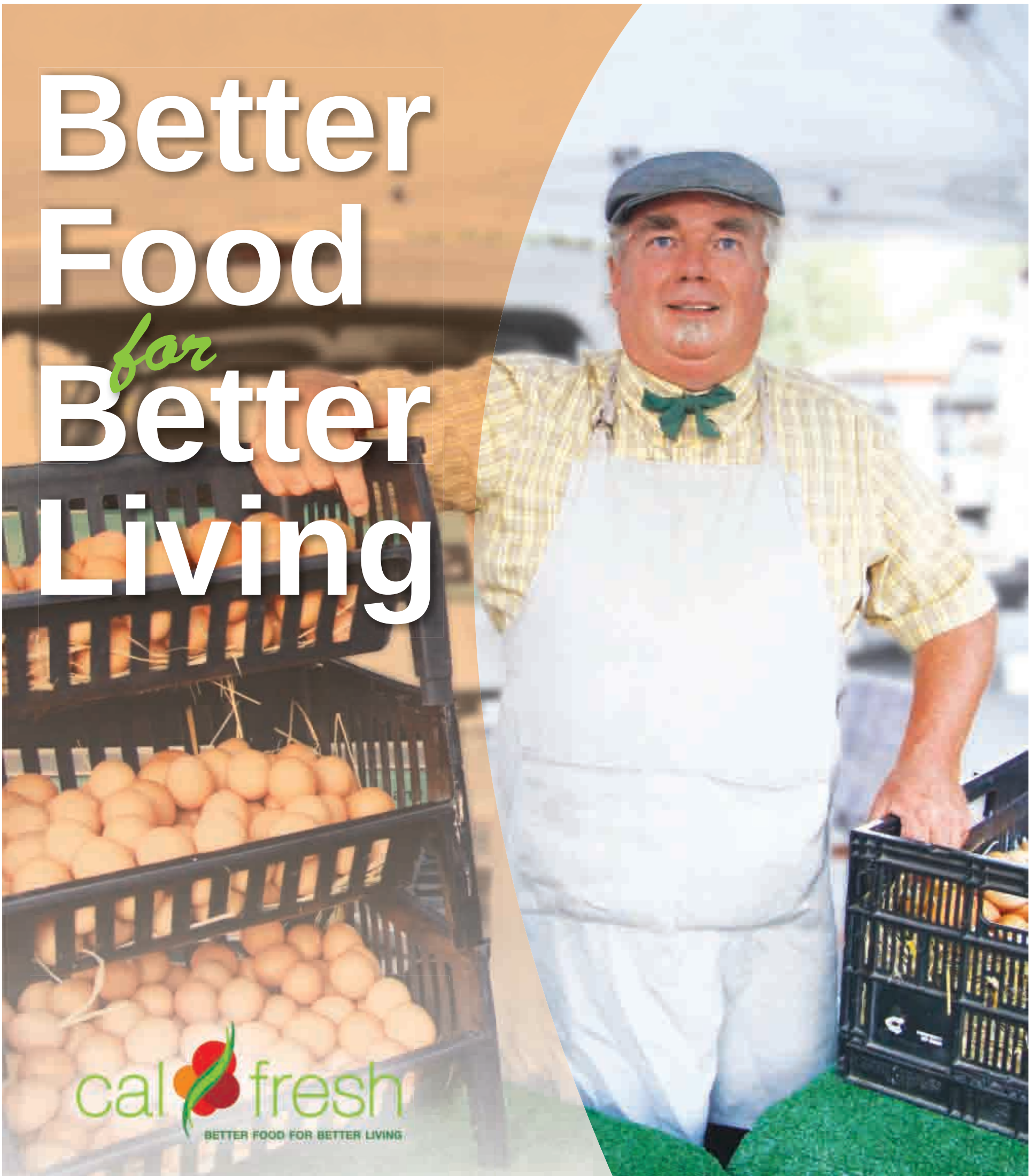




Better Food *for* Better Living

cal  fresh
BETTER FOOD FOR BETTER LIVING

A HEALTHIER CALIFORNIA

CalFresh emphasizes nutrition for low-income families and expanded business for local farmers

CalFresh is a supplemental food program designed to increase access to nutritious food for low-income individuals and families in California. Benefits can be used to purchase food and seeds for growing food at participating grocery stores and markets. The program emphasizes the importance of California's ties to agriculture and a diet rich in fresh produce—hence the name, CalFresh.

