



Accepting Federal Nutrition Assistance Benefits at Farmers' Markets in Maryland

Maryland Hunger Solutions (MDHS), established in 2007 as a separately staffed and funded initiative of the Food Research and Action Center, aims to end hunger and improve nutrition in the state of Maryland. MDHS focuses on using federal nutrition supports (school meals, summer and afterschool nutrition programs, FSP, WIC and other nutrition programs) to reduce hunger and its adverse effects on health, learning, productivity and well-being; to improve nutrition; and to strengthen community institutions. MDHS is a core member of the Partnership to End Childhood Hunger, the chair of the Maryland Food Access and Nutrition Network, and the chair of the Farmers' Market Collaborative, which aims to build capacity of Baltimore-area farmers' markets to accept federal benefits. Maryland Hunger Solutions also is a lead partner of Eat Fresh Maryland, a statewide collaborative working to increase federal nutrition benefits redemption at markets. In summer 2010, Maryland Hunger Solutions sponsored three Baltimore City farmers' markets to become the first to accept FSP benefits using the EBT card, expanding access to healthy food for FSP recipients in the community.

Maryland Hunger Solutions thanks the Baltimore Food Policy Initiative (BFPI) for its contributions to developing this guide. BFPI is an inter-governmental collaboration with the Department of Planning, Office of Sustainability, Baltimore Development Corporation, and Baltimore City Health Department. Its goal is to increase access to healthy and affordable food in Baltimore City food deserts, including efforts to promote and expand farmers' markets. Through BFPI's collaboration with organizations like MDHS, Baltimore has become a national model for cities across the country working to improve their community's food environment.

Maryland Hunger Solutions and BFPI appreciate the contributions of the following organizations in creating this guide: U.S. Department of Agriculture, Food and Nutrition Services (Mid-Atlantic Region); the Crossroads Community Food Network; the Food Research and Action Center; the Johns Hopkins Center for a Livable Future; MarketUmbrella; and Maryland Department of Agriculture

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ABOUT THIS GUIDE

This step-by-step guide is designed to prepare Maryland farmers' markets to successfully implement a token based wireless Electronic Benefit Transfer (EBT) and debit/credit payment system to accept both Food Supplement Program benefits (FSP, formerly called "Food Stamps", known as the Supplemental Nutrition Assistance Program federally) and debit/credit for market goods. Farmers' market managers, board members, vendors, and others will find it useful. This guide also has instructions and links for market managers to learn more about accepting other federal nutrition program benefits, including: Fruit and Vegetable Checks (FVC) from the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); Senior Farmers' Market Nutrition Program (FMNP) coupons; and WIC FMNP coupons.

Because Maryland farmers' markets have had success with token-based wireless EBT payment systems, this guide does not discuss implementing a wired EBT payment system, a paper scrip-based system, a receipt-based system, or a manual voucher system. More information on these systems can be found in USDA's toolkit *Supplemental Nutrition Assistance Program (SNAP) at Farmers' Markets: A How-To Handbook*, the website for which can be found in the extensive "Resource Guide and Links" section (page 13). Explore these references, as they will answer many questions. Addresses for all hyperlinks within the guide are found here too.

It is the goal of Maryland Hunger Solutions and the BFPI for all markets in Maryland to accept federal nutrition program benefits where possible. This includes FSP via wireless Electronic Benefit (EBT) card readers, WIC FVC, Senior FMNP, and WIC FMNP. If you have questions about this guide or would like technical assistance, contact info@mdhungersolutions.org or (410) 528-0021.

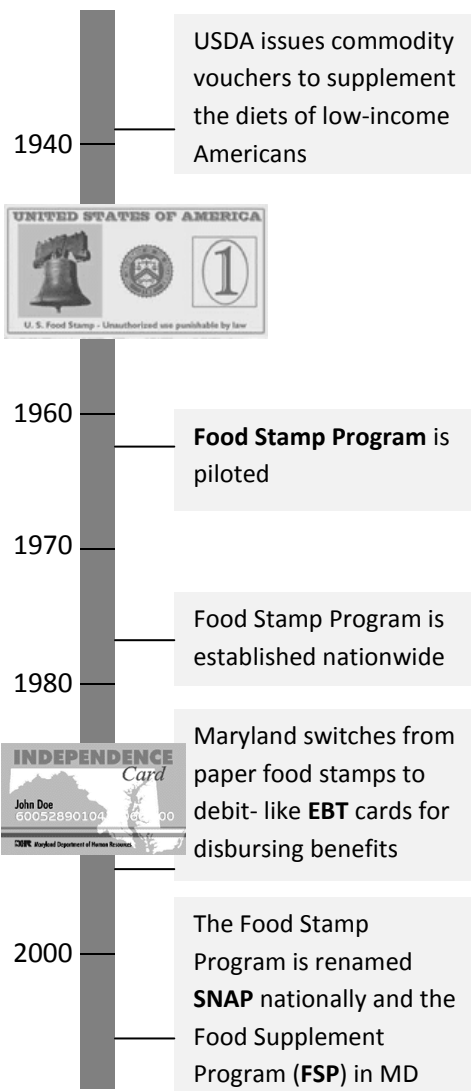
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FSP 101

