



**THE OHIO STATE UNIVERSITY**

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COLLEGE OF FOOD, AGRICULTURAL,  
AND ENVIRONMENTAL SCIENCES

# Accepting SNAP at Farmers' Markets

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## Accepting SNAP at farmers' markets

- What is Electronic Benefits Transfer (EBT)?
- Why accept EBT?
- What is needed to accept EBT?
  - Legal Structure\*
  - Bank Account
  - Management Capabilities
  - Marketing Capabilities
  - Are your vendors ready?
  - Best Practices

\*Not required, but is good business practice



# Supplemental Nutrition Assistance Program (SNAP)

Formerly known as federal food stamps

Transitioned from paper coupons to  
electronic “debit-like” card

Electronic Benefits Transfer (EBT)

In Ohio, the Ohio Direction Card





## So, why accept EBT?

- In 2013 SNAP redemption at farmers' markets nationwide rose to \$21.1 million.
- In 2013, 116 Ohio farmers' markets and direct marketing farmers redeemed \$224,213 in SNAP benefits.
- Georgia had the great redemption of SNAP benefits which totaled \$3.3 million in 2013.

<http://wholesomewave.org/snapgrowth20112013/>



## What is Needed to Accept EBT at farmers' markets?

- Is your farmers' market a legal entity (non-profit, LLC, etc.)?
- Are you affiliated with an “umbrella” organization (local chamber, visitors bureau, etc.)?
- Who is responsible? (SSN#)



## Why be legally organized?

### Pros:

- Legal separation from liability
- Potential funding opportunities
- Self-managed

### Cons:

- Reporting & recordkeeping requirements (i.e. tax returns)
- Self-managed



## Does your farmers' market have a bank account?

- EBT funds electronically deposited
- Separation of farmers' market funds from individuals
- Accountability of funds received



## Do you have the management capabilities to accept EBT?

- Person to process transactions at the market
- Person to account for tokens/scrip
- Person to reimburse vendors for token/scrip
- Person to train vendors





## Do you have the management capabilities to accept EBT? (cont.)

- Funds to cover associated costs (transaction fees, equipment fees, telephone line charges, token purchase, etc.)
- Financial resources to carry out the plan





## Do you have the marketing capabilities?

- Person to plan and implement an effective marketing plan
- Person & process to manage matching program if available
- Funds to effectively market to EBT consumers (flyers, signs, advertisements, etc.)





## Are your vendors ready?

- Do they recognize the benefits?  
(increased sales/revenues)
- Do they understand what are eligible food items and what are not?
- Do they understand they cannot provide change?

<http://www.fns.usda.gov/snap/retailers-store-training-information>



## Are your vendors ready? (cont.)

- Do they understand the reimbursement process?
- Do they have the proper marketing and promotional materials (recipes, information on how to store & prepare)?



## Best Practices

- Develop relationship with organizations who serve this consumer to help “get the word out”.
- Access to transportation to/from the farmers’ market (local transit, etc.)
- Cooking demonstrations – easy to prepare meals, etc.



## Best Practices (cont..)

- Education about seasonality.
- Education about value of local foods.
- Nutrition education (OSUE Food & Nutrition Education Program).
- Matching programs – Wholesome Wave, local foundations, etc.



## Review

- Consider legal structure
- Consider management abilities (including costs)
- Consider marketing abilities (including costs)
- Consider vendor training
- Review & implement best practices



## Where to get help?

Ohio Department of Job & Family Services

Melissa Wolfe [melissa.wolfe@jfs.ohio.gov](mailto:melissa.wolfe@jfs.ohio.gov)

OSU South Centers

Christie Welch, [welch.183@osu.edu](mailto:welch.183@osu.edu)

The Farmers' Market Management Network

[www.fmmn.org](http://www.fmmn.org)

The Farmers' Market Coalition

[www.farmersmarketcoalition.org](http://www.farmersmarketcoalition.org)





## To learn more:

<http://www.fns.usda.gov/ebt/learn-about-snap-benefits-farmers-markets>

<http://www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5085298>

<http://jfs.ohio.gov/ofam/EBT%20Farmers%20Market.stm>

<http://southcenters.osu.edu/farmersmarkets>

Market Link – Markets new to accepting SNAP may qualify for no-cost equipment.

<http://marketlink.org/>



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