



Supplemental Nutrition Assistance Program (SNAP) Key Facts

People:

- In FY14, average monthly SNAP participation was 46.5 million people, down from 47.6 million in FY2013. (Source: [FNS website](#))
- All SNAP recipients who are able to work must meet SNAP work requirements.
- The vast majority of recipients are people who already work or are not expected to work because of age or disability. In FY13, 63 percent of SNAP recipients were children, seniors and those with disabilities and 43 percent of SNAP participants lived in a household with a working adult. (Source: [Characteristics of SNAP Households: FY2013](#))
- Over half of SNAP recipients are children or elderly. Forty-four percent of participants are under age 18, and 9 percent are age 60 or older. Three-fourths of all SNAP households include a person age 60 and above, a child, or a disabled member. (Source: [Characteristics of SNAP Households: FY2013](#))
- Approximately 8 percent of military veterans receive SNAP benefits. (Source: FNS analysis of Census Bureau's American Community Survey 3-year estimates for 2011-2013)
- The average SNAP benefit per person in FY14 was \$125.37, down from \$133.07 in FY13. (Source: [FNS website](#))



Impact:

- When SNAP benefits are added to gross income, 12 percent of SNAP households move above the poverty line. (Source: [Characteristics of SNAP Households: FY2013](#))
- SNAP participation reduces the likelihood of food insecurity by about 30 percent and the likelihood of very low food insecurity by 20 percent. (Source: [Building a Healthy America](#))
- Each \$1 billion increase in SNAP benefits is estimated to create or maintain 18,000 full-time equivalent jobs, including 3,000 farm jobs. (Source: [Building a Healthy America](#))
- SNAP puts money back into the economy. Every \$1 in new SNAP benefits generates up to \$1.80 in total economic impact. (Source: [Building a Healthy America](#))

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To file a complaint of discrimination, write: USDA, Director, Office of Civil Rights, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (800) 795-3272 (voice), or (202) 720-6382 (TDD).



Integrity:

- The FY 2013 SNAP payment accuracy rate of 96.34 percent, the combined measure of benefit overpayments and underpayments to recipients.
- The trafficking of SNAP benefits or selling benefits for cash has declined substantially from about 4 cents on the dollar in 1993 to about 1.3 cents on the dollar in 2009-2011.
- In FY14, USDA disqualified permanently 1,496 stores for trafficking SNAP benefits or falsifying an application, an increase of 23 percent over the 1,215 permanently disqualified in FY13.
- SNAP cannot be used to withdraw cash at ATM machines or to purchase alcohol, cigarettes, or non-food items. (Source: [FNS Website](#))

Healthy Eating:

- Diets of SNAP recipients differ little from the average American's diet. (Source: [USDA FNS Diet Quality Study](#))
- At the end of FY14, there were 5,175 SNAP-authorized farmers markets and direct-marketing farmers, an increase of 587 percent over the 753 markets and farmers SNAP-authorized in FY08.

Budget:

- SNAP accounts for 2 percent of the federal budget. (Source: [OMB National Priorities Project FY 2015 projected federal government spending](#))
- FY 2014 total SNAP benefits were \$70 billion, down from \$76 billion in FY2013. (Source: [FNS website](#))
- FY 2014 SNAP total cost was \$73.9 billion, down from \$79.9 in FY2013. (Source: [FNS website](#))



GoodGreens: a USDA Midwest Region Initiative to connect farms, organizations, businesses, and people who promote local, sustainable food production and healthy food access.

Who:

Farmers, university extension, nonprofit and philanthropic orgs, businesses, religious groups, schools, food banks, farmers markets, nutritionists, food service providers, local, state, federal government agencies.

What:

Meetings: 10am-12pm Central Time, last Thursday of each month (except Nov/Dec)

- USDA Food and Nutrition Service Office, 77 W. Jackson Blvd., Chicago.
- Dial-in, Live Meeting availability.
- Four to five speakers.
- Past topics: successful models, food hubs, youth education, black farmers, marketing, sustainable practices, policies, nutrition, entrepreneurship, organic systems.

Email blasts (every 7-10 days)

- Grants/loans, job opportunities, meeting info, news, resources, policies, events, programs that represent every aspect of healthy and sustainable food systems.

