



A Guide to SNAP/EBT at Farmers' Markets in North Carolina

Steps, Best Practices, and Resources

January, 2013



Moore County Farmers Markets NOW ACCEPTING SNAP/EBT

For a limited time, receive 50¢ for every \$1 you spend at the market. If you use \$10 of your SNAP benefits, you'll receive \$15 in Farmers Market Coins

Farmers Market Locations:

Days	Time	Location
Mondays	2-5:30 pm	FirstHealth Center for Health & Fitness - Pinehurst
Thursdays	9am-1pm	Morganton Rd Armory Sports Complex
Saturdays	8am-Noon	Downtown Southern Pines

April—October (Pinehurst), Year-round (Morganton), April—October (Southern Pines)

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For more information on this guide, please contact:

Kat Bawden

bawdenka@live.unc.edu

HOW TO USE THIS GUIDE

This guide explains the process of implementing a system to redeem Supplemental Nutrition Assistance Program/Electronic Benefit Transfer cards at farmers' markets in North Carolina, as well as how to best promote SNAP/EBT access to customers and sustain the system over time. This guide is designed to give a realistic picture of what establishing, promoting, and sustaining an SNAP/EBT redemption system entails, outline the pros and cons of different systems and their costs, and provide case examples from markets in North Carolina, and state-specific resources and contacts. The guide is aimed at farmers' market managers, farmers' market organizers, interested community members, and providers of technical assistance to farmers' markets in North Carolina.

The information and strategies in this guide originate from conversations with farmers' market managers and organizers, public health professionals in the public and non-profit sectors, and food justice advocates in the state. Additionally, information from policy briefs and other farmers' market guides have been incorporated into this guide.

While this guide outlines a series of steps for establishing a SNAP/EBT system at farmers' markets, it will be most useful to review all steps before taking any action. This will help the reader understand the stage a farmers' market is in and what needs to be accomplished before moving forward.

Please note that throughout the guide, the words "farmers' market" and "market" will be used interchangeably, as will "SNAP/EBT system," "SNAP/EBT redemption system," and "SNAP/EBT access."



OVERVIEW: SNAP/EBT AT FARMERS' MARKETS

Our food environment – which includes stores, restaurants, food prices, and community characteristics – influences how we eat. When fresh produce is not available in our food environment, not only are we less likely to eat fresh produce, we're less likely to be interested in eating it or know how to cook it (1, 2). Farmers' markets can help contribute to a richer food environment by serving as a location for direct purchase of fruits and vegetables, especially in areas with lower access to healthy food.

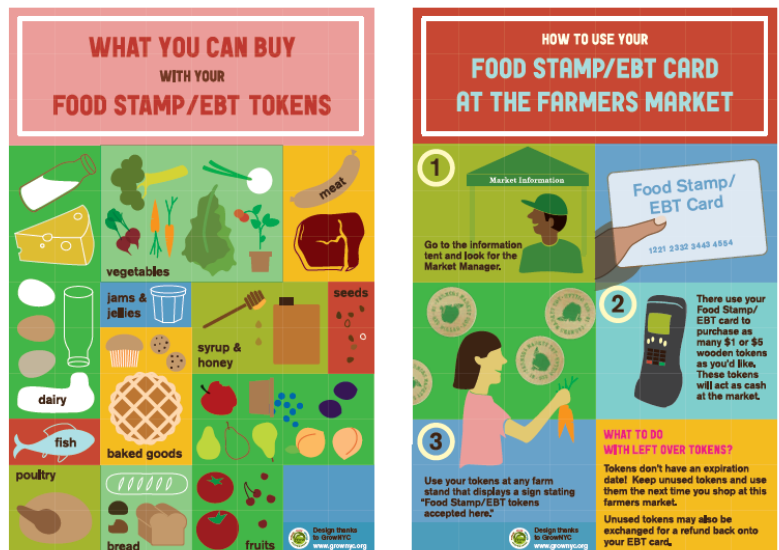
In this way, implementing SNAP/EBT (formerly known as food stamps) systems at farmers' markets allows farmers' markets to play an important role in increasing access to fresh produce for community members from all income levels (3). Additionally, farmers' markets often serve as community centers where customers learn about cooking, nutrition, and farming, while interacting with other members of the community.

Welcoming SNAP/EBT customers can mean more business for farmers, which means more consumer dollars and jobs remain in the community. For every dollar spent at a farmers' market, it's estimated that 50 to 60 cents stays in the community (4, 5). For every dollar spent at a retail grocery store, only 10 to 20 cents stay in the community (4, 5).

When SNAP benefits were still paper Food Stamps, they were easily accepted as payment at farmers' markets. Vendors collected the paper coupons as payment and were reimbursed by the United States

Department of Agriculture (USDA). As states transitioned to SNAP/EBT cards in the early 2000s, most farmers' markets were unable to accept this new electronic payment system, as they were cash and check only operations. Subsequently, SNAP redemption at markets decreased dramatically, and 2007 marked the lowest redemption of SNAP benefits at farmers' markets since Food Stamps began.

Since 2007, farmers' markets have been catching up to the change in technology, and the percentage of federal nutrition assistance benefits spent at farmers' markets increases annually. According to the USDA, from 2006 to 2010, there was a 263% increase in the number of farmers' markets that accepted SNAP/EBT nationwide, and a 49% increase in SNAP/EBT redemptions at farmers' markets during that time (4). The Farmers' Market Coalition reports that SNAP participants redeemed almost \$11.7 million in benefits at farmers' markets nationwide in 2011, increasing by \$4 million from the year before (4).



North Carolina mirrors the national trends. According to USDA Food and Nutrition Services (FNS), SNAP/EBT participants redeemed \$88,680 in benefits at farmers' markets in North Carolina from 2010 to 2011 (4). This marked a 50% increase from 2009 (4).

However, only about 30 out of the 217 farmers' markets in the state, or roughly 14%, currently accept SNAP/EBT benefits (4). SNAP benefits redeemed at farmers' markets still comprise less than 1% of all SNAP benefits used nationwide, and only 0.004% of benefits are redeemed at farmers' markets in North Carolina (4).

Farmers' markets often face barriers to accepting SNAP/EBT. While many markets find accepting SNAP/EBT to be a simple process, it can be cumbersome for smaller markets and markets in rural and low-resource areas. Unlike grocery stores and gas stations, farmers' markets often do not operate in an environment that easily supports an electronic redemption system, which requires electricity for a wireless Internet connection, a landline phone, or a wireless cell phone signal.

Farmers' markets that have SNAP/EBT systems often have difficulties attracting SNAP/EBT customers, as markets are not always accessible or welcoming to SNAP/EBT customers. Price, location, transportation, social dynamics, language barriers, physical accessibility, market layout, food preference, and cooking knowledge are potential barriers to SNAP/EBT customers shopping at a farmers' market (5).

Establishing and sustaining SNAP/EBT access at a farmers' market takes time, adequate infrastructure, and effective partnerships. Initially, it may take time for vendors to see additional revenue from SNAP/EBT customers. It's important for market organizers to set realistic expectations for what establishing an SNAP/EBT redemption system will involve and achieve, given the market's capacity and the potential SNAP/EBT customer base.

Farmers' Markets and Other Produce Markets' Eligibility to Accept SNAP/EBT Benefits

USDA defines a farmers' market as "a multi-stall market at which farmer-producers sell agricultural products directly to the general public at a central or fixed location, particularly fresh fruit and vegetables (but also meat products, dairy products, and/or grains)." To be eligible to accept SNAP/EBT benefits as payment, an outdoor produce market (which includes farmers' markets, mobile markets, flea markets, swap meets, etc.) must conform with this definition. Mobile farmers' markets and farm stands may have trouble here. It's important to check with the state USDA office to make sure your market conforms with the definition.

REDEEMING SNAP/EBT BENEFITS AT FARMERS' MARKETS IN NORTH CAROLINA

About the Supplemental Nutrition Assistance Program

SNAP assists eligible individuals and families with the cost of food. (See Table 1 for a list of eligible foods for purchase with SNAP benefits.) SNAP benefits are stored on EBT cards. In 2011, 46 million Americans received SNAP benefits, with an average benefit amount of \$134 per month (6). In North Carolina, as of September, 2011, roughly 1.8 million individuals participated in the SNAP program and over 400,000 children rely on SNAP benefits (6).

How an Individual Receives and Spends SNAP Benefits

An individual applies to receive SNAP benefits through the county Division of Social Services (DSS) office. A county DSS office case manager determines an applicant's eligibility for SNAP and, if eligible, the amount of benefits the client will receive. The case manager establishes an EBT account at a financial institution in the client's name. SNAP benefits are deposited electronically into this account each month. The financial institution mails a plastic EBT card, similar to a debit card, to the SNAP client. The SNAP client activates the card with a personal identification number (PIN).

When paying with the EBT card, the SNAP customer swipes the EBT card at a Point of Sale (POS) terminal (at a commercial store this machine is usually the same as for credit and debit cards) or signs a written form to redeem benefits. When the customer swipes the card at the POS, s/he enters the account PIN number. If the transaction is authorized, the customer's account is debited for the amount of the purchase, which is deposited directly into the bank account of the retailer. The customer receives a copy of the receipt, which also shows the remainder of the balance on his or her EBT card. At a farmers' market, when a SNAP/EBT customer swipes his or her card, the amount is deposited into the bank account of the farmers' market or the individual farmer if he or she accepts SNAP/EBT at his or her stand.

