



# CENTRAL VIRGINIA LEGAL AID SOCIETY

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## **Supplemental Nutrition Assistance Program (formerly Food Stamps)**

### **What is the Supplemental Nutrition Assistance Program (SNAP)?**

This is a federal program that gives households benefits that can be used just like money to buy food. Benefits are given in a card by electronic benefit transfer (EBT). In Virginia, the EBT card is called the "Cardinal Card." Benefits are given to a household – a group of people who buy and prepare food together. They do not have to be related to each other or share their income. Parents and their children under age 22 who live together always will be a household.

### **Who can get SNAP benefits?**

Households must have low resources (property) and low income to get SNAP benefits. All households can have up to \$2,250 in countable resources. Households of two or more can have up to \$3,500 in countable resources, if at least one person is elderly (60 or older) or disabled. Your home you live in, household goods, furniture, clothing, and motor vehicles are not counted.

### **What are the income limits to get SNAP benefits?**

Income limits depend on household size. The more people in the household, the more the monthly income limit. Households with an elderly or disabled member must have net income after deductions at or below 100% of poverty. Households without an elderly or disabled member must have gross income before deductions at or below 130% of poverty and net income after deductions at or below 100% of poverty.

### **What are the deductions?**

To figure monthly net income, households add up income and subtract deductions. There are six possible deductions. Deduction amounts change over time. From October 1, 2017 through September 30, 2018 these are the deductions.

1. Standard - \$160/month, if 1-3 in household, \$170/month if 4 in household, \$199/month if 5 in household, \$228/month if 6 or more in household
2. Work - 20 percent of wages from a job.
3. Medical - Household members who are 60 or older, or who get Social Security or SSI benefits, can deduct their out-of-pocket medical expenses greater than \$35 per month.

4. Child Care - Expenses to care for a child or other dependent so a household member can work.

5. Legally owed child support payments.

6. Shelter - Housing and utility expenses greater than 50 percent of income after all other deductions are subtracted. The maximum amount of shelter expenses that can be deducted is \$535/month, unless the household has an elderly or disabled member.

### **What can I buy with SNAP benefits?**

You can use SNAP benefits to buy food or seeds and plants to grow food in your home garden.

You cannot use SNAP benefits to buy these items.

- Alcoholic beverages or tobacco.
- Hot foods ready for immediate consumption or foods to be eaten on the store premises.
- Pet foods.
- Soap or paper products or other non-food items.
- You cannot use SNAP benefits to pay back grocery bills.

At the checkout counter, tell the cashier beforehand that you will pay with the Cardinal Card. You may need to separate the items you can pay for with SNAP benefits from other items. You will not be charged sales tax on food items or meals purchased with SNAP benefits.

### **How do I apply for SNAP benefits?**

You apply for SNAP benefits at your county or city's Department of Social Services (DSS). You have the right to apply the same day you go into the office. DSS may ask for written proof (verification) only about your income, liquid resources (checking or savings account), medical costs, utility costs and Social Security numbers. DSS may not ask for written proof of anything else unless they have a good reason to question it.

People eligible for SNAP benefits, must get them within 30 days after application. Those who are "destitute" must get SNAP benefits within 7 days after application. (Destitute means either 1) gross monthly income less than \$150 and liquid resources less than \$100, or 2) gross monthly income plus liquid resources are less than monthly shelter expenses.)

### **How do I appeal a decision about SNAP benefits I disagree with?**

If SNAP benefits are denied, reduced or ended, or if you disagree with any action taken on your SNAP benefits case, you may file an appeal by asking DSS for a fair hearing. You may ask for this orally, but it is better if you do it in writing. You must file an appeal within 90 days of the action. In a SNAP benefits termination case, if you appeal within 10 days, you may be able to keep getting SNAP benefits on appeal.

*Authorized by Steve Dickinson, Esq., Executive Director, P.O. Box 12206, Richmond, VA 23241*

**Supplemental Nutrition Assistance Program (SNAP) Computation Worksheet  
for Household with no Elderly (60 or older) or Disabled Members**

**I. Find Gross Income Eligibility**

Gross Earned Income per Month		\$	_____
Add Other Income		+	\$ _____
		+	\$ _____
Gross Income per Month		=	\$ _____ (#1)
Compare Gross Income (#1) to Chart			
(If gross income is higher than chart, 130% of poverty, household is not eligible.)			

