Funding, Staffing, and Sustaining SNAP Acceptance at Farmers’ Markets

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Strategies for Sustaining SNAP at Farmers’ Markets

Accepting the Supplemental Nutrition Assistance Program (SNAP, formerly food stamps and known as FoodShare in Wisconsin) and other federal nutrition assistance benefits at farmers’ markets is one mechanism to creating an inclusive community space where all residents can purchase locally produced food. The following strategies for funding, staffing, and ultimately sustaining SNAP acceptance will aid farmers’ markets in expanding their accessibility to a wider audience. Markets that have a sustainable system in place for accepting SNAP are markets wherein accepting SNAP is a service that is well-used by the community and is financially viable for the vendors and the market as a whole.

Farmers’ markets that are organized by a dedicated group of stakeholders and have a consistent on-site market manager present at every market are more likely to sustain SNAP acceptance. Two other crucial factors for SNAP sustainability are strong community partnerships and choosing the right location. These factors, along with appropriate funding and programming strategies, are vital for a farmers’ market to continue to accept SNAP long term.

Governance & Infrastructure

A farmers’ market starts with dedicated stakeholders. These stakeholders may be public health professionals, nonprofit organizations, community members, and farmers, among others. Ideally, markets have a board, a dedicated market manager, and established bylaws, rules, and regulations. The market should also have a mission statement, which concisely and accurately reflects the goals of the stakeholders involved. Community members are particularly important stakeholders. Engaging a wide variety of community members early in the process will help ensure a sustainable farmers’ market. Community engagement brings about community pride and ownership of the local food environment. Rules and regulations governing farmers’ markets vary from community to community. It is always advisable to work with local public health departments or government officials to ensure zoning, insurance, rent, permitting, and other requirements are met. Farmers’ markets that are legal entities can apply for grants, and offer farmers liability insurance and aid in tax filing. Markets that have attained legal status can include markets that are owned and operated by city, community, or government organizations, markets that are owned and operated by vendor associations, and markets that are nonprofit entities. Farmers’ markets can also be projects of a nonprofit organization whose mission includes healthy food access. Buy-in from all stakeholders on accepting SNAP at farmers’ markets is crucial. If a solid foundation is not initially established, it could mean the market will not be able to sustain SNAP acceptance or function sustainably in the future.
Location & Community Partners

Choosing an optimal location for a farmers’ market is of critical importance, especially in order for a farmers’ market to reach underserved audiences. Consider factors such as parking, shelter, traffic visibility, and aesthetics when choosing a farmers’ market location. Most important is selection of an existing community space (e.g., a park, a church, a downtown business district) that is conducive to intuitive partnerships (e.g., local businesses, recreation centers, community groups) and easily accessible by all community residents, including those that may be dependent on public transportation. Community partnerships not only expand the logistical capacity of farmers’ markets, but can encourage community members to shop there. Below is a short list of potential partnerships:

- Residents
- Local businesses
- Local nonprofits
- Faith-based organizations
- Government officials and agencies
- Community groups
- Health clinics, hospitals
- Health agencies
- Schools
- County Cooperative Extension
- Human/ Social Services agencies
- Food pantries
- Economic Development/Revitalization groups

There are many options for community engagement in a farmers’ market; the key is to be open-minded and creative. For example, partners can help store materials, help advertise the market and SNAP acceptance, and provide funding. It is important for a farmers’ market to engage partners that work within the SNAP community, such as Departments of Social Services. Finding partners in rural areas that lack bustling downtowns can be challenging. However, it might be even more essential, as potential shoppers may be less likely to notice the market on their own. Communicate the benefits of the market, highlight SNAP acceptance and the availability of affordable items, and be specific about the specific ways in which the two parties can work together when reaching out to potential partners. Vermont FEED has an excellent resource on community engagement called the Community Support Manual1.