Additional USDA Food and Nutrition Services (FNS) Benefits

The USDA oversees other federal nutrition assistance benefits programs in addition to SNAP. See Table 1 on page 4 for a complete description of these programs. At the time this is written, no other nutrition assistance program stores benefits on EBT cards in North Carolina besides SNAP.



TABLE 1: Comparison of Food and Nutrition Services (FNS) Benefits

Benefit Program	Form	Who is Eligible in NC	Eligible Retailers	Eligible Purchases
Supplemental Nutrition Assistance Program (SNAP)	EBT card	<p>Individuals/households with a gross monthly income of 130% or net monthly income of 100% of the poverty line according to the U.S. Poverty Income Guidelines.</p> <p>In addition, household must have \$2,000 or less in countable resources (such as a bank account) or \$3,250 in non-countable resources if at least one person is at least 60 years old or is disabled.</p>	Anywhere eligible foods can be purchased and SNAP/EBT cards are accepted.	Participants can use their benefits to buy breads and cereals, fruits and vegetables, meats, fish, poultry, dairy products, seeds, and plants which produce food. SNAP benefits cannot be used to purchase alcohol, cigarettes or tobacco, vitamins, medications, hot food or food to be eaten in the store, and non-food household items such as pet foods, soaps, paper products, or baby products.
Supplemental Nutrition Program for Women, Infants, and Children (WIC)	Cash-value vouchers (CVV) in North Carolina. In certain other states, WIC benefits are stored on EBT cards.	<p>WIC is available to pregnant, breast-feeding and postpartum women, as well as infants up to age five.</p> <p>To participate, an individual must have a family income less than 185% of the poverty line according to the U.S. Poverty Income Guidelines. Individuals receiving Medicaid, Work First Families Assistance, Temporary Assistance for Needy Families (TANF), or SNAP automatically meet the income eligibility for WIC.</p> <p>An individual must also be at nutritional risk as determined by a nutritionist or health professional.</p>	<p>Anywhere eligible food can be purchased and WIC CVV are accepted.</p> <p>Currently in NC, WIC CVVs cannot be used at farmers' markets.</p>	Fruits and vegetables (fresh, frozen, or canned), whole-grain bread, brown rice, whole-wheat and soft-corn tortillas, milk, cheese, tofu, peanut butter, eggs, dried or canned beans, fruit and vegetable juices, and soy-based beverages.
WIC Farmers' Market Nutrition Program (WICFMNP)	Paper coupons stamped with a fixed dollar amount.	WIC program participants who are pregnant, breastfeeding, and postpartum, and children ages 3 and 4 are eligible in certain NC counties.	WIC FMNP-authorized farmers' markets.	Fresh North Carolina-grown fruits and vegetables.
Senior Farmers' Market Nutrition Program (SFMNP)	Paper coupons stamped with a fixed dollar amount.	SFMNP is available for low-income seniors in certain NC counties. Generally, this includes individuals who are at least 60 years old with a household income less than 185% of the poverty line, according to the U.S. Poverty Income Guidelines.	FMNP-authorized farmers' markets.	Fresh North Carolina-grown fruits and vegetables.

Cash can never be returned for a purchase with these benefit programs. The contact information for these programs is located in the Resources Section.

Redemption of SNAP/EBT Benefits at Farmers' Markets

There are four main models used by farmers' markets to process SNAP/EBT cards throughout the U.S.

1. **One central SNAP/EBT-only POS device.** This device is situated in a central location at the market and is managed by a market staff member. The market staff member swipes a customer's SNAP/EBT card for a specific amount. Once the card has been swiped, the market staff member gives the customer "scrip" (in the form of wood tokens or paper vouchers) for the dollar amount of benefits swiped. The customer pays vendors with this scrip.

Vendors return the scrip to market staff at the end of the market day. The market staff reimburses vendors for the amount of scrip, usually with a check.

2. **One central POS machine that accepts SNAP/EBT, credit, and debit cards.** Credit and debit cards can be redeemed for scrip or cash. If a market opts for scrip for credit and debit purchases, this scrip must look different than scrip for SNAP benefits. Unlike SNAP purchases, credit and debit customers are not limited in the types of items they can purchase, and they can receive change for purchases.



3. **Each vendor has an individual POS machine.** The vendor swipes a customer's SNAP/EBT card at time of purchase. The purchase is deposited directly in the vendor's bank account. No scrip is used and no change is given.



4. **Manual vouchers and no POS machine.** A market staff member calls the financial institution of a customer's SNAP/EBT card, places a hold on the amount the customer wishes to spend, and gives the customer paper vouchers to spend as scrip. At the end of the day, the vendors give the vouchers received to the market staff who sends them to the financial institution. The financial institution redeems the market staff member who sent them, who then redeems the vendors with a check.

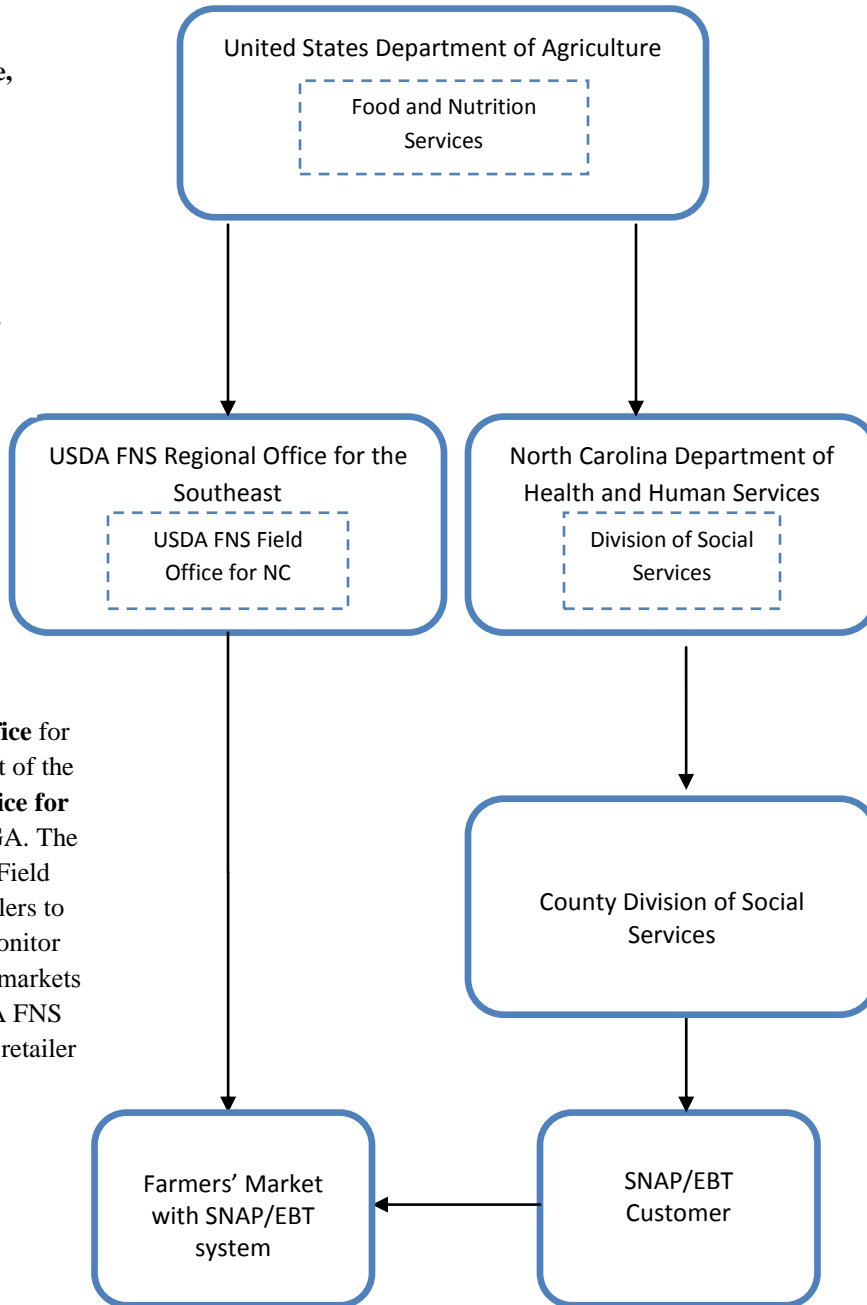
Markets often use combinations of these systems. Markets and vendors should opt for whatever system is the most appropriate for their specific circumstances. The benefits, drawbacks, and costs of different SNAP/EBT redemption systems (as well as newer smart phone systems) will be explained in detail in Step 6: Plan a Redemption System.

ADMINISTRATION AND MANAGEMENT OF SNAP/EBT IN NORTH CAROLINA

The SNAP program is the product of many agencies working together at the federal, state, county, and community levels. Understanding the inter-workings of this program can help market organizers identify which offices to contact about various questions or concerns.

Contact information for these offices is located in the Resources Section.

The **United States Department of Agriculture, Food and Nutrition Services Program (USDA FNS)** funds and manages SNAP, WIC, WICFMNP, and SFMNP. The federal USDA FNS office creates federal policy and provides guidance to states on these policies.



