



Serving SNAP Recipients at Farmers' Markets

Food and Nutrition
Service

Midwest Regional Office

How to Accept EBT Cards in Your Market

A guide for multi-stall farmers' markets seeking to expand their customer base to serve Supplemental Nutrition Assistance Program (formerly Food Stamps) recipients.

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Who is this document written for?

This document is intended for multi-stall farmers' markets in which each individual vendor does not intend to have their own point of sale (POS) device. This also applies to an umbrella organization/sponsor that operates a farmers' market at one or several locations.

What is SNAP?

The Supplemental Nutrition Assistance Program, or SNAP, is a nutrition assistance program administered by the United States Department of Agriculture (USDA) Food and Nutrition Service (FNS). The program provides monthly benefits for eligible participants to purchase food items at approved retail outlets. In the past, the program used paper "food stamp" coupons. Different States have different names for the Program, so it may be called Food Assistance, Food Support, FoodShare or some other name in your State.



What are EBT cards?

SNAP recipients use a plastic card, similar to a debit card, to purchase approved foods. Each State has its own card. When shoppers use their card to make a purchase, funds are electronically transferred from the shopper's food account to the retailer's account. In addition to SNAP benefits some customers also receive cash assistance on their EBT card from other assistance programs. These funds can also be used for purchases.

What are the benefits of accepting SNAP at your farmers' market?

Accepting EBT Cards at farmers' markets provides benefits for both farmers' markets and their community. Farmers selling at the markets see increased customer numbers and greater sales. Low income shoppers gain better access to nutritious, locally grown foods and become part of the farmers' market community. Markets benefit from the increased access they provide to and support they receive from a more diverse customer base within their community.



What type of system do I need in my farmers' market to accept EBT cards?

To accept EBT cards the farmers' market first has to decide how it wants to be setup to redeem EBT card benefits.

- The usual way SNAP works is that each retailer has their own electronic Point of Sale (POS) device that it does not share with any other retailer. Although not common, this can also be done in a farmers' market with each individual vendor in the market arranging to have their own POS device. This places a lot of responsibility on each vendor and usually incurs substantial costs because each vendor will need to have their own POS device that can accept an EBT card transaction.
- Farmers markets can be approved to use a system allowing them to have one POS device that can serve all the vendors in the market. This places more responsibility on the farmers' market organization, but usually makes it much easier and cheaper for the individual vendors to sell their goods to customers using EBT cards.

What redemption systems are available to farmers' markets?

There are three systems commonly used by farmers' markets.

Tokens and Paper Scrip: This option uses either tokens, usually made of wood, or paper scrip. Under this system, a customer can decide how much of their SNAP benefits they would like to spend. They go to the farmers' market's POS machine, swipe their EBT card for that amount, and enter their secret PIN number. They receive instant authorization and a receipt showing the total dollar value of the tokens/scrip. The farmers' market staff give them their tokens/scrip for the approved amount. The tokens/scrip can be spent on eligible products at vendors' stands throughout the market. The tokens/scrip is used like a currency. To make them more difficult to copy, it is strongly advised that each token/piece of paper scrip be coded with a unique serial number. Vendors cannot give change for scrip purchases. Commonly, tokens and scrip are made in \$1 denominations. In this example a customer can make a \$3.50 purchase with three \$1 tokens and make up the difference in cash.

Paper Receipts: Under this system, customers get a receipt from each farmer/vendor and leave their items at the stand. They bring the receipt to the centralized POS device, pay for their items using their EBT card, get a receipt from the POS machine for the transaction, and then return to the farmer/vendor with this paid receipt to pick up their purchases.