SNAP Acceptance

Implementing SNAP acceptance can be a big endeavor for smaller markets, and the market’s capacity needs to be assessed. Undertaking the process is not advisable if the capacity is not there to sustain a SNAP program at the market long term. Carefully considering the whole life of a program is important before moving forward. Below is a sample assessment to aid in determining whether or not a farmers’ market has the capacity to accept SNAP:

1. Dedicated Staffing: Markets with a paid market manager are best suited to accept SNAP. However, at volunteer-run markets, there needs to be at least one person who will champion the effort. Individual farmer vendors can also be authorized to accept SNAP if the market itself does not. The three main components of work associated with accepting SNAP at markets are as follows:
   a. **Consistent on-site management and administration of transactions**: At the market, someone will need to operate the EBT machine, process the sales, and print and file receipts. The amount of time needed for this will depend on the number of sales.
   b. **Back-end accounting**: Off site, someone will need to track and record sales and reimburse farmers. Using Microsoft Excel is a straightforward and effective recordkeeping method. Depending on the size of the market and the number of EBT sales, back-end accounting could take approximately 1-5 hours a week.
   c. **Promotion of the SNAP program**: Marketing and promoting the acceptance of SNAP at the market is essential. Time and resources will need to be dedicated to advertising.

2. **Bank account**: Markets need a bank account to accept SNAP. SNAP dollars will initially go into the market bank account before being redistributed to the farmers.

3. **Electricity and Storage**: On- or off-site electricity is needed to charge the EBT machine. Machines must be stored safely when not in use.

4. **Strong Cellular Signal**: If wireless EBT equipment is being used, a cellular signal is essential.

5. **Ability to pay fees**: There are fees associated with EBT machines. With USDA’s MarketLink program, for example, there is a fee of 1.79% of sales plus $.15 per transaction. Other fees may apply, depending on the plan, and could include monthly statement fees, monthly wireless access fees, batch fees (closing out machine at the end of the day), a PCI compliance fee, and other annual fees. Markets should consider whether they have a sustainable way to pay these fees (see Funding Strategies section).

6. **Organizational Partners**: Community partners, especially those that interface with the SNAP population, are necessary to get the word out about a market’s acceptance of SNAP.

7. **Vendor/Community Buy-In**: Farmers’ markets that plan to accept SNAP should be sure that they are located in an area that is accessible to the target population. The US Census provides information on the SNAP population by census tract. Additionally, farmers and vendors should be informed about the process, as well as the challenges and benefits associated with accepting SNAP. Their buy-in is crucial.

8. **Materials for USDA Food and Nutrition Service authorizations**: A valid email address, forms of identification, a voided check, and a social security number are all required.
Farmers’ Market Funding Strategies

Farmers’ markets can be funded through a variety of funding streams; there is no prescriptive, singular way in which successful farmers’ markets can function. The funding strategies below are not exhaustive, but serve as a launching point for funding farmers’ markets and SNAP acceptance at markets.

In-Kind Donations

Always consider in-kind donations when thinking about funding strategies. Local businesses and nonprofits, community groups, students, residents, and other community partners can contribute a great deal to the success and sustainability of a farmers’ market and a market’s acceptance of SNAP, even if their donation is not financial.

Space: Community partners can donate space in the form of an area in which the farmers’ market will take place, space to store market materials, or space to display promotional materials. Recreation centers, faith-based organizations, local businesses, local government, and universities, for example, all have potential capacity to donate space.

Marketing & Promotion: From designing a logo, website, and promotional materials to getting the word out through flyering and tabling at events, effective marketing and promotion strategies are integral to a market’s success. A lack of awareness is often cited as a barrier to SNAP participation at farmers’ markets, so marketing and promotion is crucial to sustainably accepting SNAP. Harness the enthusiasm and power of volunteers, including local college and university students. Graphic design students may be able to incorporate a farmers’ market project into their coursework. Students in environmental clubs may be interested in flyering and tabling. Food studies is an emerging field and students enrolled in such classes would likely be supportive of farmers’ markets and willing to help. Community members and professionals may also be interested in supporting marketing and promotion efforts.

Guidance: Local agencies and organizations may be willing to offer advice on farmers’ market issues that are within their area of expertise. For example, University of Wisconsin-Extension county offices may be able to offer guidance on farmer recruitment. Nonprofits, like Farm Commons2, may have the capacity to answer questions around insurance and legal matters, among other things.

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2 http://farmcommons.org/
Programming & Events: Volunteers can engage in programming efforts, such as cooking demonstrations, taste tests, health screenings, fundraising events, nutrition education, musical performances, or farmers’ market tours. Connect with people in the community to explore collaborations that could make the farmers’ market vibrant and attractive to all members of the community.