The **USDA FNS Field Office** for North Carolina operates out of the **USDA FNS Regional Office for the Southeast** in Atlanta, GA. The primary role of the FNS Field Office is to authorize retailers to accept SNAP/EBT and monitor their compliance. Farmers' markets apply to the federal USDA FNS office for their SNAP/EBT retailer license.

Funding for SNAP is channeled through the **North Carolina Department of Health and Human Services (DHHS) Division of Social Services (DSS)**. The state DSS office determines policy concerning individuals' eligibility for SNAP benefits. The DHHS Division of Public Health (DPH) has the same role for WIC and WICFMNP, and the Division of Aging has the same role for SFMNP.

In NC, each county's **Division of Social Services** conducts outreach with potential applicants, determines the eligibility of applicants, authorizes and administers SNAP benefits to eligible individuals, and periodically reviews clients' eligibility. State and county DPH have the same role for WIC and WICFMNP.

STEPS FOR IMPLEMENTING A SNAP/EBT REDEMPTION SYSTEM AT FARMERS' MARKETS IN NORTH CAROLINA

STEP 1: CREATE INTEREST AMONG MARKET STAKEHOLDERS

Accepting SNAP/EBT at a farmers' market requires on-going organizational support. Market managers or organizers interested in implementing a SNAP/EBT system should secure a commitment from market stakeholders before embarking on establishing this system. Market stakeholders include vendors, staff, volunteers, and members of any existing boards at the farmers' markets, customers, and any partners.

As a first step, market organizers should hold a meeting of all relevant stakeholders to introduce the idea of accepting SNAP/EBT benefits. In particular, a market's vendors should be engaged at every stage in this process, especially in the beginning. There should be clear communication with vendors about what accepting SNAP/EBT entails, how it can benefit the market, and what vendors will be required to do. Distributing "fact sheets" for vendors that explain the scrip system, restrictions on purchases with SNAP/EBT benefits, and constrictions about change for purchases can help ensure that everyone has up-to-date information. Additionally, it's possible that structured training will be useful or necessary.

Vendors and other stakeholders might be reluctant to accept a new form of payment, and some may not want to participate. Invite a manager or vendors from a market with a successful SNAP/EBT system to explain their experiences (challenges *and* benefits) and answer questions about the system.

Market organizers should plan to regularly check in with vendors and other stakeholders in order to update them on the process, seek input, and address concerns. In addition, it's important for market organizers to set a realistic timeline for implementing a SNAP/EBT system. The timing will depend largely on the market's capacity, but it generally takes a minimum of a month.

Some markets find it useful for participating vendors to sign an agreement about the terms of the SNAP/EBT program at the market. This is another way to ensure that the vendors and SNAP/EBT system manager(s) set clear expectations and agree to fulfill their mutual promises.

Stakeholders and Partners

Stakeholders include individuals who affect or are affected by a farmers' market's operations. **Partners** are individuals and organizations outside of the farmers' market that support the market's efforts and can, in turn, be supported by the market. For a farmers' market, potential partners include anti-hunger organizations, state and local government offices, faith-based organizations, non-profits, and others.

Part of assessing a market's capacity means evaluating support from current partners, as well as investigating other organizations or individuals the market could partner with on SNAP/EBT access. It's never too early to begin contacting other organizations or community members with whom a market can join efforts and share resources.

Examples of partners and strategies for working with them will be discussed in more depth in Step 3: Build Partnerships.

STEP 2: ASSESS THE MARKET'S CAPACITY

Implementing a SNAP/EBT system is an on-going operation with financial and labor costs. From the very beginning, it is necessary for market organizers to assess the market's capacity to take on this system. The market's capacity will determine the appropriate next steps for market organizers to take.

Responsibilities and Tasks

If a market opts for a central POS or smart phone SNAP/EBT redemption system, there should be at least one individual tasked with managing the system during market hours and the bookkeeping after-hours. If each vendor has his or her own POS machine or smart phone device, there should still be one individual tasked with providing technical assistance to vendors during (or outside of) market hours. (Smart phone devices will be discussed in Step 6: Plan a Redemption System.)

Tasks associated with managing one central SNAP/EBT redemption system on a market day include:

- Swiping SNAP/EBT customers' cards (as well as credit and debit cards, if applicable) and giving them scrip to use at the market.
- Interfacing with customers, explaining the SNAP/EBT system, and responding to questions or concerns.
- Gathering scrip from vendors, ensuring all scrip is authentic, calculating how much money each vendor earned in scrip, conducting basic accounting/bookkeeping, and reimbursing vendors for purchases.
- Coordinating with other groups conducting education or outreach with customers (e.g. SNAP pre-enrollment screening, cooking demonstrations, etc.).



Photo courtesy of David Poulos

In addition, someone should be tasked with marketing and promoting the market's SNAP/EBT system. Ongoing tasks associated with the SNAP/EBT system include:

- Managing the finances of the system, collecting vendor fees (if applicable), developing and managing any incentives for customers, such as coupons that double the value of SNAP/EBT benefits (if applicable).
- Developing partnerships with other organizations or businesses.
- Creating signage for the market and promoting the market's SNAP/EBT system during market hours.

- Meaningfully reaching out and engaging SNAP/EBT clients about the market, and promoting the market's SNAP/EBT system at venues such as DSS offices, churches, food banks, clinics, schools, etc.
- Assessing the effectiveness of the SNAP/EBT system for stakeholders and customers.
- Advocating for any necessary changes to make the market more accessible or welcoming to SNAP/EBT customers (such as transportation options, market layout, events, market tours, etc.).

Large markets will usually have one individual who manages the SNAP/EBT system on the market day and does bookkeeping. If funding is tight, an intern or volunteer to help manage the SNAP/EBT system during the market day is a possibility. It's not recommended that a volunteer be in charge of regular bookkeeping and reimbursing vendors, due to the potential workload and need for accountability.

As for gathering scrip from and reimbursing vendors, market organizers should discuss with vendors to plan an appropriate system. The system will depend on how heavy the EBT/SNAP customer use is, as well as when the vendors need their reimbursement (e.g. on market day, within 36 hours of market day, once a month, etc.).

More specific strategies for outreach and promotion are discussed in Step 9: Market and Promote SNAP/EBT Access at the Market.



A Checklist to Assess a Market's Capacity to Manage a SNAP/EBT System

The purpose of this checklist is to assess whether a farmers' market has the basic necessities for running a successful SNAP/EBT system. Having all or even most of these does not mean a market's SNAP/EBT system will automatically be successful. However, this list can help visualize a market's current assets and identify its needs.

Does the market have...

___ Electricity either on- or off-site with which to charge a POS device

___ Dedicated phone line (optional depending on make of POS)

___ Market manager or other individual(s) tasked with overseeing the SNAP/EBT system on market days

___ Individual tasked with managing accounting (could be the same person as above)

___ Market bank account

___ Business license and other documents requires by the FNS application to be a licensed EBT vendor

For more information: <http://www.fns.usda.gov/snap/retailers/application-process.htm>

___ Advisory board or board of directors for the market

___ Vendors who are supportive of an SNAP/EBT system and are willing to be involved throughout the process

___ A market-wide total of at least \$100 in sales each market day

___ Actively engaged organizational partners (e.g. anti-hunger organizations, state/local government offices, faith-based groups, non-profits)

___ Funds for POS machine fees, scrip, and marketing and promotion materials (either through a grant, market revenue, or vendor fees)

___ Local SNAP/EBT customers who are interested in the ability to use their benefits at the market

STEP 3: BUILD PARTNERSHIPS

Accepting SNAP/EBT as a form of payment opens the doors for new partnerships across multiple sectors. Market organizers should identify ways to collaborate and share resources whenever possible. This can help save time and resources while strengthening efforts.

Farmers' market partners can come from all sectors, but initially, market managers should identify agencies that have a common purpose as the market. Below is a list of common partners working with farmers' markets on SNAP/EBT access.



- Other farmers' markets: North Carolina does not have a statewide farmers' market association to provide technical assistance on SNAP/EBT use. Thus, it is up to individual markets to communicate and share resources with each other. (See the Resources Section for North Carolina contacts)
- State or local health and social service agencies, clinics, health educators, social workers
- Community organizations: schools, food banks, advocacy groups, organizations that provide nutrition and cooking classes, YMCA, YWCA, Head Start, Planned Parenthood, United Way, child care and after school care centers, domestic violence shelters, congregations, etc.
- Local housing authorities
- Businesses
- Faith-based organizations
- Organizations that provide free legal assistance
- Individual community members
- Universities, especially departments of health behavior/education, nutrition, social work, and city and regional planning

Market organizers should continue to identify ways to utilize and build on the resources that partnering organizations can provide. When contacting individuals from these organizations, market representatives should explain the market's goals and discuss concrete ways to partner on initiatives.

STEP 4: UNDERSTAND THE CUSTOMERS

Market organizers should understand who currently shops at their market and how well their customers represent the entire community, especially SNAP/EBT clients. This can help a market understand how best to welcome and serve SNAP/EBT customers.

Surveying current customers can help create an overview of a market's customer base and how well it represents the entire community, and especially SNAP/EBT clients. A survey can provide insight into who is and is not using the market. A survey for customers can also uncover whether any current customers would benefit from SNAP/EBT. Examples of customer surveys can be found in the Resources Section.

Some farmers' markets find attracting SNAP/EBT customers to be challenging. This presents an opportunity for market organizers to critically evaluate whether any barriers – such as language, location, physical accessibility, price, product variety, or social dynamics – need to be addressed in order for the market to be more accessible to SNAP/EBT customers.