The Food Supplement Program (FSP) is the largest federal nutrition assistance program, providing valuable help to more than one in eight Marylanders (over 760,000) each month.¹ FSP is the new name for Food Stamps in Maryland. FSP benefits no longer come in paper form, but are available to recipients on Electronic Benefit Transfer (EBT) cards. In Maryland, this EBT card is called an “Independence Card,” and can be used to pay for food items from certified vendors.

FSP History²



Increasingly, farmers’ markets are equipped with EBT machines, enabling them to accept FSP. This trend strengthens local economies, broadens farmers’ customer bases, and provides low-income people with greater access to fresh foods. In 2011, more than \$11 million FSP benefits were redeemed at 2,445 farmers’ markets nationwide.² That number represents 1.06 percent of total FSP dollars redeemed. There is still room for much growth in this area.

Although this guide will refer to “FSP”, the new name for the Food Stamp Program in Maryland, the name for it nationwide is the Supplemental Nutrition Assistance Program (SNAP). Each of these names (Food Stamp Program, SNAP, FSP) refers to the same program. Marylanders participating in FSP receive their benefits on a debit-style card, known as the “Independence Card.”

What can you buy with FSP?

FSP eligible items include non-hot food items and seeds or plants for growing food. Examples include: fruits, vegetables, bread, beef, eggs, cold sandwiches, frozen foods, tomato seeds.

The following items are ineligible to purchase with FSP: hot prepared foods, soap, alcohol or tobacco, vitamins or medicine, pet food (except for service animals), paper products.

¹ Maryland Department of Human Resources, March 2013.

² USDA, Food and Nutrition Service, Supplemental Nutrition Assistance Program, Fiscal Year 2011, Benefit Redemption Division Annual Report.

EBT TOKEN SYSTEM READINESS ASSESSMENT

The first step to a successful EBT/Debit token program is to see if your market has the capacity to operate this program. Go through this check list to determine if your market is eligible and ready to implement an EBT payment plan to accept FSP. If, after completing this readiness assessment, you feel your market does not have capacity for an EBT/Debit program,¹ turn to page 7 for information on accepting Senior & WIC FMNP and WIC FVC.

- A bank account.** (Required)
- High sales of EBT-eligible items.** (Required)

Your market must meet one of two USDA eligibility conditions: 1) Offer for sale, on a continuous basis, at least three varieties of qualifying foods in each of four staple food groups (meat, poultry or fish; bread or cereal; fruits or vegetables; dairy products) with perishable foods in at least two of the categories or 2) at least 50 percent of total gross retail sales in eligible staple food items. (Eligible items on page 2.) Most markets meet the second condition.
- The capacity to file a license on behalf of all participating vendors.** (Required)

See USDA SNAP Webpage to begin the registration process to become a certified vendor.
- Funding or the ability to apply for grants to start up the program.**

See page 9, “Budgeting for Direct and Indirect Costs.” You should be realistic about your expectations for the program. Often, it takes several years for markets to have a well-established EBT program with high numbers of FSP transactions. MarketUmbrella has grant resources.
- A mechanism to offset the cost of EBT transactions.**

Token handling fees from debit and credit sales often help to offset the cost of EBT transactions. Farmers’ markets cannot charge EBT customers for using their Independence cards. If your market is in a low-income area that is unlikely to have debit/credit sales, you will need to offset EBT transaction costs through increased vendor fees or additional fund raising.
- An “EBT champion,” someone to run the EBT machine, and someone to do accounting.**

Some markets hire an EBT coordinator while others are able to integrate these tasks into the existing roles of staff and volunteers.
- An existing or potential customer base that would pay for purchases with EBT.**

Consider conducting a survey at your market and/or reaching out to your community partners, including local Departments of Social Services (who issue FSP), senior centers, churches, food pantries, soup kitchens, recreation centers, community centers, schools, and aid organizations. MarketUmbrella has survey and marketing resources.

