Supplemental Nutrition Assistance Program (SNAP)

Facts About SNAP

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The following information is based on a pamphlet that the Food and Nutrition Service sends to people who ask for information about the Supplemental Nutrition Assistance Program (SNAP). We also send supplies of the pamphlet to State agencies to distribute. If you would like a copy of the pamphlet, write to us at 3101 Park Center Drive, Alexandria, VA 22302, or e-mail us using our Ask the Expert.

SNAP helps low-income people buy the food they need for good health. You may be able to get SNAP benefits if you are:

- Working for low wages or working part-time;
- Unemployed;
- Receiving welfare or other public assistance payments;
- Elderly or disabled and are low-income; or
- Homeless.

State public assistance agencies run the program through their local offices. The following basic rules apply in most States, but a few States have different rules.

The amount of SNAP benefits you can get is based on the U.S. Department of Agriculture's Thrifty Food Plan, which is an estimate of how much it costs to buy food to prepare nutritious, low-cost meals for your household. This estimate is changed every year to keep pace with food prices.

In SNAP, a household is normally a group of people who live together and buy food and prepare meals together. If your household passes the program's eligibility tests, the amount of SNAP benefits you get will depend on the number of people in your household and on how much monthly income is left after certain expenses are deducted.

SNAP benefits help supplement an individual's or a family's income to help buy nutritious food. Most households must spend some of their own cash along with their SNAP benefits to buy the food they need.

To apply for benefits or for more information about SNAP, contact your local SNAP office. The local office may be listed under "Human Resources," "Social Services," "Food Stamps" or Electronic Benefits Transfer (EBT)" in the State or local government pages of the telephone directory. You may also call SNAP's toll free line at 1-800-221-5689, or your State's toll free information line or go to your State's web site. Many States have a locator on the web site that will tell you where the nearest office is. You can use our online pre-screening tool to find out if you might be eligible for SNAP benefits and how much you might receive in benefits. The pre-screening tool is private and easy-to-use. It is available in English and Spanish. If the pre-screening tool says you may be eligible for SNAP benefits, you still need to fill out an application and submit it to your local SNAP office if you want to apply for SNAP benefits.

Applying for SNAP Benefits

How to get a paper application - You may ask for an application in person from the SNAP office, over the phone, or by mail. You can also ask someone else to get one for you. The SNAP office will give you an application form on the same day you ask for one. You can also download a State application at: SNAP State applications or directly from your State's website. States should have their applications in every language in which they make a printed

application available. This will enable you to print the application, fill it out, and send it to your local SNAP office right away.

How to turn in a paper application - You can take, send, or mail the form to the SNAP office. Some States accept faxed or e-mail applications. The office will accept the form on the same day you turn it in, even if they cannot interview you on that day.

How to apply on-line - Some States accept applications on-line. You can find out if your state has an on-line application at: <u>State on-line applications</u> or you can access your State's website to find out if you can apply online.

How to apply by telephone - If your State develops a way to apply by telephone, their website or telephone system will let you know how to do this.

What information to provide - To begin applying, fill in your name, address, telephone number, and as much other information as you can. If you are turning in a paper application form, sign it. If you are applying on-line or by telephone, follow your State's instructions.

Accurate information - All of your answers must be complete and honest. If you knowingly give false information or intentionally fail to report required information, you may incur substantial penalties, including fines, imprisonment, and removal from the program. The sooner you get the form in to the office, the sooner you can get your benefits, if you are eligible. If you qualify for SNAP benefits, you will get them no later than 30 days from the date the office got your application. If your household has little or no money and needs help right away, you may be able to get SNAP benefits within 7 days.

After you have turned in your application, the SNAP office will contact you to set up an interview to go over your application. A SNAP worker will explain the program rules and help you complete any parts of the application that you have not filled out. The worker will also ask you for proof of certain information you have given. Ask the worker to explain anything you don't understand. It's important that you understand the rules.