SNAP/EBT customers are rarely a homogenous population in any community. Knowing the diverse demographics of SNAP/EBT users in the market's community is key to reaching out and engaging SNAP/EBT participants and ensuring the market is accessible. Strategies for meaningful outreach and engagement for SNAP/EBT clients include:

- Conducting outreach and surveys at DSS offices
- Color-coding or marking flyers about the market that are dropped off at different locations to learn where SNAP/EBT customers learn about the market
- Conducting outreach at locations where SNAP/EBT customers get other information
- Inviting SNAP/EBT customer(s) to join an advisory board if it exists

Individuals at the local county DSS who work closely with SNAP/EBT participants are also good sources for this information. In addition, market organizers should evaluate the physical and social environment of the market to assess its accessibility to local SNAP/EBT customers.

- **Pricing:** This is a significant issue for markets, as they need to balance selling affordable produce for SNAP/EBT customers with prices that generate revenue for farmers. Pricing strategies require careful consideration. If the produce is more expensive than other food retail options, the market can develop strategies for making the market's prices more accessible through incentives, such as coupons that offer a 50% match or double value for SNAP/EBT dollars.

USDA Supplemental Nutrition Assistance Program
Putting Healthy Food Within Reach

Moore County Farmers Markets
NOW ACCEPTING
SNAP/EBT

For a limited time, receive 50¢ for every \$1 you spend at the market. If you use \$10 of your SNAP benefits, you'll receive \$15 in Farmers Market Coins

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FirstHealth Center for Health & Fitness - Pinehurst April—October	Morganton Rd Armory Sports Complex Year-round	Downtown Southern Pines SE Broad Street & NY Ave April—October

- Location: Is the market in a central location? Is it highly visible? Is it close to public transportation? Is it physically accessible to the elderly and individuals with physical disabilities?
- Hours of operation: Is the market open during days and hours that are convenient to customers, including those who work?
- Social dynamics: Are there any vendors, market staff or volunteers who speak multiple languages? Is there signage in other languages? Is there an information booth that is clearly visible? Are vendors and staff friendly and welcoming?
- Education and engagement activities: Does the market engage SNAP/EBT customers in its market day programming? Can it offer cooking demonstrations, childcare, a tour, or other family-friendly activities? What can it do outside the market to engage SNAP/EBT clients?
- Layout: Do customers have to search the market to find out how to use SNAP/EBT benefits or is information highly visible and central? Is the system easy to use? Do vendors and volunteers understand how it works?

It's important for market organizers to consider how the market can be more accessible and welcoming to SNAP/EBT customers, and how the market's partners can help with this effort.



Case Example: Market Accessibility

Pitt County Farmers' Market Partners with City Planners

In working to address health equity and food access in the community, the Greenville, NC, Farmers' Market and its community partners evaluated reasons why lower-income customers were not shopping at the farmers' market. One barrier they uncovered was that the farmers' market was not easily accessible by public transportation. The County transit service (Pitt Area Transit System) provided bus lines throughout the county, but the line would take hours to reach the market. The local transit service (Greenville Area Transit) came within a mile of the market but did not stop there. This made getting to the market difficult without a car.

Jean Wilkerson, Project Manager with the Communities Putting Prevention to Work (CPPW) Project, met with Greenville and Pitt County transit authorities to brainstorm ways in which to alter the city and county's public transportation to stop at the market. After discussing with the city transit manager,

Wilkerson and her team were able to designate a Saturday bus route to travel directly to the farmers' market, community garden, senior center, and a larger sport complex.

In addition to adding extra stops at existing bus lines, the Uptown Greenville Association, which sponsored a Wednesday afternoon and evening "umbrella" farmers' market, started an entirely new transportation line, called the Jolly Trolley. The Jolly Trolley made stops at a Senior citizens complex in Greenville, East Carolina University's campus, and a low income housing area. The local residents served by the trolley and bus began to frequent the market more often. Customers from the Senior citizens complex were especially active market customers, and they cited the trolley as the reason why they were now able to shop at the market.

Contact information for this project is located in the Resources Section of this guide.



Photo courtesy of Jean Wilkerson

STEP 5: APPLY FOR A LICENSE FROM USDA FNS

In order for a farmers' market to accept SNAP/EBT benefits, a representative (the market manager or owner) must apply to the federal USDA FNS office to become a licensed SNAP/EBT retailer. If a market decides to have one centralized POS machine linked to the market's bank account, then individual vendors do not need to apply for their own USDA FNS license. With a centralized POS system, all vendors are covered by a market's USDA FNS license. Upon receiving the license, the market may be eligible for one government-subsidized SNAP/EBT-only POS machine from the state.¹ Additional POS machines for the market must be purchased at wholesale.



However, if a farmers' market wishes to outfit each vendor with his or her own POS, linked to each vendor's individual bank account, then each vendor must apply to USDA FNS for his or her own license. If accepted, a vendor may also be eligible for one subsidized POS machine from the state.¹

The EBT retailer license application is found online at <http://www.fns.usda.gov/snap/retailers/application-process.htm> It should take about 20 to 30 minutes to complete, and the timeline for completion is 30 days.

First, before applying for a license, applicants must create an online account with USDA, which should take less than five minutes. This account helps applicants manage their applications. Applicants then log in to this new USDA account and complete the application for an FNS license. The website walks applicants through each step of the application. The following information is required for the application:

- Date the market opened.
- Name and address of market.
- Home address, social security number, and date of birth for all owners, partners, and corporate officers.
- Actual sales data from the most recent IRS business tax return for markets that have been open more than one year. If the market has not been open for more than one year, the applicant should estimate sales for an entire year.

¹ To be eligible for this machine, a market or vendor must be a USDA FNS-licensed SNAP/EBT retailer and conduct over \$100 per month in SNAP/EBT transactions.

- Percentage of market sales from staple foods, snack or accessory foods, and all non-food items sold, such as crafts or plants.
- Market hours and months of operation.
- Copies of Photo ID and Social Security Cards for market owner(s).
- Business license for the farmers' market (either from the municipality for a municipal-owned market, or for a local business).

After completing the online application, certain documents must be sent by mail to the USDA FNS office. The website directs applicants on which documents are required and the address to send them. USDA FNS reviews all applications for accuracy, conducts a background check for past SNAP history, and evaluates the applicant market's eligibility. A representative from USDA FNS may visit the market to confirm eligibility. It can take USDA FNS up to 45 days to process an application once it is complete. See Resources Section for USDA FNS office contact information.

Common questions about the application

The following questions are ones that typically seem to generate the most confusion.

Question 10 – *What should my market choose for “ownership type?”* If your market is a nonprofit or sponsored by a municipality, select either “Publicly Owned Corporation” or “Cooperative.” If it's a nonprofit but not publicly owned, documentation of nonprofit status (such as the IRS tax exemption letter) must be submitted with the application (8).

Question 11 – *What if my market doesn't have a “parent corporation?”* This question does not apply to farmers' markets and can be left blank; these pertain to chain stores or franchises (8).

Question 12 – *Who are the primary owners, major shareholders, or cooperative officers at my market and what identification is required of them?* These are all the individuals who would be responsible for the operation of an SNAP/EBT redemption system at the market. Photo identification and social security numbers are required for these individuals (8).



STEP 6: PLAN A REDEMPTION SYSTEM

Even before USDA FNS approves a market's application, it's important for market organizers to begin considering what SNAP/EBT redemption system best fits the market.

Point of Sale (POS) Devices

POS devices are electronic machines that swipe SNAP/EBT cards (and credit and debit, depending on the model of the device) for payment, and the benefits are transferred to the POS owner's bank account. There are two main POS options:

- **Government-subsidized POS device that only accepts SNAP/EBT cards.** The FNS field office for North Carolina contracts with a POS device company to subsidize the cost of these wireless machines to eligible markets or vendors (see page 15 for eligibility information). The market or vendor is responsible for the costs of a one-time connection fee (\$45), transaction fees (roughly \$.50 per transaction), and the electricity used to charge the device.
- **POS device that accepts SNAP/EBT, debit, and credit cards.** A market or vendor can purchase or lease a commercial wireless or landline POS device that accepts debit and credit cards in addition to SNAP/EBT. There are multiple companies that sell these devices, listed in the Resources Section. The market or vendor is responsible for all fees associated with the machine, including start-up, transaction, wireless, and service fees. Fee type and cost vary by company. See Table 2 on page 19 for information on the cost of the machines.

Scrip

When a market utilizes a central POS machine, customers swipe their SNAP/EBT cards to redeem a specified amount of money in the form of scrip, which they use to pay for purchases. Scrip for SNAP/EBT purchases take the form of tokens (wooden, plastic, or rubber) or paper vouchers. Scrip should be individualized with the market name, dollar value, and labeled as SNAP/EBT or credit/debit.

Scrip for SNAP/EBT purchases should be easily distinguishable from scrip for credit and debit purchases. Unlike credit and debit customers, change cannot be returned for SNAP/EBT purchases and there are limitations as to what SNAP/EBT customers can purchase with their benefits (see Table 1 on page 4 for more information). Market staff and vendors be aware of these details. Managing two scrip systems can be complicated, and many markets opt to reimburse credit and debit purchases with cash. Contact information for scrip companies is located in the Resources Section.