Manual Vouchers: This option uses manual vouchers instead of a POS device. If you have very low SNAP sales (less than \$100 a month) or you do not have a way to connect a POS device to an electrical outlet and a telephone line, this paper voucher method is the most cost effective. Manual vouchers are carbonized paper forms provided by the State's EBT processor. A manual voucher is filled out for each transaction and one copy of the completed voucher is mailed to the processor for payment. The farmers' market fills out the voucher with the EBT customer's name, EBT card number and market information. The voucher must be signed by the customer and the EBT card must be present. To make sure the customer has enough money in their EBT account the farmers' market staff call the EBT State vendor retailer help line to obtain a voucher authorization number. This freezes the amount of the purchase in the customer's account. It is important to keep in mind that your State has a specific timeframe by which manual vouchers must be submitted for payment. Directions for submitting manual vouchers and the timeframe are in the retailer contract you will have with the State.

There are other situations when manual vouchers might be used in conjunction with a POS device. Some markets that do not have access to electrical and phones lines in their farmers' market use manual vouchers at the market and later input the manual voucher information at a POS device located elsewhere. The manual voucher method is also used, if for any reason, the market's POS device does not work. It is important to submit the voucher on time either using the POS device, or if the POS device is not working, by mail.

In all systems, the farmers' market needs to develop a method for reconciling their EBT sales to the tokens/scrip/receipts returned by the farmers/vendors and pay the vendors their proper share.

How do you become approved to be a SNAP retailer?

To become an authorized retailer able to accept EBT sales, a retailer must apply and become licensed by the US Department of Agriculture's Food and Nutrition Service. In the case of a farmers' market, the market's organization applies to accept SNAP benefits on behalf of the participating farmers/vendors. A single umbrella application is completed with someone from the farmers' market organization named as the responsible party.

The easiest way to apply is to fill-out the on-line application at <http://www.fns.usda.gov/snap/retailers/application-process.htm> Using the website to apply is a two step process. The first step is to register with a user name and password. The second step is to fill out the application. You can start and stop the on-line application process as long as you submit a completed application within 30 days of starting the process. To help you quickly return to that web page, save the website noted above to your favorites.

If you prefer to apply by filling out and mailing a paper application, you can do that too. Call the toll free number 877-823-4369 to request a paper application packet.

In addition to submitting your on-line or paper application, you'll need to provide hard copies of some supporting documentation to your servicing FNS field office. A list of the required documents and the address of the servicing field office is provided through the online application, or included in the application packet, if you apply using a paper application.

The retailer application is used by all food retailers, primarily commercial grocery stores and supermarkets. Some of the questions do not easily apply to a farmers' market situation. Appendix I contains tips for farmers' markets on how to respond to some of the specific questions on the SNAP retailer application that may be particularly confusing from a farmers' market perspective.

If you still have questions about the authorization process or filling out the application, farmers' markets in the Midwest Region States (IL, IN, MI, MN, OH, WI) you can contact Robin Masters. Robin's contact information is: Robin.Masters@fns.usda.gov, Phone: 317-510-7226

Although FNS tries to process applications more quickly, it may take up to 45 days from the date a complete application is received to approve or deny the application. An FNS representative will contact you after your application is submitted about additional questions in order to process your application. After you are authorized you will be mailed an Authorization Packet containing the posters, training materials and Authorization Certificate with a seven digit authorization digit authorization number for your market. You will need this number later to complete a contract for to get a POS device.

Rather than applying as a single farmers' market, another option for farmers/vendors is for each individual farmer to become an authorized retailer. This option requires each farmer/vendor to have their own POS device with a phone line or wireless access and each would be their own responsible party. However, it does not require use of tokens, scrip, or receipts because EBT customers can swipe their cards at the individual vendor's booth.

How are EBT sales processed?

Each State has an EBT vendor who processes and reconciles all EBT activity in the State. No matter what system you use, information from your sales will be sent to your EBT processor (State processor or third party processor) and payment will be deposited by your processor into your bank account.

As soon as a farmers' market application is approved by the USDA Food and Nutrition Service, the State's EBT processor is notified that the farmers' market is approved to accept EBT sales. Information from the Food and Nutrition Service approved retailer application is electronically transmitted to the State's EBT processor including the farmers' market's mailing address. Within a few days the State's EBT vendor will automatically send the farmers' market a Retailer Agreement contract. You do not need to call anyone to get this. It will happen automatically. If 10 days after you have been authorized by the Food and Nutrition Service as a retailer you still have not gotten a retailer application, email or call the State EBT Director, listed in Appendix I. Do not call the Food and Nutrition Service about POS devices. They are just responsible for helping you become an authorized retailer. They are not responsible for getting you a State POS machine.

