

A wooden crate filled with fresh vegetables including tomatoes, cucumbers, and zucchini. The background is a dark, textured surface.

# Utah Farmers Market SNAP

**Toolkit**

**Second Edition**

# Participating Extension Programs



Utah State University Extension provides research-based programs and resources with the goal of improving the lives of individuals, families, and communities throughout Utah. USU Extension manages Create Better Health, Utah's Supplemental Nutrition Assistance Education Program (known as SNAP-Ed), and provides nutrition education and obesity prevention services to SNAP recipients and other eligible low-income individuals. Create Better Health (SNAP-Ed) offers a variety of classes to expand participants' knowledge of nutrition, budgeting, cooking, food safety, and physical activity.



Utah Farmers Market Network (UFMN) endeavors to enable greater communication and collaboration among Utah farmers market managers. UFMN provides market managers with a platform for exchanging ideas and news, as well as relevant training and funding opportunities.

## Partners



The mission of Utahns Against Hunger (UAH) is increasing access to food across Utah through advocacy and education. UAH is Utah's only statewide anti-hunger nonprofit organization working on public policy and advocacy for federal nutrition programs. Since 1979, UAH has worked to expand the reach of nutrition programs.



Utah Department of Health's mission is to protect the public's health through preventing avoidable illness, injury, disability, and premature death; assuring access to affordable, quality health care; and promoting healthy lifestyles.

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Food insecurity is often a hidden problem, and it impacts families and individuals in all communities, regardless of geography. The United States Department of Agriculture (USDA) defines food insecurity as a lack of consistent access to sufficient food for an active, healthy life. More simply put, people who experience food insecurity cannot afford to buy enough food. Food insecurity rates in Utah are similar to the national average with **10% of Utah households, more than 340,000 people, experiencing food insecurity.**<sup>1</sup> While there are several factors that contribute to food insecurity, food access and cost are major factors. Farmers markets are critical in increasing access to healthy, local foods. One important way that farmers markets do this is by participating in the Supplemental Nutrition Assistance Program (SNAP), which helps families stretch their food dollars. This toolkit outlines how farmers markets can implement a SNAP program and help combat food insecurity in their communities.



## What Is SNAP?

SNAP, formally known as food stamps, provides food assistance to low-income individuals and households experiencing food insecurity. In order to qualify for SNAP, participants need to be at or below 130% of the poverty level. Funds are loaded onto an electronic benefits transfer (EBT) card that individuals can use like a credit or debit card. In Utah, this card is known as the Horizon Card. SNAP is a federally funded program of USDA's Food and Nutrition Service (FNS). In Utah, SNAP is administered by the Department of Workforce Services. Annually, SNAP helps more than 74,000 Utah households put food on the table.<sup>2</sup>

>85%

**of SNAP families have at least one working adult.**

71%

**of individuals who receive SNAP are children (53%), have disabilities (12%), or are seniors (6%).<sup>2</sup>**

<sup>1</sup> Economic Research Service. (2020). *Household food security in the United States in 2020* (Economic Research Report No. ERR-298). U.S. Department of Agriculture.

<sup>2</sup> Utah Department of Workforce Services: Fiscal Year 2022

# Why Accept SNAP?

**SNAP increases financial stability and access to healthy food.** By accepting SNAP, your market is helping families stretch their food dollars and purchase more fresh, nutritious foods. SNAP helps participants become financially stable and provides needed support as they transition to self-sufficiency. Annually, SNAP lifts over 3 million people out of poverty, including roughly 1.5 million children nationally.<sup>2</sup>

**SNAP brings in new customers for your vendors.** SNAP can expand your customer base and increase your vendors' income. Every year, Utah SNAP customers receive over \$250 million in benefits.<sup>2</sup> An increasing percentage of these dollars are being spent at farmers markets. According to the USDA, SNAP redemption at farmers markets and farm stands has increased dramatically over the past decade.