If you and everyone you live with are applying for or getting Supplemental Security Income (SSI) benefits, you may apply for SNAP benefits in your Social Security district office. (This does not apply in California, where people who receive SSI benefits get cash instead of SNAP benefits).

Households that apply for benefits under SNAP may also be able to apply for public assistance and, in some locations, State or local general assistance at the same time.

Meeting Eligibility Rules and Providing Proof That You Are Eligible

Listed below are some of the basic rules and the kinds of proof you may need during your interview. Your case may be completed faster if you bring the proof with you to the interview.

If you have trouble getting papers (documents) or information you need, the worker may be able to help you. If the papers are not easy to get, you may give the name of someone, such as your employer, who can confirm your statements.

Citizenship Status: U. S. citizens and many non-citizens are eligible for the program. For a complete list of the special requirements for non-citizens, go to our <u>immigrant policy page</u>. Even if some members of the household are not eligible, those who are may be able to get SNAP benefits.

Social Security Numbers: Everyone in the household that is applying for benefits must have or apply for a Social Security number. A household member that does not have a Social Security number can choose not to apply for benefits and be treated as a non-applicant. Even though non-applicants are ineligible for SNAP benefits, their income and resources are still counted to determine eligibility for the remaining household members. If you are

otherwise eligible for SNAP benefits, you can get them for a short time while you are waiting for your Social Security number.

Work Rules: With certain exceptions, able-bodied adults between 16 and 60 years of age must register for work, accept an offer of suitable work, and take part in an employment and training program to which they will be referred by the SNAP office. Generally, able-bodied adults aged 18 to 50 who do not have children and are not pregnant can only get SNAP benefits for 3 months in a 3-year period unless they are working or

Students: Most able-bodied students ages 18 through 49 who are enrolled in college or other institutions of higher education at least half time are not eligible for SNAP benefits. However, students may be able to get SNAP benefits if otherwise eligible and they:

- Get public assistance benefits under a Title IV-A program;
- Take part in a State or federally financed work study program;
- Work at least 20 hours a week;
- Are taking care of a dependent household member under the age of 6;

participating in a work or workfare program. There are a few exceptions.

- Are taking care of a dependent household member over the age of 5 but under 12 and do
 not have adequate child care to enable them to attend school and work a minimum of 20
 hours, or to take part in a State or federally financed work study program; or
- Are assigned to or placed in a college or certain other schools through:
 - A program under the Workforce Investment Act of 1998;
 - A program under Section 236 of the Trade Act of 1974;
 - An employment and training program under the Food Stamp Act; or
 - An employment and training program operated by a State or local government.

Also, a single parent enrolled full time in college and taking care of a dependent household member under the age of 12 can get SNAP benefits if otherwise eligible.

Persons on Strike: Households with a person who is on strike because of a labor dispute are not eligible unless they were eligible the day before the strike and continue to be eligible at the time of application. Eligible households cannot get more SNAP benefits just because the striking member is getting less income.

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 to Needy Families (TANF) (formerly AFDC), and most retirement (pension) plans.

Licensed vehicles are NOT counted if they are:

- used for income-producing purposes,
- annually producing income consistent with their fair market value,
- needed for long distance travel for work (other than daily commute),
- used as the home,
- needed to transport a physically disabled household member,
- needed to carry most of the household's fuel or water, or
- if the household has little equity in the vehicle (because of money owed on the vehicle, it would bring no more than \$1,500 if sold).

For the following licensed vehicles, the fair market value over \$4,650 is counted:

one per adult household member, and

 any other vehicle a household member under 18 drives to work, school, job training, or to look for work.

For all other vehicles, the fair market value over \$4,650 or the equity value, whichever is more, is counted as a resource.

Income: Under SNAP rules, almost all types of income are counted to determine if a household is eligible. Most households must have income at or below certain dollar limits before and after deductions are allowed. However, households in which all members are getting public assistance or SSI (or, in some locations, general assistance) do not have to meet the income eligibility tests.

(Proof: You must provide proof of the income of all household members. Examples of proof include latest pay stubs or a statement from your employer; and benefit letters from Social Security, Veterans Administration, unemployment compensation, or pensions.)

