

# Supplemental Nutrition Assistance Program (SNAP)

## What is SNAP?

The Supplemental Nutrition Assistance Program, or SNAP, helps eligible low-income families and individuals purchase the food they need for good health. SNAP can be used to purchase food at authorized retailers. Benefits are redeemed using an electronic benefit card, which is similar to a debit card. Eligibility factors and benefit levels are based on federal law and regulations.

## How is eligibility determined?

A number of factors may impact a household's eligibility for SNAP benefits, including level of income, type of income (earned or unearned), household size, age, receipt of disability benefits, shelter and utility expenses, medical expenses for certain household members, and other factors.

Applicants must provide documentation of household circumstances and an adult member of the household, or an authorized representative of the household, must participate in an interview to determine eligibility. If unemployed or underemployed, certain household members may also be required to look for work or participate in activities to help them find a job.

Social services districts must screen applicants to determine if they qualify for expedited processing of their SNAP application. Households eligible for expedited processing must receive benefits within seven days after applying. Applications not eligible for expedited processing must be approved or denied within 30 days.

## What are the income guidelines?

Households must meet income tests, unless everyone in the household receives either Supplemental Security Income (SSI) or Temporary Assistance. If a household's income, depending on its size, is less than or equal to the amounts in the chart below, the household may be eligible for SNAP. In determining this, the household's gross income (total before taxes or any other deductions have been made) and its net income (gross income, minus allowable deductions) can be considered.

To qualify:

- Households with any members who are age 60 or older and/or who receive certain disability benefits are not subject to a gross income limit. For these households, eligibility is determined using net income, by applying all relevant exclusions and deductions to the household's gross income to see if it yields a benefit.

- Households that have out-of-pocket dependent care expenses for a member of the household (such as child care) must have gross income that is not above 200 percent of the federal poverty level.
- Households with earned income, but without any members who are age 60 or older or who are disabled, and that do not have out-of-pocket dependent care expenses, must have gross income that is not above 150 percent of the federal poverty level.
- Households without earned income, without any members who are age 60 or older or who are disabled, and without any out-of-pocket dependent care expenses must have gross income that is not above 130 percent of the federal poverty level.

The following table shows the maximum monthly SNAP benefit available to various household sizes, depending on the household's gross income. (This table assumes that the household meets all other eligibility requirements.)

**Federal SNAP Standards, Effective October 1, 2024, through September 30, 2025**

Household/ Family Size	Federal Poverty Limit Monthly Income Standards			Maximum Monthly SNAP Benefit
	130% Gross Income Limit	150% Gross Income Limit	200% Gross Income Limit	
1	\$1,632	\$1,883	\$2,510	\$292
2	\$2,215	\$2,555	\$3,407	\$536
3	\$2,798	\$3,228	\$4,303	\$768
4	\$3,380	\$3,900	\$5,200	\$975

- **Example:** A single parent with two children is working 37.5 hours per week, earning \$15 per hour. No one in the household receives SSI or Temporary Assistance. The parent incurs out-of-pocket dependent care expenses for the two children.

Weekly, the individual earns  $\$15 \times 37.5 \text{ hours} = \$562.50$  gross income. Monthly, the individual earns  $\$562.50 \times 4.333333$  (average weeks in a month) =  $\$2,437.50$  gross income.

The individual has a monthly gross income well below \$4,303 (200 percent of the federal poverty level), and also below both the 150 percent and 130 percent gross income limits for a three-person household, and would be income-eligible even without the deduction for dependent care expenses. The household may be eligible for up to \$768 in SNAP benefits each month, provided that it meets all other eligibility requirements.

- **Example:** A single adult who lives alone is working 25 hours per week, earning \$17/hour.

Weekly, the individual earns  $\$17 \times 25 \text{ hours} = \$425$  gross income. Monthly, the individual earns  $\$425 \times 4.333333$  (average weeks in a month) = \$1,841.67 gross income.

Because the individual has earned income, they retain income eligibility up to 150 percent of the federal poverty level, rather than 130 percent, and may be eligible for up to \$292 in SNAP benefits each month, provided that they meet all other eligibility requirements.

## How to apply?

Anyone can check their eligibility for SNAP, or apply, at <http://mybenefits.ny.gov>.

For more information on SNAP, please see:

NY State SNAP: <http://otda.ny.gov/programs/snap>

USDA SNAP: <http://fns.usda.gov/snap>

*This fact sheet is intended to provide general program information and is not intended for use to determine eligibility or define program requirements for any individual or household.*