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Supplemental Nutrition Assistance Program (SNAP)

Eligibility

To see if you might be eligible for Supplemental Nutrition Assistance Program (SNAP) benefits, visit our pre-screening tool.

For households in the 48 Contiguous States and the District of Columbia October 1, 2015 through September 30, 2016. To get SNAP benefits, households must meet certain tests, including resource and income tests:

- Resources
- <u>Income</u>
- Deductions
- Employment Requirements
- Special Rules for Elderly or Disabled
- Immigrant Eligibility

Resources

Households may have \$2,250 in countable resources, such as a bank account, or \$3,250 in countable resources if at least one person is age 60 or older, or is disabled. However, certain resources are NOT counted, such as a home and lot, the resources of people who receive Supplemental Security Income (SSI), the resources of people who receive Temporary Assistance for Needy Families (TANF), and most retirement (pension) plans. The procedures for handling vehicles are determined at the state level. States have the option of substituting the vehicle rules used in their TANF assistance programs for SNAP vehicle rules when it results in a lower attribution of household assets. A number of States exclude the entire value of the household's primary vehicle as an asset. In States that count the value of vehicles, the fair market value of each licensed vehicle that is not excluded is evaluated. Currently 33 States exclude the value of all vehicles entirely. 15 States totally exclude the value of at least one vehicle per household. The 2 remaining states exempt an amount higher than the SNAP's standard auto exemption (currently set at \$4,650) from the fair market value to determine the countable resource value of a vehicle. For more information concerning State specific vehicle policy, check with the State agency that administers the SNAP program.

Income

Households have to meet income tests unless all members are receiving TANF, SSI, or in some places general assistance. Most households must meet both the gross and net income tests, but a household with an elderly person or a person who is receiving certain types of disability payments only has to meet the net income test. Households, except those noted, that have income over the amounts listed below cannot get SNAP benefits.

(Oct. 1, 2015 through Sept. 30, 2016)

Household Size	Gross monthly income (130 percent of poverty)	Net monthly income (100 percent of poverty)
1	\$1,276	\$ 981
2	1,726	1,328
3	2,177	1,675
4	2,628	2,021
5	3,078	2,368
6	3,529	2,715
7	3,980	3,061
8	4,430	3,408
Each additional member	+451	+347

Gross income means a household's total, non excluded income, before any deductions have been made. Net income means gross income minus allowable deductions.

* SNAP gross and net income limits are higher in Alaska and Hawaii.

Deductions are allowed as follows:

- A 20 percent deduction from earned income;
- A standard deduction of \$155 for households sizes of 1 to 3 people and \$168 for a household size of 4 (higher for some larger households);
- A dependent care deduction when needed for work, training, or education;
- Medical expenses for elderly or disabled members that are more than \$35 for the month if they are not paid by insurance or someone else;
- Legally owed child support payments;
- Some States allow homeless households a set amount (\$143) for shelter costs;
 and
- Excess shelter costs that are more than half of the household's income after the other deductions. Allowable costs include the cost of fuel to heat and cook with, electricity, water, the basic fee for one telephone, rent or mortgage payments and taxes on the home. (Some States allow a set amount for utility costs instead of actual costs.) The amount of the shelter deduction cannot be more than \$504 unless one person in the household is elderly or disabled. (The limit is higher in Alaska, Hawaii and Guam.)

Gross Income Computation	Example
Determine household size	4 people with no elderly or disabled members.
Add gross monthly income	\$1,500 earned income + \$550 social security = \$2,050 gross income.
If gross monthly income is less than the	\$2,050 is less than the \$2,628 allowed for a

limit for household size, determine net income.

4- person household, so determine net income.

Subtract Deductions to Determine Net Income and Apply the Net Income Test

Example

Subtract 20% earned income	\$2,050 gross income	
deduction	\$1,500 earned income x 20% = \$300. \$2,050 - \$300 = \$1,750	
Subtract standard deduction	\$1,750 - \$168 standard deduction for a household size of 4 = \$1,582	
Subtract dependent care deduction	\$1,582 - \$361 dependent care = \$1,221	
Subtract child support deduction	0	
Subtract medical costs over \$35 for elderly and disabled	0	
Excess shelter deduction		
Determine half of adjusted income	\$1,221 adjusted income/2 = \$610.50	
Determine if shelter costs are more than half of adjusted income	\$700 total shelter - \$610.50 (half of income) = \$89.50 excess shelter cost	
Subtract excess amount, but not more than the limit, from adjusted income	\$1,221 - \$89.50 = \$1,132 Net monthly income	
Apply the net income test	Since the net monthly income is less than \$2,021 allowed for a household of 4, the household has met the income test.	