¹ While you should get a machine that accepts both EBT and debit/credit cards, these transactions are different. EBT transactions are with “Independence Cards” that hold FSP benefits while debit/credit transactions are with personal bank cards.

THE PROCESS—HOW AN EBT/DEBIT TOKEN SYSTEM WORKS

1

Customers go to a centrally located area, such as the market manager's tent.



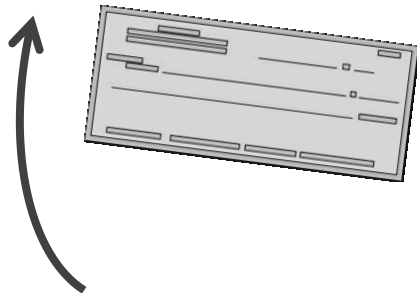
2

Customers swipe their Independence EBT OR debit/credit card and enter the amount they wish to spend.



6

Managers confirm amounts and issue reimbursement checks according to the individual market's protocol. Vendors are often charged a small service fee for reimbursed tokens to offset both debit/credit and EBT costs.



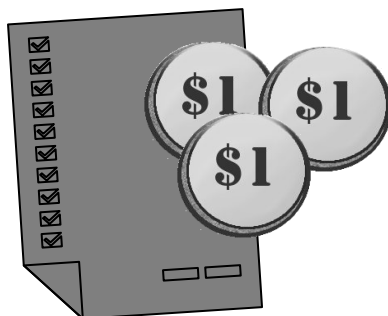
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Customers receive EBT OR debit/credit tokens in their desired amount. Debit/credit customers are often charged a token handling fee.



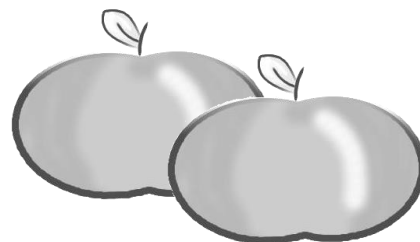
5

Vendors count tokens and report total EBT/debit/credit tokens received to the market manager, who records those numbers.



4

Customers use tokens to pay for purchases. EBT customers must purchase EBT-eligible foods.



Below are more details on the process, resources needed, and tricks of the trade for your token-based wireless EBT/Debit payment system.

1



Customers go to a centrally located, easily identifiable stall in the market with their EBT or debit/credit card. MarketUmbrella.org has excellent resources related to EBT and central market stalls.

2



Customers swipe their Independence EBT or debit/credit card and tell the machine operator how much they would like to spend that week. If you have trouble with transactions going through, call the Customer Service number on the bottom of the machine. Also consider the following:

- Be sure the serial number on the bottom of the machine exactly matches what the wireless provider has programmed into its system—if it does not, the machine will deny all transactions.
- If it is extremely cold outside, the wireless machine may not work. Options for protecting it from the cold include: keeping the machine covered with some insulating fleece fabric, placing it out of the wind, removing the batteries to make sure there is no condensation on the connection plates, or placing a heating pad or insulated hand warmers under the battery.
- Make sure your wireless service provider operates and provides customer service on the same day as your farmers' market.

3



Each customer receives their desired amount in either wooden EBT or debit/credit tokens. Keep the following in mind:

- You must have different tokens for EBT and debit/credit transactions. Most markets use \$1 tokens for EBT transactions and \$5 tokens for debit/credit transactions.
- Debit/credit transaction customers can be charged a token handling fee of your choosing that is programmed when you set up your machine. They do not receive coins for this fee, which helps to offset operating costs. For instance, some markets charge debit/credit customers \$1.50 for each transaction. You cannot charge for Independence Card/EBT transactions.
- To store and manage your chips, use a poker chip tray or purchase plastic plumbing pipes, cut them in half length wise, and cut them again into lengths that correspond with set amounts.
- Because the USDA makes deposits to Independence EBT cards in Maryland from the 6th-15th of each month, you should expect to see more EBT transactions during the middle of the month.

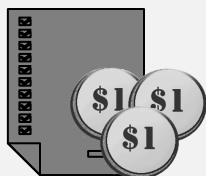
4



Customers take their tokens to vendors to purchase goods. EBT tokens can only be used for eligible items and **change cannot be given**. Debit/credit tokens can be used to purchase any item in the market and change may be given in cash or \$5 debit/credit coins.