Photo courtesy of David Poulos

Comparing Different Redemption Systems

Tables 2 (page 19) and 3 (page 20) outline the pros, cons, and costs of different POS and non-POS options based on North Carolina data. Costs vary by retailer and a range of costs is presented in Table 2. Market managers should contact individual POS machine companies to find out their specific rates, and, using sales data, calculate how much it would cost their market monthly or yearly.

Vendors do not need to be USDA FNS certified to use a smart phone or POS device that accepts credit and debit only. Some markets will have a centralized SNAP/EBT POS while individual vendors with smart phones use an app on their phone to accept credit and debit.

Smartphone Apps

A smart phone outfitted with an app to accept SNAP/EBT or credit/debit operates like a POS machine. As of December, 2012, there is no smart phone app that accepts SNAP/EBT cards in North Carolina. The only app that accepts SNAP/EBT benefits is called Mobile Market+ and it only operates in four states (Massachusetts, Louisiana, Michigan, and Texas). To keep up-to-date on whether an app for North Carolina has been created, visit the websites www.mobileebt.com or <http://www.novodiagroup.com/mobile-market/>

There are multiple apps operating in North Carolina that accept credit and debit cards. See Table 3 for a comparison of these apps. A smart phone that accepts debit/credit could be used alongside a market's central SNAP/EBT-only POS machine, or used by individual vendors.



The Square, pictured above, is a popular app for accepting credit and debit cards on a smart phone.

TABLE 2: Pros, Cons, and Costs of EBT Redemption Systems

Redemption Device Type	Benefits	Considerations	Costs
Government-subsidized SNAP/EBT POS device	<ul style="list-style-type: none"> Machine is less expensive Wireless No minimum or maximum number of purchases or dollar amount purchased 	<ul style="list-style-type: none"> Some costs still apply Can't be used for credit or debit Needs electricity to charge 	<ul style="list-style-type: none"> One-time connection fee: \$45 Transaction fees: \$0.50 per transaction Scrip tokens: \$200 per 500 tokens
POS device with SNAP/EBT, credit, and debit	<ul style="list-style-type: none"> Accepting debit/credit can potentially increase a market's customer base When debit/credit customers use the same system as SNAP/EBT customers, it can reduce visibility and stigma associated with SNAP/EBT use Wireless or landline machine. Can return cash for debit/credit purchases (not for SNAP/EBT) 	<ul style="list-style-type: none"> Market/vendor is responsible for all costs of machine Machines usually have a minimum and/or maximum number of purchases or dollar amount purchased 	<ul style="list-style-type: none"> Credit transaction fee: \$0.16 to \$0.25 per transaction, plus 0% to 1.69% of amount redeemed² Debit transaction fee: \$0.28 to \$0.35, plus 0% to 0.75% of amount redeemed² Wireless fee: \$0.03 to \$0.10 per transaction, plus \$10 to 30 per month² If phone line instead of wireless, cost is \$15 to 25 per month, or free if a phone line can be shared with a nearby location Service fee: \$0 to \$10 per month Scrip tokens: \$200 for 500 tokens
Manual vouchers	<ul style="list-style-type: none"> This system does not require a POS device, though a POS machine can make it easier 	<ul style="list-style-type: none"> This system requires a phone Transactions take a longer time and can be burdensome for the market staff and customers. It could potentially discourage SNAP/EBT users This can be a complicated process to coordinate on busy market days It takes longer for vendors to be reimbursed 	<ul style="list-style-type: none"> POS Machine (optional): free if EBT-only from the government with FNS license, otherwise see above for costs of POS machines Cell phone: \$150 to 200 for phone, plus pre-pay minutes which range from per month, per day, or per minute costs Paper vouchers: range from \$0.02 to \$2.5 per sheet
Smart phone app (credit/debit only in NC)	<ul style="list-style-type: none"> No wireless fees The cost of one smart phone and the app is often cheaper than a POS machine No need for landline phone, immediate electricity, or wireless Internet Accounting can be done online through the app's website Can return cash for credit/debit purchases 	<ul style="list-style-type: none"> The cost of smart phones may not be feasible for most vendors 	<ul style="list-style-type: none"> Cost of a smart phone varies by company or provider. Prices for phones range from \$50 to \$200. Data plans range from \$10 to 50 per month or \$99 per year Total cost of fees for the app vary, generally they cost between \$200 and 300 per 2 years

² Depending on machine. Some machines charge a flat rate while others charge a percentage and flat rate.

TABLE 3: Comparison of Different Smartphone Apps for Credit/Debit Cards

App Name	Costs per transaction	Swiping Device	Monthly Fee	Start-up Fee	Compatible With	Contract	Min/Max Transactions
The Square	Swiped transactions: 2.75%. Keyed-In transactions: \$3.50 plus \$0.10	Free	None	None	iPhone, iPad, Android phones	None	No minimum and no maximum
ROAMPay	Either 2.69% flat rate (Starter plan option), or 0.30% and \$0.10 (Advanced plan option)	Free	None (Starter) or \$15 (Advanced)	None	Blackberry phones, iPhone, iPad, Android phones	None (Starter) or Traditional (Advanced)	No minimum Maximum amount per transaction is \$999,999.99 No maximum total amount for transactions.
Intuit Go Payment	Swiped transactions: 2.7% (Pay-as-you-go plan) or 1.7% (Pay monthly plan). Keyed-In transactions: 3.7% (Pay-as-you-go plan) or 2.7% (Pay monthly plan)	Free	None (Pay-as-you-go plan) or \$12.99 (Pay monthly plan)	None	iPhone, iPad, iTouch, Android phones running OS 2.1 and higher	None	No minimum Maximum transaction amount is \$2,500. Maximum total for all transactions is \$3,500 per day.

Common Questions about SNAP/EBT Redemption Systems:

Should a market get multiple POS machines for SNAP/EBT or just one?

Outfitting individual vendors with their own POS machines can make transactions quicker and simpler for vendors, customers, and market managers (9). Though not yet measured, this could potentially be the same for smart phones that accept credit, debit, or SNAP/EBT.

There are two ways this can work. A market could purchase additional machines for vendors to use, but all machines would be linked to the market’s bank account. The second way is for individual vendors to get their own machines by applying for their own USDA FNS licenses. If vendors are accepted for a license they may also be eligible for a subsidized SNAP/EBT only machine, which would be linked to their bank account. Some people feel hesitant to apply for their own FNS license due to the personal information required by the application.

Cost is a major consideration, as well. While an entire market can cover the cost of one POS machine through fundraising, individual vendors may have trouble covering the costs, depending on how much money they already make and what they anticipate they would make from additional SNAP/EBT customers.

Should a market hire a SNAP/EBT coordinator?

Some markets opt to hire someone whose sole responsibility is to manage the SNAP/EBT redemption system (see Step 2: Assess the Market's Capacity for specific information on tasks associated with managing this system). If a market is smaller and doesn't have a large amount of SNAP/EBT customers, and if the SNAP/EBT system is generally self-sustaining, then it may not be necessary to hire a SNAP/EBT coordinator. It's possible that the existing market manager is comfortable with taking on the bookkeeping and promotion for this system. It's not recommended to rely on a volunteer for a part- or full-time SNAP/EBT coordinator role in order to make sure the coordinator is accountable and invested.

If a market is planning on using a POS machine that accepts debit/credit in addition to SNAP/EBT, it is highly recommended the market invest in someone to coordinate this system full-time. Managing multiple forms of payment during market hours and in bookkeeping can be complicated. A dedicated employee who understands the complexities of the SNAP/EBT redemption system and who is invested in its success could prove a worthwhile investment.

If a market opts for a part- or full-time SNAP/EBT system coordinator, market organizers should consider recruiting a SNAP/EBT customer. S/he will be familiar with the system and can provide valuable insight into how to make the market accessible and promote SNAP/EBT access.



STEP 7: CREATE A FUNDRAISING STRATEGY

It's important to carefully consider the start-up and on-going costs of running an SNAP/EBT redemption system, including labor, time, and materials. A market should be able to develop at least a rough budget of the SNAP/EBT system costs before moving forward. Fundraising is an ongoing responsibility for the SNAP/EBT system coordinator. Market organizers should have a realistic plan for financial sustainability of the system before moving forward after receiving an FNS license. The best time to begin planning for the sustainability of a SNAP/EBT system is even before applying for an FNS license.

External Funding

Grants are a popular means of funding SNAP/EBT redemption programs. Grant funding is particularly useful for covering start-up costs for a new initiative, such as a promotion strategy or an incentive program. Grants will often fund a part- or full-time market manager position.

For more information on grant sources for farmers' markets to implement SNAP/EBT redemption systems, contact the North Carolina DSS office and other local or national fundraising organizations. Contact information for these organizations is located in the Resources Section. In addition, markets with EBT systems may be able to assist other markets with identifying grant funding, or identifying other fundraising strategies. Contact information can be found in the Resources Section of this guide.

Sponsorships from local businesses, religious groups, and state agencies are another possibility. These institutions may be willing to sponsor the SNAP/EBT redemption system by funding the start-up costs or supporting a specific promotion strategy (such as donating gleaned produce to a childcare center, or an incentive program that doubles or matches the value of customers' SNAP/EBT benefits).