Revenue Streams

A recommended funding practice is to collect weekly vendor fees. A vendor fee can be a flat fee or a percentage of sales. Even modest vendor fees contribute a valuable revenue stream. These fees can be used for general operating funds, including fees associated with accepting SNAP. Another option is to have items for sale at the market, such as t-shirts, tote bags, and cookbooks, as long as they will net a profit in the end.

Donations & Crowdfunding

From a decorated donations jar at a market manager’s table to larger individual gifts to crowdfunding campaigns, donations add up and are valuable. Donating should be easy for everyone; links to donate should be on the website, e-newsletters, email signatures, and all electronic materials. Crowdfunding is a newer platform for donations and it is a popular way for smaller groups to fundraise, particularly because it allows people to give what they can afford. Crowdfunding is when groups use an online platform, such as Kickstarter, to raise funds or seek donations from the general public. Indiegogo and GoFundMe are other examples of crowdfunding sites. Generally groups doing crowdfunding will set a financial goal and provide small incentives or gifts to encourage donors to support their specific cause. People have raised thousands of dollars this way for farmers’ markets. For example, the Honeybee Mobile Market in St. Paul, Minnesota, was successfully funded for more than $20,000 on Kickstarter. Crowdfunding efforts should be well promoted through social media. Lastly, board members of a farmers’ market can also be asked to solicit donations from businesses, community organizations or through personal relationships.

Sponsorships

Sponsorships offer businesses, corporations, and organizations the opportunity to partner in farmers’ market work and to promote their brand. Brand visibility will be important to potential sponsors. Groups with like-minded missions can be a good place to start. Sponsorships can support SNAP acceptance at markets as well as specific programs, such as bonus incentives. A sponsorship package with tiers based on donation level should be put together and available to potential sponsors. Sponsors may not settle on a package exactly as-is, but a handful of tiers is a good jumping-off point.
Examples of benefits farmers’ markets can offer sponsors:

- Cobranded merchandise
- Logo placement on promotional materials
- Logo and link on farmers’ market website
- Recognition in e-newsletters
- Recognition in press releases

**Government Support**

Farmers’ markets in general, and SNAP acceptance in particular, can be supported through government. Different government departments, such as Departments of Public Health and Departments of Agriculture, are poised to support such efforts. For example, the Onslow County Farmers’ Market\(^3\) in North Carolina was originally run by local government before becoming its own nonprofit. Additionally, in New York, the governor’s office and the state Department of Agriculture financially support farmers’ markets in underserved areas and fund a bonus incentive program, Fresh Connect\(^4\).


**Support from the Health Care Sector**

The health care sector can engage with farmers’ markets to support community initiatives and ensure healthy food access for all. Nonprofit hospitals are federally required to spend 3% of their income on community initiatives, referred to as community benefit dollars. Traditionally, this money has gone toward charity care, but putting these dollars toward farmers’ market initiatives has become increasingly popular. Supporting SNAP acceptance at farmers’ markets and participating in fruit and vegetable prescription programs\(^5\) are two examples of such programming.

**Grants & Other Opportunities**

Grants are often project-driven and do not provide essential discretionary funds needed for general operating funds. Grants are a temporary source of funding and can require a lot of writing and reporting. In order to apply for grants, a market will need to have a fiscal sponsor or could become its own 501(c)(3). Be aware of the necessary

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\(^4\) [http://freshconnect.ny.gov/content/about-freshconnect](http://freshconnect.ny.gov/content/about-freshconnect)

\(^5\) [http://wholesomewave.org/fvrx/](http://wholesomewave.org/fvrx/)
components that go into receiving a grant. With those disclaimers aside, grants can provide a useful source of funding, particularly in terms of getting SNAP acceptance off the ground. For example, grant funding is available from USDA to increase SNAP participation in farmers’ market through the Farmers’ Market Promotion Program. Through this grant, farmers’ markets can receive the necessary equipment to begin accepting SNAP. There are also other, non-grant related opportunities to provide necessary materials, supplies, and technical support to farmers’ markets. For example, in 2014, a USDA program called MarketLink was created. Through this program, farmers’ markets can receive the equipment necessary to accept SNAP. USDA and the Farmers Market Coalition have up-to-date information about which grants and funding opportunities are currently being offered. Additionally, these organizations will have current information about necessary equipment. It is advisable to sign up for their newsletters.

