh Fruit and Vegetable Coupon Program project, DCF conducted the initial outreach to eligible participants.

Participating Retailers: Creating programmatic partnerships with retailers was a new area of work for GMFTS. With the support of VSJF ahead of the project, GMFTS had commitments from 5 local retail stores to participate in the program. These stores ranged from small general stores to supermarkets. The retailers included: Kingdom Market in Island Pond, C & C Supermarket in Barton, Ray's Market in Irasburg, Craftsbury General Store in Craftsbury, and Vista Foods in Newport. The retailers were critical to the success of the program, accepting and processing coupons and selling customers fresh fruits and vegetables.

C. Program Model

GMFTS designed the Fresh Fruit and Vegetable Coupon Program's nutrition incentive program model as a variation on programs implemented in farmers' markets. The program model was adjusted to fit the operations of the participating stores and with a focus on ease for stores and simplicity for consumers.

The Fresh Fruit and Vegetable Coupon Program had three primary programmatic activities: (a) distribution of the fresh fruit and vegetable coupons; (b) redemption of the coupons; and (c) in-store healthy marketing.

Distribution

Ahead of the coupon program period, GMFTS worked with DCF on a direct mailing to all households participating in the 3SquaresVT / SNAP program in the two eligible counties. These letters included an explanation of the program, a baseline survey, and an invitation to participate. (See Appendix 1 for a copy of the letter with baseline survey). By bringing this letter to any one of 10 pick-up dates (2 at each store),

a person could collect his or her coupon booklet. 420 booklets were awarded on a first-come-first-serve basis in exchange for the completed surveys and were limited to one per household.

Distribution Process

1. Participant receives invitation letter in the mail.
2. Participant fills out baseline survey included in mailer.
3. Participant visits any of 10 pick up events (2 per store)
4. Participant exchanges invitation letter and completed survey for coupon booklet of 75 \$1 coupons.



Redemption

At the pick-up events, participants received a booklet of 75 \$1 fresh fruit and vegetable coupons to use at any of the 5 participating retail stores between September 10, 2015 and February 29, 2016. The coupons could only be used to purchase fresh fruits and vegetables and could be used in any increment the participant wanted, (e.g. all at once, one at a time, or any combination.)

Redemption Process

1. At the register, participant separates fresh fruits and vegetables from other groceries.
2. Cashier redeems coupons for fresh fruits and vegetables only.
3. Cashier staples copy of receipt to used vouchers and saves in register.
4. Cashier proceeds with regular check out process for remaining groceries.
5. Store manager compiles coupons and submits reimbursement form to GMFTS.
6. GMFTS collects coupons and reimburses store.

Restrictions: The program was limited to 3SquaresVT participants and coupons were only valid for fresh fruits and vegetables. Canned, dried, frozen, and other groceries were not allowed. No change was given during coupon transactions. See Appendix 2 for a list of tips and FAQs given to cashiers and posted at the register

In-Store Healthy Marketing

In addition to the coupon program, GMFTS also conducted taste tests once per month in each of the stores. These tastings featured healthy recipes made with in-season fruits and vegetables and samples of the recipes; these taste tests were adapted from similar programming GMFTS conducts with children in the area's schools. Over the course of the program this activity was augmented with in-store healthy merchandising interventions to promote seasonal fruits and vegetables and healthy eating.

PART III: OUTCOMES

A. Introduction

The primary goal of the FINI grants program is to fund and evaluate projects intended to “*increase the purchase of fruits and vegetables by low-income consumers participating in SNAP by providing incentives at the point of purchase.*”

NEK Fresh Fruit and Vegetable Coupon Program Goals

Goal	Measurable Outcome	Data Source
1. Increase fruit and vegetable purchases by low-income consumers	<ul style="list-style-type: none"> ➤ # SNAP households participating ➤ % of coupons redeemed 	<ul style="list-style-type: none"> ➤ Coupon tracking form
2. Influence participant attitudes toward fruits and vegetables	<ul style="list-style-type: none"> ➤ % of SNAP participants report the program increased their consumption of fresh fruits and vegetables 	<ul style="list-style-type: none"> ➤ Pre / post surveys
3. Improve the availability of local fruits and vegetables in the food retail environment	<ul style="list-style-type: none"> ➤ # retail stores increase the amount of local fruits and vegetables sold by % ➤ % of coupons redeemed for local fruits and vegetables 	<ul style="list-style-type: none"> ➤ Pre / post surveys ➤ Coupon tracking form
4. Test innovative strategies to increase the purchase of fruits and vegetables by SNAP participants, informing future efforts	<ul style="list-style-type: none"> ➤ % retailers express interest in continuing the program beyond the grant period ➤ % of SNAP participants express high satisfaction with the program ➤ Promising practices and opportunities for program expansion 	<ul style="list-style-type: none"> ➤ Pre / post surveys ➤ Pre / post surveys ➤ Interviews

B. Evaluation Methodology

Linda Berlin of UVM led the Fresh Fruit and Vegetable Coupon Program’s evaluation process that collected three sets of data including: (a) pre- and post-program participant surveys; (b) interviews with program operators and store owners; and (c) data tracking of coupon use.