“Low-income families have to cut their budget in any way they can, and they often do that by buying food that is of poor quality or nutritional value,” said Deanna Abrahamian, who has worked with the Department of Employment and Social Services of Butte County for nearly nine years. “The CalFresh program allows families to supplement their food budget. As a result, they can focus on buying foods of better quality.”

SNAP (Supplemental Nutrition Assistance Program) is the federal equivalent of CalFresh. SNAP, in various forms, has helped families put food on the table since 1939 and provides funding for CalFresh. Though the program serves more than 3 million Californians, less than half of eligible state residents are currently enrolled. The discrepancy could be due in part to a long-running stigma associated with government assistance, Abrahamian said.

“The stigma is associated with the inaccurate perception that recipients are not working or choosing to have the government support them,” she said. “I think there are a lot of misconceptions as far as what CalFresh can buy and who is receiving the benefits. Program participants often work, or many are disabled or elderly and cannot work. CalFresh can't be used to buy things like tobacco or alcohol and it has no cash value because you can't get change back from your Electronic Benefits Card.”

“WHEN FAMILIES HAVE CALFRESH AS A SUPPLEMENT, THEY USE THAT RESOURCE ONLY FOR FOOD, SO THEY CAN FOCUS ON BUYING FOODS OF BETTER QUALITY FOR THEIR FAMILIES.”

The Electronic Benefits Card (EBT) also represents a significant change from the old, coupon-based system. CalFresh funds are distributed through



EBT cards—which look just like a credit or debit card and can be used at grocery stores and farmers' markets in Chico and Red Bluff. At farmers' markets, simply swipe the card once at the Event Headquarters Booth for the desired amount. The market will then provide specially designed scrip tokens, worth one dollar each, which are accepted at individual vendor booths where food is sold.

And as CalFresh expands access to healthy, locally grown produce, Butte and Tehama County farmers expand their customer base to those who ordinarily wouldn't shop at a farmer's market.

“When we buy food locally, we support our North State economy,” Abrahamian said. “That would include supporting farmers, grocery stores, food-industry workers and everyone who earns a living within that chain. Currently, our economy is poor and many people just don't have much money to spend. When people use CalFresh funds it does more than stock their pantries—it also supports all the individuals and businesses producing and selling food.”

The stories to follow provide examples of real people who have benefited from CalFresh—both those who have sought and received help during difficult times and the farmers who have expanded their business as a result.

CALFRESH MYTHS & FACTS

myth

CalFresh benefits are only for families with children.

fact

CalFresh benefits are for eligible individuals as well as families.

myth

You have to go to the county office on an ongoing basis to keep receiving benefits.

fact

You do not need to go into the county office to continue receiving benefits. You can get benefits for up to one year before you will be asked to recertify your continuing eligibility.

myth

CalFresh benefits are stamps or coupons that you must tear off and redeem in the checkout line.

fact

While CalFresh benefits used to come in coupon books, today they are distributed through a plastic card that looks and works like a debit card in the grocery store.

myth

You must go to the county office to apply for and receive CalFresh benefits.

fact

You can apply for CalFresh benefits online at www.C4yourself.com or you can request an application from the county in which you reside be mailed to you. The county will contact you for an interview either by phone or in person.

myth

I can only use CalFresh benefits to buy food at a grocery store.

fact

You can use CalFresh to buy food, seeds or plant starts at markets, grocery stores, and farmer's markets that accept CalFresh Electronic Benefit Cards.

myth

College students do not qualify for CalFresh.

fact

The CalFresh program does have specific eligibility rules for college students. The criteria allow for many students to be eligible for CalFresh benefits, including students who work, have children and students receiving certain types of financial aid.

