



*Green Bay*

### Impacts of Farmers Markets

Farmers Markets are a quintessential part of summer. Strolling the market for fresh local produce and a snack or two is a regular part of the weekly routine in many communities. Farmers markets can be beneficial for farmers, business owners, and residents. However, hosting a successful market requires more than a tent and some veggies. Successful markets are managed to support local agriculture, boost foot traffic downtown and engage the community in a meaningful way.

**Residents** in communities with markets have access to local sources of healthy food and develop a connection with growers.

**Farmers** have an outlet for their product and an opportunity to connect with buyers, and some are able to grow their stand into a permanent year-round storefront business.

**Adjacent Businesses** and downtown districts generally benefit from additional foot traffic during otherwise slow period and increased sales from shoppers already in a shopping mindset.

### Table of Contents

<b>Pg 2 - Market Impacts</b>
<b>Pg 3 - Recruiting Vendors</b>
<b>Pg 4 - Market Policies</b>
<b>Pg 5 - Market Management</b>
<b>Pg 6 - Liability &amp; Insurance</b>
<b>Pg 8 - Alternative Payment Systems</b>
<b>Pg 10 - Funding Opportunities</b>
<b>Pg 11 - Market Design &amp; Programming</b>
<b>Pg 12 - Checklist</b>

# Downtown Development Toolkit

## FARMERS MARKETS 101

### Farmers Market Impacts

Every farmers market is unique. While local produce is a dominant feature of all markets, the size, location, vendor mix and presence of additional entertainment or dining options dramatically impact the feel of each market.

#### Farmers Markets by the Numbers\*

- Average of 25 farmers market dates annually
- Average of 47 vendors per market (typically 1 per week)
- 51% of vendors are farm produce, with the remaining vendors featuring value-add products, plants, prepared foods, and in some markets, artisan items
- 60% are hosted on downtown streets (where 75% of surrounding businesses remain open during the market)
- 20% are hosted in parks and 20% in parking lots
- 44% of communities featured entertainment at the market (music, youth activities or other events)
- Saturdays are the most popular day to host a farmers market (53%)

#### Market Economics and Impact

- 79% of market shoppers are local (< 10 miles or less)
- Average market day attendance: 2,600 shoppers
- 53% of shoppers visit additional stores and restaurants after shopping at the market
- The average market operating budget is \$25,000 per year

#### Best Practices

Well-run markets share some characteristics, including:  
Active Public Participation

- Farmers market advisory board
- Vendor meetings to improve operations and communication
- Surveys of vendors and visitors to identify opportunities and track impact
- Active social media presence to showcase vendors and products

#### Additional Programming to Boost Traffic & Time at Market

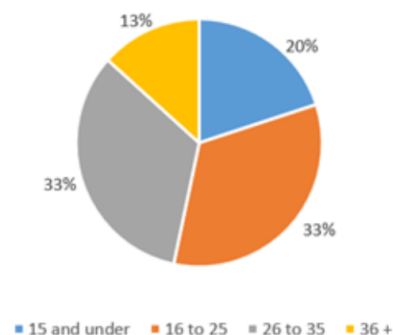
- Night market— evening hours attract a different crowd
- Wrap-around vendors —food trucks, wine/beer sales, entertainment, arts and crafts—lingering longer generates more sales
- Kid friendly activities—yard games or arts and crafts

#### Economic Development Support

- Diverse vendor mix—add product options and support emerging entrepreneurs
- Entrepreneurship supports for vendors looking to grow

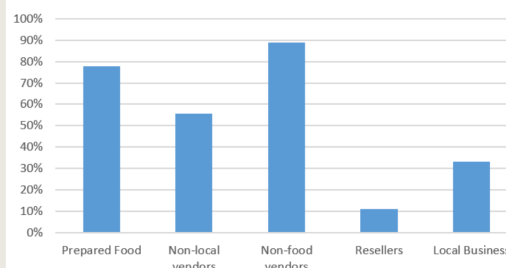
\*source: 2022 community survey

# of Markets per Season per Community



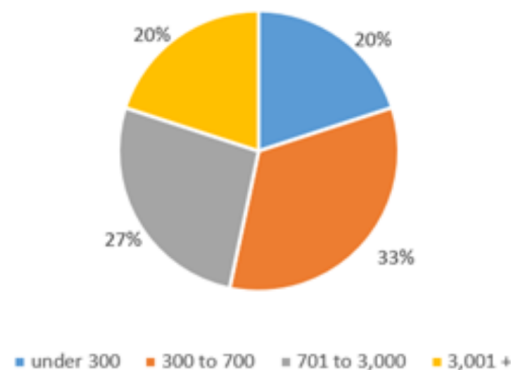
*Depending on local producers, markets can be summer only, extended season, or year-round*

