



**Merrymeeting  
Food Council**

## **SNAP & MAINE HARVEST BUCKS FAQ**

### **What is SNAP?**

SNAP is the Supplemental Nutrition Assistance Program that provides money (benefits) to low-income people to purchase food. It is run by the USDA Food and Nutrition Service (FNS). Participants are given debit cards (called Electronic Benefit Cards or EBT cards) to use at stores, farm stands, and farmers' markets to purchase healthy food.

### **What is Maine Harvest Bucks (MHB)?**

MHB is an incentive given to shoppers using SNAP benefits at farm stands and farmers' markets. Shoppers receive \$0.50 in MHB for every \$1 spent using SNAP, increasing the amount of fresh fruit and vegetables they can purchase from local farms. MHB is a program of the Maine Federation of Farmers Markets (MFFM). This program relies on regular fundraising and federal funding to maintain.

### **How valuable is this program?**

In 2021 over \$500,000 was spent at farmers markets in Maine through MHB, by more than 5000 families; over \$1.2 million was spent through MHB and SNAP combined.

### **What does the market have to do to join?**

- Become authorized to accept SNAP benefits by applying through FNS (there is a short online application)
- Have a bank account for market use
- Have a Point of Service (POS) system for processing EBT cards and a merchant processing account
- Connect with MFFM to sign up for MHB, [snap@mffm.org](mailto:snap@mffm.org)

### **How does it work?**

- On market day a market member, staff member or volunteer hosts a table where shoppers can swipe their SNAP cards. Shoppers are given SNAP tokens (wooden) and a matching amount of MHB vouchers (paper or wood tokens). Shoppers then use their tokens (SNAP & MHB) to shop at the market
- At the end of the market (or reimbursement period ex. monthly), vendors turn in their tokens
- Periodically (depending on market preference) the market treasurer or other appointed person reimburses farmers by check

### **How much does it cost?**

- SNAP authorization is free
- There are grant programs available through MFFM, Maine Farm Food Access Program, and MarketLink to pay for POS equipment and some processing fees
- Depending on which program your market uses there may be from \$0 to \$40 in processing fees, the amount is volume dependent
- The MFFM has funding to cover the cost of tokens, 1000 tokens costs about \$160.

### **What else do we have to do?**

- One person (market board member/leadership) must attend a short (1 hour) training course with FNS
- Keep market day records of disbursement and redemption
- Provide data to MFFM
- Advertise program with signage (available from MFFM)

More information is available on the Maine Federation of  
Farmers' Markets website:  
[www.mainefarmersmarkets.org](http://www.mainefarmersmarkets.org)