Participant Surveys

Baseline surveys were administered in July and August 2015 ahead of the program period. The surveys were sent in the mail along with an invitation to participate in the program. To be eligible to participate in the coupon program, participants had to complete the baseline surveys ahead of receiving their coupon booklet. The surveys were identifiable by name and matched with a post-program survey that was administered over the phone by UVM graduate students in March, April, and May 2016. (See Appendix 1 for a copy of the baseline survey).

Interviews

GMFTS staff conducted interviews with storeowners or managers at the end of the program. The purpose of these interviews was to understand retailers’ experience operating the program. These interviews, along with informal conversations that occurred throughout the program period, were used to document the process, challenges, and success of the program implementation and operations for storeowners. This information on how the retailers experienced the program was gathered in order to improve the operations throughout the program period as well as to inform and improve future programs.

Coupon Tracking

Each coupon had a unique serial number and the cashiers stapled the coupons to a copy of the corresponding receipt when they were redeemed and gave them to GMFTS. From the coupons and receipts, GMFTS tracked information about the redemption of coupons including when and where the coupon was redeemed and how many coupons were redeemed in a transaction. Following the program’s conclusion, UVM analyzed these data to understand patterns of how, when, and where participants spent their coupons.

C. Outcomes

1. Who did the program reach?

Northeast Kingdom Demographics

The Northeast Kingdom is the most rural part of Vermont as well as the most food insecure. In Orleans and Essex counties – where the program took place – poverty is at the highest levels in Vermont and well above the national average (see chart 1 below). In both counties, 21% of the population receive SNAP benefits and 65% of students are eligible for free or reduced lunch (see chart 2 below).

Chart 1: Northeast Kingdom Demographics		
	Essex County	Orleans County
Population	6,163	27,100
Population density	9.2 / sq. mi	39 / sq. mi
Ethnicity	97.2% white	96.7% white
Pop. under 18	17.6%	20.1%
Pop. over 65	23.3%	20.3%
% of pop. at or below poverty level	19.6%	16.2%

Chart 2: Northeast Kingdom Food Access		
	Essex County	Orleans County
% pop. receiving SNAP benefits	21.8%	21.4%
% students eligible for free or reduced lunch	65%	65%
Rate of food insecurity among children	33.33%	33.33%

Participant Demographics and Habits

The fresh fruit and vegetable coupons were only available to 3SquaresVT participants. In August 2015, 420 booklets of coupons were mailed to 420 households. Of the participating households, 218 included a person 65 or over and 92 included children under 18. (See chart 3).

Chart 3: Participant Demographics	
# of households	420
Mean household size	1.95
# households with someone < 17	92 (22%)
# households with someone > 65	218 (52%)

Each participant completed a pre-program survey. These surveys collected information about the participants' fruit and vegetable consumption habits and shopping behavior. (See charts 4-9) While most participants reported regularly eating some fruits and vegetables, there was clear room for improvement. Almost every participant regularly shopped at grocery stores and 33% shopped at farmers markets. (See chart 9). While 33% shopping at farmers markets is greater than typical American shoppers and indicates the importance of local agriculture in this region, the figure confirms that nutrition incentives at farmers markets do not reach everyone and that a program at grocery stores would reach more low-income shoppers.

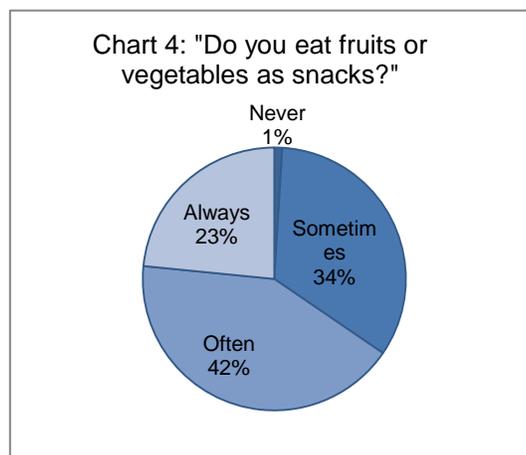


Chart 5: "Do you eat more than one kind of fruit each day?"

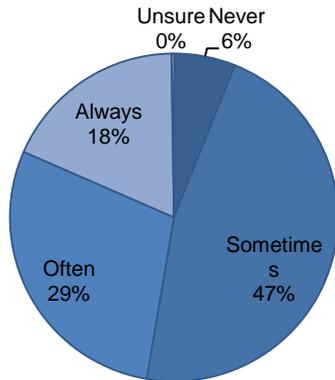


Chart 6: "Do you eat more than one kind of vegetable each day?"

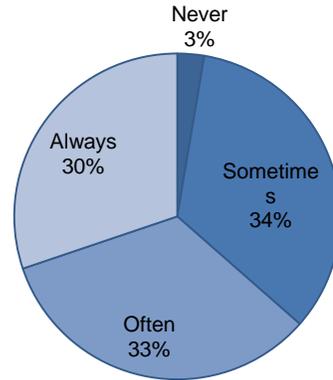


Chart 7: "Do you eat two or more kinds of vegetables at your main meal?"