- \$1 EBT tokens cannot be used as change.
- **FSP-eligible** items include non-hot food items and seeds or plants for growing food. Examples include: fruits, vegetables, bread, beef, eggs, cold sandwiches, frozen foods, tomato seeds.
- The following items are ineligible to purchase with FSP: hot prepared foods, soap, alcohol or tobacco, vitamins or medicine, pet food (except for service animals), paper products.

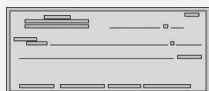
5



At the end of each market day vendors count tokens and report total EBT/debit/credit tokens received to the market manager, who records these numbers. Some markets have vendors fill out reimbursement forms, collect all tokens, and return forms and tokens to the market manager.

- During the course of the next week, the market manager verifies the amount of tokens each vendor turned in and writes a check for each vendor's combined EBT and debit/credit sales.
- Even though vendors receive only one check for all EBT and debit/credit sales, consider keeping a separate bank account for EBT transactions. This makes bookkeeping easier.
- Vendors are often charged a service fee for debit/credit transactions to offset both debit/credit and EBT costs. For instance, some markets charge vendors a 3 percent fee for all tokens redeemed, so vendors receive \$4.85 for each \$5 redeemed.

6



At a mutually agreed upon time (often the next week), the market manager gives each vendor a check for EBT and debit/credit transactions. If the market uses reimbursement forms to track new EBT and debit/credit sales, new forms are distributed at this time as well. The process begins again as customers make new EBT and debit/credit transactions and purchase items from vendors.

REGISTERING TO ACCEPT FSP, WIC AND SENIOR FMNP, AND WIC FVC

Because FSP, WIC FMNP, Senior FMNP, and WIC FVC are federally-funded and regulated food assistance programs, your market and/or vendors must apply to be authorized before the market or the vendors can accept these forms of payment. This section explains the registration process for each program.

USDA SNAP (FSP) REGISTRATION

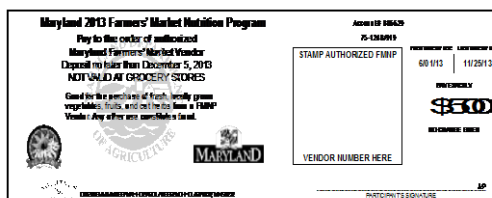


On behalf of all of vendors, the market should submit one application to be a certified EBT vendor. This reduces paperwork and allows you to purchase just one EBT machine for the whole market. Visit [USDA SNAP Webpage](#) to begin the registration process. Before you purchase your EBT machine, you must become a certified vendor.

Questions? Contact SNAP Retailer Service Center, 877-823-4369 or Kent Wells, Section Chief, Retailer Operations Branch, at 312-353-6609 or Kent.Wells@fns.usda.gov.

FARMERS' MARKET NUTRITION PROGRAM (WIC and Seniors)

Through the WIC and Senior FMNP programs, eligible participants receive dollar-value checks for the purchase of fruits and vegetables at farmers' markets. WIC FMNP vouchers are typically distributed at WIC offices or farmers markets while Senior FMNP vouchers are distributed at community locations such as senior centers. In Maryland, FMNP distribution is coordinated by county. While USDA provides federal funding for the WIC and Senior FMNP, the Maryland Department of Agriculture (MDA) manages the program. For additional information on each of these programs go to the [Farmers' Market Nutrition Program Factsheet](#) or the [Farmers' Market Nutrition Program Rules \(2013\)](#).



For additional information on each of these programs go to the [Farmers' Market Nutrition Program Factsheet](#) or the [Farmers' Market Nutrition Program Rules \(2013\)](#).

To accept FMNP (WIC and Seniors), only the farmer must be approved by the Maryland Department of Agriculture. There is no fee for the farmer to register to accept FMNP checks. As a market, you can screen vendors or ask your farmers to register if they are not already authorized.

- To register as a farmer fill out and submit the [Farmers' Market Nutrition Program and Fruit & Vegetable Check Program Application/Agreement](#).

Questions? Contact Amy Crone (410-841-5776, amy.crone@maryland.gov) or the Maryland Department of Agriculture (410-841-5770).

WIC FRUIT AND VEGETABLE COUPONS (FVC)

WIC benefits come in the form of item-specific checks. One check, the WIC Fruit and Vegetable Check (FVC), specifically allows for the purchase of fresh fruits and vegetables, and is the only WIC check that can be used at either supermarkets or a farmers' markets. Certified vendors at farmers markets may accept and deposit FVC checks. Funding for this program is provided by USDA and the program is administered by the Maryland Department of Health & Mental Hygiene (DHMH). For additional information, go to the [MD DHMH WIC Farmers' page](#) or the [FMNP and FVC Comparison Chart](#).

