

OVERVIEW

This Farmers Market Factsheet provides an overview of food access programs that are offered throughout Washington State, including the Supplemental Nutrition Assistance Program (SNAP) and the Farmers Market Nutrition Program (FMNP). In 2024, families spent \$4,635,981 in food access program benefits at farmers markets to buy fruits, vegetables, and other foods directly from Washington farmers and food businesses. Sales from food access benefits represented approximately 5.5% of all reported vendor sales at farmers markets for the year¹.

As government initiatives, food access programs are often tied to public health and nutrition goals such as increasing the consumption of fresh fruits and vegetables. Eating more fresh fruits and vegetables can reduce diet-related diseases like diabetes. However, most people do not eat the recommended amount of fruits and vegetables. In Washington, only one in 8 adults eat enough fruit, and even fewer, one in 10 adults, eat enough vegetables.²

Food access programs that can be used at Washington farmers markets include:

- Supplemental Nutrition Assistance Program or SNAP EBT (formerly known as *food stamps*)
- Summer EBT or SUN Bucks
- SNAP Market Match
- City of Seattle's Fresh Bucks (Seattle farmers markets only)
- WIC & Senior Farmers Market Nutrition Program (FMNP)
- WIC Fruit & Vegetables Benefits

Each food access program offers different types of benefits and has different qualifications for who can receive them. They also have different "currencies" with different names, amounts, and rules. The rules about which foods people can buy with their food access currencies can get confusing for shoppers and vendors alike.

In addition to the statewide food access programs, farmers markets may also have their own currencies such as Market Bucks, Power of Produce (POP), Harvest Vouchers, KERNEL, Carrot Cash, Heart Bucks, or other creative currencies that may be used at their farmers markets.

At farmers markets food access currencies come in many forms, including round, wooden EBT tokens (e.g., SNAP), special paper-like script (e.g., SNAP Market Match), or an app or plastic card with a QR code (e.g., FMNP).

Recommended Resources

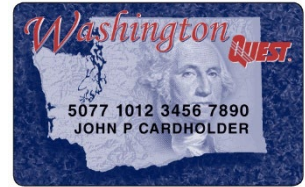
The WSFMA website has additional resources available including: Food Access Signage Check List, Food Access Currency Cheat Sheet, Eligible Foods by Food Access Currency, Glossary for Food Access Currencies at Farmers Markets, "Vendor Guide: How to Accept Food Access Currencies at Washington Farmers Markets," Food Benefits for Shoppers (webpage).

¹ <https://wafarmersmarkets.org/farmers-market-support/farmers-market-data/>

² https://www.cdc.gov/nutrition/data-statistics/pdfs/Washington_StateActionGuide_Sept2018_508.pdf

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

SNAP or the Supplemental Nutrition Assistance Program provides monthly food assistance benefits to people. SNAP benefits are loaded on an Electronic Benefit Transfer (EBT) card that works like a debit card. In Washington State, people get SNAP benefits loaded onto their “Quest EBT card.”



For people who don't qualify for SNAP, Washington State also has the Food Assistance Program. The Food Assistance Program benefits are loaded on to the same Quest EBT cards and work the same way as SNAP benefits. Farmers markets that accept Washington EBT cards can't tell when a shopper is using SNAP benefits or Food Assistance Program benefits.



What agencies run SNAP?



SNAP is a US government program that has federal rules, funding, and operates similarly in every state.

SNAP is overseen by the United States Department of Agriculture (USDA) Food and Nutrition Service (FNS).

In Washington, people sign up through the Department of Social and Health Services (DSHS) and DSHS distributes SNAP to people, among other responsibilities.

How do Farmers Markets participate in SNAP?

The organization or municipality that runs the farmers market must apply and become an Authorized SNAP Retailer with the FNS for shoppers to be able to use SNAP to shop from vendors at the market.

How does SNAP work at Farmers Markets?

In most cases, shoppers go to the Information Booth, swipe their EBT card on an EBT machine, and get EBT tokens that they can spend with any vendors who sells “eligible products.”

Farmers market reimburse vendors for the EBT tokens that they received from shoppers.

How do people sign up for and get SNAP?

People can contact their local DSHS or Community Support Office. They can also find information at www.washingtonconnection.org or call (877) 501-2233.

How much SNAP do people get?

Among the food access programs, SNAP provides the greatest amount of food benefits to people. The amount they receive each month depends on the number of people in a household and income.

Where can SNAP benefits be used?

