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Establishing the Use of SNAP at Farmer's Markets

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Introduction

Everyone should have access to local food. However, this is not always the case. *Food insecurity*, defined as the lack of food, insufficient access to food, and/or an inadequate basic knowledge of nutrition, affects roughly 23 million Americans (World Health Organization [WHO] 2015; United States Department of Agriculture [USDA] 2015). It is inversely associated with income and a large number of individuals above the poverty threshold have more food security than those living below it. Factors such as race, income, education, and geographic location influence food availability and studies show that food is more accessible to wealthy, educated, married, and white individuals (Ahern, Brown, and Dukas 2011; Gunderson 2013; Wetherill and Gray 2015). This creates an unequal distribution of food to minorities, less-educated individuals, and those in poverty.

Farmers' markets, where farmers sell agricultural products to the general public, are popular places to purchase food and due to the demand for local food, farmers' markets numbers are rising. In 2004, there were a total of 3,704 farmers' markets in the United States and, as of 2014, the number has grown to 8,284 (USDA 2015). Even though the demand is rising, low-income individuals often lack access to local food due to various barriers including: transportation, price of food, and inability to use The Supplemental Nutrition Assistance Program (SNAP) funds (if applicable). If farmers' markets were accessible and affordable, they could become catalysts for low-income individuals and local food. One popular way is to establish SNAP redemption programs where SNAP users can use funds to buy local food.

SNAP is a considerable safety net for low-income families (USDA 2016a). SNAP, commonly called "food stamps," formerly distributed funds in the form of paper or monetary coupons. Today, paper/monetary coupons no longer exist. Funds now load onto an electronic benefits transfer (EBT) card. EBT resembles a debit/credit card, in that SNAP recipients swipe an EBT card with previously loaded funds. In respect to monthly income, in order to be eligible for SNAP, a single person's household gross monthly increases respectively; each additional household member raises eligibility requirements by \$451 (USDA 2016b). The demand for SNAP is increasing. In 1969, 2,878,000 individuals participated in SNAP at an average monthly rate of around \$42.82 (adjusted) per person (USDA 2014; Bureau of Labor Statistics 2016; USDA 2016c). As of 2015, the number of SNAP participants rose to 45,767,000 averaging monthly benefits of \$126.83 per person (USDA 2016c). Alongside reducing food insecurity and economic strain towards the user, SNAP increases economic activity in food production and food providers.

The purpose of this practice guide is to introduce the benefits of enabling SNAP programs as an option for purchasing food at farmers' markets, provide suggestions for implementation, examine barriers, and paths to overcoming them. Appendices include federal and state-specific resources for the eight states within the United States Environmental Protection Agency's (EPA) Region 4: Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee. Appendices also provide contact information for some of the markets showcased and discussed in this practice guide. This practice guide builds upon the <u>Center for Environmental Policy and Management</u>'s <u>Practice Guide #29: Growing a Farmers' Market in Your Neighborhood:</u> <u>Recommendations for Success</u>.

Why SNAP at Farmers' Markets?

Improving Health

Food insecurity negatively impacts a person's health. *Grocery redlining*, when grocery stores move out of low-income communities and into wealthier communities, is becoming more prevalent (Ruelas et. al. 2011). Most often, the rationale for grocery redlining is that often lower income communities lack the appropriate economic system retail establishments need to survive. This results in low-access to healthy food and increased presence of poor-quality food (convenience stores, gas stations, fast food establishments etc.), which then elevates the threat of obesity and chronic diseases for low-income community residents (Jones and Bhatia 2011; Leone et. al. 2012; Dimitri, Oberholtzer, and Nischan 2013). Even though other factors (such as lack of physical activity, genetics, and environmental elements) play into poor health, poor nutrition is an important component. Farmers' markets can serve as the means to help lift individuals in poverty out of poor diets and unhealthy environments (Freedman, Bell, and Collins 2011) due to the markets' ability to locate in and serve underserved communities (Cole et. al. 2013). The idea is that, if given the opportunity, low-income community members will choose local healthier food options over poor-quality options. Unfortunately, like groceries, farmers' markets tend to locate within wealthier communities (Jones and Bhatia 2011).