Getting a Free POS Device:

States offer to provide a free wired POS device to most SNAP retailers. States usually require that the retailer has, or expects to have, a minimum amount of SNAP transactions (typically \$100 a month) to get and keep the free POS device. If a farmers' market is interested in receiving a free POS device, it must complete the EBT Retailer Agreement that you will receive in the mail. Once a complete contract is received by the State's EBT vendor, they will provide a POS device to qualified retailers within two weeks. The free POS device will be a "wired" device needing an electrical connection and a hard-wire telephone line. It will only process EBT cards. It will not process debit or credit cards.

Paying for a POS Device with Other Capabilities:

Another option is to contract with a third party processor. For a fee, these companies will provide a POS device that accepts debit and credit cards as well as the State's EBT benefits card. You can also purchase or lease a POS device on your own and enter into a contract with a third party processor just for their processing service. If you choose to process debit and credit card transactions, additional fees will apply. However, accepting debit and credit cards does have the potential to substantially increase your sales.

An option for farmers' markets without access to electricity and telephone lines is using a **wireless POS device**. Most States do not offer wireless machines free of charge, so your farmers' market would need to get the device through a third party processor. Wireless POS devices from third party processors can handle debit and credit card transactions in addition to EBT transactions.

Information about third party processors and/or various POS devices for sale is available on the Internet. Additional sources of information are other farmers' markets that have contracts with third party processors or your State grocers' association. It is wise to shop around and ask about all fees as prices can vary greatly.

Manual Vouchers:

As described in more detail above, manual vouchers can be used instead of a POS device. This method is the most cost effective when you have very low SNAP sales (less than \$100 a month) or you do not have a way to connect a POS device to an electrical outlet and a telephone line. A manual voucher is filled out for each transaction and completed vouchers are mailed to the processor for payment.

Summary of SNAP related farmers' market responsibilities

- Become licensed to accept SNAP benefits by FNS.
- Unless you will use a receipt system, design and purchase tokens or print paper scrip. The scrip must be hard to counterfeit. For paper scrip, non-photocopy-able paper is required. Placing sequential serial numbers on all scrip is strongly advised.
- Train farmers in scrip redemption rules and procedures. The market's ability to accept SNAP benefits could be jeopardized if a farmer commits a SNAP violation while operating under the market's FNS license.
- Develop an accounting system and method for reimbursing vendors.
- Determine a secure place where the POS equipment, tokens and supplies will be stored when not in use and designate who will be responsible for proper storage.

SNAP Rules and Processes

Below are some of the SNAP rules and processes about which farmers' markets frequently ask questions.

- **Sharing POS Devices - Can the same authorization permit and EBT equipment be used at a different location, or can I let someone else use it?**

Each independent farmers' market must apply for its own authorization permit and have its own POS device. An umbrella organization that operates a farmers' market at more than one site does not need to get a separate authorization license for each site, as long as the sites share the same POS device. However, if separate sites have separate POS devices they need to get separate authorization licenses. Sites that operate at overlapping times preferably should each have their own POS device. However, it is possible to share a POS device and have one site use the device and the other site use manual vouchers to be inputted on the shared POS device later that day.

An umbrella organization has real authority over one or more farmers' market. They are the responsible organization that runs the market and does things like gets permits, hires market managers, takes responsibility for obtaining vendors and training them, etc. An organization that runs one farmers' market and is authorized and has a POS machine cannot legitimately be the "umbrella organization" for other independent markets if they are not directly responsible for the operation and management of these additional markets. They should not be loaning out their POS machine and allowing these independent markets to operate under their USDA authorization. Each independent market needs to get its own authorization and get its own POS device.