TAKING A HELPING HAND

*A young Chicoan looks to
CalFresh in tough financial times*



24-year old Chicoan Ashley Ware has a lot going for her—she has a seven-month old daughter, a beautiful home, plans to enroll in a nursing program in the fall and a date scheduled to marry her longtime boyfriend next year. Her boyfriend works full-time, and though Ware is between jobs, she has maintained stable employment the last several years.

But in a difficult economy, even a smart, ambitious and engaging young woman like Ware can fall on tough times. Not so long ago, she and her boyfriend were overwhelmed by monthly bills.

“We had reached the point to where we could barely make month-to-month with what we had, and food was a big factor in that,” Ware said during a recent interview.

They turned to CalFresh to put food on the table despite initial misgivings.

“I was hesitant [to enroll] at first, but when we found out we wouldn’t be able to pay our bills the next month, we started looking for whatever help we could find,” Ware said.

Though the change wasn’t immediate, the couple became encouraged to eat more healthful meals after receiving CalFresh benefits—they prepared more food at home, avoided processed foods and began incorporating more fresh produce

into their diets. And with their financial burden eased, they were able to save enough money to improve their living situation.

The couple moved from a noisy apartment near the train tracks in the south campus neighborhood and into a home

“WE HAD REACHED THE POINT TO WHERE WE COULD BARELY MAKE MONTH-TO-MONTH WITH WHAT WE HAD, AND FOOD WAS A BIG FACTOR IN THAT.”

in east Chico. For Ware, she considers it the ideal situation—not only did CalFresh provide food when they needed it most, but the program allowed them to begin growing food of their own with plant starts purchased with their EBT card.

“It helped us into a better house and out of college neighborhood,” Ware said. “We’ve made the house our own. We’ve laid grass down and we’re planting a garden and growing our own vegetables.”

And with a seven-month old daughter, providing good food has become increasingly important for the family.

“As I’ve gotten older, I’ve learned I need to make smarter choices, especially for my child,” she said.

Ware urges others in her situation—those young, working families who periodically struggle to get by—to at least look into applying for CalFresh benefits.

“There are people out there actually trying to do better for themselves and their families and they don’t look for the help they need,” she said. “Some people need it, and sometimes they’re too proud to take it.”

ELIGIBILITY

WHO QUALIFIES FOR CALFRESH BENEFITS?

If you are earning the same or below the amount listed in this chart, you could be eligible for CalFresh benefits:

1	HOUSEHOLD MEMBER: \$1,180 maximum gross monthly income
2	HOUSEHOLD MEMBERS: \$1,594 maximum gross monthly income
3	HOUSEHOLD MEMBERS: \$2,008 maximum gross monthly income
4	HOUSEHOLD MEMBERS: \$2,422 maximum gross monthly income
5	HOUSEHOLD MEMBERS: \$2,836 maximum gross monthly income
6	HOUSEHOLD MEMBERS: \$3,249 maximum gross monthly income
7	HOUSEHOLD MEMBERS: \$3,663 maximum gross monthly income
8	HOUSEHOLD MEMBERS: \$4,077 maximum gross monthly income

COLLEGE STUDENTS

To qualify for CalFresh benefits, students aged 18 to 49 enrolled half-time or more must meet one of the following criteria:

- Working 20 or more hours a week.
- Approved for state or federally-funded work study for the current term.
- Have parental responsibility for a child under age six (or under age 12 without childcare).
- Be a recipient of CalWORKS.

THE FRONT LINE OF HUNGER

*Persian Gulf veteran turns to
CalFresh to help feed his family*

Many Americans are struggling through dismal economic conditions where putting food on the table can't be taken for granted. 36-year old Dale Coker of Red Bluff is no exception.

Coker has been on and off CalFresh benefits since 2006, when he and his ex-wife could not find consistent work to support their first child. The divorced father of three was born and raised in Colusa and served in the U.S. Navy during the Persian Gulf War. He suffered a crushed vertebra while working as a seaman and engineman for two different vessels. Now he lives in constant pain.

With assistance from the California Department of Vocational Rehabilitation, he has completed four semesters of coursework at Shasta College, working toward a degree in office administration. He hopes for an office job in a physical therapy facility and has an eye on additional schooling in the medical field.