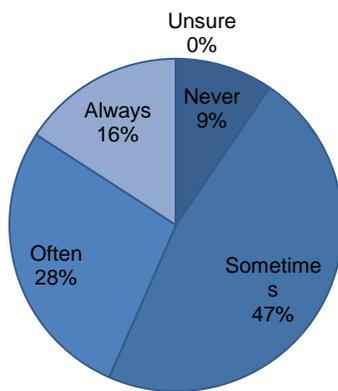


Chart 8: "Over the last six months, did you ever run short of food at home by the end of the month?"

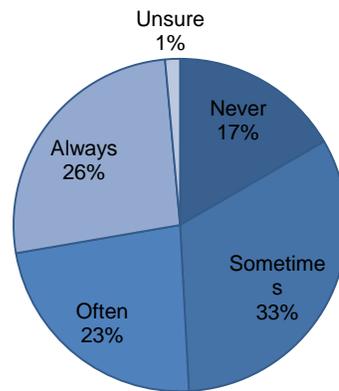
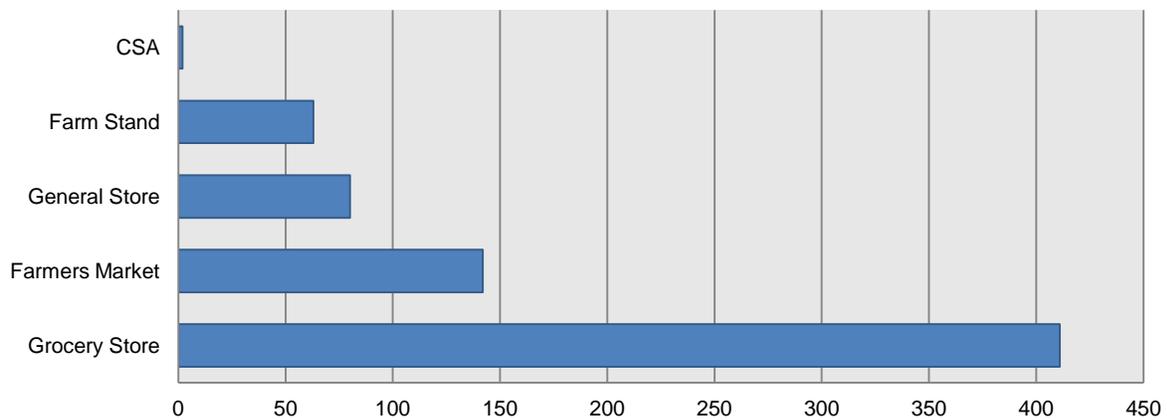


Chart 9: "Where do you normally buy fruits and vegetables?"
(Participants selected as many as applied)



This survey also measured participants' food security. 26% of participants reported always running out of food by the end of the month and 82% reported running out of food at least some months. (See chart 8 above).

2. Coupons

Distribution

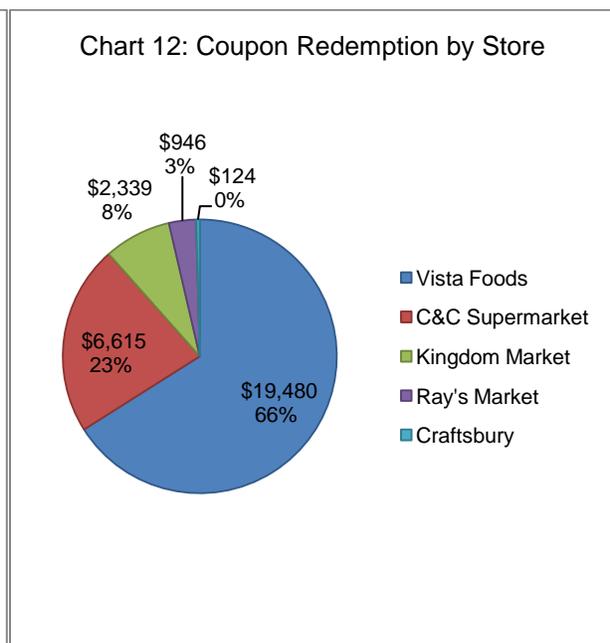
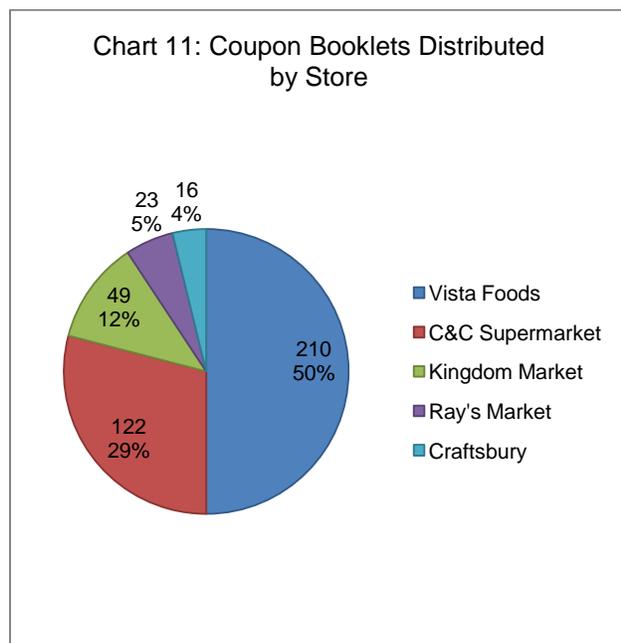
12% of the 3505 households participating in 3SquaresVT / SNAP in Essex and Orleans counties received a coupon booklet. Each of the participating stores hosted sign-up days for eligible participants to officially enroll in the program. On these days eligible participants signed up for the program on a first-come, first-serve basis. Each store was allocated an amount of booklets based on the size of the population living near the store. Vista Foods, a full-service