In the absence of an established sponsorship program in your area, reach out to local organizations or businesses and invite them to sponsor the market. When contacting potential sponsors, be sure to present specific, quantifiable information on the effects the sponsorship would have locally, as well as the mutual benefits for the sponsor. For example, highlight the need to support access to healthy food while offering to thank the sponsor publically with signage at the market.



Internal Funding

While grants and other external funding can help a market cover costs, relying on outside funding is not always ideal. Applying for grants and fulfilling requirements for funders involves extra time and effort. Grant money is finite, and by the end of a grant period a market may still find itself without a long-term funding plan. Internal funding strategies have the potential to set a path for long-term financial sustainability.

Purchasing a stand-alone ATM machine allows the market to retain the transaction fees from withdrawing cash from debit/credit accounts. The initial start-up cost is large (an ATM machine costs roughly \$2,500), but this is paid off with the machine's transaction fees. Once it's paid off, the market owns the transaction fees and can use them to fund programs such as SNAP/EBT promotion and outreach. A timeline for paying off the initial investment depends on the machine's use, and it can take a few months to over a year. It's important to note that the machines require electricity to operate.

Vendor fees can subsidize or fully fund the costs of running a SNAP/EBT redemption system. Many vendors and market managers opt for this as a way to jump-start a SNAP/EBT program. This fee could be monthly, weekly, or based upon a percentage of sales from market days. The fee could also be tacked on to any normal vendor fees. A vendor fee is especially appropriate if market organizers predict that the vendors will see an increase in sales from the addition of new SNAP/EBT customers. The fee should be decided on as a group of all market stakeholders with full support from the vendors.

Fundraising Models

The Carrboro Farmers' Market's ATM

When the Carrboro Farmers' Market in Carrboro, NC, began accepting SNAP/EBT, they used a POS that accepted both credit/debit and EBT/SNAP. However, managing two separate systems of scrip tokens with limited staff and volunteer time was overwhelming.

According to Sarah Blacklin, the market manager, the market decided to use a SNAP/EBT-only POS machine, and purchase an ATM machine for customers to withdraw cash from their debit or credit cards. The Carrboro market team was inspired by the Davis County Farmers' Market in Davis, CA, which had a market-owned ATM. By purchasing an ATM machine, the market could set the price for transaction fees and kept the revenue from these fees to fund their market operations.

The Carrboro Farmers' Market was able to pay back the cost of the machine in about 4 months

from transaction fees alone, which was faster than their initial estimates. After paying off the machine, the transaction fee revenue funds the market's SNAP/EBT POS machine, the cost of promotion and outreach materials for SNAP/EBT, and the stipend for a part-time staff member to conduct outreach with SNAP/EBT participants in the community.

The ATM machine has brought more customers to the market and has allowed the market to simplify their SNAP/EBT system, conduct wider outreach with SNAP/EBT participants in the area, and bring in extra revenue for the market.

Contact information for this market is located in the Resources Section.



Carrboro Farmers' Market staff member with the market's ATM machine.

Asheville City Market's Vendor Fees

Managing a SNAP/EBT and credit/debit system can be challenging and expensive, calling for creative thinking on the part of market managers and organizers. Without grant funding, the Asheville City Market has to be resourceful in funding its SNAP/EBT system's start-up fees. These fees included the POS terminal, tokens for scrip, payment processing costs, and merchant services fees. The staff, vendors, and oversight committee evaluated what internal revenue they could generate as a market to jump-start the system.

The market oversight committee brainstormed different funding models, such as charging credit and debit customers a fee for using the

POS machine, adding an additional vendor fee, or somehow splitting the cost between vendors and customers.

The committee ultimately decided to add an extra fee of \$3 to the vendors' weekly fees. With 50 to 60 vendors per week, this modest additional fee added up. These fees allowed the market's SNAP/EBT system to get started, which helped make the market accessible for more customers. The system has been self-sustaining ever since.

Contact information for this market is located in the Resources Section.



Asheville City Market in full bloom.

Moore County Farmers Market's Locally Sponsored Match Program

The Moore County Farmers Market started as just one site in Southern Pines, NC. The manager, Harry Webster, began partnering with FirstHealth Moore Regional Hospital in Moore County to help get a market off the ground at the hospital. The market agreed to supply vendors while the hospital agreed to spread the

word about the market to their employees and visitors. The Moore County market now operates at three sites, and has 38 vendors total, averaging 12 to 20 vendors at each site on any given market day.

Webster has worked since 2011 to be able to accept SNAP/EBT benefits at the market.

Even though the prices at the Moore County market were competitive with grocery store prices, Webster thought that some financial incentive, such as doubling or matching customers' SNAP/EBT dollars, would encourage SNAP/EBT customers to visit the market.

Webster worked with Melissa Watford, Health Education Specialist with FirstHealth of the Carolinas, to brainstorm how to bring SNAP/EBT customers to the market. They spoke with other market managers in North Carolina about different incentive models. Watford approached FirstHealth about sponsoring an incentive program at the market.

FirstHealth agreed to match 50% of SNAP/EBT benefit dollars redeemed at the market.

Now when a customer swipes his or her SNAP/EBT card for \$20, they receive \$10 in extra tokens to spend at the market. To spread the word on this program, the market and FirstHealth created small postcards containing information on the Moore County markets and how to use SNAP/EBT cards and get the match.

Contact information for this market is located in the Resources Section.



A Moore County Farmers' Market customer with outreach flyers explaining the SNAP/EBT match.

STEP 8: TRAIN THE MARKET STAFF, VENDORS, AND VOLUNTEERS

At this step the market should have an FNS license and be ready to install a SNAP/EBT redemption system. The market's vendors, board, staff, and volunteers should be supportive of bringing SNAP/EBT access to the market, as their input should have been used to develop the system plan. Now it's time to explain to everyone the details of the system. The more familiar everyone is with the system, the smoother it will run.

Market vendors, staff, and volunteers directly involved in sales or managing the system need to be familiar with the important details of how the system works, including:

- What can and can't be purchased with different USDA FNS benefits (see Table 1 on page 4).
- The protocol for SNAP/EBT redemption, payment, scrip, and vendor reimbursement.
 - If the market will have a central POS machine: the central machine location and the point-person for the system on market days.
 - What the scrip will look like (for SNAP/EBT versus debit/credit) and how the vendors will be reimbursed for scrip purchases.
 - If each vendor will have his or her own POS machine: how to use the POS device.
- Information on the demographics, culture, language, and other considerations of the SNAP/EBT customer base in the community. Perhaps someone from the community, or a representative from an organization who works closely with SNAP/EBT users in the area, can familiarize market staff with customs and needs specific to the community, if appropriate.
- Any upcoming promotional or educational events at the market.
- Any monetary incentives SNAP/EBT customers will be using, such as a double value SNAP/EBT program, promotional coupons, or special deals for SNAP/EBT customers.

Trainings should be interactive and engaging, involving the use of visuals, demonstrations, or skits. Use this training as another opportunity to seek input from vendors and other market stakeholders on logistics, promotion ideas, and concerns. There may be former and current SNAP/EBT clients among the market stakeholders who can provide insight based on their personal experiences.

To help vendors, staff, and volunteers remember the details of how the system works, many markets create a fact sheet or checklist for everyone to have on market days that gives an overview of the main points to remember.

STEP 9: MARKET AND PROMOTE SNAP/EBT ACCESS

Marketing and promotion are vital to a farmers' market's success, and they're even more important when trying to attract customers who may not know the market exists, or who experience barriers to shopping at the market. The strategies that successfully attracted a market's current customer base may need to be adapted to reach SNAP/EBT customers. Most markets already survive on limited budgets, so creative, low-resource strategies for promoting and marketing SNAP/EBT access at the market are key. Utilizing partnerships with local organizations can help a market reach out to SNAP/EBT participants in the area. In addition, some current customers may also have or be eligible for SNAP/EBT benefits (such as customers who use WIC/FMNP or SFMNP). Remember to advertise SNAP/EBT access to current customers, as well.

Visibility at the market

If there is a central SNAP/EBT POS machine, it's important that this location is highly visible with clear, simple signage. Customers will grow frustrated and discouraged if they need to wander around and be rejected by vendors before getting information on how the system works. If SNAP/EBT clients in the area speak multiple languages, the signage should be language-appropriate and there should be someone who is multilingual at the SNAP/EBT POS machine at all times.

If only certain vendors participate in the SNAP/EBT system, these vendors' booths must be clearly labeled and the vendors should have undergone any necessary training. Participating vendors should try to make shopping at the market easy for people who aren't used to shopping at farmers' markets. For example, the price and name of the products should be clearly labeled and some products could be pre-weighed and pre-packaged.

Price

If the prices at the market are equally or less expensive than other local grocery or corner stores (which they often can be during the peak growing season), there should be information with a price comparison at the central SNAP/EBT terminal. A price comparison could also show the difference between the cost of a meal at a fast food establishment or other restaurant and the cost of a meal when cooked at home with groceries.