Deductions: After adding all of your household's countable income, the SNAP worker will subtract certain deductions. The income after deductions must fall below a certain dollar amount for your household to get SNAP benefits. This dollar amount will depend on the number of people in your household. The following deductions are allowed for all households:

- The standard deduction in most states is at least \$155, and higher for households with 4 or more persons. However, Alaska, Hawaii, the Virgin Islands, and Guam have standard deductions that are at least \$265, \$219, \$137 and \$312, respectively for households with 3 or more persons for Fiscal Year 2016;
- 20 percent of earned income;
- Actual costs of dependent care (Dependent care includes care for children and disabled adults if this care is needed so that a household member can work, look for a job, or get training or education leading to a job.);
- Legally owed child-support payments;
- Shelter expenses that are more than half of your income (There is a dollar limit on the amount of shelter expenses that may be deducted unless there is an elderly or disabled member. If there is an elderly or disabled member, the dollar limit does not apply.); and
- Medical expenses over \$35 a month for household members who are age 60 or older or receiving certain disability payments. (Medical costs are deductible only if they are not covered by insurance, a government program, or some other source.)

Please, provide proof: Bills or records of payment for the following deductions:

- Dependent-care costs, such as a babysitter, day-care center, or attendant for a disabled adult;
- Child-support payments, such as a court order and cancelled checks;
- Rent or mortgage;
- Insurance on the structure (but not the contents) of a home;
- Telephone, electricity, gas, oil, water, sewerage, garbage collection, and installation costs for utilities; and
- Medical expenses and proof of any reimbursement, such as an insurance policy or statement from an insurance company or agency paying these bills.)

Finding Out If You Qualify

After your interview, the SNAP office will send you a notice.

If you do not qualify for SNAP benefits, the notice will explain why.

If you do qualify, the notice will explain how much your SNAP benefit will be. It will also tell you how many months you can get SNAP benefits before you must reapply.

If you think your application has been wrongly denied or that you have not gotten the correct amount of SNAP benefits, you should tell the office. If they do not agree, you must ask them to have your case reviewed by a fair hearing official. For more information about fair hearings, see the section below entitled "Your Rights."

Receiving Your SNAP Benefits

If the office finds that you are eligible, you will be able to get your SNAP benefits no later than 30 days from the date you first applied, unless you qualify for faster service. If you have no income (or very little income) for the month and you need help right away, you may qualify for 7-day service.

Electronic Benefits Transfer (EBT)

SNAP benefits are delivered to EBT accounts. You will receive a plastic card with a magnetic strip (similar to a credit or debit card) to access your SNAP EBT account at authorized food retail outlets. Along with your EBT card, you will receive a Personal Identification Number (PIN) that protects your benefits from unauthorized use by someone else. Your PIN is a secret number, which only you know, that allows you to use your EBT card to purchase eligible food items. Keep your PIN secret and do not write it down on the card or card sleeve. Without the PIN, nobody else can use your card.

Most states mail EBT cards to recipients. If your EBT card is mailed to you, you will also receive important information on how to use your EBT card. In addition, you will also receive information on your rights and responsibilities when using an EBT card to purchase eligible food items. If your EBT card is mailed, you will receive your PIN in the mail several days after receiving your EBT card. On the other hand, if your state delivers EBT cards overthe-counter, your local caseworker will explain the process for receiving your EBT card and PIN, and provide training on use of the card.

SNAP benefits are automatically deposited into your SNAP EBT account once you are determined eligible to receive SNAP benefits. For every month you are eligible to receive SNAP benefits, your benefits will be automatically deposited into your EBT account. A worker at your local SNAP office will tell you which day of the month your SNAP benefits will be deposited into your EBT account.