SNAP sales at farmers markets across the country have increased over 35% from \$4.2 million in 2009 to \$24 million in 2018. In Utah, SNAP sales at farmers markets increased by 570% since 2013.<sup>3</sup>

**SNAP stimulates the local economy.** The USDA estimates that for every billion dollars of retail food demand from SNAP, 3,300 farm jobs are generated. Additionally, for every \$1.00 of SNAP benefits spent, approximately \$1.79 goes back into the local economy.<sup>4</sup>



*Making a commitment to support local businesses and eat healthy is not always the cheapest option, and we as farmers understand that. Having a farmers market that makes it easy for SNAP users to utilize their benefits on healthy, local foods is amazing. It's a win win for everyone.*

**- Thomas and Aysha Maddox, Maddox Family Farms**

*Over half of sales from the Sunnyvale Farmers Market are generated from customers using their SNAP benefits and our state funded match incentive. Accepting SNAP increases sales for our vendors, while also making the market more accessible. Farmers selling at our market come from refugee backgrounds and grow produce relevant to the communities living in the area. Accepting SNAP means farmers can receive market value for their crops even while selling to low-income populations. It means that our market based in a low-income/low-access area can actually operate and be successful!*

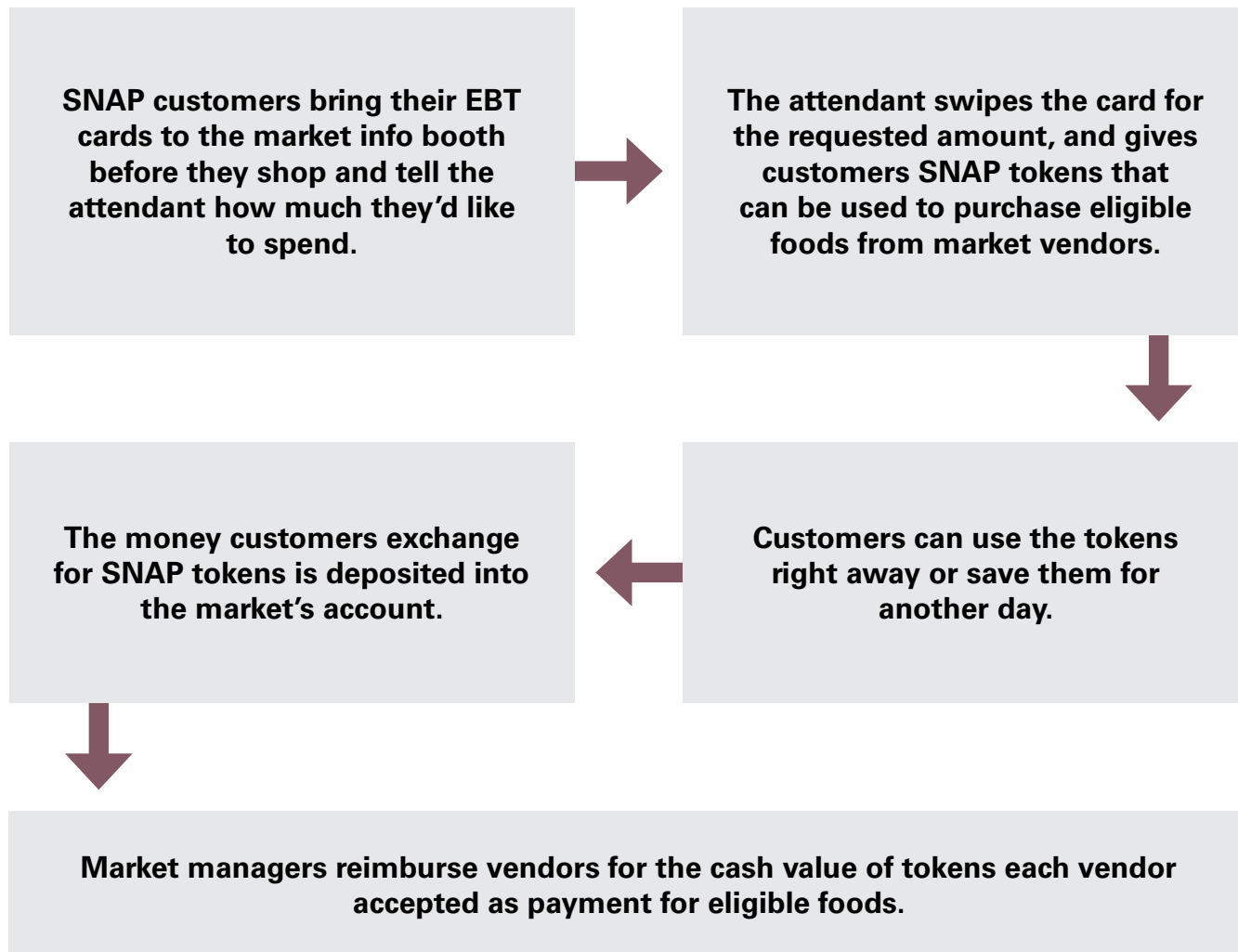
**- Margot Draeger, Sunnyvale Farmers Market**