SNAP is widely accepted at grocery stores, corner stores, gas stations, etc., including a few online retailers.

SNAP can also be used at farmers markets, farm stands, mobile markets, and CSAs that are Authorized SNAP Retailers with a current FNS number.

Bottom line at Farmers Markets?

- SNAP allows shoppers to buy many types of food, not just fruits and vegetables.
- Vendors cannot give change to shoppers for EBT tokens.
- Not all tokens that are distributed are redeemed.
- SNAP has the most complicated rules for retailers.

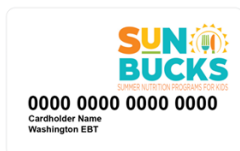
SNAP Benefits CAN be used to buy...

- ✓ Fruits, vegetables, and other food crops
- ✓ Meat, poultry, and fish
- ✓ Dairy products
- ✓ Breads and cereals, including pita and pasta
- ✓ Specific types of snacks, processed foods, desserts, beverages, and spices.

SNAP Benefits CANNOT Be used to buy...

- ✗ Most ready-to-eat or prepared foods that are hot at the point of sale.
- ✗ Beer, wine, liquor, tobacco, or cigarettes.
- ✗ Food and drinks containing controlled substances such as cannabis/marijuana and CBD.
- ✗ Supplements, vitamins, medicines.
- ✗ Soaps, cosmetics, and other body care items.
- ✗ Pet treats or foods.
- ✗ Live animals (except shellfish, fish removed from water, and animals slaughtered prior to pick-up from the store).
- ✗ Nonfood items such as artisan crafts, fiber arts, ceramics, and other hygiene or household goods.

The key rule of thumb with SNAP is that benefits can only be used to buy foods that are to be prepared and/or eaten at home. The idea is that whatever people buy will be taken home to cook and eat.



SUN Bucks (or Summer EBT) is a food assistance benefit for school-aged children that started during the COVID19 pandemic. SUN Bucks has its own, separate EBT card, participant eligibility, timing, and benefit amount. However, shoppers get the same SNAP EBT tokens and the “eligible foods” that people can buy with SUN Bucks are identical to SNAP.



In 2023, a *pilot* food access project called “Produce Rewards” started at the Pasco Farmers Market. The approach is different from in that individual vendors become Authorized SNAP Retailers so that they can accept EBT cards directly at their booth. This means shoppers do not go to the Information Booth or use any EBT tokens. The Produce Rewards *pilot* that is not common throughout Washington farmers markets. More information about Produce Rewards visit www.doh.wa.gov/producerewards

SNAP MARKET MATCH

SNAP Market Match is a “matching” program for people who have SNAP, the WA Food Assistance Program, or SUN Bucks benefits. Farmers markets must be authorized by USDA FNS to accept SNAP *and* contract with the Department of Health every year to participate in SNAP Market Match.

At farmers markets participating in SNAP Market Match, shoppers who have food benefits on an EBT Card can get additional money to buy fruits and vegetables. This program is part of Washington State Department of Health’s efforts to improve health outcomes by making it easier for people to buy fruits and vegetables.



What agencies run SNAP Market Match?



SNAP Market Match is part of the Washington State Department of Health's Fruit and Vegetable Incentive Program. This program also manages other incentive programs including "Produce Match" (at grocery stores), "Produce Rewards" (at pilot at a few farmers markets), and a Veggie Rx program.

SNAP Market Match is funded by Washington State and a federal grant called GusNIP. As such, it must follow rules set by the USDA Food and Nutrition Service (FNS) and Washington Administrative Code.

How do Farmers Markets participate in SNAP Market Match?

Farmers markets must be an Authorized SNAP Retailer and accept SNAP to qualify. They also must apply each fall and manage an annual contract with the Washington State Department of Health to be able to offer SNAP Market Match to shoppers.

How do people sign up for SNAP Market Match?

Shoppers don't need to do anything extra or sign up for SNAP Market Match. They will be offered SNAP Market Match at the Information Booth when they are getting EBT tokens with their EBT card or SUN Bucks card.

How much SNAP Market Match do people get?

The amount varies. In 2026, SNAP and/or SUN Bucks is matched \$10 or more per day. Some farmers markets contribute additional funding to match an unlimited amount of EBT and some farmers markets contribute additional funding to offer up to \$25 per day.

Where can SNAP Market Match benefits be used?

Primarily farmers markets, as the program is designed for farmers markets. However, SNAP Market Match is also accepted at a few mobile markets and farm stands.