How to connect:

Interested in presenting or joining our email list?

Contact Alan Shannon, alan.shannon@fns.usda.gov





Microloans

Overview

The Farm Service Agency (FSA) developed the Microloan (ML) program to better serve the unique financial operating needs of beginning, niche and the smallest of family farm operations by modifying its Operating Loan (OL) application, eligibility and security requirements. The program will offer more flexible access to credit and will serve as an attractive loan alternative for smaller farming operations like specialty crop producers and operators of community supported agriculture (CSA). These smaller farms, including non-traditional farm operations, often face limited financing options.

Use of Microloans

Microloans can be used for all approved operating expenses as authorized by the FSA Operating Loan Program, including but not limited to:

- Initial start-up expenses;
- Annual expenses such as seed, fertilizer, utilities, land rents;
- Marketing and distribution expenses;
- Family living expenses;
- Purchase of livestock, equipment, and other materials essential to farm operations;
- Minor farm improvements such as wells and coolers;
- Hoop houses to extend the growing season;
- Essential tools;
- Irrigation;
- Delivery vehicles.

Simplified Application Process

The application process for microloans will be simpler, requiring less paperwork to fill out, to coincide with the smaller loan amount that will be associated with microloans. Requirements for managerial experience and loan security have been modified to accommodate smaller farm operations, beginning farmers and those with no farm management experience. FSA understands that there will be applicants for the ML program who want to farm but do not have traditional farm experience or have not been raised on a farm or within a rural community with agriculture-affiliated organizations. ML program applicants will need to have some farm experience; however, FSA will consider an applicant's small business experience as well as any experience with a self-guided apprenticeship as a means to meet the farm management requirement. This will assist applicants who have limited farm skills by providing them with an opportunity to gain farm management experience while working with a mentor during the first production and marketing cycle.

Security Requirements

For annual operating purposes, microloans must be secured by a first lien on a farm property or agricultural products having a security value of at least 100 percent of the microloan amount, and up to 150 percent, when available. Microloans made for purposes other than annual

operating expenses must be secured by a first lien on a farm property or agricultural products purchased with loan funds and having a security value of at least 100 percent of the microloan amount.

Rates and Terms

Eligible applicants may obtain a microloan for up to \$50,000. The repayment term may vary and will not exceed seven years. Annual operating loans are repaid within 12 months or when the agricultural commodities produced are sold. Interest rates are based on the regular OL rates that are in effect at the time of the microloan approval or microloan closing, whichever is less.

Obtaining Forms and Submitting an Application

FSA Microloan application forms can be obtained from the local FSA office or can be downloaded and printed from the USDA website. Applicants who are having problems gathering information or completing forms should contact their local FSA office for help. After completing the required paperwork, an applicant should submit the farm loan application to the [local FSA office](#). The following form must be completed:

[FSA 2330 – Request for Microloan Assistance](#)

[\(Instruction Form for FSA 2330\)](#)

FACT SHEET

Microloans

November 2014

What Happens After a Loan Application is Submitted?

After a loan application is submitted, FSA reviews the application and determines if the applicant is eligible for the requested loan. The applicant will receive written notification of each step in the process, such as when the application is received, when more information is needed, when an eligibility determination is made, and when a final decision is made. If the application is approved, FSA makes the loan and funds are distributed as needed. If the application is denied, the applicant is notified in writing of the specific reasons for the denial, and provided reconsideration and appeal rights.

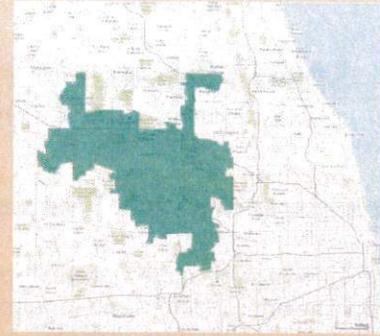
Eligibility Criteria and Additional Information

To qualify for assistance, the applicant must not be larger than a family-sized farmer, have a satisfactory history of meeting credit obligations, be unable to obtain credit elsewhere at reasonable rates and terms, and meet all other loan eligibility requirements. Additional information on the FSA microloan program may be obtained at local FSA offices or through the FSA website at www.fsa.usda.gov.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, political beliefs, genetic information, reprisal, or because all or part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD). To file a complaint of discrimination, write to USDA, Assistant Secretary for Civil Rights, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Stop 9410, Washington, DC 20250-9410, or call toll-free at (866) 632-9992 (English) or (800) 877-8339 (TDD) or (866) 377-8642 (English Federal-relay) or (800) 845-6136 (Spanish Federal-relay). USDA is an equal opportunity provider and employer.