<sup>2</sup> Food and Nutrition Service. (2019). *Characteristics of SNAP households: FY 2017*. U.S. Department of Agriculture.

<sup>3</sup> Food and Nutrition Service. (2021). *SNAP redemptions report*. U.S. Department of Agriculture.

<sup>4</sup> Economic Research Service. (2010). *The food assistance national input-output multiplier (FANIOM) model and stimulus effect of SNAP* (Economic Research Report No. ERR-103). U.S. Department of Agriculture.

# How Does SNAP Work?



# How to Get Started: 7 Steps to Success

## STEP 1 - Determine if Your Market Has Capacity

Before deciding to accept SNAP, consider if your market has the capacity to manage the following needs:

- **Staff time to manage SNAP at the information booth.** Larger markets usually hire seasonal staff while many smaller markets use reliable volunteers or pay interns a small stipend to help manage the program at their market. More details can be found in *Step 5 - Create a Management Plan*.
- **Budget for equipment and ongoing costs.** Your market will need a small budget to cover the start-up and ongoing costs of managing SNAP. Key start-up costs include a point of sale (POS) device to process EBT transactions and SNAP tokens. Ongoing costs include monthly wireless and transaction fees for the EBT POS device and staff salaries. Find more details in *Step 5 - Create a Management Plan*.

### COSTS OF OBTAINING AND OPERATING AN EBT POS DEVICE

<https://farmersmarketlegaltoolkit.org/snap/legal-topics/equipment-and-scrip/obtaining-a-point-of-sale-device/>

### PROGRAMS FOR FUNDING EQUIPMENT AND START-UP COSTS

For the most up-to-date information on available grants, contact [doubleup@utah.gov](mailto:doubleup@utah.gov).

Check out Marketlink, a program of the National Association of Farmers Market Nutrition Programs (NAFMNP) that assists farmers and markets with accepting SNAP. [marketlink.org/](http://marketlink.org/)

- **Access to the internet.** In order to process SNAP, your market will need a reliable internet connection. Most farmers markets use wireless POS devices, but some rural locations may need to connect manually to the internet.
- **Marketing SNAP.** The success of the program depends on how many people know that your market accepts SNAP. Think about how your current marketing campaign can include SNAP and what partnerships you can leverage to expand your marketing reach. You will also need to have a small budget to cover the printing of promotional materials such as signage and flyers. Some markets also choose to pay for social media ads to help get the word out.

**DIVE DEEPER:** Check out the Farmers Market Coalition in-depth guide outlining what to know before accepting SNAP at your market. [farmersmarketcoalition.org/education/snap/](http://farmersmarketcoalition.org/education/snap/)

## STEP 2 - Find Out if Your Market Is Eligible

- A. Meet the FNS definition of a *farmers market* or a *direct marketing farmer* below.
- **Farmers market:** Two or more farmers or producers that sell their own agricultural products directly to the general public at one fixed location.
  - **Direct marketing farmers:** Farmers or producers that sell their own agricultural products directly to the general public.
- B. Meet the 50% Rule or the Staple Food Groups Rule:
- **50% Rule:** More than 50% of the total dollar amount of your gross retail sales must come from the sale of eligible staple foods.
  - **Staple Food Groups Rule:** You must continually sell at least seven varieties of foods within each of the four staple food groups, which includes perishable foods in at least three of the categories.