Vendor Type



*This chart shows the vendor mix at average markets. Many vendors offer a diverse product and vendor mix.*

# of Attendees per Market



*Weather has a significant impact on weekly attendance, although shoppers that come out in inclement weather spend more.*



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## FARMERS MARKETS 101

### Recruiting Vendors

The mix of vendors at a market is important. Shoppers need to have an adequate selection of local produce to draw them to the market, and vendors need adequate diversification to ensure that there isn't an oversupply of one product.

### The Application Process

Online applications are the most common and efficient, although some vendors are likely to require a physical application. It is also a good idea to translate your application and vendor packet into Spanish, Hmong, or other languages vendors speak.

Most markets start booking vendors in January for open spots, although previous vendors often have first right of refusal.

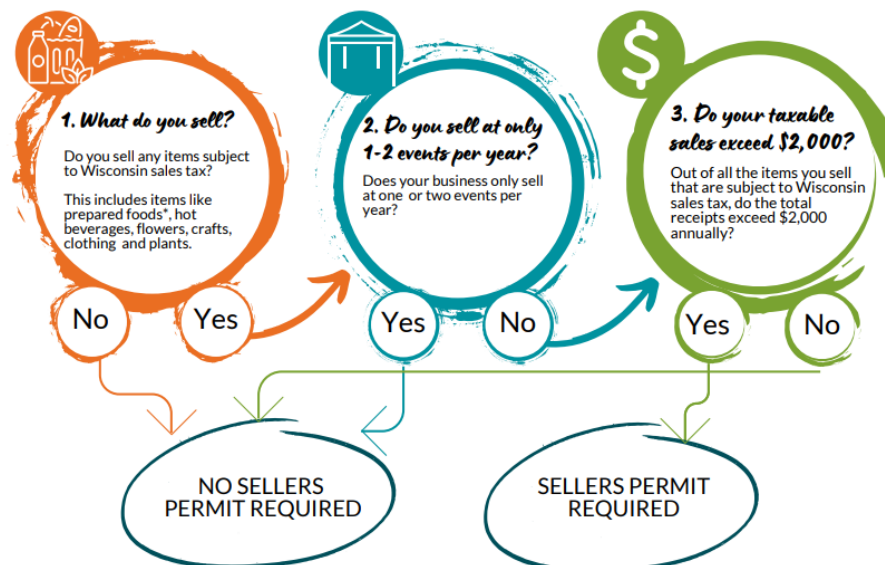
Common Application questions:

- Name, Business Name, Business Address, Farm Address
- Email & Cell Phone Information
- List of goods to be sold and anticipated attendance dates
- Location desired, need for power, generator, loading, etc.
- Proof of Insurance and vendor permits (where required)
- Wisconsin Seller Form S-240
- Signed acknowledgement of market rules

### Vendor Selection

To be classified as a farmers market, agriculture-related vendors must comprise at least 50% of the vendors at the market. Because many produce vendors are seasonal, most markets supplement markets with artisan goods, prepared foods and other value-add products. New vendors should be selected that will meet customer demands, rather than compete for sales.

### Seller Permit Requirements



Lake Mills

### Additional Resources

[Market Day Checklist](#)

### Volunteer Roles

Having volunteer assistance can help markets thrive. Volunteers are helpful not only during the market to ensure smooth setup and operation, but also during the off season for logistics and marketing.

The children/relatives of vendors and frequent market shoppers make great volunteers.

### Day of Market Tasks

- Set up and take down of the market
- Vendor assistance & coordination
- Staffing information booth
- Facilitate SNAP or other financial transactions

### Pre-Season or Remote Tasks

- Vendor Application & Vetting
- Vendor Communications
- Market Layout & Permitting
- Marketing & Social Media

**People are more likely to volunteer for specific tasks—be specific about what you need and the time commitment required**

### **Market Policies**

Well thought out market policies will ensure a positive experience for shoppers and vendors alike. Policies spell out the expectations of vendors and shoppers, and outline how any violations will be addressed.