2014

Supplemental Nutrition Assistance Program Education Illinois District 8



District 8 Residents in Need

Poverty Rate



= 1,104,098 Individuals in Cook, DuPage, Kane & Lake Counties

SNAP: Average Monthly Household Participation



= 625,963 Households in Cook, DuPage, Kane & Lake Counties

Obesity Rate

1,388,179 Adults in Cook, DuPage, Kane & Lake Counties Classified as Obese

SNAP-Education Reaching Those in Need

SNAP-Education is provided in Cook, DuPage, Kane, & Lake Counties, partnering with 505 agencies.

In 2014, 254,450 people in these counties directly participated in our programs and we had 441,702 indirect contacts.

Partner Sites



24 Grocery Stores, Food Pantries, Farmers Markets

85 Community Centers

45 Adult Audience Locations

281 Schools, Preschools, & Head Start Programs

70 Housing & Social Service Agencies

Sources:

1. U.S. Census Bureau, Small Area Income & Poverty Estimates, 2013.
2. Department of Human Services, SNAP by Household numbers for April 2014, www.dhs.state.il.us/page.aspx?item=69660
3. Centers for Disease Control and Prevention, 2010 Obesity prevalence Dataset, www.cdc.gov/diabetes/atlas/countydata/County_EXCELstatelistOBESITY.html

Program Participants

 = 254,450 Direct & 441,702 Indirect Educational Contacts



"The information given to my students is excellent. They are retaining the information and using it in their daily lives. The enthusiasm shown by the staff keeps the students engaged and interested in the topics being discussed."

- Teacher, Cook County



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University of Illinois Extension Provides equal opportunities in funding and employment.
SNAP-Education is provided in partnership with the University of Illinois at Chicago - Chicago Partnership for Health Promotion in Cook County.

SNAP-Education Works: District 8 Impacts 2014

Includes compiled information from the following counties: Cook, DuPage, Kane, and Lake

Addressing Health Disparities in Illinois

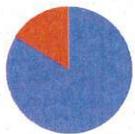
Minority and low-income audiences are disproportionately affected by increased risk of chronic health conditions such as obesity, diabetes, high blood pressure, and heart disease. Furthermore, these groups may be underserved with assistance to help them improve their health.

Through SNAP-Education, these at-risk individuals and families are learning skills they need to improve their eating habits and put their health on the right track for their futures.

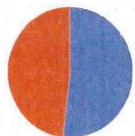


Youth Nutrition Education: School Year and Beyond

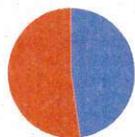
Classroom education is provided to early childhood and elementary school children at eligible schools, with a focus on healthy eating, age-appropriate cooking skills, and overall healthy lifestyle choices.



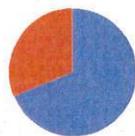
84% of teachers noted that students were more aware of the importance of a healthy diet.



52% of teachers noted that students were eating more fruits and vegetables.



48% of teachers noted that students were more willing to try new foods.



69% of teachers were giving students additional physical activity breaks during the school day.



"Students will comment on how exercise makes their heart happy. Also, during holidays, they will remind their friends to only eat a little candy, because our bodies do not like a lot of sugar." - Techer, Cook County



UNIVERSITY OF ILLINOIS
EXTENSION

investing in You



University of Illinois Extension Building Healthier Families, Nutrition Education Program

University of Illinois Extension Staff will conduct nutrition education sessions for the following audiences through partnerships with local agencies. All classes are interactive and provided at no charge.

Low Income Parents/Adults

Nutrition Education/Cooking skills would be offered to groups at local agencies that serve low income parents/adults. This could include qualifying schools, afterschool programs, child care, preschools, WIC, pantries, DHS, job readiness programs, public health, public housing, shelters, etc.