**Friends of Market Programs**

Friends of Market Programs are membership programs for farmers’ markets that are a popular model to both fundraise and increase capacity. Members pay an annual membership fee and in exchange may receive gifts and benefits from the market. Friends of Market members can also get together to fundraise and do events and programming. These funds can then be used for SNAP acceptance costs.

A toolkit on Friends of Market Programs is available from the New York Farmers’ Market website.

**Events & Fundraisers**

The options are limitless when it comes to events and fundraisers. A one-day event can result in a significant amount of revenue raised. Events should be centered around food, farming, and culturally appropriate activities. Farm to table dinners, pancake breakfasts, walks and runs, auctions, and art exhibitions are all example of events that can benefit a farmers’ market. Again, these funds can then be used for SNAP acceptance costs.

A webinar on creative fundraising strategies is available at the Farmers’ Market Coalition website.

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6 [http://marketlink.org/](http://marketlink.org/)
7 [http://www.farmersmarketcoalition.org](http://www.farmersmarketcoalition.org)
9 [http://farmersmarketcoalition.org/resource/8759/](http://farmersmarketcoalition.org/resource/8759/)
Farmers’ Market Manager Staffing Strategies

Ensuring that a dedicated market manager can provide consistent on-site management of a farmers’ market and SNAP acceptance is an essential best practice to maintaining a successful market. Staffing farmers’ markets with well-informed, committed managers should be a priority for farmers’ market stakeholders, particularly if the market is located in an underserved area where more programming and outreach may be necessary to ensure SNAP participation in the market.

Responsibilities

A market manager’s responsibilities will vary depending on the market’s circumstances. Possibilities for market manager responsibilities include: operating an information table with nutrition education materials, recipes, merchandise, and other resources; processing SNAP transactions; recording products available and products that sell out; counting customers; helping farmers with set-up and breakdown; and troubleshooting problems. Market managers can be responsible for bigger picture tasks, such as farmer recruitment and programming decisions, or a staff person can be hired to solely focus on SNAP acceptance. Before a market manager or staff is recruited, the specific responsibilities he or she will have at the market need to be determined.

Paid vs. Unpaid

It is advisable to pay market managers if at all possible. Even a modest amount can ensure a greater level of commitment and will communicate value. Depending on the size of the market, vendor fees alone could fund a position. Otherwise, there are a wide variety of funding strategies, mentioned on the previous pages, which could be used to support a market manager’s time. If funding a market manager is not feasible, dedicated volunteers can fill in as a market works toward obtaining funding. In some cases, dedicated volunteers may commit to volunteering long-term or individual farmers may be committed to accepting SNAP and will take care of the related paperwork and fees.

Recruiting Market Managers

If a farmers’ market is recruiting a manager or volunteer, whether or not it has funding to pay the manager, local colleges and universities can be a good place to start. If funds are not available, there still may be something to offer students. Sometimes farmers’ market management can be worked into coursework or serve as an internship. Either way, harnessing the enthusiasm and energy of the university population can serve a market well. Use the
farmers’ market website and social media to recruit managers. Additionally, spread the word on listservs and online job banks with a food or activism focus, such as idealist.org and goodfoodjobs.com. On the following pages are two examples of job postings for a market manager and an EBT coordinator that can be adapted.

**Training**

A farmers’ market manager should be well informed and should be trained if there is an organizing body to do so. If not, it is important that the manager be aware of relevant topics, including SNAP population facts and myths, bonus incentive structures, and SNAP acceptance procedures.

The Farmers Market Coalition Resource Library\(^\text{10}\) also has a wealth of information on topics that are relevant to managers.

\(^\text{10}\) http://www.farmersmarketcoalition.org/resources
Appendix

The following pages contain examples of position descriptions for the following staff positions: Farmers’ Market Associate and EBT Coordinator.

Farmers’ Market Associate

The Food Trust is a nationally recognized nonprofit dedicated to ensuring that everyone has access to affordable, nutritious food and information to make healthy decisions. Headquartered in Philadelphia, The Food Trust works with neighborhoods, schools, grocers, farmers and policymakers in the city and across the country to develop a comprehensive approach to improved food access that combines nutrition education and greater availability of affordable, healthy food. More information about The Food Trust is available at thefoodtrust.org.