Farmers must first be an approved FMNP farmer before they can accept FVC, since the stamp used to deposit the check (a farmers authorized vendor number) is issued by MDA. In 2013 these two applications have been combined into one document; so a farmer may apply for both programs concurrently – the combined application form is submitted to MDA, at which time a farmer is issued a stamp if they do not already have one. Then the application is processed by MDA and forwarded to DHMH for final processing and authorization. Upon approval the farmer will receive a letter from DHMH and a [WIC Farmer Handbook](#).

- To register as a farmer go to [Farmer's Application and Agreement](#) to apply to accept FMNP and FVC as an authorized farmer.

Questions? Contact James A. Butler (410-767-5258, james.butler@maryland.gov) or Maryland WIC Vendor Services (1-800-242-4942)



Vendors must display a sign to indicate that they accept WIC FVC.

JOIN THE EAT FRESH MARYLAND NETWORK

Farmers' market managers across Maryland are grappling with how to get healthier food into their communities. Statewide, markets are navigating the worlds of EBT acquisition and funding, outreach to diverse audiences, and the day-to-day challenges of successful market operation.

Eat Fresh Maryland, a program of Crossroads Community Food Network, aims to answer these questions by providing technical assistance, outreach strategies and materials, and best practices to market managers interested in operating federal nutrition benefits programs. This statewide collaborative of farmers' markets, community organizations, government agencies, and local producers is committed to increasing access to fresh, local food for all and creating a vibrant community of farmers' markets.

Join us! To learn more about Eat Fresh Maryland and how it can help your market, contact: Michele Levy, Crossroads Community Food Network Director, crossroadsmarket@gmail.com or (301) 356-1020.

BUDGETING FOR DIRECT AND INDIRECT COSTS

This section discusses the costs, direct and indirect, associated with implementing a wireless token-based EBT/Debit payment program¹

WIRELESS EBT AND DEBIT/CREDIT MACHINE

Not all wireless machines will accept EBT transactions. Be sure you rent or purchase a machine that accepts EBT transactions. Renting can be more affordable. You can also share a machine with another farmers' market. Consider whether you want to rent or purchase a machine, and what features you want in your package. Some options are below:

Company: eFunds/Fidelity Information Services (FIS)

- Machine: VeriFone VX610, \$1200 (comes with three-year warranty, AC power cord, extra battery, training and activation, carrying case, Shipping & Handling)
- Contact: FIS Merchant Contracting Team at 800-894-0050.

Company: First Data

- Machine: Dejavoo V-9 Wireless, Free with a two-year commitment - or \$299 purchase (or \$19.99/mo)
- Contact: Reggie Malone at rmalone@fdis-va.com or 800-297-1216 x307 (ask about seasonal account program).

Company: North American Bancard

- Machine: Optimum Hypercom 4230, terminal free of charge with a minimum of \$1,000 in EBT/debit/credit sales per month
- Contact: Jim Myrick at jmyrick@nabancard.com or at 866-506-8566 x1828.

SERVICE AND TRANSACTION FEES

While each plan will be different, you will pay both service fees for your machine and fees for each EBT, debit, and credit transaction. Service fees range from \$23-\$45 monthly, with some providers charging \$79-\$100 in annual PCI Compliance fees. Often a flat fee is charged for each EBT (\$0.03-\$0.19) and debit transaction (\$0.19-\$0.40) while each credit transaction is charged both a flat fee (\$0.10-\$0.20) and a percentage of the total sale (1.45-1.69 percent), often making credit more expensive. You should consider the spending habits of your debit/credit customer base (transaction volume, transaction amount) and decide if you want to accept only debit, only credit, or both debit and credit.

¹ All are listed for reference only, as they are subject to change. Prices as of March 2013. MDHS and the BFPI do not endorse any machine, vendor, or provider.

- You can charge a token handling fee to debit/credit customers (much like a service fee at a bank ATM) that will help to offset the cost of debit/credit and EBT transactions. You cannot charge a service fee to anyone using EBT. Also, you can charge vendors a fee for redeeming tokens. Some Baltimore farmers' markets charge debit/credit customers \$1.50 per transaction and charge vendors a 3 percent token redemption fee. Typically, vendors understand the card machine increases sales and are amenable to this slight charge.