#### **Vendor Policies**

- Process and criteria for vendor selection and notification.
- Setup and take-down times, and penalties for late arrival, no-shows or closing early.
- Consequences of offering products not listed in application or not meeting producer criteria.
- Policies for vendors using generators or amplified music.
- Policies for tent and signage size, layout and design.
- Termination policy for disruptive behavior or customer complaints.
- Requirements for posting of permits, sampling at the market.
- Locations and registration requirements for non-profit or political groups wishing to display at the market.
- Weather cancellation policies and notification.

#### **Visitor Policies**

- Pet policies are important—many markets do not allow pets, but if you do, be sure to have leash and cleanup rules (and bags/bins)
- Bikes and rollerblades—if not allowed, consider adding a bike corral area in a safe location to accommodate cyclists.
- Carry-in food and beverage and open alcoholic beverages area a consideration. Depending on the market location and local regulations, specific rules may be needed.



*Green Bay*

#### **Case Study: On Broadway Market, Sponsored Bags**

Many markets encourage visitors to bring their own bag. At the On Broadway farmers market one sponsor decided to meet the needs for extra bags by offering branded bags for shoppers. It provides a service to customers while marketing the business to a desirable demographic.





# Downtown Development Toolkit

## FARMERS MARKETS 101

### Market Management

Regardless of the structure of your organization, having an organized system of recordkeeping is essential. Not only is this information necessary for the required legal permits, but it will help future boards and volunteers transition into leadership roles without disruption to the market. Having well-organized digital files makes it easy for new individuals to step into new positions. Some good items to create:

- Scale market map showing vendor locations and circulation paths.
- Daily market tracker that captures information about vendor attendance, customer counts, special events, weather, staff/volunteer schedule.
- Annual budget that includes current and past due payments and deadlines for key expenses.
- Volunteer database including names, contact information and emergency contacts for volunteers.
- Sponsor names, contacts and logos for recognition.
- Journal to record vendor or customer feedback, insights on successful initiatives or things to improve that can be addressed in future seasons.



*Eau Claire*

### Host Site Agreements

Markets should have formal lease agreements with the site property owner, and may also need permits from the local municipality. Since markets are ongoing events, even those located on public property may benefit from a structured lease rather than an event permit. Agreements typically include:

- Stability of Usage—That the site can be used throughout the season, with any potential conflicts identified.
- Stability of Site Quality—No construction or changes in quality, or a remedy in the event of site constraints.
- Protection for Equipment—location and capacity to store market materials in adjacent or on site facilities.

### Key Documents to Maintain

- Articles of Incorporation
- Bylaws
- Current and past staff and board member contacts
- Staff, board and volunteer job descriptions
- Market insurance policies
- Site leases or permits
- Vendor applications & contracts
- Volunteer contact information and emergency contacts
- Market rules & policies
- Login information for websites, email accounts, social media accounts, etc.
- Membership and/or sponsorship materials
- Market work plan including key dates and tasks
- Copies of annual tax returns
- Market metrics tracked on an annual basis (e.g., vendors, foot traffic, revenue, etc.)
- SNAP Authorization paperwork

In addition to these permanent records, it is important to document in writing the date and nature of any warnings given to policy violators is important for future action.



*Eagle River*

# Downtown Development Toolkit

## FARMERS MARKETS 101

### Liability & Insurance

Farmers markets, as with any type of event open to the public, need to address a number of legal and risk-mitigation related issues. Additionally, since the market includes retail sales and the consumption of food, the appropriate sales and health-related regulations and permits are required.

General information about food safety and permitting is provided in the column to the right. Individual cities or counties may have additional permitting requirements for mobile prepared food vendors.

#### Types of Insurance

The insurance required by the market will vary depending on several factors, including market host organization type, market size, market policies (allowing pets or food sampling introduces risk, as does alcohol sales), and whether the market is hosted on public or private property. Most markets will also require that vendors obtain insurance and list the market on the policy.

**General Liability Insurance**—Protects a business entity from claims that it caused bodily injury or damage to another person's property.

**Product Liability Insurance**—Protects against liability from injuries related to the products a vendor sells.

**Event Insurance**—May help cover costs if you unexpectedly need to cancel your event or if you are found responsible for property damage or an injury caused during your event.

Market members or vendor members of the Wisconsin Farmers Market Association can purchase general liability insurance at a reduced cost under a group policy; more information on the [www.wifarmersmarkets.org](http://www.wifarmersmarkets.org).



