

Food Stamps/ SNAP* at Farmers' Markets

A How-To-Handbook

Utah Supplement

To increase your farmers' market's revenue and to make fresh, healthy food more readily available to everyone in Utah, learn how your market can begin accepting food stamps. Use the attached USDA's SNAP at Farmers' Markets: A How-To Handbook along with Utahns Against Hunger's "Utah Supplement" and attached examples and templates.

Abbreviations & Acronyms to Know

SNAP: Supplemental Nutrition Assistance Program (*As of February 2011, Utah had not changed over the terminology in their database, and until they do, SNAP (Supplemental Nutrition Assistance Program) is still officially called Food Stamps in Utah*)

EBT: Electronic Benefits Transfer

FNS: Food and Nutrition Service

What are the benefits of participating in the Food Stamp Program/SNAP at a Farmers' Market?

Adopting EBT technology to accept SNAP benefits can help markets tap into a larger customer base by providing an easy and convenient way for consumers to redeem SNAP benefits on eligible food items. For vendors selling eligible food items, the potential for increased sales from SNAP redemptions can be substantial. Between fiscal year 2008 and 2009, for example, the total value of SNAP redemptions at farmers' markets and farm stands nearly doubled, from over \$2 million to over \$4 million. Although the recent growth in SNAP redemptions at farmers' markets has been impressive, it is important to recognize that the amount of SNAP benefits redeemed at farmers' markets and farm stands in FY 2009 (\$4.33 million) still only represents *less than one-hundredth of 1 percent* of the total (\$50 billion). Of more than 193,000 retailers participating in SNAP in 2009, only one-half of 1 percent, or just over 900 were farmers' markets or farm stands, even though the number of farmers' markets in the United States exceeded 5,200 in that year. Therefore, there remains much room for growth in the ability of farmers' markets to increase their share of the SNAP redemption pool by adopting EBT technology at their facilities.

EBT technology also allows markets that normally accept only cash to accept bank-issued debit and credit cards. While it is possible to increase vendor sales via EBT sales alone, the ability to process debit and credit cards, along with EBT, stimulates a sharper increase in vendor revenue, which can be used to offset EBT operating costs. However, when embarking on this process, it is essential to understand all the fees involved in accepting debit and credit cards, such as fees for connecting and disconnecting the POS terminal; bank and routing fees; monthly service fees (including those charged in the off season); and EBT, credit, and debit transaction fees.

-from the *Supplemental Nutrition Assistance Program (SNAP) at Farmers' Markets: A How to Handbook*, USDA June 2010

To Become a Food Stamp Retailer

To learn more about applying to become a Food & Nutrition Services (FNS) Food Stamp retailer, go to page 6 in the How-To Handbook.

The person you will need to contact at the State USDA office is Jamie Slack, Program Specialist. Her contact information is (801) 524-5007 and Jamie.Slack@FNS.USDA.gov

Assistance

Utahns Against Hunger (UAH) creates the political and public will to end hunger in Utah. For Farmers' Markets interested in becoming a food stamp retailer, UAH will help you:

- Decide which method to accept food stamps to use (vouchers or POS)
- Create signage at your market to promote that you accept food stamps (We can act as a liaison between you and the Department of Workforce Services.)
- Devise the best tracking system for food stamp sales
- Customize the vendor agreement to fit your needs
- Recruit volunteers

Below are examples of other farmers markets in Utah that accept food stamps.

Markets willing to be a resource for others have provided their contact information below.

<u>Market</u>	<u>Location</u>	<u>Contact Person at each FM who knows the most about FS</u>	<u>Contact Info</u>	<u>Method by which the FMs accepts Food Stamps</u>
People' Market	Salt Lake City	Kyle LaMalfa Doug Williams	kyle@slcpeoplesmarket.org msgdit@comcast.net (801) 448-6758 www.slcpeoplesmarket.org	POS machine, ~1000 wooden tokens
Cache Valley Gardeners Market	Logan	Ra Nae Curdy	Ranae.curdy@gmail.com (435) 755-3950 www.gardenersmarket.org	POS machine, ~2,500 wooden tokens
Salt Lake Downtown Farmers Market	Salt Lake City	Kim Angeli-Selin	kim@downtownslc.org (801) 333-1103 www.downtownslc.org/farmers-market	POS machine, 5,000 wooden tokens
Utah Botanical Center Farmers Market	Kaysville	Shawn Olsen	shawn.olsen@usu.edu (801) 451-3402 www.utahbotanicalcenter.org/htm/events/farmersmarket	POS machine, ~100 wooden tokens

Approximate Costs

- Machine Itself - \$1,300
- Setup Fees - \$100
- Transaction Fees - \$0.10 per
- Maintenance Fees - \$25 per month
- Tokens: \$0.09-0.13 per
- Staffing the Machine – Volunteers
- Other: Signs, outreach

The Farmers' Market Coalition is a great resource and has a good listserv where market managers around the country share thoughts and ask each other questions. Visit them and sign up for the listserv at: <http://farmersmarketcoalition.org/>



Utahns Against Hunger

Since 1979, UAH has worked to build the public will to end hunger by educating and collaborating with local policymakers who decide how programs work. UAH strengthens child nutrition by promoting and expanding summer food programs and school meals, and by ensuring that safety net programs like WIC and Food Stamps are doing what they are supposed to do. UAH grows community networks by helping to build the capacity of local charities and by ensuring that people in need know where to go for help in their local communities. And finally, UAH raises the profile of hunger by working with media, community groups, educators, and religious organizations.