STAPLE FOOD GROUPS	
	Vegetables or Fruits
	Bread or Cereal
	Dairy
	Meat, Poultry, or Fish

## STEP 3 - Become an Authorized Market

To accept SNAP, your market needs to become an approved SNAP retailer by getting an FNS SNAP-authorization license and number through the USDA. Applying is free and a simple three-step process.

1. Create an eAuthentication USDA account.
2. Fill out a short online application.
3. Send in supporting documentation.

The application processing time can take up to 45 business days, so make sure to complete this well in advance of your market's opening.

### APPLY

[fns.usda.gov/snap/retailer-apply](https://fns.usda.gov/snap/retailer-apply)

### STEP-BY-STEP GUIDE TO APPLYING

[fns-prod.azureedge.us/sites/default/files/media/file/Farmers-Market-Application-Guidance.pdf](https://fns-prod.azureedge.us/sites/default/files/media/file/Farmers-Market-Application-Guidance.pdf)

### HELPFUL LINK

Visit the Farmers Market Legal Toolkit for a more in-depth guide on how to apply. [farmersmarketlegaltoolkit.org/snap/legal-topics/becoming-a-retailer/how-do-i-apply/](https://farmersmarketlegaltoolkit.org/snap/legal-topics/becoming-a-retailer/how-do-i-apply/)

## STEP 4 - Get Equipment and a Service Provider

### **Rent or buy a point of sale (POS) device configured to accept SNAP EBT.**

Your POS device is used to process EBT transactions and ensure SNAP funds are deposited in your bank account. Equipment can range from \$250-\$1,000 depending on whether your market rents or purchases an EBT POS device. Not all POS devices are set up to accept SNAP/EBT, so it is important to confirm that any device you will use is configured to do so. In addition, there are other considerations to weigh when deciding what POS is right for your market. Luckily, the Farmers Market Legal Toolkit has broken down what you need to know about how to obtain equipment: [farmersmarketlegaltoolkit.org/snap/legal-topics/equipment-and-scrip/obtaining-a-point-of-sale-device/](https://farmersmarketlegaltoolkit.org/snap/legal-topics/equipment-and-scrip/obtaining-a-point-of-sale-device/)

### **Set up an account with an EBT service provider.**

An EBT service provider—also referred to as a “third-party processor”—is the entity that processes EBT, debit, and credit charges. Often, the company where you purchased your POS device from will also provide these services. You will need to sign an agreement and set up an account with an EBT service provider before your equipment is ready to go. They will ensure your FNS SNAP-authorization number is connected to your equipment so that the appropriate funds get deposited into your market’s bank account.



### **HOW TO CHOOSE A SERVICE PROVIDER**

[farmersmarketcoalition.org/education/snap/ebt-equipment-services/](https://farmersmarketcoalition.org/education/snap/ebt-equipment-services/)

### **FNS LIST OF THIRD-PARTY PROCESSORS**

[fns-prod.azureedge.us/sites/default/files/snap/SNAP-EBT-TPP-guidance.pdf](https://fns-prod.azureedge.us/sites/default/files/snap/SNAP-EBT-TPP-guidance.pdf)

### **EQUIPMENT GRANTS AND TECHNICAL ASSISTANCE**

Contact Utah Department of Health at [doubleup@utah.gov](mailto:doubleup@utah.gov) for local grant opportunities for free equipment.

## STEP 5 - Create a Management Plan

The ongoing administration of the program includes managing staff and tokens, keeping track of transactions, and meeting reporting requirements. A management plan can ensure all these needs are met by outlining the following areas.

### Assign Roles and Responsibilities

Identify who will be responsible for the key roles of the program outlined below.