Beloit

### Food Safety Regulations

Health regulations vary greatly by the type of product and size of the producer. Vendors should be responsible for understanding and securing the appropriate permit. Most markets require vendors to display permits in a prominent place at their booth.

Licenses are not required to sell raw food such as fruits and vegetables. However, processed or cooked foods almost always require a license. Anyone with questions should contact DATCP for assistance.

In addition to licensing, proper labeling is required for packaged foods. Scales used to weigh food must be checked for accuracy with an official license prior to use.

### Cottage Food Laws

As of 2017 small home bakers are able to sell non-potentially hazardous baked goods without a permit. This refers to baked goods that do not have a time/temperature control for safety.



#### Dairy Licenses

- Cheesemaker
- Buttermaker
- Dairy Farm/Milk Producer



#### Packaged Goods

- Maple Sap Processor
- Honey Producer



#### Meat Processing License

- Meat Establishment
- Meat broker/ Distribution



#### Other Licenses

- Food Retail License
- Mobile/Temporary Retail Food Establishment

### Additional Resources

[Market Free Speech Toolkit](#)

[Cottage Food Laws](#)

[WI Food Licenses](#)

[Farmers Market Food Safety](#)



# Downtown Development Toolkit

## FARMERS MARKETS 101

### Liability & Insurance (Continued)

Market vendor contracts should also include information to protect the market from any potential litigation. Common elements to include:

**Indemnification Agreement**— Removes liability to the market from losses experienced by vendors. Vendors promise to assume all liability. These agreements protect the market.

**Tax Reporting**— Markets are required to submit monthly reports to the Department of Revenue indicating vendors that participated in the market in the past month. Requiring vendors to complete Seller Form S-240 ensures that the market can comply with and will not be held responsible for uncollected taxes.

**Site Liability** —Clearly outlining responsibilities for setup, takedown, booth layout and cleanup can prevent disagreements with the property owner and ensures that the market will retain use of the space in the future.

**Booth Design & Safety** —Guidelines surrounding the nature of booth design and location can reduce market liability, and also reduce the likelihood of certain issues occurring at the market. Requiring tents of a certain size with weighted legs can prevent injury during wind events, and prohibiting products from being displayed on the ground can reduce tripping hazards, for example.

**Free Speech** is another common market challenge. Politicians or evangelists may see the market and its crowds as an opportunity to market their candidacy or point of view, which is disruptive to visitors. Market managers need to be careful not to violate free speech rights when regulating this activity. Markets can proactively address this issue by adopting policies that provide legal but less-disruptive ways for individuals to share their message.

- Dedicating certain zones where special interests can set up displays.
- Prohibiting amplified music or speaking outside of performance areas.
- Limiting booth size and number/size of signage



Green Bay,

### Music Licensing: ASCAP & BMI

If your market features live or amplified music of any kind, you will need to address the issue of music rights. There are two organizations that manage the licensing for music in the United States; ASCAP and BMI. Any entity playing or performing licensed works needs to be licensed with these organizations. Markets with regular performances can pay a blanket annual fee to cover the license and must submit a list of all songs performed over the year. For events hosted on public property, some municipalities pay this blanket fee to cover their park facilities. Other markets may include language in performer contracts that indicates the performer is responsible for licensing.

### Additional Resources

[Farmer's Market Legal Toolkit](#)  
[Indemnification Agreement Example](#)  
[ASCAP Frequently Asked Questions](#)



# Downtown Development Toolkit

## FARMERS MARKETS 101

### Alternative Payment Systems

Accommodating non-cash payment options at a market is proven to increase sales. In fact, studies show average per person market Additionally, many other food assistance programs can be used at farmers markets. By setting your market up to accept as many forms of payment as possible, both customers and vendors will benefit. Some commonly accepted alternative payments are outlined below. More information on accepting these payments is on the following page.



### Additional Resources

[WIC: FMNP](#)  
[Senior FMNP](#)  
[SNAP](#)

**ATMs** - Some markets will invite a local bank to set up an ATM at the market. This way customers can access cash if many vendors do not accept credit.

**WiFi**—If cellular coverage is limited or the market is busy, square or other payment platforms may not function well. Providing a wifi hot spot for the market that vendors can use to process payments can boost sales.

**Token Programs**— Markets that use a central terminal to accept and process food program payments often provide the customer with market tokens that vendors can exchange for cash at the end of the market. Allowing all customers to purchase the same tokens using credit cards increases access to the market while also destigmatizing the use of tokens.