Benefits

How Much Could I Receive? Allotments for households in the 48 contiguous states and the District of Columbia.

The amount of benefits the household gets is called an allotment. The net monthly income of the household is multiplied by .3, and the result is subtracted from the maximum allotment for the household size to find the household's allotment. This is because SNAP households are expected to spend about 30 percent of their resources on food.

(October 1, 2015 through September 30, 2016)

People in Household	Maximum Monthly Allotment
1	\$ 194
2	\$ 357
3	\$ 511
4	\$ 649
5	\$ 771

6	\$ 925
7	\$ 1,022
8	\$ 1,169
Each additional person	\$ 146

Benefit Computation

Example

Multiply net income by 30% (Round up)	\$1,132 net monthly income $x .3 = 339.60$ (round up to \$340)
Subtract 30% of net income from the maximum allotment for the household	\$649 maximum allotment for 4 - \$340 (30% of net income) = \$309, SNAP Allotment for a full month
allotment for the household size	SNAP Allotment for a full month

Benefits will be provided from the day the household applies.

SNAP benefits are available to all eligible households regardless of race, sex, religious creed, national origin, or political beliefs

Employment Requirements

In general, people must meet work requirements in order to be eligible for SNAP. These work requirements include registering for work, not voluntarily quitting a job or reducing hours, taking a job if offered, and participating in employment and training programs assigned by the State. Failure to comply with these requirements can result in disqualification from the Program.

In addition, <u>able bodied adults without dependents</u> are required to work or participate in a work program for at least 20 hours per week in order to receive SNAP benefits for more than 3 months in a 36-month period.

Some special groups may not be subject to these requirements including: children, seniors, pregnant women, and people who are exempt for physical or mental health reasons.

Special Rules for the Elderly or Disabled

Most SNAP rules apply to all households, but there are a few special rules for households that contain an elderly or disabled member.

Who is Elderly?

A person is elderly if he or she is 60 years of age or older.

Who is Disabled?

Generally, a person is considered to be disabled for SNAP purposes if he or she:

- Receives Federal disability or blindness payments under the Social Security Act, including Supplemental Security Income (SSI) or Social Security disability or blindness payments; or
- Receives State disability or blindness payments based on SSI rules; or
- Receives a disability retirement benefit from a governmental agency because of a disability considered permanent under the Social Security Act; or

- Receives an annuity under the Railroad Retirement Act and is eligible for Medicare or is considered to be disabled based on the SSI rules; or
- Is a veteran who is totally disabled, permanently housebound, or in need of regular aid and attendance; or
- Is a surviving spouse or child of a veteran who is receiving VA benefits and is considered to be permanently disabled.

How do I Get SNAP benefits?

A member of your household can apply for SNAP benefits at the local State or county office or by visiting the State agency's website and completing an online application. The State agency information should be listed in the government section of the local telephone book. This is generally the quickest way to find the local office. If that doesn't work, try calling the SNAP Hotline for your State. Most of them are toll free numbers.

If you are unable to go to the local office or do not have access to an internet-ready computer, you may have another person, called an authorized representative, apply and be interviewed on your behalf. You must designate the authorized representative in writing.

Normally a household must file an application form, have a face-to-face interview, and provide proof (verification) of certain information, such as income and expenses. The office interview may be waived if the household is unable to appoint an authorized representative and no household member is able to go to the office because of age or disability. If the office interview is waived, the local office will interview you by telephone or do a home visit. A home visit must be scheduled beforehand with the household.

What is a Household?

Everyone who lives together and purchases and prepares meals together is grouped together as one household. However, if a person is 60 years of age or older and he or she is unable to purchase and prepare meals separately because of a permanent disability, the person and the person's spouse may be a separate household if the others they live with do not have very much income. (More than 165 percent of the poverty level.)

Some people who live together, such as husbands and wives and most children under age 22, are included in the same household, even if they purchase and prepare meals separately.