supermarket based in Newport, Vermont, was allocated 210 booklets, the most of any store. Craftsbury General Store, the smallest of the markets, was allocated only 16 booklets. (See charts 10-11).

The distribution events saw overwhelming crowds. The lines snaked through aisles and many people had to be put on waiting lists when the booklets ran out. Some stores said they would only participate in the program again if the distribution system was changed.

Chart 10: Coupon Booklet Distribution	
# booklets distributed	420
# households invited to participate	3,505
% receiving booklets	12%

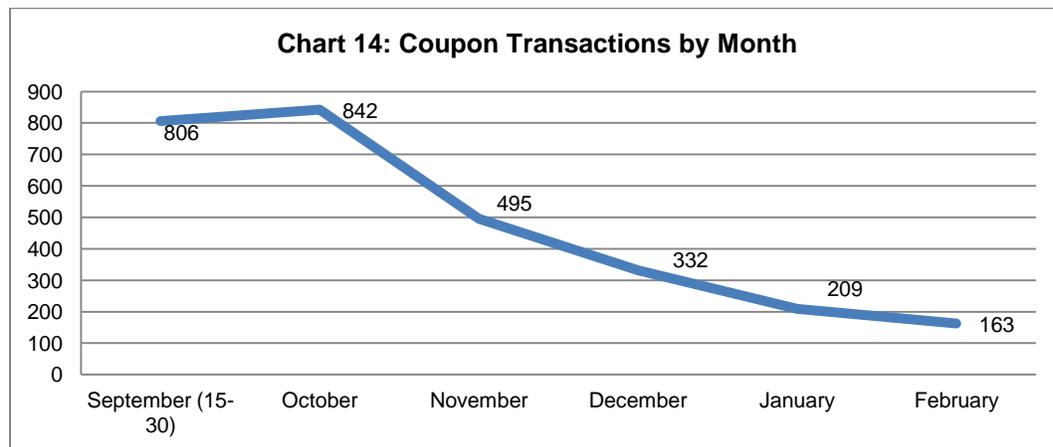


Redemption

Each of the 420 booklets distributed contained 75 \$1 coupons, totaling \$31,500 worth of coupons distributed. Over the six-month program period, \$29,486 worth of coupons were redeemed at the five participating stores. This represented a very high 94% redemption rate. Of the 2,845 transactions where coupons were used, the average number of coupons used per transaction was 10.36. (See chart 13).

Chart 13: Total Coupon Redemption	
Total coupons available	\$31,500
Total coupons redeemed	\$29,486
% redeemed	93.6%
Total # coupon transactions	2,845
Average coupons spent per transaction	10.36

Vista Foods, the largest store, redeemed 66% of all coupons while the smallest store, Craftsbury General Store, redeemed less than 1%. (See chart 12, above). Most of the coupons were redeemed in the first two months of the program period, while some participants held on to their coupons and did not use them until February. (See chart 14).



3. Changes among Program Participants

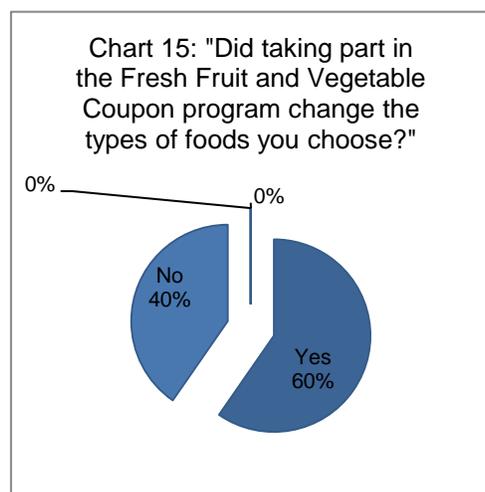
Post-program Surveys

Following the program's end, evaluators at the University of Vermont re-administered the pre-program survey over the phone with some participants. These post-program surveys were matched to the same participant's entry survey to determine if there was behavior change as a result of the coupon program.

Of the 420 total participants, only 58 could be reached for this post-program survey. Though this is not a statistically significant number to demonstrate correlation, there were some encouraging results. For example, 60% of post-program survey respondents reported that the coupon program changed the type of foods they choose. (See chart 15).