In School Youth, Grades K – 2

The Organ Wise Guys Curriculum and Food of the Month Club activities will be offered to schools that have greater than 50% free and reduced lunch participation. Staff is available to teach the OWG in the classroom and the Food of the Month Club offers posters for the cafeteria, promotional displays, and other marketing materials the school can use.

Preschool/Head Start

Staff will teach It is Fun to Be Healthy curriculum. The goal is to reach youth and the parents in Head Start and Preschools that participate in the free or reduced nutrition programs.

After School and Summer Camp Youth Groups

Staff will teach the CATCH Kids club curriculum and provide parent materials to youth groups that participate in afterschool programs at eligible schools or summer programs that provide snacks or summer lunch program at no charge or places that serve low income youth (public housing, etc).



ILLINOIS NUTRITION EDUCATION PROGRAMS

BUILDING HEALTHIER FAMILIES

The healthy choice isn't always the easy choice, especially on a limited budget. Illinois Nutrition Education Programs (INEP) staff provide practical tips to help low-income families prepare safe and healthy meals while staying active every day!

WORKING WITHIN COMMUNITIES

INEP staff work with a variety of community organizations to ensure that low-income families have access to information on good nutrition and physical activity. These community partners may include the local health department, emergency shelters, food pantries, WIC clinics, Head Start sites, senior citizen centers, Family Community Resource Centers, housing authorities, eligible schools, grocery stores, and community centers.

PROMOTING NUTRITION AND PHYSICAL ACTIVITY

INEP staff provide classes that teach participants how to use their food dollars wisely, select healthy foods for their families, prepare and store food safely, and balance food intake with physical activity.

CHANGING LIVES

When I first came to class, I was expecting just cooking, but I learned so much about nutrition and how to eat healthier. I was amazed that my son ate all the healthy foods we prepared. Now, when I go shopping, I know how to read the labels. This class was a good experience, and I am happy I took it, or I would probably be home eating chips and soda.

- Nutrition Education Participant

SNAP-Ed Kane County
535 S. Randall Road
St. Charles, IL 60174
(630) 584-6166
<http://extension.illinois.edu/dkk>

Illinois Nutrition Education Programs (INEP) are funded by the Supplemental Nutrition Assistance Program (SNAP-Ed) and the Expanded Food and Nutrition Program (EFNEP) of the USDA. Working with national, state, and local partners, INEP provides basic nutrition, food safety, and food budgeting education to limited-resource audiences.



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This material was funded by USDA's
Supplemental Nutrition Assistance Program.



Contact Us / Contáctenos:
 Email: snap@northernillfoodbank.org
 Phone: (630) 443-6910 extension 128

Money Tight for Groceries?

Apply For SNAP

(Food Stamps or Link Card)

SNAP Benefit Qualifications:

1. Must have U.S. citizenship (or have been a Legal Permanent Resident for 5 years). Non-citizen adults CAN apply for children with citizenship.
2. Must meet income qualifications below

No One In My Household Is Disabled OR Age 60+

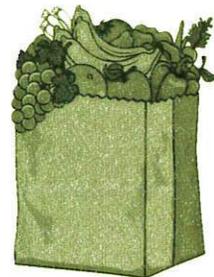
Persons in Family or Household	Gross Monthly Income Limit (before taxes and deductions)
1	\$1,265
2	\$1,705
3	\$2,144
4	\$2,584
5	\$3,024
6	\$3,464
7	\$3,904
Each additional person	+\$440

My Household Has Someone Who Is: Aged 60+ AND/OR Receiving Government Disability

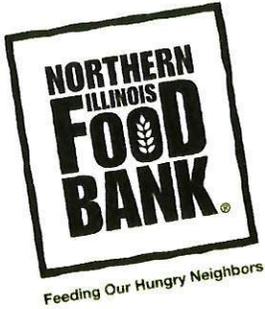
Persons in Family or Household	Gross Monthly Income Limit (before taxes and deductions)
1	\$1,945
2	\$2,622
3	\$3,298
4	\$3,975
5	\$4,652
6	\$5,328
7	\$6,005
Each additional person	+\$677

SNAP Facts:

- You can still go to food pantries if you receive food stamps
- You may still qualify even if you are receiving other benefits
- In most cases, your car, home, and savings accounts are not considered
- SNAP benefits come via a Link card that looks and swipes just like a debit card
- Benefits are loaded monthly and continue as long as you are eligible
- Amount received will vary upon information provided on application
- SNAP money can be spent on any food items