TOKENS

You will need to order separate tokens for Independence EBT (\$1) and debit/credit (\$5) transactions. You can order from The Old Time Wooden Nickel Company, which allows you to customize your coins by uploading images, including your market logo, on each side of your coin. Consider differentiating between the \$1 EBT coins and the \$5 debit/credit coins by using different images or colors.

When you are ordering tokens, keep in mind that customers may hold coins from week to week. In its first year of an EBT project, a large market in Baltimore (54 vendors) averaged \$700 in EBT sales per week and \$800 in debit/credit sales while a smaller market (13 vendors) averaged \$100 in EBT sales per week and \$80 in debit/credit sales. Based on these numbers, a smaller market might consider ordering approximately 500 \$1 tokens and 200 \$5 tokens in order to accommodate for tokens that may be held onto by customers from week to week.

TOKEN STORAGE

To store and manage your tokens, use zip top bags, a poker chip tray, or plastic plumbing pipes (cut in half length wise and cut again to correspond in length with set amounts).

ADMINISTRATIVE COSTS

Unless you have a volunteer who is willing to donate their time, You will need to allow room in your market budget to compensate someone for running the machine during the market, counting tokens, cutting checks, and managing redistribution of those checks the following week.

FARMERS' MARKET GRANT

In 2012, the Maryland Department of Human Resources (DHR) received funding from The United State Department of Agriculture to increase FSP usage at farmer's markets. Eligible farmer's markets may receive up to \$2,200 in order to help defray the cost of purchasing or renting Wireless EBT and Debit/Credit machines. In 2012, nine farmers' markets received grant funding and all of them had an increase in the number of people who attended their markets.

For more information about this grant, please contact Randy Graybeal at rgraybea@dhr.state.md.us or 410-767-7683.

MONTHLY BANKING FEES

You will need to have a bank account and should consider getting a separate account specifically for the EBT project. Many banks offer free monthly checking accounts.

OTHER COSTS

Budget for miscellaneous costs including a machine carrying case, machine tape, extra batteries, a market manager tent, internal market signage marking the machine location, and vendor training.

ADVERTISEMENT

Budgeting for advertising and outreach is key to a successful EBT program. More ideas, including information on starting a benefit incentive program, are included in following sections.

INCENTIVIZING BENEFITS

In order to attract new low-income customers to the market and to make farmers' market foods more affordable, many markets offer an incentive program. Through these programs, customers paying for items with federal benefits (EBT, WIC, and/or FMNP) get a dollar-for-dollar match for the amount they spend. This section discusses how to start an incentive program at your market for EBT, FMNP, or WIC.



DID YOU KNOW...

Maryland is a leader in innovative incentive programs. The Crossroads Farmers' Market in Takoma Park was the first market in the country to start an incentive program. Through Maryland Hunger Solutions, the Baltimore-area housed seven more of these programs in 2012. These projects are supported through the contributions of the Wholesome Wave Foundation and others.

SECURE FUNDS

Certain government grants cannot be used to incentivize EBT, FMNP, or WIC sales at farmers' markets. However, the USDA's Farmers' Market Promotion Program, the USDA's Specialty Crop Block Grant, private Wholesome Wave Foundation grant funds, local foundation grants, and city grants often support programs like this.

NOTIFY THE USDA

While the USDA supports incentive projects, they run counter to FSP "equal treatment" regulations, which specify that "no retail food store may single out coupon users for special treatment in any way." You must inform FNS about your incentive program either during initial authorization or during reauthorization in FSP. No other reporting is required.

CREATE A CURRENCY

You will need a separate market currency for these funds, as you will need to track incentives separately from other payment forms. Many markets create paper vouchers for incentives.

ESTABLISH A SYSTEM

EBT funds are easiest to incentivize because all customers must go to a central location to begin their purchase. In Baltimore, markets give “Baltimore Bucks” paper coupons to customers as a dollar-for-dollar match up to \$5 for the amount they spend with their EBT card, or WIC FVC. That way, Independence EBT customers receive both wooden tokens and paper incentive vouchers to spend at the market. The incentive vouchers can be used on all EBT-eligible items just like wooden tokens. WIC FVC customers receive a receipt from vendors after spending WIC FVC. Customers then turn in the receipt to the market manager to receive \$5 in Baltimore Bucks.

CONDUCTING SUCCESSFUL OUTREACH

Even given an existing low-income customer base and/or an incentive program, outreach and advertising are essential to successfully implementing EBT/Debit, FMNP, and WIC at markets. While each market will find different strategies successful, this list should serve as a starting point.