In an open-ended question about impacts of the program, some participants reported that as a result of the program they were able to buy fruits and vegetables that were normally too expensive. Others were able to try new types of fruits and vegetables without fear of losing money. The following quotes are examples of the types of information participants reported.

Participant Quotes



- “We got to try vegetables that we normally wouldn’t buy without cash coming out of our SNAP benefits; I hope you do it again.”
- “This helped me teach my 9-year-old about new foods.”
- “I was able to have vegetables through most of my pregnancy.”
- “The program really minimized the strain on my food budget.”

In-Store Healthy Marketing

As part of the program design, GMFTS borrowed some strategies from healthy retailing programs happening elsewhere in the country. These programs support stores serving low-income populations with in-store healthy messaging tools like shelf talkers, events, recipes, and produce-handling trainings for store employees. Over the course of the program, GMFTS held 28 tasting events at the 5 stores reaching a total of 224 customers. These customers were not limited to participants in the coupon program.

In addition to the tasting events that featured healthy recipes using seasonal fruits and vegetables, GMFTS staff also provided each store with marketing materials such as recipe cards for customers, posters promoting seasonal fruits and vegetables, as well as visually appealing price cards that made the healthier local option stand out. The stores reported liking

these materials but none continued their use following the program’s end.

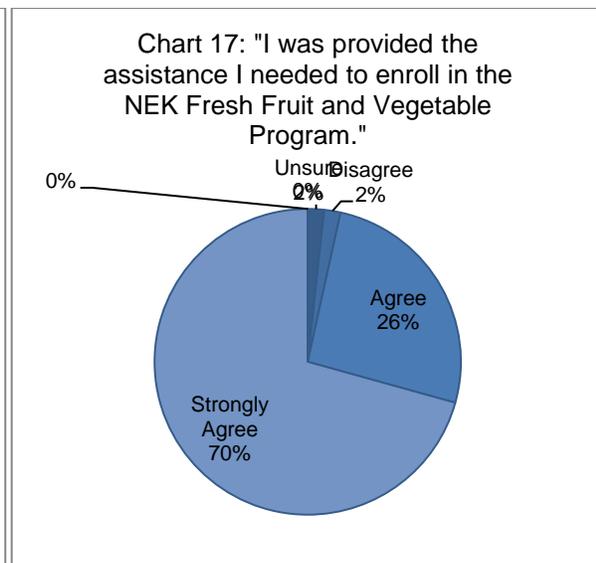
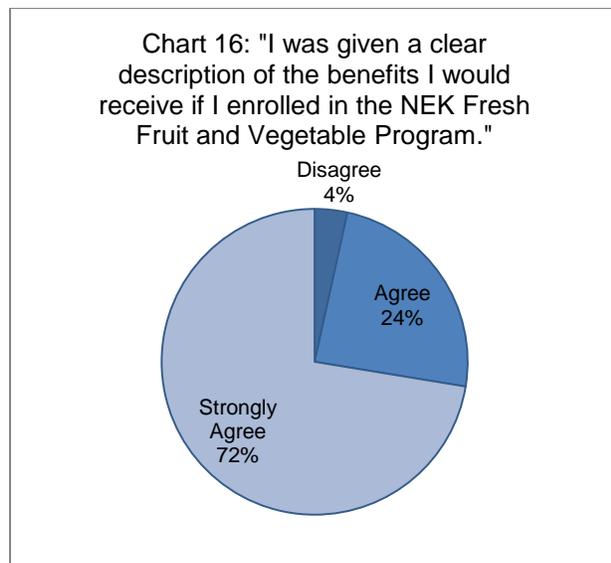


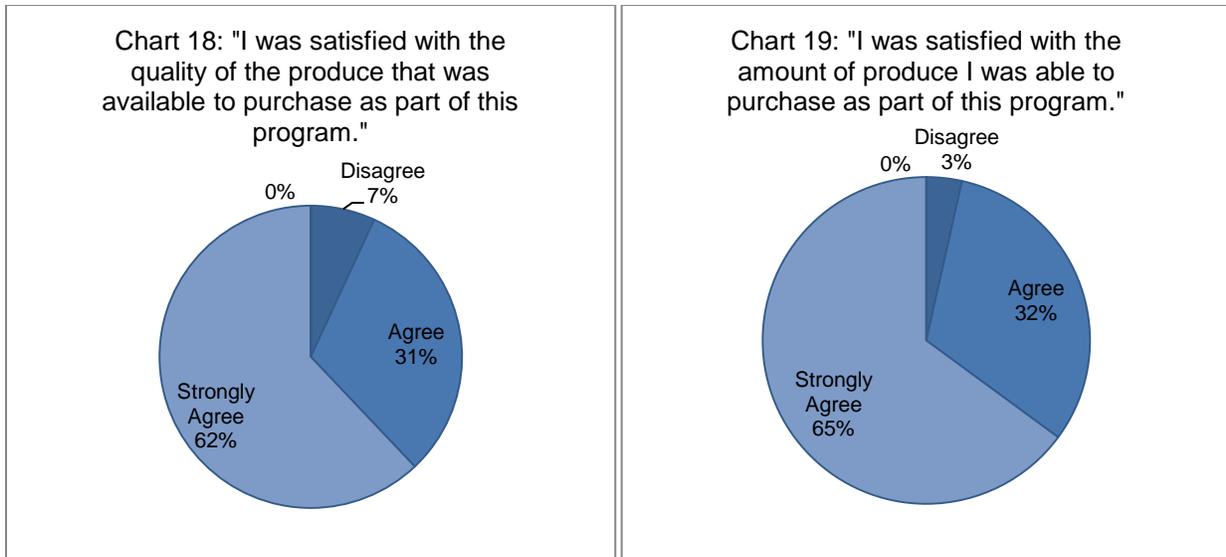
GMFTS adapted materials from their programming in schools for the seasonal produce marketing campaign in participating stores.