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Contact Us / Contáctenos:
 Email: snap@northernillfoodbank.org
 Phone: (630) 443-6910 extension 128

Solicitando para SNAP

(estampillas de comida o Link Card)

Requisitos para beneficios de SNAP:

1. Necesita tener ciudadanía de los Estados Unidos (o ser un residente permanente legal durante 5 años)
2. Deben cumplir con los requisitos de ingresos (vea tabla abajo)

Límites de ingresos para hogares con al menos un miembro que es mayor de edad (60+ años) o que está recibiendo la incapacidad del gobierno

Ingresos del hogar general

Personas en la familia o hogar	Límite de ingresos brutos mensuales (antes de impuestos y deducciones)
1	\$1,265
2	\$1,705
3	\$2,144
4	\$2,584
5	\$3,024
6	\$3,464
7	\$3,904
Cada persona adicional	+\$440

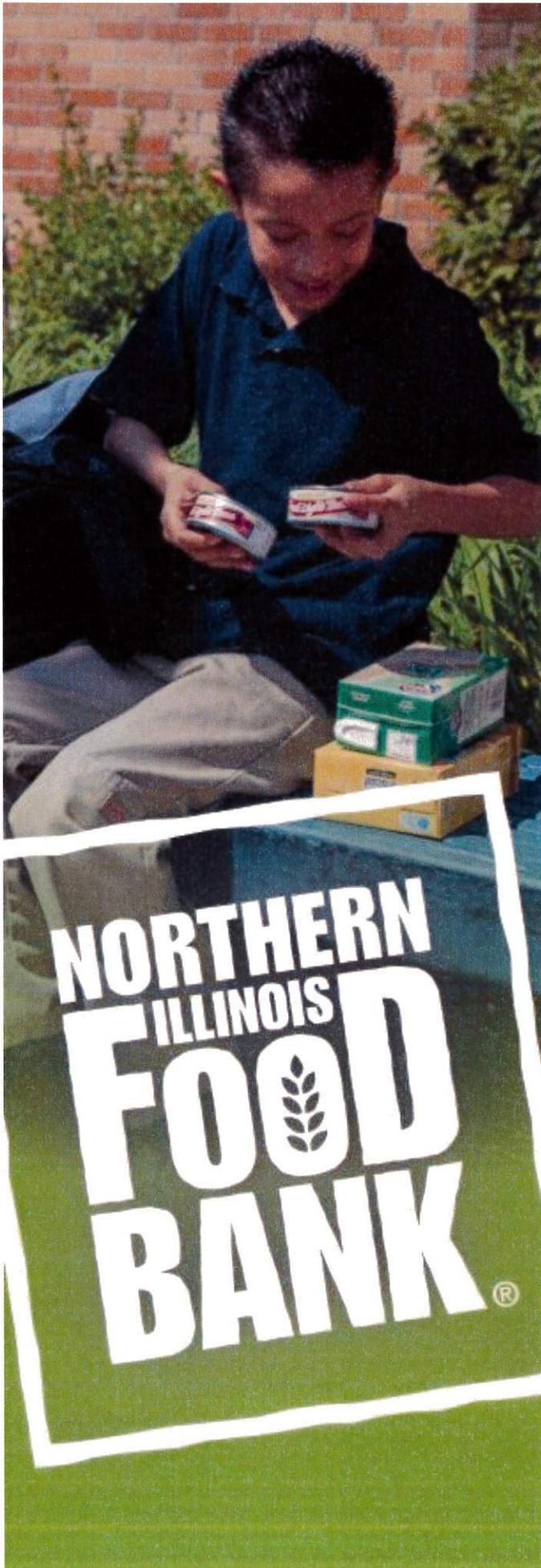
Personas en la familia o hogar	Límite de ingresos brutos mensuales (antes de impuestos y deducciones)
1	\$1,945
2	\$2,622
3	\$3,298
4	\$3,975
5	\$4,652
6	\$5,328
7	\$6,005
Cada persona adicional	+\$677

Datos de SNAP:

- Aun puede ir a despensas de alimentos si usted recibe cupones de alimentos
- En la mayoría de los casos, su automóvil, hogar, y cuentas de ahorros no se consideran
- Usted todavía pueda calificar incluso si recibe otros beneficios
- Beneficios de SNAP se ofrecen a través de una tarjeta de enlace que se utiliza al igual que una tarjeta de debito
- La cantidad que recibirá será variable dependiendo de la información proporcionada en la solicitud
- Dinero de SNAP puede ser gastado en cualquier alimento
- Adultos que no son ciudadanos pueden solicitar en nombre de su hijo(s) o hija(s) que si tienen ciudadanía de los Estados Unidos



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Weekend Meals for Kids

Looking for weekend meals for school children? Last year, 62,000 backpacks were distributed at 160 different sites through the Northern Illinois Food Bank's BackPack Program. 2000 children each week received a food-filled backpack which provided for 4000 of their siblings as well. That's over 1.1 million meals served!

How does it work?

Participating sites can receive pre-bagged, shelf-stable, nutritious grocery items for school children. The pre-bagged food is taken home on Fridays in a wheeled backpack. The pre-bagged food typically includes breakfast, lunch, and dinner meal supplements. It is important that foods children eat over weekends are consistent with healthy food options available through school meal programs. That is why we include whole grains, fruit, vegetables, legumes, 1% milk, and protein items, such as tuna, chicken, and peanut butter.

What's the cost?

Free! The BackPack program is a privately funded program which food bank staff works hard to secure funding for. To ensure sustainability in your community fundraising by your organization is welcome!

How do we qualify?

If your site is a school within our 13 county service area or public or non-profit group that offers enrichment activities for kids and is in a low-income area over the summer, your site may be eligible. Contact us to find out if your site qualifies and for more information on how to start a BackPack Program.

How do we determine the need for the program?

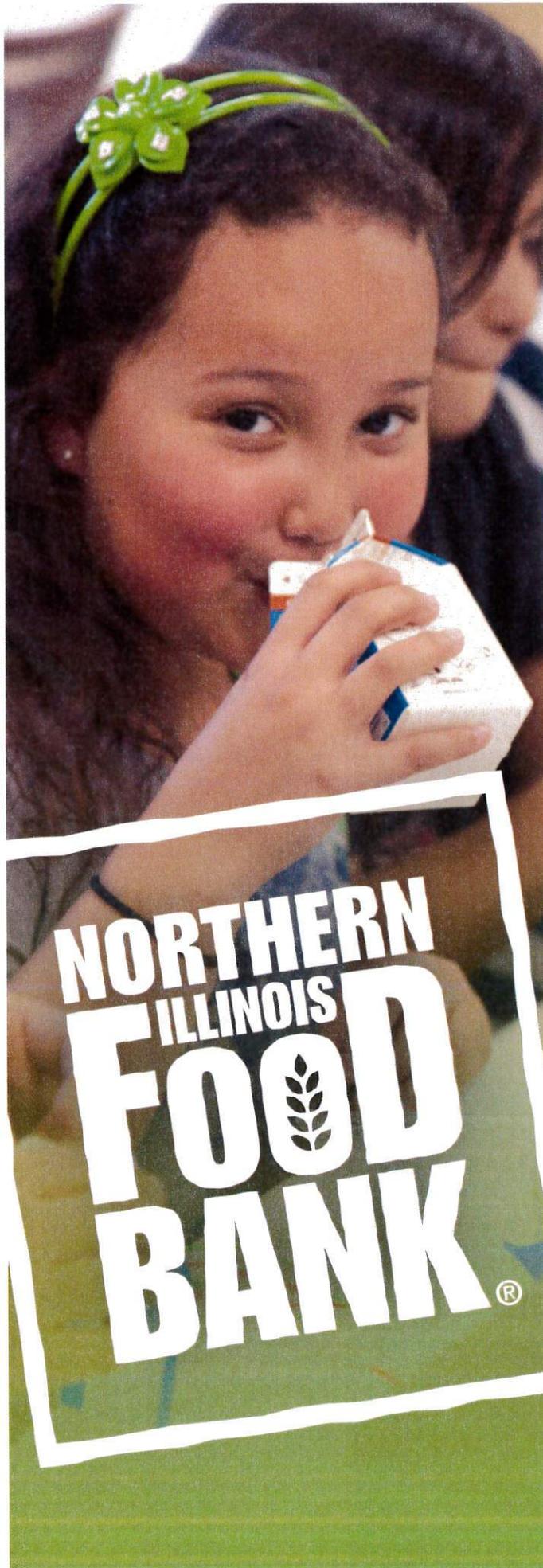
Families that do not have adequate resources to utilize local food pantries or aren't eligible for other nutrition assistance programs to meet their nutritional needs may be invited to participate.