Improving the Local Economy

Along with the negative health impacts that grocery redlining has on a community member, it also impairs their ability to contribute to the local economy. It is well documented that money spent locally significantly stimulates the economy overall (Milchen 2013). For every dollar spent locally, .50 to .60 cents stay within the community; compared to the .10 to .20 cents that remain local when spent at a national grocery chain (USDA 2013). When healthy food options, such as local grocery stores, leave communities, poor-quality food sources enter (ex: convenience store). Money spent at these locations does not remain

within the community as much as locally owned and operated food sources. In these circumstances, farmers' markets have the capacity to contribute to the local economy of these communities through SNAP revenue (Gillespie, Hinrichs, and Feenstra 2007; Owens and Verel, 2010). SNAP users (roughly 45 million Americans) (Food Research and Action Center 2015) represent a large revenue stream often left out of local economic growth and generally spent at poor-quality food sources. If farmers' markets are accessible to SNAP users, then these individuals can contribute to the local economy and the market/farmers can also benefit from an extra revenue stream.

Improving Community Engagement

Farmers' markets also build synergy in communities through public interactions (USDA 2015). Residents have the opportunity to meet members of their community, share/learn food knowledge, and establish relationships with farmers (Baronberg et. al 2013). Since farmers' markets are more accessible to wealthier individuals, cultural barriers and drawbacks might make low-income individuals a bit hesitant about visiting markets. If a market offers SNAP, users can engage in community activities, its members, and market goods. Overtime, this can bridge the gap between low-income individuals and those of a higher socioeconomic status in respect to community building. There is also the potential these interactions will extend outside of market operation and activities (USDA 2013).

Suggested Steps for Program Creation, Implementation, and Sustainability

The USDA's toolkit, <u>A Guide to SNAP at Farmers' Markets in North Carolina: Steps, Best</u> <u>Practices, and Resources</u>, suggests the adoption of SNAP should be a step-by-step process (USDA 2013). The report focuses on North Carolina, however, the following steps are applicable to other states. They are:

- 1. Create interest in market stakeholders
- 2. Assess the market's capacity
- 3. Build external partnerships
- 4. Understand your customer base
- 5. Apply for a USDA license
- 6. Plan your program
- 7. Create a fundraising system
- 8. Train market staff
- 9. Advertise and promote the program
- 10. Further evaluate your efforts

First, markets must create interest among stakeholders because without initial support, there will be no ongoing support. Stakeholders are anyone affected by market operations and may include vendors, market managers, state/local government offices, or external

organizations. Once establishing commitment among stakeholders, the next step is to assess the market's capacity for a program. Every market is different and therefore, not every market will have the capacity to offer a program. Electrical access, funds for equipment, and market personnel who can provide technical assistance, calculate/distribute of SNAP rewards, answer questions, and manage advertising/promotion efforts are all vital components of a successful SNAP program. If a market has capacity for such a program, then it's the market's responsibility to build external partnerships. External partnerships can help save the market time and resources while strengthening the program (USDA 2013).

Next, markets must understand customer demographics and needs in order to be flexible in providing services to different customer bases. Customer surveys are a common way to gather information on determining customer demands. Once completed, markets must apply for a <u>USDA license</u> to redeem SNAP funds. Once approved, a market can begin planning the program. One important decision a market must make is the redemption system. This can either be one EBT point of sale (POS) terminal, multiple EBT POS terminals, smartphone applications, or paper vouchers. Once a program has gone through the planning stage, fundraising sources must be identified and secured to assist with both the start-up and on-going costs. Funding can come from either sponsorships, grants, or internal funding (USDA 2013). A list of possible state-specific and federal funding sources can be found in the appendix.

In order to establish a knowledgeable SNAP team, is it crucial to train the market staff to ensure that market vendors, board members, and volunteers (if applicable) understand and support the program. For consumer awareness of government assistance at the market, promotion of this benefit is also necessary. Advertisements, community events, and/or making prices equitable aimed toward low-income individuals contributes to a successful program. Lastly, continuing evaluation of the program determines whether the program's future is sustainable (USDA 2013).