Following his divorce, Coker applied again for the CalFresh program in September 2010. Participants receive an EBT card that looks much like a debit or credit onto which benefits are transferred every month, he explained.

"It's a lot better than the old method," Coker said of the old coupon-based system.

He uses about a hundred dollars to "get the deals" on diet staples like peanut butter, cheeses, meats, frozen vegetables and nuts. He allocates the rest to purchase the day-to-day food items his family needs throughout the month, like bread and milk.

Despite the difficulties he has encountered, Coker is thankful for having half-custody of his children--an opportunity he acknowledges is not available to all divorced fathers.

"If I didn't have that, I wouldn't have as much motivation to try to become financially stable," he said.

Programs like CalFresh are one way we can make sure our veterans are taken care of when they need a hand.

And, even though Coker has served our country in the Navy, he still wants to give back.

"With all the help the government has given me, I would like to give back," he said. When I have the money, I'd like to donate to the state and county organizations that help people, because there are always going to be families in need."

**"I'D LIKE TO DONATE TO
THE STATE AND COUNTY
ORGANIZATIONS THAT HELP
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ARE ALWAYS GOING TO BE
FAMILIES IN NEED."**



HUNGER IN THE NORTH STATE

THE FOLLOWING FIGURES ILLUSTRATE HOW MANY ELLIGIBLE CITIZENS OF BUTTE AND TEHAMA COUNTIES AREN'T RECEIVING CALFRESH BENEFITS. THOUSANDS OF FAMILIES AREN'T SEEKING FOOD ASSISTANCE, A MOVE THAT WOULD PUT FOOD ON THEIR TABLE AND GENERATE MILLIONS OF DOLLARS FOR THE LOCAL ECONOMY.

BUTTE COUNTY:

- Total population: 220,337
- Population in poverty: 44,569
- Income-eligible individuals: 49,320
- Income-eligible non-participants: 29,553
- Additional economic activity generated will full participation: \$60,319,787 per year

TEHAMA COUNTY:

- Total population: 61,550
- Population in poverty: 10,009
- Income-eligible individuals: 10,348
- Income-eligible non-participants: 4,376
- Additional economic activity generated will full participation: \$16,617,178

* Data collected from the 2010 California Food Policy Advocates Food Insecurity Profile.

CalFresh urges
Butte and Tehama County
residents in need to
APPLY FOR BENEFITS
—the sooner you apply, the
sooner fresh, wholesome
meals will be available
for your family.

HELP NOW, HOPE FOR THE FUTURE

Linda Hanson never imagined she'd need government assistance. The professional, articulate, 52-year-old Army veteran and mother of two worked hard all her life, always had a job and was careful with her money. She and her husband owned a construction company and three houses. Then the real estate bubble burst, sending shock waves throughout the economy and driving many contractors out of business.

When their company failed, the Hansons lost their homes. Financial difficulties exacerbated an already failing marriage—when her husband left, Hanson found herself unemployed with two children to raise on her own.

“MANY WOMEN ARE A DIVORCE AWAY FROM BEING ON WELFARE, OR HOMELESS... YOU HAVE TO LOOK TO THE FUTURE AND KEEP TRYING.”

Despite skills like operating heavy equipment, working on ships, and clerical and office experience, finding a job proved difficult for a middle-aged, formerly self-employed mother. She had savings, but when it ran out and credit cards were maxed out, she faced the reality of not being able to feed her family.

“I just ran out of money,” Hanson said. “I had to find some way to supplement the little bit of income I had.”

Hanson began receiving CalFresh in April 2011. She has worked a variety of temporary jobs and is hopeful that one will become perma-

nent. She currently works part-time for an olive-processing plant in Corning and is gaining experience at the Social Services office in Red Bluff as part of her cash assistance program requirements, but the income is still not enough. The CalFresh benefits have made all the difference.

“At least I know I’m able feed my kids and we aren’t going starve to death,” she said. “If it wasn’t for the program, we would go hungry. We might be living under a bridge.”

Even with the assistance, she still has to be frugal. She buys the ingredients and prepares her family’s meals. They rarely, if ever, eat out.