- Ensure the program is operated according to FNS guidelines available at [fns.usda.gov](https://fns.usda.gov).
- Staff the SNAP booth.
- Manage tokens and vendor reimbursement.
- Meet accounting and reporting requirements.

### Set Up SNAP Market Currency

You will need to design and purchase the tokens (or paper scrip) that SNAP customers will use to make purchases from vendors at your market. Most markets use market-branded wooden SNAP tokens in \$1 denominations. There are many token companies. You can use this calculator to determine how much tokens might cost your market: [ot-wooden-nickel.com/price-calculator](https://ot-wooden-nickel.com/price-calculator).

#### FNS SNAP SCRIP RULES

Know the regulations for managing SNAP scrip before creating your market currency.

[fns.usda.gov/ebt/scrip-system-paper-scrip-token-or-receipts](https://fns.usda.gov/ebt/scrip-system-paper-scrip-token-or-receipts)

### Develop an Accounting System

Most importantly, you will need to develop an accounting system and method for reimbursing vendors for tokens or scrip. Your vendors will need to be trained in tokens/scrip redemption rules and procedures. For examples of sample token tracking and other accounting, go to [farmersmarketcoalition.org/education/snap/accounting-taxes/](https://farmersmarketcoalition.org/education/snap/accounting-taxes/), and for more comprehensive accounting spreadsheets and tools, go to [farmersmarketlegaltoolkit.org/snap/legal-topics/accounting-taxes/](https://farmersmarketlegaltoolkit.org/snap/legal-topics/accounting-taxes/).

### Design a Budget and Fundraising Plan

Plugging all of your costs into a budget will help your market determine what is needed to operate your program and identify the best ways to secure ongoing funding. A sample budget for your farmers market's SNAP program can be found at [utahfarmersmarketnetwork.org/snap-double-up-food-bucks](https://utahfarmersmarketnetwork.org/snap-double-up-food-bucks). From partnerships to donations, there is no shortage of creative ways to help fund your SNAP program. Funding may also be available to assist with your start-up costs. For the most up-to-date information on available grants, contact [doubleup@utah.gov](mailto:doubleup@utah.gov).

#### FARMERS MARKET COALITION'S TOP 10 WAYS TO FUND YOUR SNAP PROGRAM

[farmersmarketcoalition.org/education/snap/ten-ways-to-fund-snap-ebt/](https://farmersmarketcoalition.org/education/snap/ten-ways-to-fund-snap-ebt/)

## STEP 6 - Notify and Train Vendors

It is important to discuss accepting SNAP with your vendors as early as possible. You will want to educate your vendors on the benefits of becoming a SNAP-authorized market and provide them with the training and tools to ensure a successful market season.

Training topics should include:

- Informing vendors whether they are eligible or not eligible to accept SNAP tokens.
- Getting reimbursed for the tokens they receive.
- Marketing SNAP at their booths (see [utahfarmersmarketnetwork.org](http://utahfarmersmarketnetwork.org)).

### CONNECT

Join the *Utah Farmers Market Network* on Facebook and meet other market managers.

**Learn about other markets' experiences** through the Utah Farmers Market Network listserv. Contact [utfarmersmarkets@usu.edu](mailto:utfarmersmarkets@usu.edu).

**Ask the experts** on the Farmers Market Coalition's listserv. Sign up at [farmersmarketcoalition.org/networking/listserv](http://farmersmarketcoalition.org/networking/listserv)

## STEP 7 - Develop an Outreach and Marketing Campaign

Once your market is set up, it's time to get the word out. The good news is that there are already great local organizations working to connect SNAP recipients with healthy, local food, so there is no need to reinvent the wheel. Here are some easy ways to advertise your SNAP program.

**Use promotional materials.** Signs, banners, and flyers already exist that can be used to promote SNAP at your market. Banners and signage should be prominently displayed at your SNAP booth and throughout the market. Every qualified vendor at your market should display a "SNAP Accepted" sign at their booth. Free signage for your SNAP program can be found on the [SNAP resources page](#) on the Utah Farmers Market Network website.