I'm ready for more information!

Contact Amy Dyer, Nutrition Program Manager at 630-443-6910 ext. 143, or by email at adyer@northernillfoodbank.org.

Feeding Our Hungry Neighbors

WWW.SOLVEHUNGERTODAY.ORG



After-School Food for Kids

Looking for snacks or suppers for youth in your afterschool program? During the 2014-15 school year, an average of nearly 6,000 kids at 155 different sites enjoyed after-school snacks or a cold supper through the Northern Illinois Food Bank's Child Nutrition Program. That's over 699,000 meals served!

How does it work?

Participating sites can receive a cold supper or snack for their youth. The snack typically includes two components while supper is a full meal. The meals are delivered to your site once or twice each week. It's important to us that your kids have balanced meals so we include whole grains and fresh fruits and vegetables when possible. Each meal meets the USDA meal guidelines.

What's the cost?

Free! CACFP (Child and Adult Care Feeding Program) is an after-school meal program funded by the USDA and administered by the Illinois State Board of Education. Northern Illinois Food Bank sponsors the program and gets reimbursed for meals served to children at approved sites. Participating after-school programs work closely with Food Bank staff to complete training and documentation.

How do we qualify?

If your site is a public or non-profit group that offers enrichment activities for kids and is in a low-income area, your site may be eligible. Contact us to find out if your program qualifies and for more information on how to start an after school feeding program.

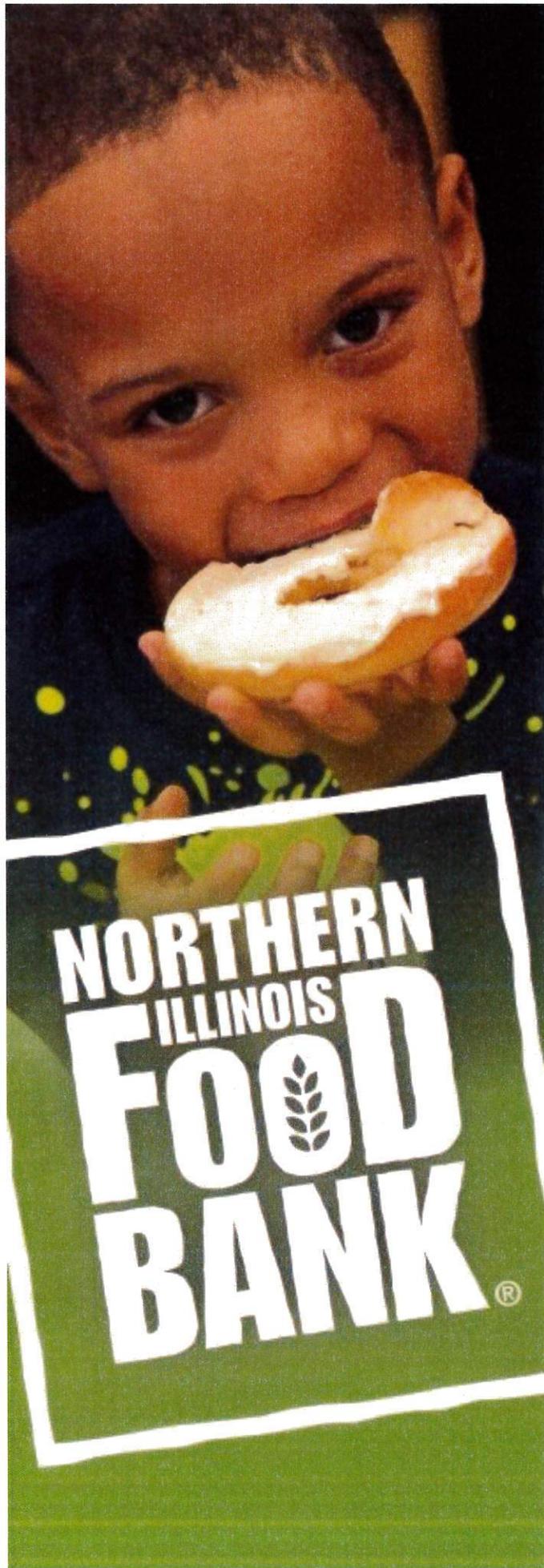
I'm ready for more information!