These steps, offered by the USDA (2013), ensure the effectiveness of the program and implementation. However, farmers' markets face barriers while implementing SNAP programs. These include transportation/access to the markets, advertising/outreach to low-income customers, price obstacles, needed support, and ensuring everyone benefits. Whenever farmers' markets overcome these restraints, they are more productive in carrying out program goals. The next section discusses each of these themes, while also providing case examples of how farmers' markets overcame these obstacles.

Transportation/Access to Markets

Accessibility when marketing **SNAP** farmers' is important users to markets. Transportation barriers include access to vehicles, availability of public transportation, and/or the location of markets themselves (Local Food Research Center 2012). A survey administered to 401 farmers' market shoppers found that 91 percent traveled to the market in their own vehicle while the other 9 percent walked, biked, or rode the bus (Sadler, Clark, and Gilliland 2013). These survey results imply that it might be problematic for persons with limited or no access to vehicles to get to a farmers' market. Locating a farmers' market that accepts SNAP near public transportation stops, within walkable and low-income neighborhoods can help alleviate these issues (Webber, Sobal, and Dollahite 2010).

Overall, a best practice is to locate a market within a diverse socioeconomic community (Boos 2012). However, this is not always achievable. Since a majority of U.S. farmers' markets are not in low-income communities, transportation concerns exist (Project for the Public Spaces 2009). Placing more farmers' markets in impoverished communities can alleviate these barriers. One obvious benefit is that more customers from the community can walk or bike to the market. For example, the American Market at National Harbor in Maryland faced transportation barriers because their market is outside of lower-income communities (Division of Adult and Geriatric Health 2014). Low-income community residents face both transportation and parking issues at the market. Even though this market accepts SNAP benefits as payment, SNAP users were unable to benefit from the program due to the transportation and parking barriers (Division of Adult and Geriatric Health 2014).

<u>The Greenville Farmers' Market</u> in Greenville, North Carolina, attempted to make food more accessible to community members who rely on SNAP benefits, despite their efforts, the market manager noticed that SNAP users were not frequenting as often as anticipated. This lack of attendance was soon attributed to transportation issues. More specifically, customers were unable to get to the market during the times it was open due to a conflict with public transportation operating hours and routes. In an effort to eradicate this problem, the market manager discussed ways to make stops at the market during its operation with the local transit system. This created a new transportation line called "The Jolly Trolley," which made special stops at senior citizen complexes, a local campus, and low-income neighborhoods. Customers using the Jolley Trolley remarked that this was one of the primary reasons for shopping at the market (USDA 2013).

Another example is Fondy Farmers' Market's (called "Fondy" for short). This market offers fresh local food to poverty stricken community members of the North Side of Milwaukee. In its early days, these residents were unable to receive program benefits due to the markets' location. In order to make shopping at a farmers' market more equitable,

Fondy transports food and sells it directly within the community (Fondy Food Center 2015). According to the Project for Public Spaces (2009), Fondy's operation is a strong force revitalizing local economic development of the community as well as a catalyst for making local food accessible to low-income community members.

Advertising the Program

Keeping transportation barriers in mind, an advertisement campaign that emphasizes program benefits and ways to get to the market is pivotal for attracting low-income customers to the market. Failing to advertise leads to low attendance which, in turn, negatively impacts the successfulness of the program (USDA 2013). Successful advertising techniques include, but are not limited to, public service announcements, social media, signage throughout the community (Parsons and Morales 2013), and/or multi-lingual advertising. Possible ways to take advantage of free (or cheaper) advertisement are announcements in the local paper, news stations and/or asking the community to spread the word (Owens and Verel 2010).

For example, markets in Eastern Massachusetts faced issues with SNAP users' lacking knowledge about the program (Quintana 2009). Even though every market within the area displayed a banner, market managers believed the banners fell short when reaching out to this new customer base because it only advertised to customers already at the market; in addition, the banner was small, making it difficult for those outside of the market to see. The market managers surveyed 50 shoppers and learned only two knew SNAP was available. One respondent stated that "... people would come if they knew about it" (Quintana 2009: 17). All respondents agreed their program required better advertising strategies. To fix this, markets soon began advertising in the local newspaper, sent out emails to the community, distributed flyers in public areas, and reached out to local food assistance offices and community members to help spread the word about the program. Some market managers even dressed up as giant vegetables while standing on the streets to advertise the program. Once the markets developed better advertising methods, the markets saw an increase in SNAP users (Quintana 2009).