Events

Hosting events such as a market tour, cultural fair, cooking demonstrations, or a health fair can draw in new customers and contribute to making the market a vibrant community resource. These events double



The image shows a vertical sign for Asheville City Market. At the top, it features the market's logo with three carrots and the text "ASHEVILLE CITY MARKET Local Food Local Farmers". Below the logo is a green banner with white text: "Use your EBT, credit, or debit card to shop for farm-fresh vegetables, fruits, eggs, meats, breads, and more". The middle section of the sign displays several blue crates filled with fresh produce like tomatoes, onions, and peppers. Below the produce, there is a green box with a white outline of a wallet and the text "EBT • credit • debit PAYMENTS WELCOME". To the right of this box are two circular "MARKET TOKENS" with a \$1 value. At the bottom, the sign lists "MARKET TOKENS easy to use • two steps" and provides two instructions: "1. Purchase tokens at the Market's INFORMATION table using your EBT, credit, or debit card." and "2. Shop at vendors with the EBT/Credit/Debit Accepted display." The bottom of the sign is black with white text: "SATURDAYS 8am-1pm Public Works Building 161 South Charlotte Street".

as tools for educating customers and building community. Markets can invite partner organizations to conduct outreach with customers on other services, such as SNAP or WIC application pre-screening, healthcare access, childcare and afterschool care, and other opportunities.

Entertainment at the market is another great way to draw people in. The entertainment shouldn't be too overwhelming and should be culturally sensitive. The market can be a family-friendly place by offering free childcare and activities for children and their families, such as a scavenger hunt, garden activity, cooking demonstration, or craft project. Market staff or volunteers (preferably who are multilingual) can give tours of the market to new customers.



Photo courtesy of David Poulos

Bringing customers to the market

A targeted effort directed at potential customers will be much more effective than spreading general information throughout the community. Market organizers should find out how SNAP/EBT participants in the area generally get their news or learn about community services. Using local partners can help market organizers learn more about their specific audience and create appropriate and relevant marketing materials. Partners may have advice to share on successful outreach they've conducted in the past. Outreach materials should be concise, clear, and consistent. If possible, members of the target population should have input in the promotion strategy and should review the materials before they are sent out.

One way to partner with social service organizations, food banks, or clinics is by distributing flyers and outreach materials through their client networks. Markets could invite schools to take a field trip to the farmers' market and offer coupons for students'. Local food banks could distribute information on the market when clients pick up food. A representative of the market could visit a local cooking class and tell participants about SNAP/EBT access at the market. A market can also offer a coupon for first-time SNAP/EBT customers at the market.

Engaging local media outlets is also useful. Representatives from the market can pitch stories and send press releases to newspaper reporters about the market's SNAP/EBT access, incentives, promotional events, or other offerings at the market. Utilize county and municipal TV stations (public access), websites, newspapers, and social media. Social media is increasingly useful for targeting large amounts of people, especially through Facebook and Twitter. Finally, never underestimate the power of word of mouth. Many market managers attest that word of mouth is one of the most effective ways to spread information about a market's SNAP/EBT access.

Case Example: Outreach

Asheville City Market's Multi-Level Outreach and Promotion Strategies

Market organizers at the Asheville City Market in Asheville, NC, utilized their local United Way to get a comprehensive list of 50 organizations in the area that assist low-income individuals and families in the Asheville area. They created a card with information about the SNAP/EBT system at the market and distributed these cards to the organizations to send to their clients. Market organizers also created the Kids Corner Market, a space for children at the market. They partnered with community organizations to provide activities on healthy eating and physical activity.

Farmers' market representatives conducted cooking demonstrations at low-income housing, providing market coupons and information on how to use a SNAP/EBT card at the market. The market partnered with the local food bank on their backpack program, in which backpacks are filled with produce and are given to kids on Fridays to provide healthy food over the

weekends. Coupons and flyers with information on how to use SNAP/EBT at the market were placed in the backpacks.

Each week in August, the first 50 people to use their SNAP/EBT card at the market received a free \$5 token to spend. Next year, market organizers plan to expand this during the summer months, as well.

Contact information for this market is located in the Resources Section.



The Asheville City Market's Kids Corner Market

STEP 10: EVALUATE, REFLECT, PLAN

It's important for farmers' markets to assess how well the SNAP/EBT system is functioning. Even successful markets should have an ongoing monitoring system to identify and respond to any changes in the market. In evaluating a SNAP/EBT system, farmers' market coordinators should ask:

1. *Is the system working for the customers?* Evaluate the number of SNAP/EBT purchases over time. Speak with SNAP/EBT customers about how the system is working out for them and what could be improved. Ask volunteers and staff who oversee the SNAP/EBT system about customers' reactions.
2. *Is the system working for the vendors?* The SNAP/EBT manager should be proactive in soliciting feedback and input from vendors through conversations, meetings, and facilitated group discussions.
3. *Is the system working for the staff?* Check in with other staff and volunteers about how the system is working for them. What is and isn't working? How can the system be simplified or improved? It may be useful to organize a facilitated discussion to brainstorm future improvements.

Maximizing a market's potential to be a source of healthy food, nutrition information, and community for SNAP/EBT customers takes time, reflection, creativity, and partnerships. Farmers' markets will be stronger when they actively share resources with each other, as well as partners outside of the market, and plan improvements and initiatives for the future.



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- 8.) *SNAP/EBT at Your Farmers' Market: Seven Steps to Success*. Project for Public Spaces, Inc. and Wholesome Wave, 2010.
- 9.) Bottenheim, A, Havassy, J, Fang, M, et al (2011). Increasing Supplemental Nutrition Assistance Program / Electronic Benefit Transfer Sales at Farmers' Markets with Vendor-Operated Wireless Point-of-Sale Terminals. *Journal of the Academy of Nutrition and Dietetics*, May 2012.

RESOURCES

1. Contact Information for Organizations Working on SNAP/EBT at Farmers' Markets

Federal Agencies

USDA Food and Nutrition Service (FNS)

- The USDA FNS office provides information on the application process for farmers' markets to receive a license to accept SNAP/EBT benefits.
- Website: <http://www.fns.usda.gov/cga/Contacts/HQContacts.htm>

FNS Field Office for North Carolina

- The Field Office for North Carolina can provide specific information on the state requirements for accepting SNAP/EBT benefits.
- Website: http://www.fns.usda.gov/cga/Contacts/FieldOffices/North_Carolina.htm

NC State Agencies

Food and Nutrition Services for North Carolina (FNS4NC).

- FNS4NC is the SNAP program in North Carolina. They conduct outreach and education with eligible and current SNAP/EBT participants. They also coordinate other anti-hunger efforts, such as working with food banks.
- Contact: April Morgan, Food and Nutrition Services Outreach Coordinator, aprilmorgan@feedingamerica.org
- Website: <http://www.fns4nc.org/>

North Carolina Department of Health and Human Services, Division of Social Services (NC DSS).

- NC DSS oversees SNAP/EBT in NC. The agency has information on SNAP benefits, how to apply for an FNS license, and any questions about USDA/FNS funding and grants for farmers' markets.
- Contact: Dean Simpson, Chief of Economic and Family Services, dean.simpson@dhhs.nc.gov
- Website: <http://www.ncdhhs.gov/dss/>

North Carolina Department of Health and Human Services, Division of Public Health (NC DPH).

- NC DPH oversees WIC and WICFMNP in NC. The agency has extensive resources and information on accepting federal assistance benefits at farmers' markets, partnerships across sectors, and outreach strategies with SNAP/EBT and WIC participants.
- Contact: Diane Beth, Nutrition Manager, Physical Activity and Nutrition Branch, diane.beth@dhhs.nc.gov
- Website: <http://publichealth.nc.gov/>

National Organizations

Farmers' Market Coalition

- Farmers' Market Coalition is a nonprofit organization dedicated to providing resources to farmers' markets to build their capacity. Their website contains a multitude of resources for managing and

promoting a farmers' market, including resources for managing a SNAP/EBT system from across the country.

- Website: <http://farmersmarketcoalition.org/>

Project for Public Spaces, Inc.

- Project for Public Spaces is a non-profit organization dedicated to helping people create and sustain public spaces that build stronger communities. Their website contains resources for farmers' markets interested in being more accessible to low-income communities.
- Website: <http://www.pps.org/>

Wholesome Wave

- Wholesome Wave works to improve food access in low-income neighborhoods. Their website contains information and resources for farmers' markets operating in low-income neighborhoods. Previously Wholesome Wave offered grants for markets to double the value of customers' SNAP/EBT benefits.
- Website: <http://www.wholesomewave.org>

North Carolina Regional Organizations

Appalachian Sustainable Agriculture Project (ASAP).

- ASAP has a wealth of information on promoting and managing farmers' markets, building capacity of local growers, and SNAP/EBT outreach. They operate in the Western NC region.
- Website: <http://www.asapconnections.org/>

Leaflight, NC 21st Century Farmers' Market Program

- Leaflight offers a grant program and technical assistance to farmers' markets that seek to implement a SNAP/EBT redemption system. They manage the NC 21st Century Farmers' Market Program, which operates statewide.
- Website: <http://leaflight.ning.com/>

Plants for Human Health Institute, N.C. MarketReady.