TARGETED MAILINGS:

- MDHS and Eat Fresh Maryland (EFM), partner with DHR: Join the Eat Fresh Maryland network to have your farmer’s market information included in a mailing to FSP recipients.
- Community partners: Send mailings or directly distribute flyers through schools, churches, WIC offices, health centers, and free summer meal sites.

COMMUNITY PARTNERSHIPS:

- Coupon programs: Encourage church, health, job training, nutrition education, or other programs to independently raise funds for coupons that their program participants can spend at the market.
- Bus seniors: Connect senior housing and senior centers with local mobility services (city, hospital, church, adult day care) to bring seniors to the market.
- Sell \$5 debit/credit tokens as gift certificates: Sell \$5 tokens to neighborhood companies and organizations that have low-income staff or serve low-income clients.
- Host events: Bring new customers to market by hosting kick-off events, FSP outreach, health fairs/screenings, workshops, music, nutrition education, or cooking classes.

SIGNAGE:

- Within market: Join the Eat Fresh Maryland network to receive FSP and WIC promotion banners that clearly state where EBT customers should go to use benefits. Encourage vendors to advertise benefits stating, for example. "EBT, FMNP, and WIC welcome."
- Outside market: Hang banners and/or yard signs outside of the market with information about market location, market time, and payment forms (debit/credit, EBT, WIC, FMNP). Distribute posters, flyers, and post cards at DSS and WIC offices, schools, community events, churches, food pantries and soup kitchens, free summer meal sites, and libraries.

ADVERTISING:

- Video in DSS and WIC offices: Screen Eat Fresh Maryland's video promoting benefit use at farmers' markets in your local DSS offices, WIC offices, and more. Contact Michele Levy at crossroadsmarket@gmail.com.
- Free or earned media: Get the word out through press (video, radio, newspaper, Patch), social media (Facebook, Twitter), community event calendars (online, TV), and school/community events.
- Paid: Invest in newspaper advertisements (local papers, neighborhood association papers, audience-specific papers), radio advertisements, and advertisements on public transportation.

RESOURCE GUIDE AND LINKS

Below are some resources to help you address the key issues related to accepting nutrition assistance program benefits at your Farmers' Market. These resources will answer many of your questions.

OTHER FARMERS' MARKET EBT TOOLKITS

- Supplemental Nutrition Assistance Program (SNAP) at Farmers' Markets: A How-To Handbook
Joint publication of the USDA, and Project for Public Spaces, Inc.
(www.ams.usda.gov/AMSV1.0/getfile?dDocName=STELPRDC5085298)
- Real Food, Real Choice: Connecting SNAP Recipients with Farmers' Markets
Joint publication of the Community Food Security Coalition and Farmers' Market Coalition.
(http://www.foodsecurity.org/pub/RealFoodRealChoice_SNAP_FarmersMarkets.pdf)
- SNAP/EBT at your Farmers' Market: Seven Steps to Success
Publication of Project for Public Spaces.
(http://www.pps.org/pdf/SNAP_EBT_Book.pdf)

TECHNICAL RESOURCES

- Eat Fresh Maryland Network
(www.eatfreshmaryland.org)

- Permit Guide for Farmers' Markets in Baltimore City
(http://www.baltimorecity.gov/Portals/0/agencies/planning/public%20downloads/Baltimore%20City%20Permit%20Guide%20for%20New%20or%20Existing%20Farmers%20Markets_FINAL.pdf)
- Market Share, a free resource from Market Umbrella for information and tools
(www.marketumbrella.org/marketshare)

REGISTERING TO BE A FSP VENDOR (Page 7)

- USDA SNAP webpage for resources and to begin the FSP registration process
(www.fns.usda.gov/snap/ebt/fm.htm)
- USDA SNAP eligibility conditions
(www.fns.usda.gov/snap/retailers/store-eligibility.htm)
- The Food Stamp Program: A training guide for retailers
(http://www.fns.usda.gov/snap/retailers/pdfs/Retailer_Training_Guide.pdf)

FMNP (WIC AND SENIOR) AND WIC FVC REGISTRATION (Page 7 & 8)