### Food Programs: SNAP, WIC, FMNP, Veggie Prescriptions

**SNAP**—People who use Foodshare can access their electronic benefits through their QUEST card. Many markets accept and help process EBT/FoodShare benefits. The markets then give tokens or other market currency for customers to use on SNAP eligible foods in the market.

**FMNP/Senior FMNP**—The Farmers Market Nutrition Program (FMNP) connects with WIC clients to offer benefits to spend at approved farmers markets.

**WIC**—The value of the benefit may change annually depending on the year. Eligible people receive funds to spend at farmers markets on fresh produce.

**Veggie Prescriptions** —Many communities have partnerships with local healthcare providers that provide 'veggie prescriptions' or 'veggie bucks' to patients that can be redeemed for fresh fruits and vegetables at local markets.





# Downtown Development Toolkit

## FARMERS MARKETS 101

### Alternative Payments (Continued)

Markets should be aware that accepting these alternate payments does require a dedicated individual (or vendors) to handle individual transactions and work with vendors to exchange tokens for cash at regular intervals.

#### SNAP/EBT Program Requirements (markets only)

- Register as an authorized retailer through USDA's online FNS portal. This process can take 45 days.
- Create plan for financial management and tracking of benefit program usage. Connect bank account to EBT platform.
- Purchase terminal or vouchers to manage market transactions (see below).

#### FMNP Requirements (farmers or markets)

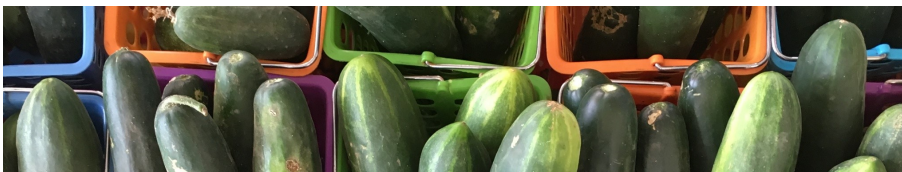
- Defined site for the farmers market
- Regular & established days and hours
- Minimum of 3 farmers participating at market
- Complete application to Wisconsin Department of Health Services.

#### Management System Options

There are several options for markets looking to accept food benefit program dollars. The best option for your market will depend on the size of the market, demand by individuals receiving benefits, the availability of volunteers to manage transactions and the strength of cellular or wifi signals at the market venue. The two primary options for managing payment processing are:

**POS Terminal**—Dedicated terminals cost around \$1,200 to purchase, while cell-phone connected terminals are available for \$350. Both platforms have no service fees if the markets generate more than \$100 in EBT sales annually.

**Manual Vouchers**— Manual vouchers can be used with an FNS -approved markets too small to make a terminal practical. For these markets manual vouchers are sent to EBT contractors within 15 days for processing. The vouchers spent are directly deposited into the market's account within two business days.



#### Additional Resources

[Guide for Farmer's Markets \(UW Extension\)](#)  
[Free EBT Card Reader Program \(Marketlink\)](#)



### Marketing & Outreach

Since recipients of food nutrition programs may not already be shopping at your market, you will need to do outreach and marketing to reach this audience to let them know that they can shop at the market, and how to go about using the service.

Since this represents a new program for vendors, they will also need additional training to understand how to accept tokens, what products tokens can be used to purchase, and how to redeem tokens after the market.

The U.S Department of Agriculture (USDA) estimates that every \$5 of SNAP benefits spent generates \$9.20 in community spending

**SNAP/EBT  
ACCEPTED  
HERE**

Visit Market  
Info for your  
SNAP/EBT tokens

# Downtown Development Toolkit

## FARMERS MARKETS 101

### Funding Opportunities

While markets typically charge a fee for booth space and rely on volunteers and/or boards for much of the labor, there are costs associated with running a market. Seeking partnerships with and sponsorships from local companies and organizations can grow and enhance the market. Some common partners include:

**Health Care Organizations** are natural partners. From sponsoring the market as a whole, funding Veggie Rx or other market cash programs or sponsoring/hosting demonstrations, the opportunities are endless.

**Local Restaurants** like the positive PR from sending chefs to visibly shop at a market. Chef cooking demonstrations are also a good way to provide sponsor value while also activating the market.

**Food Pantries** often support the market by collecting excess produce at the end of the market, and may also send pantry volunteers to help at the market. Some pantries may partner with the market to offer market cash to their customers.