4. Program Experience

Participants

During the distribution period, many eligible participants were turned away when the booklets ran out. The experiences of these people were not captured, but likely were not positive. Also, many eligible participants were confused upon receiving the letter from DCF about how the program worked, who to contact with questions, among other issues. DCF and even the stores received many calls to clarify points about the program.





During the post-program surveys, respondents had the opportunity to report on their experiences with the program. Overwhelmingly they reported a positive or mostly positive experience with the program. Participants found the program easy to understand and felt they were provided with all the information needed to enroll. 93% of respondents were satisfied with the quality of the produce available to purchase as a part of the program. (See charts 16-19 above). The follow quotes are examples of participants' reported experience with the program.

Participant Quotes

- "I've been waiting for a program like this; its not the same at the food shelf."
- "I had to travel 30 miles to use the coupons at a store that accepted them."

Storeowners

Storeowners were also surveyed following the program's end. Most reported being satisfied with the program and that they would likely participate again. They found the program easy to run and beneficial for their customers.

However, all five stores experienced problems during coupon distribution that would need to be addressed if the program were to continue. Vista, the store that redeemed the most coupons, reported some program administrative challenges due to the large volume of coupon transactions in the first two months.

Of the five stores, two (Kingdom and Vista) reported seeing an increase in fruits and vegetable sales during the active program period compared to the same time period the previous year, which suggests that the program not only increased fruit and vegetable purchases among participants, but also benefited these stores with increased sales. In future program efforts, GMFTS would like to see all stores reporting increases in fresh produce sales as a result of the program.

The stores reported liking the in-store seasonal produce marketing materials but none continued their use following the program's end. In future versions of the program, GMFTS is interested in designing materials that the stores will want and use without GMFTS intervention. The range of feedback from storeowners and managers is exemplified by the following quotes.

Storeowner Quotes

- "It could be nice to integrate funds into a card rather than a paper coupon."
- "The coupons seemed to replace the produce people would normally buy with SNAP benefit."

- “We had no issues in terms of what people could purchase or the workload for cashiers.”
- “It was a very easy program, our cashiers had no problem and the paperwork was easy. [The program] also drew in new customers who hadn’t been in before.”

Green Mountain Farm to School and Program Partners

GMFTS and partners overall reported a good experience with the Fresh Fruit and Vegetable Coupon program. The program ran smoothly and participant feedback was very positive. However, as with participants and storeowners, distribution was also a headache for GMFTS staff. It was particularly stressful to turn people away who were eligible to participate but could not be given booklets due to insufficient funds.

The long lines of people who arrived to sign up for the program made clear that there is high need and demand in the community, but ahead of the distribution days it was unclear how to estimate the number of people who would show up. In future iterations of the project GMFTS will need to reassess the distribution model to make it more fair for participants and less of a burden for stores and program operators.

Other areas of improvement recommended by program partners included the coupon design as well as the customer behavior evaluation methodology. In a future version of the program, the evaluation strategy should be redesigned in order to better determine if customer behavior changed as a result of the program.

However, overall, GMFTS and partners considered the program a huge success and were very enthusiastic about the very high redemption rate.

PART IV: CONCLUSIONS

Overall, the Fresh Fruit and Vegetable Coupon Program was successful in meeting its primary goal of increasing fresh fruit and vegetable purchases by SNAP consumers in the Northeast Kingdom of Vermont. With a remarkable 94% redemption rate, participants were able to stretch their food budget in order to buy more fresh fruits and vegetables.

By creating a program that was easy for participants to understand and easy for stores to implement, GMFTS has shown that nutrition incentives can work in independent grocery stores as well as they do at farmers' markets. Of the \$80 billion in SNAP benefits issued each year, only 0.02% is spent at farmers markets. If nutrition incentives were to be more widely available in grocery stores, millions more SNAP shoppers could be reached.

As a pilot, the program was very successful, but there were still clear areas of improvement. The most obvious issue that arose in implementing the program was the coupon distribution system. In addition, GMFTS heard from both participants and stores that the distribution system was flawed. Ahead of the program, many eligible participants were confused about the letter they received from DCF explaining the program. Large turnout at the coupon booklet distribution event was burdensome on store managers and staff, stressful for GMFTS staff, and likely disappointing and frustrating for eligible participants. Following the end of the program, some stores said they would only participate again if the distribution system was changed. In future versions of the program, the outreach and communication materials should be made more clear and possibly tested ahead of time.