Contact Tracy Kelsey, Child Nutrition Program Manager at 630-443-6910 ext. 152, or by email at tkelsey@northernilfoodbank.org.

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Summer Food for Kids

Looking for breakfast, lunch, or snacks for youth in your summer program? Last year, an average of 4,534 kids at 99 different sites daily enjoyed afterschool snacks or a cold supper through the Northern Illinois Food Bank's Child Nutrition Program. That's more than 272,000 meals served!

How does it work?

Participating sites can receive a breakfast, lunch, or snack for their youth. The meals are delivered to your site on a daily basis. It's important to us that your kids have balanced meals so we include whole grains and fresh fruits and vegetables when possible. Each meal meets the USDA meal guidelines.

What's the cost?

Free! SFSP (Summer Food Service Program) is a summer meal program funded by the USDA and administered by the Illinois State Board of Education. Northern Illinois Food Bank sponsors the program and gets reimbursed for serving meals to children at approved sites. Participating programs work closely with Food Bank staff to complete training and documentation.

How do we qualify?

If your site is a public or non-profit group and is in a low-income area, your site may be eligible. Contact us to find out if your program qualifies and for more information on how to start a summer feeding program.

I'm ready for more information!

Contact Tracy Kelsey, Child Nutrition Program Manager at 630-443-6910 ext. 152, or by email at tkelsey@northernilfoodbank.org.

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HUNGER IN AMERICA 2014 STUDY:

A SNAPSHOT OF THE HUNGRY NEIGHBORS SERVED IN NORTHERN ILLINOIS FOOD BANK'S 13-COUNTY SERVICE AREA



▶ TOUGH CHOICES

-  **77%** of households had to choose between paying for food and utilities in the past 12 months
-  **69%** of households had to choose between paying for food and transportation in the past 12 months
-  **62%** of households had to choose between paying for food and medicine/medical care in the past 12 months
-  **62%** of households had to choose between paying for food and housing in the past 12 months

▶ EMPLOYMENT

77%  of households have a member that has worked for pay in the last 12 months

▶ NUMBER OF PEOPLE SERVED

1 in 7

People in northern Illinois rely on Northern Illinois Food Bank and its network of community feeding programs



71,500

Different people are served weekly by Northern Illinois Food Bank

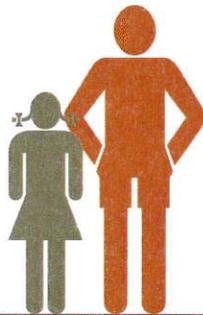
On average, our hungry neighbors visit our feeding programs

8 times per year

▶ AGE

36%

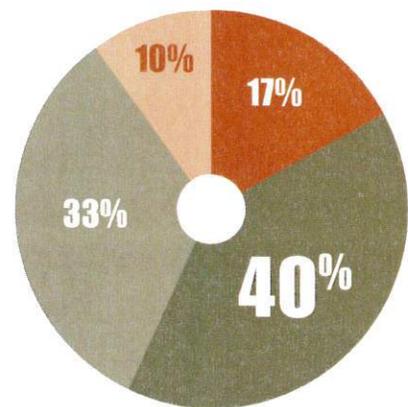
are children under age 18



9%

are age 60 and older

▶ ETHNICITY



-  White
-  Hispanic or Latino
-  Black or African-American
-  Other

▶ HEALTH

53% of households report at least one member with high blood pressure

26% of households report at least one member with diabetes



▶ EDUCATION



78% of our hungry neighbors have a high school diploma or general equivalency diploma (GED)

30% of our hungry neighbors have some post-high-school education (including a business/trade/technical degree, some college or a four-year degree)

▶ **LEARN MORE AT WWW.SOLVETHUNGERTODAY.ORG**