Using EBT to Purchase Food

EBT cards can be used like a debit card at most stores that sell food. Once your eligible food items have been totaled at the cash register, you will pass your EBT card through a point-of-sale (POS) terminal in the check-out line, and enter your PIN. In most cases, the POS terminal connects with a computer where your SNAP benefits are stored. In some States, the benefits are actually stored on the card. The cost of the SNAP items you purchase will be subtracted from the amount in your SNAP EBT account, up to the balance remaining in the account.

Once your SNAP EBT transaction is complete, you will receive a receipt that shows the amount of your SNAP purchase and the amount of SNAP benefits remaining in your EBT account. You should keep these receipts so you know how much of the SNAP benefits remain in your EBT account each time you go to the store. You should also keep these receipts as your record of SNAP purchases in case there are problems with your account.

If you need someone to purchase your groceries for you because of a disability, lack of transportation, or other reason, ask your local caseworker to explain how you can designate a person you trust as your authorized representative.

Spending Your SNAP Benefits

SNAP benefits can only be used for food and for plants and seeds to grow food for your household to eat.

Sales tax cannot be charged on items bought with SNAP benefits.

SNAP benefits cannot be used to buy:

- Any nonfood item, such as pet foods; soaps, paper products, and household supplies; grooming items, toothpaste, and cosmetics
- Alcoholic beverages and tobacco
- Vitamins and medicines
- Any food that will be eaten in the store
- Hot foods

Reporting on Your Household Circumstances

Some households are required to report on their household circumstances every month. Other households are required to report changes in household circumstances when they become known. Still other households report changes once a quarter or semi-annually. You may report changes by calling the SNAP office. However, it is better to write down the change and mail it to the office.

If you are eligible for SNAP benefits, you will be told what information to report and when to report.

It is extremely important that you report changes, so that your household gets the right amount of SNAP benefits. If you get any extra SNAP benefits because you have not reported the right information, you will have to pay back the value of the extra SNAP benefits.

Your Rights

You have the right to:

- Receive an application, and have your application accepted on the same day that you go to the SNAP office;
- Have an adult who knows your situation apply for you if you cannot get to the SNAP office;
- Get your SNAP benefits within 30 days after you apply if you do qualify for them;
- Get SNAP benefits within 7 days if you are in immediate need and qualify for faster service;
- Not be discriminated against because you are elderly or because of sex, race, color, disability, religious creed, national origin, or political beliefs;
- Be told in advance if the SNAP office is going to reduce or end your benefits during your certification period because of a change in your situation that you did not report in writing;
- Look at your own case file and a copy of SNAP rules; and
- Have a fair hearing if you don't think the rules were applied correctly in your case. At a fair hearing, you may explain to a hearing official why you don't agree with what the SNAP office has done.

You can ask the SNAP office for a fair hearing in writing, in person, or over the phone. The office will give you information about the hearing rules in your State.

You can ask a friend or relative or anyone else to help you prepare for the hearing and go to the hearing with you.

In some cases, you can continue to get your SNAP benefits without a change while you are waiting for the hearing decision.

If the official decides the SNAP office is right, you will have to repay the value of any SNAP benefits you did not have a right to get. If the hearing official decides you are right, you will continue to get or begin to get the correct amount of SNAP benefits. If the hearing official decides you are right and you did not get continued benefits, the amount of any SNAP benefits you had a right to get will be given to you.

Your Responsibilities

- When you apply for SNAP benefits, answer all questions completely and honestly. Sign your name to certify, under penalty of perjury, that all your answers are true.
- Provide proof that you are eligible.
- Promptly report changes in household circumstances to the SNAP office.
- Do not put your money or possessions in someone else's name in order to be able to get SNAP benefits.
- Do not make changes on any SNAP cards or documents.
- Do not sell, trade, or give away your SNAP benefits, or any SNAP cards or documents.
- Use SNAP benefits only to buy eligible items.

People who break SNAP rules may be disqualified from the program, fined, put in prison, or all three. Toll Free Number for Reporting Abuse

If you wish to report any misuse, fraud, waste, or abuse of SNAP benefits, you can use this toll-free number: 1-800-424-9121. If you are in the Washington, DC, metropolitan area, the number is 202-690-1622.

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