The ***SNAP authorization permit and EBT Equipment Are NOT TRANSFERABLE*** from one location to another or from one owner to another. You cannot use the previous owner's authorization or equipment and ***you cannot accept SNAP benefits until the USDA Food***

and Nutrition Service authorizes you. The farmers' market must notify the appropriate USDA Food and Nutrition Service field office immediately whenever the farmers' market changes ownership or closes. If you have any questions, contact the Food and Nutrition Service field office immediately for assistance. See Appendix I for contact information.

- **What items can and can't be bought with SNAP benefits?**

Households CAN use SNAP benefits to buy foods for the household to eat, such as:

- Breads and cereals;
- Fruits and vegetables;
- Meats, fish and poultry;
- Dairy products;
- Seeds and plants which produce food for the household to eat.

Households CANNOT use SNAP benefits to buy: beer, wine, liquor, cigarettes or tobacco; or

- Any nonfood items, such as pet foods;
- Soaps, paper products;
- Household supplies;
- Vitamins and medicines;
- Food that will be eaten in the market;
- Hot foods.

- **May I set a minimum spending requirement for SNAP customers using their SNAP benefits (EBT card)?**

No. SNAP regulations prohibit retailers from setting a minimum purchase requirement for purchases made with SNAP benefits. Any eligible food item(s) may be purchased using SNAP benefits, regardless of the amount of the purchase.

- **Can food be bought on a credit account using SNAP benefits?**

No. A retailer found to be accepting SNAP benefits for credit accounts is in violation of the program regulations and can be taken out of the program.

- **Can farmers' markets using scrip, tokens or receipts restrict refunds to the same day of purchase?**

Farmers' markets are free to set their own timeframes for allowing refunds, including restricting refunds to the same day of purchase. However, all farmers' markets must be able to provide refunds back onto a customer's EBT card in order to give customers an opportunity to return unused scrip/tokens. Cash refunds are prohibited. If the farmers' market intends to restrict refunds to a certain time period, the market must make its policy VERY CLEAR at the time the scrip/tokens are purchased.

- **Can a vendor give cash refunds for purchases made with SNAP benefits?**

No. Cash refunds are not allowed.

- **What happens if there is a power outage?**

You will be able to process SNAP benefits purchases using manual vouchers, after obtaining an approval code for each transaction. Your third party processor or State's EBT service provider will provide a supply of vouchers and instructions for submitting vouchers.

- **Is there a way to do a transaction if the EBT card is defective or does not work?**
Yes, if the recipient has the defective card with them, you may manually key enter the EBT card number into the POS device. The SNAP customer and their EBT card must be present during a key-entered transaction. The SNAP benefits customer must enter their Personal Identification Number (PIN) as usual. Sometimes people have cancelled EBT cards that they may mistakenly hand a vendor instead of their active card. Those cancelled card will not work.
- **How do I handle a customer who has lost his or her EBT card or forgotten the Personal Identification Number (PIN)?**
Retailers cannot conduct business without an EBT card and valid Personal Identification Number (PIN). The customer will have to get a new EBT card or PIN. Usually the SNAP customer has had training on how to do this or they will have a pamphlet that tells them how.
- **Besides SNAP, are there other benefits that can be used on an EBT card?**
Some State EBT cards contain benefits from multiple programs. Many States have cash benefits on their EBT cards. Scrip issued in exchange for these cash benefits, such as TANF, can be used to purchase non-food as well as food items and is not subject to SNAP rules. However, scrip issued for SNAP benefits must be distinct from scrip issued for cash benefits.

A farmers' market can choose to accept these EBT cash benefits from shoppers to make unrestricted purchases through their EBT Card. Farmers markets that accept EBT cash benefit sales must have a way to distinguish cash benefit sales from SNAP sales so they are credited to the appropriate EBT account (cash or food). This is usually done by having a second set of scrip, tokens or receipts that clearly identify EBT cash sales from EBT SNAP sales.