- N.C. MarketReady is the N.C. Cooperative Extension Service outreach of the Plants for Human Health Institute. N.C. MarketReady builds partnerships and educational resources to enhance the profitability of N.C. agriculture and promote the consumption of fruits and vegetables.
- Website: <http://plantsforhumanhealth.ncsu.edu/extension/programs-resources/farmers-markets/vendors/#marketing-strategies>

Case Example Farmers' Markets

Asheville City Market

- Contact: Mike McCreary, Market Manager, mike@asapconnections.org
- Website: <http://www.asapconnections.org/citymarket.html>

Carrboro Farmers' Market

- Contact: Sarah Blacklin, Market Manager, carrborofarmersmarket@gmail.com
- Website: <http://www.carrborofarmersmarket.com/>

Greenville Farmers' Market

- Contact: Jean Wilkerson, Project Manager, Communities Putting Prevention to Work, jrwilkerson@pittcountync.gov
- Website: <http://www.saturdaymarketlive.com/>

Moore County Farmers' Market

- Contact: Harry Webster, Market Manager, moorecfm@embarqmail.com
- Website: <http://www.localharvest.org/moore-county-farmers-market-M25234>

Onslow County Farmers' Market

- Contact: Larry Kent, Market Manager, lkent@ncsu.edu
- Website: <http://onslowncfarmersmarket.com/>

Point of Sale Machine Companies

Leaders – the Merchant Services Company: <http://www.lms-corp.com/>

Merchant Source: <http://merchantsource.com/>

Money Tree Merchant Services: <http://cardpay.net/>

Scrip/Token Companies

Anicklesite.com: <http://www.anicklesite.com/>

Drink Tokens.com: <http://www.drink-tokens.com/>

Heirloom Wooden Toys: <http://heirloomwoodentoys.com/-pr-18749.html>

Imprint Items.com: <http://www.imprintitems.com/custom/10284118>

Ituit.com: <http://ituit.com/>

Market Umbrella: <http://www.marketumbrella.org/>

Old Time Wooden Nickel Co.: <http://www.wooden-nickel.com/>

Promo Peddler: <http://www.promopeddler.com/search/index/screened-wooden-nickels>

The Widget Source: <http://thewidgetsource.com/>

USImprints.com: <http://www.usimprints.com/>

2. Additional Resource Guides on SNAP/EBT at Farmers' Markets

Real Food, Real Choice: Connecting SNAP Recipients with Farmers' Markets. Community Food Security Coalition, Farmers Market Coalition, 2010.

- This guide from Community Food Security Coalition and Farmers Market Coalition explores policy recommendations to increase and sustain SNAP/EBT sales at farmers' markets.
- Website: http://www.foodsecurity.org/pub/RealFoodRealChoice_SNAP_FarmersMarkets.pdf

SNAP/EBT at Your Farmers' Market: Seven Steps to Success. Project for Public Places, Inc. and Wholesome Wave, 2010.

- This guide provides a broad overview of the process for receiving SNAP/EBT benefits at farmers' markets. It also details characteristics of successful SNAP/EBT redemption programs from across the country.
- Website: http://www.pps.org/pdf/SNAP_EBT_Book.pdf

Supplemental Nutrition Assistance (SNAP) at Farmers' Markets: A How-To Handbook. USDA Agricultural Marketing Service, USDA Food and Nutrition Service, and The Project for Public Spaces, Inc., 2010.

- This handbook provides an overview of how farmers' markets can apply to be an FNS-licensed SNAP/EBT retailer and how markets can implement a SNAP/EBT access system.
- Website: <http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5085298>

Building a Healthy America: A Profile of the Supplemental Nutrition Assistance Program. USDA Food and Nutrition Services, 2012.

- This document explains the history of SNAP, funding for SNAP, and initiatives to improve food access through SNAP.
- Website: <http://www.fns.usda.gov/ora/MENU/Published/snap/FILES/Other/BuildingHealthyAmerica.pdf>

USDA Agricultural Marketing Services

- The USDA AMS website provides information on direct marketing strategies and materials for farmers' markets, as well as information on funding opportunities for farmers' markets.
- Website: <http://www.ams.usda.gov/AMSV1.0/farmersmarkets>

Know Your Farmer, Know Your Food

- USDA's Know Your Farmer, Know Your Food program is an effort to better connect consumers to local producers. The website contains information on federal grant programs for farmers' markets.
- Website: <http://www.usda.gov/knowyourfarmer>

3. Research on SNAP/EBT at Farmers' Markets

Buttenheim, A, Havassy, J, Fang, M, et al (2011). Increasing Supplemental Nutrition Assistance Program / Electronic Benefit Transfer Sales at Farmers' Markets with Vendor-Operated Wireless Point-of-Sale Terminals. *Journal of the Academy of Nutrition and Dietetics*, May 2012.

- This paper describes a pilot program where every vendor at a farmers' market in Philadelphia was given a POS machine. SNAP/EBT transactions were counted before, during, and after the pilot.

Jones, P and Bhatia, R. Supporting Equitable Food Systems Through Food Assistance at Farmers' Markets. *American Journal of Public Health*, May 2011.

- This paper describes a partnership between the San Francisco Department of Public Health, a nonprofit organization, and a local food stamp program to institutionalize EBT access at all farmers' markets in San Francisco. It describes ways in which markets, nonprofit organizations, and local or state government can collaborate around solutions to food access.

Young, C, Karpyn, A, Uy, N and Wich, K. Farmers' Markets in Low Income Communities: Impact of Community Environment, Food Programs, and Public Policy. *Journal of the Community Development Society*, June 2011.

- This paper describes how federal food assistance programs, community factors, and public policies affect farmers' markets in low-income areas. It also details best practices for promoting and managing markets in these communities.

4. Assessment Tools

Nutrition Assessment Tools

Nutrition Environment Measurement Survey (NEMS) Tool. University of Pennsylvania.

- NEMS tools measure nutrition environments of stores, restaurants, farmers' markets, and other food retail outlets. The measures focus on the availability of healthy choices, quality, and price. It can be useful in comparing a farmers' market to other available food options in a community.
- Website: <http://www.med.upenn.edu/nems/measures.shtml>

National Health and Nutrition Examination Survey (NHANES). Centers for Disease Control and Prevention, National Center for Health Statistics.

- NHANES is a survey to assess the nutritional health of adults and children. It could be used to assess change in fruit and vegetable intake among farmers' market customers. It's very long, but it can easily be simplified.
- Website: <http://www.med.upenn.edu/nems/measures.shtml>

Sample Market Evaluation Tools

Oregon Small Farms Technical Report, Tools for Rapid Market Assessments. Oregon State University Extension.

- This report explains assessment tools for farmers' markets that can be done quickly, such as attendance counts and dot surveys.
- Website: <http://extension.oregonstate.edu/catalog/pdf/sr/sr1088-e.pdf>

Farmers' Market Evaluation. Cornell Cooperative Extension, South Central NY Agricultural Team.

- This form can be used to evaluate a farmers' market's visibility, atmosphere, amenities, layout, and customer demographics. It is perhaps most effective when completed by an individual unfamiliar to the farmers' market.
- Website: <http://nofavt.org/sites/default/files/Shared%20Wisdom.pdf>

Rapid Market Assessment. Northeast Organic Farming Association of Vermont.

- This website includes explanations of and tools to conduct various methods of rapid assessments of farmers' market.
- Website: <http://nofavt.org/node/765>

Sample Customer Surveys

Survey 1. *This can be filled out by a customer, or delivered by an interviewer. This can also be delivered as a dot survey. A dot survey is done by posting the questions on large pieces of paper, and inviting customers to place sticker dots (provided by surveyors) at their answers to the questions.*

It's important inform survey-takers about the survey's purpose, optional questions, and the interviewer's procedure for confidentiality.

1. How did you first hear about [name of your farmers' market]?

Options: Local newspaper, local radio, word of mouth, saw it

2. Where do you live?

Options: List different locations near market

3. How often do you come to this market?

Options: Twice a week, once a week, a couple times a month, once a month, first time

4. What are the two main reasons you come to this farmers' market?

Options: To buy fresh produce, to buy local produce, to support local growers, to see friends/others in the community, for the convenience of the market, other

5. How would you describe the role of the market in helping your family eat fresh foods?

Options: Very helpful, somewhat helpful, not helpful

6. Since shopping at the market, have you tried or cooked any new foods?

Options: Yes, no

7. What is the most important thing you think about when choosing one product over another at this farmers' market?

Options: Quality, price, taste, healthfulness

8. Should the market accept EBT cards, which hold SNAP/food stamps benefits?

Options: Yes, no

Survey 2. *This survey can be filled out by hand by a customer or delivered orally by an interviewer. It's important inform survey-takers about the survey's purpose, optional questions, and the interviewer's procedure for confidentiality.*

Time of Survey:

1. In the past year, how often have you shopped at the market? (Circle one)

Weekly

Never

Monthly Other _____ (specify)

2. With whom did you come to the market? (Circle all that apply)

On my own with family with friends

3. What do you usually buy at the market? (Circle all that apply)

Produce Prepared foods (ready to eat) Eggs

Poultry/meat Plants/flowers Crafts

Baked goods Other: _____

4. How much do you usually spend at the market each day? (Circle one)

\$1-10 \$11-20 \$21-30 \$31-50 \$50+

5. Approximately how many vendors did you or will you visit today? (Circle one_

1 2-4 5-7 8-10 10+

6. What is your primary form of payment at the market?

Cash Debit/credit SNAP Other: _____

7. What is your primary form of payment for food at stores besides the market?

Cash Debit/credit SNAP Other: _____

8. How do you usually travel to the market? (Check one)

Walk bus bike drive train Other: _____

9. How many minutes does it take to get here by your usual transportation?

1-5 minutes 6-10 minutes 11-15 minutes 16-20 minutes

21-25 minutes 26-30 minutes 30+

10. What is your home zip code? _____

11. What is your age?

Less than 18 18-35 36-49 50-65 65+

12. What is your gender? _____