However, the large turnout to enroll in the Fresh Fruit and Vegetable Coupon program demonstrated the great need for such programs in the Northeast Kingdom's rural communities. Over three-quarters of program participants reported always, often, or sometimes running short on food at the end of the month. The success of this program demonstrates that nutrition incentives are a viable tool to lessen the stress on SNAP participant's monthly food budget while also increasing access to fresh, healthy produce.

As a result of the success of the program, GMFTS worked with program partner Wholesome Wave to reapply for the second round of FINI funding in 2016. In June 2016, the USDA announced that Wholesome Wave and GMFTS received funding to build on the success of the Fresh Fruit and Vegetable Coupon Program. In the future years of the project, the coupons will reach more SNAP consumers throughout the NEK. Also, through this new FINI project, GMFTS will work closely with each participating store to find opportunities to incorporate local offerings into their produce departments.

Green Mountain Farm to School's mission is to improve the resiliency of the food system in the Northeast Kingdom of Vermont. The Fresh Fruit and Vegetable Coupon Program supported this mission by increasing access to healthy produce for the most food-insecure Vermonters.



Department for Children and Families
280 State Drive
Waterbury, VT 05671-1201
www.dcf.vermont.gov

*Agency of Human Services
Economic Services Division
[phone] 800- 479-6151*

August 7, 2015

[Head of 3SquaresVT household at]
[address in Essex or Orleans County, VT]

Dear

We are writing to share exciting news with 3SquaresVT recipients who live in Orleans and Essex counties: *Green Mountain Farm-To-School* has a new coupon program to help you eat more fresh fruits and vegetables!

THE COUPON BOOKLETS

Coupon booklets will be available to 420 3SquaresVT households in Orleans and Essex counties. Each booklet will have 75 coupons worth \$1 each. The coupons may be redeemed for fresh fruits and vegetables at the following stores in the Northeast Kingdom:

- Kingdom Market - 12 Railroad Street in Island Pond
- Vista Foods - 21 Waterfront Plaza in Newport
- Craftsbury General Store - 118 South Craftsbury Road in Craftsbury
- C&C Supermarket - 71 Church Street in Barton
- Ray's Market - 96 Park Avenue in Irasburg

In September, the booklets will become available on a ***first come, first served basis***. Only one booklet is allowed per household. The coupons may be spent until February 28, 2016. Since the coupons have no cash value, they will not have to be counted or reported as income for 3SquaresVT. Getting the coupons would not change your eligibility or benefits.

APPLYING FOR THE COUPONS

You will need this letter to apply, so please fill out the short form on the back and remember to keep the letter if you are interested in the coupons. The enclosed information from *Green Mountain Farm-To-School* explains what to do next and how the program will work. It also lists a *Green Mountain Farm-To-School* telephone number and email address if you have questions about the coupons.

You may apply starting in early September but will need to act quickly! Each of the five stores has a limited number of coupon booklets. Enjoy the fresh fruits and vegetables!

Sincerely,

A handwritten signature in cursive script that reads "Patricia Dedda".

Food and Nutrition Programs

APPENDIX 1

Coupon Program Application

Before taking this letter to a store to apply for the coupons, please fill out this form to help Green Mountain Farm-To-School learn a little about your household.

1. Information about your household:
 - a) How many people are in your household? _____
 - b) Is anyone in the household age 17 or younger? Yes No
 - c) Is anyone in the household age 60 or older? Yes No

2. Where do you normally buy food for meals eaten at home (check all that apply)?
 Grocery Store General Store Farmers' market
 CSA (community supported agriculture) farm Farm stand
 Other: _____

3. Do you eat fruits or vegetables as snacks?
 Never Sometimes Often Always Not sure

4. Do you eat more than one kind of fruit each day?
 Never Sometimes Often Always Not sure

5. Do you eat more than one kind of vegetable each day?
 Never Sometimes Often Always Not sure

6. Do you eat two or more kinds of vegetables at your main meal?
 Never Sometimes Often Always Not sure

7. Over the last six months, did you ever run short of food at home by the end of the month?
 Never Sometimes Often Always Not sure

8. Can *Green Mountain Farm-To-School* get in touch with you in a few months to ask how the coupon program worked out for you?
 Yes No If yes, phone number where you can be reached:

By signing below, I agree to take part in the Fresh Fruit and Vegetable Coupon Program, and unless I answered no to question 8, give Green Mountain Farm-To-School permission to contact me about the program if I get the coupons.

Signature: _____ Date: _____

THANKS FOR GIVING US THIS INFORMATION – WE HOPE YOU ENJOY THE COUPON PROGRAM!

APPENDIX 1

Fresh Fruit and Vegetable Coupon Program Green Mountain Farm-To-School (GMFTS) 194 Main Street, Suite 301, Newport, VT 05855

WHAT IS IT?