Assistance to cover costs

To help cover start-up costs related to providing access to SNAP recipients, many farmers' markets have been successful in finding funding sources to assist them. Funding can come from local sources such as community service organizations, individual benefactors or religious institutions. Grant funds from the State and Federal government and private non-profit organizations have in recent years funneled millions of dollars to farmers markets supporting EBT access. For ideas, try contacting other farmers' markets, your State farmers' market association, or your State Department of Agriculture. Look at Appendix I for links to sources of grant and other information.

Please help us make this document more useful. If you have any comments or suggestions, please email them to dick.gilbert@fns.usda.gov Thanks.

Appendix I

Where Do I Get Additional Information?

If I have a question, where do I get information?

USDA – Food and Nutrition Service	General information about farmers’ markets in SNAP	Read the materials at this website: http://www.fns.usda.gov/snap/ebt/fm.htm
	To apply to USDA to become an authorized retailer to serve SNAP customers	fill-out the on-line application at http://www.fns.usda.gov/snap/retailers/application-process.htm
	To talk to someone at USDA if you have problems filling out the retailer application	Robin.Masters@fns.usda.gov , Phone: 317-510-7226
State agency	Getting a free POS device	AFTER you become an authorized USDA retailer, you will automatically be mailed a retailer agreement package by the State’s EBT vendor. If you have not gotten the agreement within 10 days after being authorized by FNS, contact the State EBT Director. If you have a question about how to fill out the retailer agreement, contact the EBT vendor. You must return the application, if you want a free POS device.
	Getting listed as a farmers’ market on the State’s SNAP website	Most States list participating SNAP farmers’ markets on their website. To ensure you get included in that listing contact the State agency.
It Depends	Information about wireless POS devices and/or POS devices that accept debit and credit cards.	If you do not want the free wired one from the State, you will need to research this on your own. Talk to other farmers’ markets. On the Internet do a search for “credit card processors” or “third party processors”
	Where to buy tokens and scrip	Talk with other farmers’ markets. On the internet search for “wooden tokens” or “coin tokens”.
	Tokens, scrip, or receipts	Talk to other farmers’ markets. Check if you have a State farmers’ market association. You can also talk to your State agency EBT Director or Dick Gilbert at the Food and Nutrition Service dick.gilbert@fns.usda.gov (312-353-1458)
	Problems with your POS Device	Contact whoever gave you the POS device. If it was the State’s EBT vendor, call their help line. If you have a contract with a third party processor, contact them.

Midwest State EBT Contact and Information Sources:

SNAP is administered at the State level, usually by the State’s lead health and human service type agency. These agencies provide all approval and other services to SNAP clients and administer their State’s EBT system.

	State EBT Director	Email/Web Address
Illinois	Susan Suchy	Susan.Suchy@illinois.gov
	State EBT Website	http://www.dhs.state.il.us/page.aspx?
Indiana	Laura Betzinger	Laura.Betzinger@fssa.IN.gov
	State EBT Website	http://www.in.gov/fssa/dfr/2690.htm
Michigan	James McCreight	Mccreightj@michigan.gov
	State EBT Website	http://www.michigan.gov/dhs/0,1607,7-124-5455_7034---,00.html
Minnesota	Phyllis Hahn	Phyllis.Hahn@state.mn.us
	State EBT Website	http://www.dhs.state.mn.us Click on Economic Support and then click on Food Support.
Ohio	Christina Thomas	Christina.Thomas@jfs.ohio.gov
	State EBT Website	http://jfs.ohio.gov/ofam/foodstamps.stm
Wisconsin	Tim Burnett	Timothy.Burnett@wisconsin.gov
	State EBT Website	http://dhs.wisconsin.gov/foodshare/ebt/default.htm

USDA Food and Nutrition Service Midwest Region Field Offices

This staff processes your application to become an authorized retailer. The primary contact to assist farmers’ market and respond to their questions about becoming an approved retailer is Robin Masters. Robin’s contact information is: Robin.Masters@fns.usda.gov / Phone: 317-510-7226 Field Office staff in our local offices can also provide service.