Bottom line at Farmers Markets?

- Shoppers with an EBT or SUN Bucks card that has benefits can "match" their EBT amount with SNAP Market Match at the Information Booth. There is no sign up for shoppers.
- SNAP Market Match has its own paper currency (not a token) in \$1 increments.
- Vendors cannot give change to shoppers.
- SNAP Market Match paper currency expires at the end of each calendar year, and the currency is a different color each year.
- The amount of SNAP Market Match that people receive varies from year to year, depending on funding. In 2025, it was \$25 per day. In 2026, it is \$10 per day at most markets. Some farmers markets may offer more SNAP Market Match if they have their own sources of funding.

SNAP Market Match CAN be used to buy...

- ✓ Fresh vegetables, including pre-cut and bagged greens
- ✓ Fresh fruits
- ✓ Fresh mushrooms
- ✓ Fresh herbs
- ✓ Seeds and plants that produce food

SNAP Market Match CANNOT be used to buy...

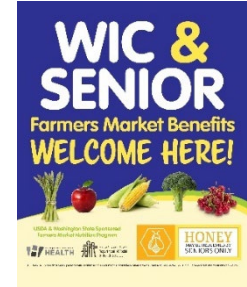
- ✗ Fruits and vegetables that are frozen, canned, or dried
- ✗ Dried herbs
- ✗ Value-added or processed foods made from fruits and vegetables including jams/jellies, juices, or cider
- ✗ Honey
- ✗ Nuts
- ✗ Seeds intended to be eaten (not to be planted for food)
- ✗ Meat, poultry, and fish, including eggs
- ✗ Dairy products, including cheese, milk, nut milk, butter and yogurt
- ✗ Breads and cereals, including pasta, tortillas, bagels, cereal, rolls/buns, rice
- ✗ Prepared or ready-to-eat foods
- ✗ Flowers
- ✗ Plants that don't produce food



Fresh Bucks is a name that has been used for SNAP matching programs over the years in Washington and is still used in some regions. The biggest Fresh Bucks program today is run by the City of Seattle and only used at Seattle farmers markets. Seattle Fresh Bucks has its own “Fresh Bucks” currency which can be used to buy fresh, frozen, canned, and dried fruits and vegetables,

WIC & SENIOR FARMERS MARKET NUTRITION PROGRAM (FMNP)

The WIC and Senior Farmers Market Nutrition Program or “FMNP” is the only food access program designed to both support people’s nutritional needs *and* increase sales of local farmers. FMNP benefits can only be used at farmers markets, farm stands, and, starting in 2026, mobile markets.



WIC stands for the “Special Supplemental Nutrition Program for Women, Infants, and Children” and is a national nutrition and nutrition education program. There are two WIC benefits that can be used at farmers markets: WIC Farmers Market Nutrition Program (FMNP) benefits and WIC Fruit & Vegetable Benefits.

In 2023, the WIC and Senior FMNP benefits transitioned from a paper currency to an electronic benefit. WIC and Senior FMNP benefits are now loaded in an account and activated in a debit card like FMNP card or an app. Shoppers show their QR code to the vendor. The vendor reads the shopper’s QR code with their smartphone or tablet that links to a mobile website. The shopper must also enter a personal PIN. Vendors enter the exact amount of the transaction and the amount is deducted from the shopper’s FMNP balance.

Agencies that run FMNP



WIC & Senior Farmers Market Nutrition Program (FMNP) are US government programs overseen by the United States Department of Agriculture (USDA) Food and Nutrition Service (FNS).

FMNP has federal rules, funding, and operates in partnership with state agencies.

- The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is administered by the Washington State Department of Health. WIC participants sign up and work with one of over 200 WIC clinics throughout the state.
- Senior FMNP is administered by the Department of Social and Health Services (DSHS) and Area Agencies on Aging (or triple AAA’s) and is for is low-income people over the age of 60, or 55 if Native American/Alaskan Native.

How do Farmers Markets participate in FMNP?

Farmers markets must apply and be authorized to accept FMNP by DOH. Applications are due for each 3-year cycle. The current cycle began in 2024 and goes through 2026. In 2027, all farmers markets will need to reapply to accept FMNP by May 1.

Farms (called “growers” by FMNP) must also be authorized by DOH to accept FMNP at their booth. Applications are due for each 3-year cycle. The current cycle began in 2025 and goes through 2027. In 2028, all growers will need to reapply to accept FMNP.