The Food Trust is seeking energetic and committed individuals to manage Farmers’ Markets.

Hours: ~20 hours/week Location: Philadelphia Job Open Date: May through November

The Market Associate will be responsible for supervising Farmers’ Market operations, conducting nutrition education and promotional activities at the market, operating wireless point-of-sale terminals to process food stamp transactions, and championing The Food Trust mission and farmers’ market network. Opportunities for time off during the season are limited.

Responsibilities include:
Establish and maintain strong relationships with farmers and vendors:
• Foster communication with and between vendors
• Respond to vendor needs
• Develop ways to assess stand-holder business
• Troubleshoot and mediate with vendors as needed
• Monitor vendors’ adherence to Food Trust regulations

On-site management Farmers’ Market
• Ensuring set-up and break down of market, and operation in accordance with relevant rules and regulations
• Engage in at-market promotional efforts
• Provide customer service to market patrons
• Coordinate activities surrounding onsite volunteers
• Work with office staff to maintain overall market appearance
• Maintaining weekly market paperwork, including that for SNAP and Philly Food Bucks

Qualifications:
The ideal candidate will have at least one year of relevant work experience. Have the ability to work outside in spring, summer, and fall in all types of weather. Possess strong oral, written communication and organizational skills. Have experience in community outreach and organizing with the aptitude to work independently and as a team player.

Salary: $9 per hour
Employment Category: Part-Time; Seasonal
To apply: E-mail resume and cover letter to jobs@thefoodtrust.org. Please reference “Market Associate” in the subject line. Please do not call.

EBT Coordinator

Company: Mass Farmers Markets
Location: Waltham, MA
Date Posted: April, 10 2014
Source: idealist.org

Learn about local food systems while helping to increase and provide access to local and fresh food for low-income community members! Mass Farmers Markets is looking for two committed, passionate, and outgoing tech savvy individuals to fill our seasonal EBT Coordinator position; experience or interest in program development encouraged. The EBT Coordinator will work two days per week (8-10 hrs. per market day) on-site at Mass Farmers Markets’ managed markets (located in Cambridge, Somerville and Boston) and 1 day per week (2-4 hrs.) at MFM's office in Waltham primarily performing data entry. This is a part time position with approximately 20 hours of work weekly. The EBT Coordinator will be MFM's on-site liaison, interacting with SNAP (Supplemental Nutrition Assistance Program, also known as food stamps) recipients, shoppers, and farmers market vendors in order to implement and process SNAP/credit card transactions using MFM's Electronic Token System (e-token). The EBT Coordinator will also work closely with the on-site Market Manager to ensure that the operation of the market is a success during each market day. Prior to the opening of the markets in May, this position begins with training on equipment and using database protocols transitioning to on-site implementation of the e-token system for the duration of the season.

Required Skills:
Experience in data collection and familiarity with Excel workbooks and spreadsheets; knowledge of database manipulation (particularly of Access and IIF files is a plus) Working knowledge of PC based computers, software, and networking; well-versed in email communication and file sharing/transfers
Strong work ethic, capability to take initiative and a strong commitment to a high standard of excellence, responsibility, and accountability. Capability to identify and record system operating issues and communicate them clearly to MFM’s software engineer. Ability to be comfortable and willing to participate actively in urban farmers market communities. Exceptional written and oral communication skills. Reliable car. Applicants with bi-lingual skills in Russian, Mandarin or Cantonese are strongly encouraged to apply for the Copley Square Farmers Market; an understanding of Creole is encouraged for the Cambridge and Somerville farmers markets. Excellent wireless network skills a plus.

Responsibilities Include:
- Processing e-token SNAP and Credit/Debit transactions
- Maintaining precise, detailed, and organized records (paper and electronic)
- Data collection for Wholesome Wave about the SNAP At Farmers Market Acceptance Program and DVCP (Double Value Coupon Program)
- Customer and Vendor education and assistance involving system procedures and updates
- Efficiently and concisely communicating operating information to our software engineer and helping to troubleshoot and resolve functional problems
- Consistently maintain a friendly and professional manner
- Set up and break down of all Electronic Token System equipment
- Transportation and storage of equipment in-between farmers market days

Compensation:
$12-16/hr. based on experience

Time Commitment:
Beginning of May to the end of November