Coupons that 3SquaresVT participants in Orleans and Essex Counties may use to buy fresh fruits and vegetables in participating grocery stores September 1, 2015 through February 28, 2016. The five participating stores are:

- Kingdom Market (12 Railroad Street in Island Pond)
- Vista Foods (21 Waterfront Plaza in Newport)
- Craftsbury General Store (118 South Craftsbury Road in Craftsbury)
- C&C Supermarket (71 Church Street in Barton)
- Ray's Market (96 Park Avenue in Irasburg)

There are only 400 coupon booklets available, so a household may not get more than one \$75 book of coupons. Please see below for how and when to apply.

WHO QUALIFIES FOR THESE COUPONS?

Any 3SquaresVT household in Orleans or Essex County that got the August 7, 2015 letter from the Vermont Department for Children and Families, Economic Services Division about this program.

WHAT ARE THE COUPONS LIKE? WHAT CAN THEY BUY?

Coupons will be in books of (75) \$1 coupons. You may redeem them for fresh vegetables or fruits sold at any of the five participating stores. You may use as many coupons as you like at one time. "Fresh" means just picked from a tree or garden – not canned, dried, frozen, processed or cooked in any way. The coupons are not limited to Vermont-grown foods, but we encourage you to support farmers in your community and use the coupons to buy fruits and vegetables grown in Vermont.

The coupons cannot be exchanged for cash, and no change will be given when coupons are used. For example, if you buy \$5.42 worth of fresh fruits or vegetables and pay with \$6 worth of coupons, you will not get any change back. You could pay with \$5 in coupons and 42 cents of your own cash.

WHEN AND WHERE AND HOW DO I APPLY? WHAT WILL HAPPEN NEXT?

1. Fill out the form on the back of the August 7, 2015 letter from the Economic Services Division and sign the form.
2. Then take the letter to the GMFTS coupon table at one of the five participating stores during one of the scheduled pick-up times listed on the back of this paper.
3. Present the letter, with the form on the back filled out, to pick up and sign for a coupon book.
4. Spend your coupons by February 28, 2016 at any of the above five participating stores. At the checkout counter, separate your fresh fruits and vegetables from other groceries, and tell the cashier before they ring up your order that you will be paying with the coupons.
5. Enjoy the fruits and vegetables! Please let GMFTS get in touch with you later so they can learn how the coupon program worked out for you.

QUESTIONS ABOUT THE GMFTS FRESH FRUIT AND VEGETABLE COUPON PROGRAM?

Please contact Rebecca Mitchell, GMFTS Program Coordinator, at (802) 334-2044

Email: rmitchell@gmfts.org Website: www.GreenMountainFarmtoSchool.org

APPENDIX 1

Green Mountain Farm-To-School
FRESH FRUIT AND VEGETABLE COUPON PROGRAM

COUPON PICK-UP TIMES

Store	Location	Pick-up Time
Kingdom Market	12 Railroad Street Island Pond	Thursday, September 3, 2015 12:00 noon – 2:00 pm Tuesday, September 8, 2015 4:00 pm – 6:00 pm
Vista Foods	21 Waterfront Plaza Newport	Tuesday, September 1, 2015 8:00 am – 10:00 am Friday, September 11, 2015 4:00 pm – 6:00 pm
Craftsbury General Store	118 South Craftsbury Road Craftsbury	Friday, September 4, 2015 4:00 pm – 6:00 pm Wednesday, September 9, 2015 12:00 noon – 2:00 pm
C&C Supermarket	71 Church Street Barton	Wednesday, September 2, 2015 4:00 pm – 6:00 pm Thursday, September 10, 2015 12:00 noon – 2:00 pm
Ray's Market	96 Park Avenue Irasburg	Thursday, September 3, 2015 4:00 pm – 6:00 pm Monday, September 7, 2015 12:00 noon – 2:00 pm

A total of 400 booklets of 75 one-dollar coupons will be available on a first come, first served basis while supplies last. Each store will get some books to distribute. To find out if a store still has coupon books available, please call Green Mountain Farm To School at (802) 334-2044.

Green Mountain Farm-to-School Fresh Fruit and Vegetable Coupons



What is Eligible?

YES

✓ Fresh fruits and vegetables

NO

- ✗ Canned, jarred, dried, frozen, or dehydrated food
- ✗ Products from any department other than produce

For example, coupons can be used to buy a bag of apples, but not a jar of applesauce. They can purchase a pint of fresh berries, but not frozen or dehydrated fruit.

How to Process Fresh Fruit and Vegetable Coupons

1. Have consumer separate out all fresh fruits and vegetables to be purchased with coupons. *Only ring up fresh fruits and vegetables.*
2. Ask customer for the number of coupons worth the dollar amount of transaction.
 - If transaction is not an even dollar amount, round up. For example, a transaction totaling \$5.60 would require 6 coupons (\$6).
 - If customer does not have enough coupons to cover balance of transaction, tender **only** the amount of the coupons. The customer must pay the remaining balance with another payment method.
3. Give customer receipt.
4. Staple coupons to copy of receipt and store in cash drawer or other designated location.