“It’s not a lot, but if you budget properly it is enough,” said Hanson.

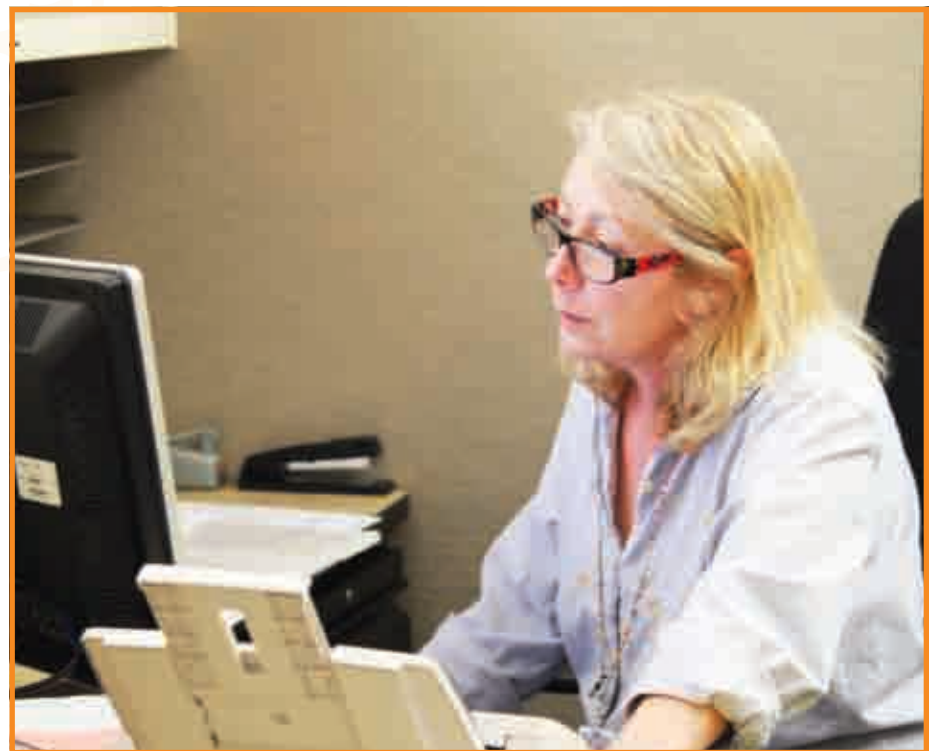
She admits that some people abuse the system, but believes many more honest and often hard-working people use the program to help bridge the gap during tough times. She encourages people to take advantage of the benefits or at least apply and see if they qualify.

“There’s no need for people to go hungry. It can be a frustrating process, but the staff is great. They walk you through the process and make sure all your paperwork is in order,” said Hanson.

The benefits aren’t meant to be permanent, so Hanson is hopeful she will find full-time work soon.

“Many women are a divorce away from being on welfare, or homeless,” said Hanson. “You have to look to the future and keep trying.”

52-year old single mother makes ends meet with CalFresh



EXPEDITED SERVICES

THE CALFRESH PROGRAM OFFERS EXPEDITED SERVICES FOR SITUATIONS IN WHICH A FAMILY HAS AN URGENT NEED FOR BENEFITS. You may receive expedited services in which payments are rushed to you by the third calendar day after filing your application. If you feel you have an urgent need for food, apply right away and make a note on your application.

FAMILIES MAY QUALIFY FOR EXPEDITED SERVICES IF:

- Your combined gross monthly income and liquid resources are less than your total rent/mortgage and utilities.
- Your gross monthly income is less than \$150 and your total household liquid resources are \$100 or less.
- You are a migrant or seasonal farm worker who is destitute and have liquid resources of \$100 or less.



FREQUENTLY ASKED QUESTIONS

Question and Answer from a CalFresh program expert

HOW WILL I RECEIVE AND USE MY CALFRESH BENEFITS?

Once you have been approved to receive benefits, the county office will give you an Electronic Benefits Transfer (EBT) card. Each month, your EBT account is credited with your benefits. Every time you use the card, the amount you spend is debited from your account—upon completion of your transaction you will receive a receipt that shows your CalFresh Balance.