Scrip

Farmers' markets also pose a quandary for those wishing to buy food at places only accepting conventional money. Offering scrip, a non-monetary currency, is a way SNAP users can use available funds at a market (Baesler 2010; USDA 2015). Scrip can either be in paper form or plastic/wooden "food tokens" and is a great motivational tool in getting low-income customers to the market because scrip gives SNAP funds value beyond the EBT card but not beyond the market (Payne et. al. 2013; Hasin, Smith, and Stieren 2014).

Establishing the Use of SNAP at Farmers' Markets

By offering scrip as a method of payment, markets ensure that all customers, even those on government assistant programs, have the opportunity to shop.

Although scrip broadens opportunities for low-income customers, farmers and vendors must be receptive because using scrip adds extra time and complexity to selling goods. Shoppers using scrip must go through the market, estimate/value the price of items they want, and then present their EBT card for redemption. Once they obtain scrip, customers must then go back to vendors to purchase goods leaving these customers with the feeling that it takes them extra effort to buy the same food than those using conventional money (Wetherill and Gray 2015).

The way a market uses their POS terminal is important to scrip's success. According to the USDA (2013), there are four common ways to use POS terminals at farmers' markets: (1) a central POS terminal for SNAP only; (2) a central POS terminal for SNAP and debit/credit; (3) giving each vendor their own POS terminal; and (4) manual vouchers with no POS terminal. The first two methods may create long lines and complexity to shopping. The third method is beneficial because every farmer individually can take SNAP but on the other hand may pose a problem for markets with limited funding to pay for POS terminals and/or limited sources of electricity. The fourth method is ideal for markets with limited electricity sources but adds complexity to the program because once the SNAP customer signs the voucher, the vendor must take it to the market manager who then must take it to a SNAP financial institution for reimbursement. Some of these methods have worked well for markets where some have not. It is up to the market to determine what is the best approach suited for the market's needs (USDA 2013).

One example of a successful scrip program is the New York City Health Department's "Health Bucks Program" at the city's farmers' market "Greenmarket" (Payne et. al. 2013). This scrip program consisted of one central POS terminal for SNAP and debit/credit. To determine if their program functioned at optimal level, the health department evaluated the Health Bucks Program by documenting the attitudes and experiences of scrip users. The conclusion showed that the scrip program positively impacted the farmers' markets by vegetables to increasing the sale of fruits and low-income community residents. Additionally, since Greenmarket introduced the Health Bucks Program in 2007, sales from SNAP transactions grew from roughly \$10,000/year to approximately \$140,000/year in 2010. Between 2012 and 2013, revenue from EBT transactions increased by over \$100,000 (Payne et. al. 2013:5).

Equitable Prices of Food

Those in poverty are most often dependent upon inexpensive food choices and therefore, do not often shop at farmers' markets due to higher food prices. For example, surveys

from a farmers' market in Portland, Oregon revealed that lower income individuals view farmers' markets as too expensive, regardless of having higher quality food. One respondent in particular said: "[farmers'] markets offer higher quality produce than grocery stores, but prices are unreasonable" (Grace and Grace 2005:8). Making food prices more equitable is another way markets can accommodate and welcome this new customer base.

A common way to make food prices more equitable is providing extra funds for SNAP transactions. In response to Greenmarket's lack of SNAP attendees (Owens and Verel, 2010), the market decided the best strategy to increase the number of low-income shoppers was to issue incentive vouchers; SNAP redeemers received a total of \$2 market scrip for every \$5 spent with SNAP benefits. The market was able to successfully carry out this strategy by leveraging funds received from the NYC Department of Health and Mental Hygiene.