Illinois	Chicago	773-585-4509	Minnesota	St. Paul	651-290-3805
	Springfield	217-793-5000	Ohio	Columbus	614-469-6864
Indiana	Indianapolis	317-510-7226		Cincinnati	513-684-3568
Michigan	Detroit	313-226-4930	Wisconsin	Madison	608-662-3361
	Grand Rapids	616-954-0319			

Website Links for Additional Information

USDA- Food and Nutrition Service Web Sites:

Main page for information for farmers’ market in SNAP:

<http://www.fns.usda.gov/snap/ebt/fm.htm>

What is a farmers’ market: http://www.fns.usda.gov/snap/ebt/fm-scrip-what_is_fm.htm

On-line Retailer Application: <http://www.fns.usda.gov/snap/retailers/application-process.htm>

Descriptions of scrip, token and receipt systems:

http://www.fns.usda.gov/snap/ebt/fm-scrip-what_is_scrip.htm

POS Devices (free, wireless) and Manual Vouchers:

http://www.fns.usda.gov/snap/ebt/fm-scrip-EBT_Equipment.htm

Rules for Using Scrip: http://www.fns.usda.gov/snap/ebt/fm-scrip-scrip_rules.htm

Farmers Market Responsibilities related to SNAP:
http://www.fns.usda.gov/snap/ebt/fm-scrip-market_responsibilities.htm

Debit and Credit Cards Info and Issues:
http://www.fns.usda.gov/snap/ebt/fm-scrip-Debit_Cards.htm

USDA Grant Opportunities: http://www.fns.usda.gov/snap/ebt/fm-scrip-Grant_Resources.htm

Attracting SNAP Clients to Your Market:
http://www.fns.usda.gov/snap/ebt/fm-scrip-attract_customers.htm

Bonus Incentives to Attract SNAP customers:
http://www.fns.usda.gov/snap/ebt/fm-scrip-Bonus_Incentives.htm

Success Stories: http://www.fns.usda.gov/snap/ebt/fm-scrip-success_stories.htm

Eligible Food Items: <http://www.fns.usda.gov/snap/retailers/eligible.htm>

List of Products – eligible/ineligible products for purchase using SNAP benefits:
<http://www.fns.usda.gov/snap/retailers/generic.pdf>

USDA – Agricultural Marketing Service:

Farmers Market Promotion Program Grants are targeted to help improve and expand domestic farmers markets, roadside stands, community-supported agriculture programs, agritourism activities, and other direct producer-to-consumer market opportunities. 10% of the grant funds are reserved for EBT start-up activity. <http://www.ams.usda.gov/AMSV1.0/FMPP>

National Sustainable Agriculture Information Service

A number of organizations and agencies throughout the U.S. are trying to help agricultural producers connect with customers by compiling directories of local food sources that help buyers find goods and growers find markets. This resource offers listings for local food directories and promotional programs, searchable by state.
http://attra.ncat.org/attra-pub/local_food/index.php

Farmers Market Coalition:

A website that provides listings of resources, State association information, webinars, and news regarding the farmers' market community, nationwide. [Farmers' Market Coalition](#)

Page with many web resource links:

<http://www.farmersmarkets.msu.edu/Resources/tabid/1508/Default.aspx>

The above link is on a Michigan State University website with involvement of the Michigan Farmers Market Association and the Michigan Food and Farming Systems.

Appendix II

Tips for Farmers' Markets Filling Out the Retailer Application

Application for farmers markets can be filled out on-line or by filling out a paper application and mailing it in.

To fill out the application on-line, go to:

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

The website is a two step process requiring the user to register for a user name and password. Be sure to save the website noted above to your favorites, as you will return to that page to complete the process.

If you don't want to use the website, but rather do a paper application, you can request one by calling the toll free number 877-823-4369.

How do I fill out the Retailer Application?

Below are some typical questions asked regarding completion of the application.

Question #10: Type of ownership.