WHAT CAN I BUY WITH MY CALFRESH BENEFITS?

CalFresh is used to purchase food for yourself and your family. You may also purchase plants and seeds that will produce food.

WHAT CAN'T I BUY?

CalFresh cannot be used to buy pre-prepared foods (such as hot deli foods), pet food, vitamins or medications, alcohol or tobacco products.

WHERE CAN I SHOP?

Almost all large grocery stores and most small convenience stores accept EBT cards. You can use your EBT card at many farmer's markets as well. Grocery stores and convenience stores must sell a variety of foods in order to be authorized to accept California's (EBT) card. During the month, you use your card to purchase food at authorized grocery stores and markets. Authorized stores will display a poster or sign that reads: "We Accept EBT" or "We Accept CalFresh Benefits."

WHAT IS THE AMOUNT OF CALFRESH BENEFITS I WILL RECEIVE?

The amount of CalFresh benefits a person or family can receive is based on their family size and income, with the maximum amount modeled on the U.S. Department of Agriculture's

(USDA) Thrifty Food Plan. The plan estimates how much it costs to provide a household with nutritious, low-cost meals. The average family size is 2.5, and the average amount of CalFresh benefits received for this household size is \$250 per month. This amount can vary based on the size and income of the household; the maximum amount allowable for an individual is \$200 per month.

CAN PEOPLE WHO OWN PROPERTY SUCH AS HOMES, CARS, SAVINGS OR RETIREMENT ACCOUNTS GET CALFRESH?

Yes, these assets are not considered when determining your eligibility for CalFresh.

HOW LONG CAN I RECEIVE CALFRESH BENEFITS?

CalFresh does not have a time limit. As long as you meet program requirements and complete a yearly recertification, CalFresh benefits will continue as long as you need them.

HOW HARD IS IT TO APPLY?

It is not hard to apply for CalFresh benefits—you can apply in person, online, or through the mail (see back page for contact information and a complete list of required records).

CAN I APPLY FOR SOMEONE ELSE?

If appointed as an authorized representative, you may contact the agency, attend interviews, complete forms, provide documentation or receive food benefits for someone else. An authorized representative can be a friend, relative, person with power of attorney or a court-appointed individual. To be appointed as an authorized representative, the client must request it or you must have a legal power of attorney.

WHAT IF I DON'T SPEAK ENGLISH?

The County can provide you with an interpreter or you can bring an interpreter of your own preference.



*Maria Gonzalez,
Eligibility Specialist
with Butte County
Dept. of Social Services*



CALFRESH HELPS LOCAL FARMERS

Kathy and James of Julia's Fruit Stand are expanding their market with help from CalFresh

In 2001, Kathy Brandt was coaching woman's basketball at Chico State and her husband James was working on the family farm when they committed to opening a local fresh fruit and produce stand.

"We decided we would call the stand Julia's and put what money we could make aside in a college fund for her," Kathy said of her daughter. "We really didn't know what we were doing, but we decided to go for it."

But the Brandts are no strangers to the farming business, having come from several generations of farmers on both sides of the family. They look to continue the tradition through their three children—Julia, Jayne and Jordan—and by selling at both Red Bluff and Chico farmers' markets.

"IT'S GREAT FOR FAMILIES TO HAVE ACCESS TO HEALTHY FOODS AND FARM-FRESH PRODUCE. IT'S A GOOD PROGRAM."

Julia's Fruit Stand showed early signs of bountiful harvest, beginning with five acres of fruit trees the first year and adding five more the next. Then, through the advice of a relative in the Bay Area, Julia's caught a break in the niche market of heirloom tomatoes.

"My husband's sister suggested that we plant heirloom tomatoes, because they were fetching a good price in the Bay Area," Kathy said. "So, we planted them. But no one in Tehama County wanted a tomato that wasn't red. So, the next year we just started giving them away, saying, 'Try this.'"

After five years of exposing visitors and locals to their unique tomatoes, Brandt says that their stand is now best known for their heirlooms and the fact that their family picks the fruit to be sold at their thriving stand every day.