Lynn's Market, in San Diego, California, also uses incentives to increase the number of SNAP redemptions. In addition to offering customers wooden tokens as scrip, the market gives the customer an extra \$5 if they redeem more than \$10 from SNAP. Funding for this incentive was from the Wholesome Wave Foundation and a Farmer's Market Promotion Program grant (Wasserman 2010). Another incentive program at Lynn's Farmers' Market is an offer of \$5 for every \$5 spent with SNAP. In 2006, the market received a small grant from Project Bread, a non-profit organization, to assist with this incentive. Prior to the incentive, sales from SNAP equaled \$762 for the 2005 market season. In 2006, the value increased to \$1,012. Based on the incentive program's success rate, Project Bread decided in 2007 to continue funding the market's SNAP incentive program. Two years later (2009), Lynn's Farmers' Market reported a total of \$4,100 from SNAP redemptions (Owens and Verel 2010:29).

Some Illinois-based farmers' markets have similar components to Lynn's Farmers' Market. These markets sought out to learn what factors increased or decreased SNAP redemptions. These included location of markets, credit card transactions, farmer participation, incentive programs (scrip and equitable prices), and method of redemption. In order to achieve the desired outcome, markets surveyed 24 market managers; eighteen offered some sort of incentive program. Survey results concluded that offering incentives is the most significant variable contributing to the increase of SNAP redemptions. The surveys also revealed that markets using scrip and market bucks averaged about \$3,716.67 more per season compared to markets that did not offer similar incentive programs (Hasin, Smith, and Stieren 2013: 184). The evaluation also concluded that number of vendors allowing SNAP, methods of administering services (direct swipes), and whether or not market staff administered the services (i.e. volunteer based work) were factors contributing to a successful program (Hasin, Smith, and Stieren, 2013).

Markets in Minneapolis, Minnesota incorporate similar incentive programs (Minneapolis Department of Health and Family Support 2010). As in other communities and regions, surveys revealed that SNAP users were very pleased with rewards systems. All customers surveyed claimed they would visit the market again. One respondent in particular said: "I can feed my children better at the farmers' market with my EBT benefits" (MDHFS, 2010:6).

Documentation supports that these incentive programs are successful so much so that in 2014, the USDA established the Food Insecurity Nutrition Incentive (FINI) program. FINI's objective is to fund non-profits and government sectors for incentive programs. Total funding for FINI is \$100 million over the span of five years (\$20 million each year); 90 percent of the dollars is earmarked for grants and the remaining 10 percent is for evaluation research conducted by the USDA (Dimitri and Oberholtzer 2015). Funds must go towards programs that match SNAP benefits used to purchase fruits and found More information FINI be vegetables. about can at https://nifa.usda.gov/program/food-insecurity-nutrition-incentive-fini-grant-program.

Partnerships

Partnerships strengthen SNAP programs at farmers' markets and are one of the most important steps to a successful implementation. Partnering directly with the USDA is a common and essential tool, as the agency can assist with strategies, information, and subsidies for the POS terminal (USDA 2015). Farmers' markets can also find extra assistance by partnering with external organizations and the community. It is usually the market manager who determines the partner(s), what the relationship will be, and what aspects of the market that require assistance.

Wholesome Wave, an advocate for SNAP redemption programs and a great/popular source for partnerships, offers assistance to markets by collecting data on SNAP programs. For example, Wholesome Wave surveyed 1,227 participants from 73 markets around the country and asked users questions concerning income, geographic access, number of children, number of adults in household, frequency of shopping, and views of incentive programs at a particular farmers' market. They found average daily spending from SNAP was \$17.59 (Dimitri et. al. 2013:435) and that frequency of shopping, incentive components, number of children, and ease of access to the market are all important variables in fruits and vegetable consumption. All variables, with the exception of easy access to the market, led to an increase in consumption of fruits and vegetables; not surprisingly, the lack of easy access to the market decreased consumption. The market manager was able to learn what worked, what did not work, barriers, and ways to overcome barriers in respect to their program (Dimitri et. al. 2013). Without the support from

Wholesome Wave, this particular market may not have had the resources required to understand the success of their program.

