

NYS OTDA
Food Stamp and MyBenefits Webinar for CBOs
Questions and Answers

Q. Could you please give example of resources and how it is considered for food stamp applications?

A. For **most** households, resources are **no longer** counted for FS purposes .However, there is **still a small number of households** who **must** have their resources considered as part of the application process. Examples of resources, but not limited to, are: cash, bank accounts, stocks, bonds, lump sum payments, cash on hand. Only the following households are **subject to a resource test as part of the Food Stamp eligibility determination:**

- Households with aged (60 or over)/disabled member with gross income above 200% of poverty – resource test \$3,250
- Households with a sanctioned member due to a Food Stamp Intentional Program Violation or other sanction- resource test \$2,000

Please note there are many exemptions to the resource rule; some common resource exemptions are:

- One licensed vehicle per each adult household member (additional licensed vehicles used by children under 18 years of age who attend school, training, or work are also exempt)
- One house if the household lives in it
- Life insurance
- One burial plot per person
- Earned income tax credits (EITC)
- Inaccessible resources

Q. Was there a change in Immigration Law in the last year that affect a person's eligibility for Food Stamps? No. Do Immigrants have to have a child to be eligible for Food Stamps? No, to be eligible a person must be a citizen or an immigrant who has a qualified status, and is otherwise eligible. For immigrants without qualified status, having a US citizen child allows the child to receive FS although the non qualified immigrant parent(s) would not be eligible for FS.

Q. Why does the Food Stamp program not have more food restrictions, especially for chips and soda?

A. USDA determines what items are allowable for purchase with food stamps. Currently, USDA does not allow Food Stamps to be used for Non-Food items. USDA has been reluctant to

further restrict purchases made with Food Stamp benefits, even though there is some advocacy for restrictions to address national health outcomes. Two of USDA main arguments against food restrictions are:

- The diets of all Americans needs improvement and Food Stamp recipients are no more likely than higher income consumers to choose foods with little nutritional value; thus the basis for singling out low-income food stamp recipients and restricting their food choices is not clear.
- About 70 percent of all food stamp participants – those who receive less than the maximum benefit – are expected to purchase a portion of their food with their own money. Because of this, there is no guarantee that restricting the use of food stamps would affect food purchases – other than substituting one form of payment (cash) for another (food stamps).

Instead USDA encourages states to consider incentives – rather than restrictions – that encourage purchases of certain foods or expanded nutrition education to enable participants to make healthy choices are more practical options and likely to be more effective in achieving the dietary improvements that promote good health. New York State has chosen to fund nutrition education activities at the state level in an effort to promote healthy eating and active lifestyles among food stamp eligible populations.

Q. Is it true that a lien can be placed on the home because the person who owns the home receives food stamps?

A. No, not for the Food Stamp program. However, a Local Department of Social Services can apply a lien on a home as a condition of receiving Public Assistance.

Q. If most Older Adults are eligible for at least \$16 in benefits, why is it that so many have been denied?

A. There are many factors taken into consideration when determining Food Stamp eligibility. One expense that can help older adults to meet eligibility guidelines is consideration of out of pocket medical expenses. CBOs can help Older Adults (age 60 or older) a great deal by letting them know that many medical expenses paid *out of pocket* can be budgeted as food stamp deductions (after the first \$35 per month). Allowed medical deductions calculated on a monthly basis include, but are not limited to: cost of transportation to medical treatments, Medicare premiums, spend-down expenses incurred by Medicaid recipients, prescription drugs and over the counter medications prescribed or approved by a licensed health care professional, cost of medical supplies, sickroom equipment or other prescribed equipment, payments on a loan when used to pay one-time-only medical expenses.

Encourage the Older Adult to discuss allowable medical expenses when interviewed by their local department of social services at application so the household receives all of their entitled food stamp benefits.