Where can FMNP benefits be used?

- Authorized farmers markets
- Authorized farm stands
- Starting in 2026, mobile markets will also be able to apply for FMNP authorization.

How much FMNP benefits do people get?

WIC FMNP participants get \$30 to \$90 for the year (June-October), depending on their household size.

Senior FMNP participants get \$80 for the year (June-October).

Bottom line at Farmers Markets?

- Shoppers with WIC or Senior FMNP benefits use a card or app directly with vendors who have the FMNP sign posted (meaning they are authorized and set up to accept FMNP). Shoppers do not go to the Info Booth to get special tokens.
- WIC and Senior FMNP benefits can only be used from June 1 to October 31 each year.

WIC & Senior FMNP benefits CAN be used to buy...

- ✓ Fresh, unprocessed vegetables
- ✓ Fresh, unprocessed fruits
- ✓ Fresh herbs for human consumption
- ✓ Mushrooms

Seniors are also allowed to buy honey with the Senior FMNP food benefits.

WIC & Senior FMNP benefits CANNOT be used to buy...

- ✗ Fruits and vegetables that are "...processed [e.g., frozen, canned, or dried] or prepared beyond their natural state except for usual harvesting and cleaning processes." For example, frozen blackberries or pre-cut winter squash.
- ✗ Dried herbs
- ✗ Pre-cut and bagged greens
- ✗ Value-added or processed foods made from fruits and vegetables including jams/jellies, juices or cider.
- ✗ Nuts and seeds
- ✗ Meat, poultry, and fish, including eggs
- ✗ Dairy products, including cheese, milk, nut milk, butter and yogurt
- ✗ Breads and cereals, including pasta, tortillas, bagels, cereal, rolls/buns, rice
- ✗ Prepared or ready-to-eat foods
- ✗ Flowers, including edible flowers
- ✗ Potted plants, including herbs and food producing plants

WIC shoppers are not allowed to buy honey with FMNP food benefits

Information and Resources are available on the Washington State Department of Health's **Growers, Markets, and Farm Stores** webpage: <https://doh.wa.gov/you-and-your-family/wic/farmers-market/growers-markets-and-farm-stores>.

Please check with the FMNP Team if you have any questions about your application, FMNP rules, or accepting electronic benefits through the WIC Direct Vendor Portal.

The FMNP Team can be contacted by
Email: FMNPTeam@doh.wa.gov
Phone: (800) 841-1410, Extension 2, Option 2.

WIC FRUIT & VEGETABLE BENEFITS

Of the WIC benefits, only two can be used at farmers markets and farm stands: the WIC FMNP benefits and, as of 2023, the WIC Fruit & Vegetable Benefits (also known as the “Cash Value Benefit” or CVB).



Agencies that run WIC Fruit & Vegetable Benefits



The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is a US government programs overseen by the United States Department of Agriculture (USDA) Food and Nutrition Service (FNS).

In Washington, WIC is administered by the Washington State Department of Health. WIC participants sign up work with one of over 200 WIC clinics throughout the state.

How can Farmers Markets accept WIC Fruit & Vegetable Benefits?

Farmers markets and vendors that are authorized by the Washington State Department of Health to accept WIC and Senior FMNP are automatically authorized to accept WIC Fruit & Vegetable Benefits too.

How much do people get?

WIC participants get \$26 or more per month in Fruit & Vegetable Benefits, depending on their household size.

Where can WIC Fruit & Vegetable Benefits be used?

- FMNP authorized farmers markets and farm stands starting in 2023.
- At grocery stores and other WIC retail outlets, a wider range of foods can be purchased including frozen and canned fruits and vegetables as well as oranges, pineapple, or other non-locally grown produce.

What can people buy with WIC Fruit & Vegetable Benefits?

WIC Fruit & Vegetable Benefits have the exact same eligible foods as WIC FMNP at farmers markets and farm stands.

Produce must be locally grown, meaning Washington State or border counties in Oregon and Idaho.

- ✓ Fresh, unprocessed vegetables
- ✓ Fresh, unprocessed fruits
- ✓ Fresh herbs for human consumption
- ✓ Fresh mushrooms

Bottom line at Farmers Markets?

- WIC Fruit & Vegetable Benefits can be used at farmers markets and farm stands year-round.
- The Washington State Department of Health and WIC clinics often call the “WIC Fruit & Vegetable Benefits” “CVB” which stands for Cash Value Benefits. This is an agency term and few shoppers know what that means.