Another example of a successful partnership is the collaboration between the Oxford (Ohio) Farmer's Market Uptown (OFMU) and the Butler County (Ohio) Department of Job and Family Services (Flamm 2011). The Butler County Department of Job and Family Services mailed and posted advertisements across the community in an effort to assist with advertising of OFMU's SNAP program. In addition, they helped in decision making on markets' locations, selecting the most optimal placement of EBT transaction machines, and mailing market coupons to lower-income individuals within the community. The development of this partnership proved beneficial to both parties and increased SNAP users.

"Win-Win" Approach

There is a diverse range of strategies and methods to overcome barriers and creating a successful SNAP payment process at a farmers' market. Whether these methods involve transportation, incentive programs, and/or partnerships, various farmers' markets across the country use methods best suited for their market's needs. However, regardless of the method used to overcome barriers, a market must have a "win-win" approach that ensures the market, vendors, and customers "win" or benefit from a SNAP program (Guthman, Morris, and Allen 2006; Doyle 2007; Roper and O'Brien 2013). If a market takes into account one party, while not taking into account others, the program may fail (USDA 2013).

Take for example some farmers' markets in Montana. These markets used equitable payment incentives to increase program success (Howard 2014). Even though the markets knew the program benefited customers, they wanted to determine whether it benefited farmers as well. In order to do this, they sat down and talked with farmers. Overall, they found the farmers greatly benefited from the program. One farmer quoted: "this program is a "win-win" for farmers' market customers and vendors. It will help increase sales and broaden customer base" (Howard 2014: 5). The markets collectively saw a total of \$31,000 from SNAP benefits in 2009 alone (Howard 2014:4). This is a revenue stream farmers would have not previously had without the SNAP program.

Giving the market and farmers a new revenue stream is a great way to establish a "winwin" program. The Greenmarket in New York City success continues to increase year after year due to their "win-win" approach. In 2010, SNAP redemption sales totaled \$225,000; sales increased to \$638,000 the following year (Kornfeld 2013:352). Without this program, the market would not have this incredible customer base contributing to yearly profits while simultaneously supporting local farms within the area. All in all, Greenmarket's efforts over the years to provide a SNAP payment system benefited not only low-income community members but the market itself and local farmers as well.

Conducting research about farmers' motivations and attitudes concerning the SNAP program is important because without their support the program may fail. Results from an interview of 32 Michigan farmers who sold their produce at six different farmers' markets that offered SNAP payments showed three common themes: (1) farmers expressed positive remarks about the program due to it being a revenue source; (2) farmers praised the market managers' and staff's efforts.; and (3) farmers spoke about how low-income community members would not have access to local food if it were not for the creation of SNAP programs. Even though these results are not generalizable to all markets, the results give strong support for how important it is for farmers to be an active partner and supporter of the SNAP payment program at the markets (Montri, Behe, and Chung 2013).

Another success story centers on farmers' markets in Iowa. In 2005, these markets wanted to increase the income of local farmers across the state (Doyle 2007). The Iowa State Department of Human Services took small steps to achieve this success. They first used funds already available to the Department of Human Services to purchase 10 EBT POS terminals for 10 farmers (Doyle 2007). Due to interest in offering SNAP as a payment for produce and the increase in revenue for farmers, within a one-year period, 93 farmers used POS terminals. Sales throughout this year increased from \$13,652 to \$160,790 (Doyle 2007:17). On average the farmers accepting EBT transactions increased sales by 13.3 percent. By 2007, 137 farmers had POS terminals. Over the two-year period, farmers were able to see the impacts of SNAP use at markets and little by little, more farmers wanted to be a part of the process (Doyle 2007).

Conclusion

This guide introduced the benefits of SNAP programs at farmers' markets, suggested implementation steps, and examined possible barriers and solutions. Those involved with farmers' markets, such as market managers, farmers, vendors, and various stakeholders, must understand the positive impact a SNAP program can have on low-income individuals using government assistance. Lower socioeconomic individuals bear a larger burden when it comes to accessing food and even local food. If SNAP is accessible at farmers' markets, then individual's health can improve, the local economy can strengthen, and community engagement can span through a diverse range of individuals. However, the adoption of a SNAP program should be a step by step process in order for the program to have a successful implementation and sustainable future. Throughout the process, the market (and customers) may experience barriers revolving around transportation, lack of knowledge of the program, non-monetary value of SNAP, high food prices, lack of assistance, and not making the process a "win-win" for all parties. This guide provided best practices and

suggested ways to overcome these barriers but, it is up to the market to find what best works for their own needs and be flexible.