Select the most specific type that applies to your farmers' market. Most farmers' markets are either nonprofit cooperatives, government owned (municipal, town, county), or sole proprietorships. Sole proprietorships would include a loosely connected group of vendors in which there is no legal association, but for which a single market manager is taking responsibility for the group.

Here are some common definitions for the ownership types:

- *Privately held Corporation:* a corporation owned by a few people; shares have no public market
- *Publicly owned corporation:* a private company that has a class of shares traded in the public market.
- *Sole Proprietorship:* business or financial venture that is carried on by a single person and is not a trust or corporation . A sole proprietor (sole owner) has unlimited liability
- *Partnership:* Form of business organization created by an agreement between two or more persons who contribute capital and/or their services to the organization.
- *Limited Liability Company:* business form that provides limited personal liability, as a corporation does. Owners, who are called members, can be other corporations.
- *Nonprofit Cooperative:* organization for the production or marketing of goods owned collectively by members who share the benefits, for example, agricultural cooperative.
- *Government Owned:* government owned and operated facility for the purpose of providing some goods or service to citizens. This includes city, town, county or municipal ownership.

If you are a nonprofit cooperative, documentation of nonprofit status must be submitted with the application; i.e. IRS exemption letter or Articles of Incorporation for a Domestic Non-Profit Corporation.

Question #11: Contact info for Parent Corporation.

How might this apply to farmers' markets?

This question has no application for farmers' markets and can be left blank – this question pertains to multi store chains or franchises.

Question #12: Primary owners or major shareholders or cooperative officers.

If there is a governing board of some sort, is it sufficient to provide information about its officers rather than about each board member?

Yes. Provide information on each of the officers. If there are no officers or board members, provide information for the market manager.

What about markets that are operated by a municipality?

This question is not applicable for farmers' markets that are government owned. Skip question 12 and go to question 13.

Is someone required to provide identification?

Yes. Whether they are an officer, board member or a market master, photo identification and documentation of social security number must be received for an individual responsible for the operation of the SNAP benefits program at the farmers' market.

Question #17: Estimate your annual RETAIL sales.

How do I estimate my annual sales?

For a farmers' market with multiple vendors, ask each vendor to estimate a dollar amount of what they think they may sell in a month, then multiply that by the number of months you are open.

Copy of current license required to operate.

What should I attach?

Some municipalities will issue a license to operate a market while others do not. If you have a local business operator's/seller's/or vendor's license you may submit that with your application. If you do not have a local permit, provide a statement that no local permit is required.

How long will it take to become authorized?

Although we are usually able to process applications more quickly, the USDA Food and Nutrition Service field office has up to 45 days from the date they receive a complete application to approve or deny your application for a SNAP permit. An FNS representative may contact you about additional questions in order to process your application.

After I'm authorized, what types of changes should I report to the USDA Food and Nutrition Service Field Office?

Retailers must notify the Food and Nutrition Service field office of changes in store (farmers' market) name, location, responsible party, and telephone number. Any planned change in banking information should be reported to your EBT processor two weeks in advance of the change. This notification is very important to continue the uninterrupted transfer of funds.

BRIGHT IDEAS:

Attracting SNAP (Food Stamp) Customers to your Farmers Market



Flyers/Posters/Door hangers

Display posters or pass out flyers or door hangers wherever people gather:

- WIC clinics, public aid offices, Extension office, health fairs
- Bus/rail stations and vehicles, car windshields
- Churches and temples, food banks, food pantries and soup kitchens
- Schools, child care centers, libraries, public housing, senior citizen housing, apartment complexes
- Recreation centers, Y's, Boys and Girls Clubs, baseball fields, public pools laundromats, thrift shops, campgrounds, motels, tourist information center



Credit: Alberta (Canada) Agriculture and Rural Development.
www.agriculture.alberta.ca



Market Signage Ideas

- Place signs within the market to direct EBT Card holders to the POS machine.
- Have a sign for each vendor that shows that they accept EBT Cards.
- Vinyl banners can be attached to buildings, fences, or strung between posts over a main street or near the market – Contents: location; operating dates-times; and EBT Card image.
- Make EBT Card buttons for farmers/vendors to wear.
- Sandwich board signs are inexpensive, easy to set up and reusable.
- Use a roadside trailer to post a sign or use highway signs posted on roads leading into town or on municipal town signage
- Use bill boards and other paid signage (bus and rail ads)
- Have signage on a farmers market float in town parade
- Be inventive in your signage to catch attention!