**Schools, Churches and Youth Groups** are active supporters of many markets. Churches or youth groups might volunteer to coordinate the kids center, and many churches and schools build a market visit into the classroom, learning about agriculture, health and math at the same time. Many markets have dedicated youth markets or youth vendor booths to promote youth entrepreneurship. The fees for these booth spots make great sponsor opportunities.



*Green Bay*

### Case Study: Fond Du Lac, Veggie Prescriptions

Fond du lac used "Veggie RX Prescriptions" to allow families in need to shop at the market. United Healthcare provided families participating in WIC, Boys and Girls Club, and the Junior Master Gardeners Program \$2000 in \$5 gift cards. The program generated 70% redemption rate for these coupons at the market.





# Downtown Development Toolkit

## FARMERS MARKETS 101

### Market Design & Programming

#### Market Layout

Strive for an efficient, visually appealing, and inviting atmosphere that is easy to navigate.

**Space for Loading**—Some booths require large vehicles to carry products, and vendors may need access to additional product during the market.

**Accessibility and Booth Spacing**—Space booths to allow mobility devices and strollers to travel easily among crowds.

**Seating Areas** — Providing benches or chairs make visitors more comfortable. Where possible picnic tables or spaces to eat encourage visitors to linger, while shade in the summer is also welcome.

**Entertainment**— Inviting entertainers can be a great way for performers to gain exposure and to further activate the market. When hiring performers make sure you pay them fairly, even if they also accept tips.

**Kids' Activities**— Kids activities can be a great way to boost attendance. Unique activities or performers can help encourage market attendance on particular days.

**Vendor Stall Assignments**—While layout consistency at the market is valuable to both customers and vendors, layouts will change week to week based on attendance and activities. Market stalls may be assigned based on registration date, or layouts curated to distribute products and crowds around the market. Vendors requiring multiple stalls, additional loading or power may be required to pay extra. Whatever method used, make sure there's a plan and that market staff communicate assignments in advance and/or day-of market.



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#### Case Study: Kids Market, Viroqua

Viroqua farmers market invites young entrepreneurs to a free booth to sell homemade goods. Even the regular vendors saw increased sales on the 3 kids-markets-days. Since it runs as part of the farmer's market there were no additional expenses. Viroqua has made plans to add more kids market days.



#### Vendor's Social Media

Work with vendors to cross-post relevant content. Joint posts boost traffic on both sites and build anticipation for the market.

#### Content Ideas for Social Media Posts

- Reminder about Application Progress
- Reblog Vendor's Posts
- Highlight Vendors Pages
- Photos from Market Days
- Livestream the Booths Attending that Day
- Reblog attendees posts about the market

# **Downtown Development Toolkit**

## **FARMERS MARKETS 101**

### **Checklist**

#### **Starting A New Market**

- ☐ Establish an organizational structure for the market
- ☐ Secure a location and determine number of vendors
- ☐ Decide on market rules and policies
- ☐ Establish a budget and engage partners and volunteers
- ☐ Create online documents, forms and social media
- ☐ Identify insurance needs
- ☐ Create a social media plan for promoting the market

#### **Market Logistics**

- ☐ Establish vendor application & review process
- ☐ Create application form (translate) & set deadlines
- ☐ Secure permits and leases for seasonal operations
- ☐ Design space plan and site logistics
- ☐ Recruit vendors, collect & review applications

#### **Sponsors and Financials**

- ☐ Outreach to potential sponsors and partners
- ☐ Consider alternative payments (WIC, Senior FMNP, and SNAP). Register with relevant entities.
- ☐ Identify volunteer needs, create job descriptions and recruit

#### **Market Experience**

- ☐ Create opportunities for seating and shade
- ☐ Identify accessible paths and parking areas
- ☐ Plan for wayfinding and market signage
- ☐ Secure market activities & entertainment

#### **During the Market**

- ☐ Coordinate arrival and take-down, including food donation
- ☐ Take photos and make social media posts
- ☐ Capture information on vendor attendance, foot traffic
- ☐ Manage alternate payment systems, if necessary
- ☐ Collect data on vendor and customer attendance

#### **End of Market Season**

- ☐ Thank volunteers
- ☐ Update and file paperwork
- ☐ Create end-of-season report/summary

#### **Annually**

- ☐ Review & update market rules
- ☐ Financial and legal review
- ☐ Update insurance policies and leases/permits
- ☐ Assess recommendations and make improvements



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*Many photos can be credited to Katie Hessemer*