State-level Resources/Websites (EPA Region 4)

Kentucky

Kentucky Cabinet for Health and Family Services-Supplemental Nutrition Assistance Program – <u>http://chfs.ky.gov/dcbs/dfs/foodstampsebt.htm</u>

Kentucky's Department of Agriculture's Farmers' Market Directoryhttp://www.kyagr.com/marketing/farmers-market-directory.aspx.

Tennessee

Tennessee Department of Human Services-Supplemental Nutrition Assistance Program-<u>http://www.tennessee.gov/humanservices/topic/supplemental-nutrition-assistance-</u> <u>program-snap</u>

Tennessee "Pick Tennessee Products" Farmers' Market Directory-https://agriculture.tn.gov/Marketing.asp?qstring=MKT#wes.

North Carolina

North Carolina's Health and Human Services-Supplemental Nutrition Assistance Program – <u>http://www.ncdhhs.gov/assistance/low-income-services/food-nutrition-</u> services-food-stamps

North Carolina's "Farm Fresh's" Farmers' Markets Directory http://www.ncfarmfresh.com/farmmarkets.asp

South Carolina

South Carolina's Department of Social Services – https://dss.sc.gov/content/customers/food/foodstamp/index.aspx

South Carolina's "Carolina Living's" Farmers' Markets Directory http://www.carolinaliving.com/green/farmersmarketssc.asp

Georgia

Georgia's Division of Family and Children Services- Supplemental Nutrition Assistance – <u>http://dfcs.dhs.georgia.gov/food-stamps</u>

Georgia's "Department of Agriculture's" Farmers' Markets Directory <u>http://www.agr.georgia.gov/community-farmers-markets.aspx</u>

Alabama

Alabama Department of Human Resources- Supplemental Nutrition Assistance – <u>http://dhr.alabama.gov/services/food_assistance/food_assistance_division.aspx</u>

Alabama's "Farmers Market Authority's" Farmers' Markets Directory <u>http://www.fma.alabama.gov/fmcounty.aspx</u>

Mississippi

Mississippi's Department of Human Services- Supplemental Nutrition Assistance – http://www.mdhs.state.ms.us/supplemental-nutrition-assistance-program-%28snap%29/snap-for-the-client/

Mississippi's Farmers' Markets Directory <u>http://www.ms.gov/content/Pages/FarmersMarkets.aspx</u>

Florida

Florida's Department of Children and Families- Supplemental Nutrition Assistance – <u>http://www.myflfamilies.com/service-programs/access-florida-food-medical-assistance-cash/welcome-ebt</u>

Florida's Farmers' Markets Directory- <u>http://www.freshfromflorida.com/Divisions-Offices/Marketing-and-Development/Consumer-Resources/Buy-Fresh-From-Florida/Community-Farmers-Markets</u>

Federal Resources/Websites

USDA Supplemental Nutrition Assistance Program– http://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap

USDA SNAP and Farmers Markets <u>http://www.fns.usda.gov/SNAP-and-farmers-markets</u>

USDA Local Food Directory: National Farmers Market Directory-https://www.ams.usda.gov/local-food-directories/farmersmarkets.

Grants.gov – <u>http://www.grants.gov/</u>

Wholesome Wave- http://www.sustainablecommunities.gov/index.html

Project Bread- http://www.projectbread.org/?referrer=https://www.google.com/

Farmers' Markets Showcased

The American Market at National Harbor Maryland-<u>http://www.americanmarketnh.com/</u>

Greenville Farmers' Markets- http://www.saturdaymarketlive.com/

"Fondy" Farmers' Market- http://fondymarket.org/

Greenmarket - http://www.grownyc.org/greenmarket

Lynn's Market-<u>http://www.farmfresh.org/food/farmersmarkets_details.php?market=102</u>

Oxford Farmers' Market Uptown - http://www.oxfordfarmersmarket.com/

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