- Farmers' Market Nutrition Program Factsheet
(http://mda.maryland.gov/maryland_products/Documents/FMNP/pdf/2013%20General%20MDA%20FMNP%20Information.pdf)
- Farmers' Market Nutrition Program Rules (2013)
(http://mda.maryland.gov/maryland_products/Documents/FMNP/pdf/2013FMNPRules-Dates-Procedures.pdf)
- Farmers' Market Nutrition Program and Fruit & Vegetable Check Program Farmer Application (2013)
(http://mda.maryland.gov/maryland_products/Documents/FMNP/pdf/FMNP_WIC%20Farmer%20Application_jan_2013.pdf)
- MD DHMH WIC Farmers' page
(<http://phpa.dhmh.maryland.gov/wic/SitePages/wic-farmers.aspx>)
- FMNP and FVC Comparison Chart
(<http://phpa.dhmh.maryland.gov/wic/docs/Vendor/FVC-and-FMNP-Comparison-Chart-2012.pdf>)

SUPPLIES (Page 10)

- The Old Time Wooden Nickel Company
(<http://www.wooden-nickel.com>)

FUNDING SOURCES FOR INCENTIVES (Page 12)

- Farmers' Market Promotion Program
(<http://www.ams.usda.gov/AMSV1.0/FMPP>)

- Specialty Crop Block Grant
(<http://www.ams.usda.gov/AMSV1.0/ams.fetchTemplateData.do?template=TemplateN&navID=SpecialtyCropBlockGrant0Program&rightNav1=SpecialtyCropBlockGrant0Program&topNav=&leftNav=CommodityAreas&page=SCBGP&resultType>)
- Wholesome Wave Foundation
(<http://wholesomewave.org>)

COMMUNITY RESOURCES (Page 13)

- WIC offices
(<http://www.dhmm.state.md.us/epsdt/healthykids/pdf/WICphonenumbers-12-03.pdf>)
- Free summer meal sites
(<http://www.mdsummermeals.org>)
- DSS Offices
(<https://www.marylandsail.org/Maps/DSSMap.aspx>)
- Food pantries and soup kitchens
(<http://www.mdcsf.org>)
- Maryland Hunger Solutions' Guide to Getting Food Stamps in Maryland
(http://www.mdhungersolutions.org/pdf/maryland_getting_foodstamps_guide_2012.pdf)

ACRONYMS

Lost in alphabet soup? Here's your guide to relevant acronyms.

DHMH – Department of Health and Mental Hygiene

The Maryland DHMH manages the WIC program in Maryland.

DSS – Department of Social Services

FSP and other applications are processed at DSS offices.

EBT – Electronic Benefit Transfer

This is the name for the debit-like system for administering FSP benefits that replaced the paper vouchers. In Maryland, benefits are electronically loaded on EBT cards from the 6th-15th of each month. This system is more safe, simple, and private.

FSP – The Food Supplement Program

This is the name in Maryland for the Supplemental Nutrition Assistance Program (SNAP), formerly known as the Food Stamp Program. Because benefits are no longer distributed on paper vouchers, the name was changed nationally to SNAP and in Maryland to FSP. The Food Stamp Program, SNAP and FSP all refer to the same program.

FMNP – Farmers' Market Nutrition Program

Funds are provided by the USDA and the program is administered by the Maryland Department of Agriculture. There is both a Senior FMNP and a WIC FMNP program.

FNS – Food and Nutrition Service

This is the unit within the USDA that administers SNAP. The FNS regional field office that oversees Maryland is the Mid-Atlantic office, which is located in New Jersey.

FVC – Fruit and Vegetable Check

WIC benefits come in the form of item-specific checks. One of the types of checks, Fruit and Vegetable Checks (FVC) can be redeemed by certified vendors at farmers' markets. Funding is provided by USDA and the program is administered by the Maryland Department of Health & Mental Hygiene (DHMH).

MDA – Maryland Department of Agriculture

The MDA manages FMNP programs (WIC FMNP and Senior FMNP) in Maryland.

SNAP – Supplemental Nutrition Assistance Program

This is the national name for the program formerly called the Food Stamp Program. This is the largest federal nutrition assistance program, allowing over 45 million Americans to stretch their food dollars. Because benefits are no longer distributed on paper vouchers, the name was changed nationally to SNAP and in Maryland to FSP. The Food Stamp Program, SNAP and FSP all refer to the same program.

USDA – United States Department of Agriculture

This is the federal government agency that administers SNAP.

WIC – Special Supplemental Nutrition Program for Women, Infants and Children

The USDA provides WIC benefits. In Maryland, the program is administered by the Maryland Department of Health and Mental Hygiene (DHMH). WIC is a supplemental nutrition program for pregnant women, new mothers, and children up to age 5. Benefits come in the form of item-specific checks including Fruit and Vegetable Checks (FVC).