Credit: Downtown Ypsilanti, MI, Farmers Market.
(managed by Growing Hope)



Promotional Events

Plan special traffic-creating events on a regular basis or create one large well-advertised special event. For a big event, weave in food, music, activities for children and free giveaway items throughout the day. Here are some ideas:

Presentations

Cooking demo featuring market items (Extension Service/ local chefs/ school food service/hospital food service); Master Gardener; Benefits of Buying Local Produce; Flower arranging; Container Gardens; Composting; Sustainable Living Strategies; Healthy Eating; Freezing and Canning

Local Celebrity Autograph or Photo Op

Book signing by local authors or cook book authors; minor league athletes; high school athletes; local politician; local TV-radio personalities

Contests

Pie baking; pumpkin carving; Halloween costume; photo; chili cook-off; golf putt; guess the number of candies in a fish bowl; guess the weight of a pumpkin or watermelon; chess; checkers; spelling bee; tricycle race with obstacles in parking lot



Credit: Alberta (Canada) Agriculture and Rural Development.



Other Promotional Ideas

Activities for Children

- Magician; face-painting; story-reading; kids cooking class; kids market tour/produce sampling; gardening class; petting zoo with baby farm animals; costumed mascot from local team

Entertainment

- Some performers will play for exposure; others will perform if they can leave their hat open for contributions; or pay them with market coupons. Some ideas: local musicians; choir; dance group; clowns; mime; comedian; puppet show
- Giveaway items for children: balloons; candy; button; coloring books or sheets; crayons; pencils; cups; stickers; sun glasses; temporary tattoos; balls; yo-yos; chalk; hats; puzzles; water pistols; noise-makers; lollipops; T-shirts; plant plugs; ladybugs for release in home garden
- Book exchange booth – leave a book, get a book
- Nutrition information and recipes distributed at market
- Create a market newsletter and have it available. Develop a mailing/email list for future issues and customer contacts.
- Invite community groups to set up an informational table or provide a service at the market: Garden club; bookmobile; blood donation; health screening; blood pressure check; local colleges; housing information; local transportation authority; WIC and SNAP (food stamp) information; home garden soil testing
- Offer market coupons for \$1 dollar off. (Could be financed by a community partner.)
- Hay ride around the neighborhood
- Free food or free with proof of \$5 purchase: lemonade; tea; cider; cookies; brownies; in-season fruit; roasted corn; strawberry shortcake
- Drawings/Raffles: target local businesses to sponsor items in drawing or a basket of items from market vendors
- Vehicle display: vintage car; race car; fire engine; vintage tractor; vintage or souped-up motorcycle; other unusual vehicles



Credit: Alberta (Canada) Agriculture and Rural Development



Presenting at Other Forums

- Ask community groups to spread the word that fresh wholesome foods are available and can be purchased using an EBT Card. Ask them to pass out flyers to their membership: block groups, community organizations, public housing councils, PTA/PTO
- Set up booths and distribute flyers at community events: county/community fairs; public private school carnivals; special library programs; health fairs; neighborhood watch meetings; police-fire department community relation meetings
- Ask if you can include information sent with water, electric, sanitation, school district or other mailings to households

Website References:

- www.portlandfarmersmarket.org/index.php
- www.snakeroot.net/mffin/Pubs/PromoIdeas.html
- <http://tinyurl.com/d9rfm9>



Compiled by the USDA Food and Nutrition Service, Midwest Regional Office.

For more information about accepting SNAP (food stamp) benefits at farmers markets, go to:

www.fns.usda.gov/snap/ebt/fm.htm or email: dick.gilbert@fns.usda.gov