**Include SNAP in what you are already doing to promote your market.** Add the SNAP logo to your market's promotional materials. Start to promote it through your social media pages. Social media has consistently emerged as one of the main places target populations are getting information. Don't forget to mention the SNAP program in your press releases, during press events, and in interviews.



**Leverage strategic partnerships.** Connect with local organizations working with SNAP recipients. These organizations can include you in their current outreach to target populations. Partner organizations often help by promoting SNAP programs in their materials and helping to distribute flyers to locations they already frequent. Highlighting these organizations at your market can also help bring in more SNAP customers.

Some examples of organizations that you can partner with:

- Utah State University - Contact the Create Better Health (SNAP-Ed) program and your county's extension agent at [extension.usu.edu/locations](https://extension.usu.edu/locations).
- Utah Farmers Market Network - Access the support this network provides to farmers markets through a statewide network and directory of markets. Contact them at [info@utahfarmersmarketnetwork.org](mailto:info@utahfarmersmarketnetwork.org) to learn about resources and training opportunities regarding SNAP and Double Up.
- Anchor vendors - Engage with your anchor vendors as they are most likely to benefit from your market accepting SNAP. Ask them to help with outreach and promoting SNAP by sharing social media posts, newsletters they send to their customers, and posting flyers at their farm stands or stores.
- Organizations and agencies providing services to the low-income populations - Reach out to food banks, Women, Infant and Children (WIC) offices, SNAP enrollment agencies, Department of Workforce Services, housing assistance organizations, free health clinics and similar social service locations, which might be willing to post flyers about your market accepting SNAP.

## **STEP 8 (Optional) - Enroll in an Incentive Program**

Consider enrolling for any available incentive programs. Currently, Double Up Food Bucks (Double Up) program is the only incentive available in Utah at this time. Double Up is a state-run produce incentive program that matches SNAP benefits dollar-for-dollar at participating farmers markets and farm stands. In 2022, SNAP participants could match dollar-for-dollar up to \$30 per market visit.

**Here is how the program works:**

1. Participants go to a specific market stall to scan their EBT card. They tell the market staff or volunteer running the EBT machine how much SNAP funds they want to get in tokens to spend at the market.
2. The staff member runs the EBT card and provides the customer with tokens good for any SNAP-eligible foods in the amount specified. In addition, the customer receives Double Up tokens good for fruits and vegetables, matching dollar-for-dollar the amount of SNAP tokens, up to the limit.
3. The customer uses the tokens to shop at various stalls throughout the farmers market or saves them for a later purchase.

By enrolling your market in Double Up, you will be included in all Double Up promotional materials. Participating markets may also be eligible for additional funding to cover the costs of equipment and materials to implement and promote Double Up at their markets. Contact [DoubleUp@utah.gov](mailto:DoubleUp@utah.gov) for more information and to learn about new incentive programs.



# Helpful Resources

## Local

- Utahns Against Hunger - [uah.org](http://uah.org)
- Utah Department of Workforce Services - [jobs.utah.gov](http://jobs.utah.gov)
- Utah Farmers Market Network - [utahfarmersmarketnetwork.org](http://utahfarmersmarketnetwork.org)  
Email: [utfarmersmarkets@usu.edu](mailto:utfarmersmarkets@usu.edu)
- Utah State University Create Better Health (SNAP-Ed) - [extension.usu.edu/createbetterhealth/](http://extension.usu.edu/createbetterhealth/)
- Encouraging SNAP Shopper Participation at Utah Farmers Markets - [extension.usu.edu/publications](http://extension.usu.edu/publications)

## National

- Farmers Market Legal Toolkit - [farmersmarketlegaltoolkit.org](http://farmersmarketlegaltoolkit.org)
- Farmers Market Coalition - [farmersmarketcoalition.org](http://farmersmarketcoalition.org)
- USDA Food and Nutrition Services - [fns.usda.gov](http://fns.usda.gov)



## Extension UtahStateUniversity.



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