Expanding into farmers' markets already broadened Julia's clientele base, but thanks to the CalFresh EBT program—which is now accepted at Red Bluff and Chico farmers' markets—families that otherwise wouldn't have access to locally grown, farm-fresh produce now will.

"This is the first year that we are accepting EBT at the markets and I think it is a good for the people," Kathy said. "It's a great for families to have access to healthy foods and farm-fresh produce. It's a good program."

Even though recent state and nationwide economic struggles have challenged many farmers in their shoes, Julia's Fruit Stand remains stable primarily through eyeing the prices of their competition, Kathy said, but they will get a boost from the acceptance of EBT cards.



And so the Brandts will continue to work hard seven days a week to provide good, wholesome food for all members of the community, hoping for a bright future for Julia's Fruit Stand and their children.

"One of the main reasons we work so hard at this is so that our children grow up having a place to work and develop a strong work ethic," Kathy said. "That is very important to us."



A VIRTUOUS CYCLE

The local farmers' markets are known for increasing access to fresh, locally-grown foods, but less-recognized is how valuable these markets are for the local economy. The weekly farmers' markets help grow and connect our urban and rural economies, and by introducing EBT-enabled sales at the markets, additional dollars begin to circulate locally. CalFresh revenue helps contribute to a virtuous cycle, whereby we all benefit—new EBT customers make purchases directly from local growers which increases their sales,

successful vendors help build a thriving market which attracts customers, the business community benefits from the increased foot traffic the weekly markets generate and each dollar spent locally boosts local economic goods and services, employment and tax revenue.

— Heather Keag, Executive Director of the Downtown Chico Business Association

HOW TO APPLY

- You may request an application for CalFresh by phone, online, in person, by fax, or by mail from your county office

- One adult household member or authorized representative must sign the application for CalFresh benefits under penalty of perjury.
- Complete as much of your application as you can. Your name, address and signature are necessary on the application to be accepted by the local CalFresh office.

- When your application has been turned in, your local CalFresh office will set up an interview.

PLANTING THE SEEDS

CalFresh benefits aren't just limited to the food available at grocery stores and farmers' markets—beneficiaries can also use their EBT cards to buy seeds and plant starts to grow their own food in their backyards. There's no better way to ensure the food on the family table is healthy and wholesome than to plant and pull it yourself.

What should I have when I apply?

- Identification: you may bring a driver's license or an I.D. card or a health card or other identification document.
- Social Security numbers: be ready to give your number and a number for all who live in your home and have one.
- For non-U.S. citizens: bring a resident alien card or other proof of immigration status.

You may also need these:

- Proof of income: bring pay stubs, child support orders and benefit statements.
- Proof of expenses: bring rent receipt or mortgage statement, utility bills (telephone, heat, gas/electricity and water/sewage/garbage), child care receipts, child support payments, and proof of other expenses.



BUTTE COUNTY

Chico

ADDRESS: 2445 Carmichael Drive
HOURS: Monday - Friday, 7:30 a.m. to 5 p.m.
PHONE: (530) 879-3845 or 1(800) 499-9189
FAX: (530) 879-3483
ONLINE APPLICATION: www.C4Yourself.com

Oroville

ADDRESS: 78 Table Mountain Blvd
HOURS: Monday - Friday, 7:30 a.m. to 5 p.m.
PHONE: (530) 538-7711 or 1(800) 499-9189
FAX: (530) 538-6918
ONLINE APPLICATION: www.C4Yourself.com

TEHAMA COUNTY

Red Bluff

ADDRESS: 310 South Main Street, PO Box 1515
HOURS: Monday - Friday, 7:30 a.m. to 5 p.m.
PHONE: (530) 527-1911
FAX: (530) 527-5410
WEBSITE: www.tcdss.org
ONLINE APPLICATION: www.C4Yourself.com

Corning

ADDRESS: 275 Solano Street
HOURS: Monday - Friday, 7:30 a.m. to 5 p.m.
PHONE: (530) 824-9182
FAX: (530) 824-6312
WEBSITE: www.tcdss.org
ONLINE APPLICATION: www.C4Yourself.com