Normally people are not eligible for SNAP benefits if an institution gives them their meals. However, there is one exception for elderly persons and one for disabled persons:

- Residents of federally subsidized housing for the elderly may be eligible for SNAP benefits, even though they receive their meals at the facility.
- Disabled persons who live in certain nonprofit group living arrangements (small group homes with no more than 16 residents) may be eligible for SNAP benefits, even though the group home prepares their meals for them.

What Resources Can I Have (and Still Get SNAP Benefits)?

Households may have \$2,250 in countable resources, such as a bank account, or \$3,250 in countable resources if at least one person is age 60 or older, or is disabled. However, certain resources are NOT counted, such as a home and lot, most retirement (pension) plans, the resources of people who receive Supplemental Security Income

(SSI), the resources of people who receive Temporary Assistance to Needy Families (TANF) (formerly AFDC), and, up to \$4,650 of the fair market value of one car per adult household member (and one car per teen-aged household member if the teenager is using it to go to work, look for work, or prepare for work). If a vehicle is needed to transport a physically disabled household member, its value is not counted. The resources of people who get SSI and Temporary Assistance for Needy Families (TANF) are not counted at all. An important exception to this is that in the State of California SSI recipients are not eligible for SNAP benefits, because they receive a State supplement to their SSI benefits in lieu of SNAP benefits.

What Are the Income Limits?

Most households have to meet both a monthly gross income test and a monthly net income test to be eligible for SNAP benefits. However, households in which all members are receiving SSI or TANF are considered to be eligible based on income. Other households with one or more elderly or disabled members only have to meet the net income test. Net income is gross income minus certain deductions.

What Deductions Are Allowed?

The allowable deductions are: a standard deduction for all households; a 20% earned income deduction; a deduction for dependent care costs when necessary for work, training, or education; a deduction for legally owed child support payments; a deduction for medical costs for elderly and disabled people; and an excess shelter cost deduction.

- Medical deduction. For elderly members and disabled members, allowable medical costs that are more than \$35 a month may be deducted unless an insurance company or someone who is not a household member pays for them. Only the amount over \$35 each month may be deducted. Allowable costs include most medical and dental expenses, such as doctor bills, prescription drugs and other over-the-counter medication when approved by a doctor, dentures, inpatient and outpatient hospital expenses, and nursing care. They also include other medically related expenses, such as certain transportation costs, attendant care, and health insurance premiums. The costs of special diets are not allowable medical costs. Proof of medical expenses and insurance payments is required before a deduction for these expenses may be allowed.
- Shelter deduction. The shelter deduction is for shelter costs that are more than half of the household's income after other deductions. Allowable shelter costs include the costs of rent or mortgage, taxes, interest, and utilities such as gas, electricity, and water. For most households, there is a limit on the amount of the deduction that can be allowed, but for a household with an elderly or disabled member all shelter costs over half of the household's income may be deducted.

Receiving SNAP benefits

States issue SNAP benefits through local State or county offices to households that are eligible to receive them. Clients who are eligible for SNAP benefits receive benefits through an Electronic Benefit Transfer (EBT) card. Benefits are automatically loaded into the household's account each month. The local office gives the eligible household the SNAP EBT card so the household can buy groceries at authorized food stores. The card works like a bank debit card. The cost of the eligible food items is deducted from the household's account automatically. Benefits are automatically loaded into the household's account each month on the designated date as provided in the SNAP benefit issuance schedule at http://www.fns.usda.gov/snap/snap-monthly-benefit-issuance-schedule.

Nondiscrimination

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, or marital and family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, D.C. 20250-9410 or call (202) 720-5964 (voice and TDD). USDA is an equal opportunity provider and employer.

Further Information

Contact your local office for further information or to file an application for SNAP benefits. For more information on the treatment of income, and a sample calculation of eligibility and benefits, see <u>Eligibility and Benefits</u>.

Immigrant Eligibility Requirements

The 2002 Farm Bill restores SNAP eligibility to most legal immigrants that:

- Have lived in the country for 5 years; or
- Are receiving disability-related assistance or benefits; or
- Children under 18

Certain non-citizens such as those admitted for humanitarian reasons and those admitted for permanent residence may also eligible for the program. Eligible household members can get SNAP benefits even if there are other members of the household that are not eligible.

(See <u>Policy on Immigrants</u> for information on qualified alien categories and eligibility) (See also <u>SNAP Guidance on Non-Citizen Eligibility</u>)

Non-citizens that are in the U.S. temporarily, such as students, are not eligible.

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