

SNAP at Farmers Markets

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SNAP Basics

- SNAP, formerly known as food stamps, stands for Supplemental Nutrition Assistance Program.
- SNAP is a United States Department of Agriculture (USDA) program that offers nutrition assistance to millions of individuals and families with limited resources.
- SNAP provides economic benefits to communities.
- In North Dakota, the Department of Health and Human Services (NDHHS) administers SNAP.
- EBT (electronic benefits transfer) is the electronic system that allows SNAP participant to use issued debit cards to purchase food.
- EBT offers no change and no overdraws.
- EBT benefits can be used to purchase food items that are meant to be prepared and eaten at home.

✓ SNAP Eligible

- Breads, grains, cereals
- Fruits and vegetables
- Meat, fish, poultry
- Dairy products
- Eggs
- Canned goods
- Honey, jams, jellies
- Food to be taken home for preparation
- Plants and seeds that produce food
- Herbs

✗ Not SNAP Eligible

- Alcoholic beverages
- Tobacco
- Non-food items (pet food, paper products, soaps/detergents, diapers, hygiene products)
- Vitamins/supplements
- Foods for immediate consumption
- Hot foods

Why SNAP at Farmers Markets?

Health Outcomes:

- Increased access to fruits and vegetables correlates with increased consumption of them
- Most of the U.S. does not consume enough fruits and vegetables to promote health
- SNAP audiences tend to have higher rates of chronic disease

Local Economy:

- Every dollar spent through SNAP equals \$1.50 in economic activity
- Around 48,700 North Dakota residents use SNAP
 - Of those, 66% have children
 - An average \$191 per household is distributed monthly

Local Farmers:

- Around \$9.2 million in SNAP benefits were distributed monthly in North Dakota in 2024
- In 2024, \$11,129 of SNAP benefits were spent at farmers markets
- SNAP acceptance can expand local producers' customer base

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SNAP Authorization

- 1 Create an USDA account at www.fns.usda.gov/snap/retailer/apply-to-accept
- 2 Complete the online application within the 30-day time limit
- 3 Submit supporting documents
- 4 Check application status (may take up to 45 days), then receive SNAP license if approved — keep FNS number

What You Will Need:

- Physical location
- Mailing address
- Phone number
- Opening date
- Market operation hours
- Sales information
- Types of food sold
- Ownership type
- Employer ID number
- Responsible official

Required Documents:

- Photo ID
- Social Security Card of responsible official
- EIN
- Business license (if applicable)
- IRS determination letter (if non-profit)
- Letter stating government entity ownership (if applicable)

Reauthorization:

- Done every 5 years
- Via mail from Food and Nutrition Service (FNS) with unique ID number

Fees:

- Equipment and service fees vary
- Transaction fees are \$0.10–\$0.30 per transaction
 - Fees cannot be passed on to SNAP customer

Reporting:

- Keep separate bank account for market
- Securely store all receipts and batch reports
- Account for tokens/scrip as you do money
- There is no sales tax on SNAP transactions
- Update FNS of any market changes
 - Location/ mailing address
 - Responsible official

** Regulations are subject to change — always check with USDA FNS*

Logistics and Operation

■ Receipt/Scrip System

- Purchase goods from vendor
- Swipe EBT card at market booth
- Take receipt to the vendor in exchange for goods
- Vendor turns in receipts for reimbursement

■ Token System

- Swipe EBT card at market booth for SNAP tokens
- Use SNAP tokens to purchase goods at vendor booth
- Vendor turns in tokens for reimbursement

Each market selects which system is most suitable for market.

Best Practices

- ☐ Market is responsible for reimbursing all vendors, tracking reimbursements and reporting SNAP sales
- ☐ Market should train all vendors on SNAP
- ☐ Market organizers should train all market managers/staff
- ☐ All eligible vendors accept SNAP
- ☐ Vendor is responsible for turning in all tokens/receipts and tracking their own sales
- ☐ Vendor agreements should be put in place regarding SNAP
- ☐ Vendors should price by whole dollar amount
- ☐ All marketing materials should be updated to advertise acceptance of SNAP
- ☐ Signs should be posted at each market booth
- ☐ Strengthen community partnerships to maximize outreach
- ☐ Partnering with NDSU Extension Family Nutrition Program can provide nutrition education

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