<b>Household Size</b>	<b><u>1</u></b>	<b><u>2</u></b>	<b><u>3</u></b>	<b><u>4</u></b>	<b><u>5</u></b>	<b><u>6</u></b>	<b><u>7</u></b>	<b><u>8</u></b>	<b><u>+1</u></b>
Max Gross Income	\$1,307	\$1,760	\$2,213	\$2,665	\$3,118	\$3,571	\$4,024	\$4,477	\$453

**II. Find Adjusted Income**

Gross Earned Income per Month		\$	_____
Subtract 20% of Earned Income		-	\$ _____
Subtotal		=	\$ _____
Add Other Income		+	\$ _____
		+	\$ _____
Subtotal		=	\$ _____
Subtract standard deduction (\$160 for 1-3 in HH, \$170 for 4, \$199 for 5, \$228 for 6+ )		-	\$ _____
Subtotal		=	\$ _____
Subtract dependent care		-	\$ _____
Subtotal		=	\$ _____
Subtract legally owed child support payments		-	\$ _____
Adjusted Income		=	\$ _____ (#2)

**III. Find Excess Shelter Costs**

a. Rent or mortgage		\$	_____
b. Add home insurance		+	\$ _____
c. Add property taxes on home		+	\$ _____
d. Phone (basic cost of one phone)	\$ 59.00		_____ ( or use Standard
e. Home heating	+	\$	_____ Utility Allowance,
f. Electricity	+	\$	_____ if HH responsible for
g. Gas	+	\$	_____ heating/cooling expense,
h. Water/sewer	+	\$	_____ \$306 for 1-3 in HH
i. Septic tank maintenance	+	\$	_____ \$381 for 4+ in HH )
j. Garbage	+	\$	_____
k. Total utilities (d through j)		+	\$ _____
<b>Total shelter costs (a + b + c + k)</b>		=	\$ _____ (#3)
Subtract 1/2 of Adjusted Income (#2)		-	\$ _____
<b>Excess shelter costs</b>		=	\$ _____ (#4)

(if result is negative, enter \$0.00)

**IV. Find Net Income**

Take the figure for Adjusted Income (#2) = \$ \_\_\_\_\_ (#2)  
 Subtract excess shelter costs (#4) (\$535 max) - \$ \_\_\_\_\_  
**Net Income** = \$ \_\_\_\_\_ (#5)

**V. Find Amount of SNAP Benefits**

Compare Net Income (#5) to Chart  
 (If net income is higher than chart, 100% of poverty, household is not eligible.)

<u>Household Size</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>+1</u>
Max Net Income	\$1,005	\$1,354	\$1,702	\$2,050	\$2,399	\$2,747	\$3,095	\$3,444	\$349

Multiply household's **Net Income** (#5) by 0.30 \$ \_\_\_\_\_  
 Find **Adjusted SNAP Benefits Income**: round down to  
 next whole dollar if answer ends in 1-49¢, round up  
 to next whole dollar if answer ends in 50-99¢ \$ \_\_\_\_\_ (#6)  
 Subtract **Adjusted SNAP Benefits Income** (#6)  
 from the figures in the Chart below:

<u>Household Size</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>+1</u>
Maximum SNAP Benefits Amount	\$192	\$352	\$504	\$640	\$760	\$913	\$1,009	\$1,153	\$144

Maximum SNAP Benefits Amount (from Chart) \$ \_\_\_\_\_  
 Subtract **Adjusted SNAP Benefits Income** (#6) - \$ \_\_\_\_\_ (#6)  
 \$ \_\_\_\_\_ (#7)

If the number of people in the household is three  
 or more, and the answer to #7 is \$1, \$3 or \$5,  
 round up \$2, \$4 or \$6 \$ \_\_\_\_\_ (#8)

If the number of people in the household is one or two,  
 the household is entitled to at least \$16 in SNAP benefits.  
 If the **Adjusted SNAP Benefits Income** (#6) is greater than  
 the maximum SNAP Benefits Amount, the benefit is \$16.  
 If the answer to #7 is less than \$16, the benefit is \$16.  
 \$ \_\_\_\_\_ (#9)

**Amount of SNAP Benefits household is eligible to receive: Use #7 (or #8 or #9, if they apply).** \$ \_\_\_\_\_

**REVISED EFFECTIVE: 10/01/17 through 09/30/18 - Household with no Elderly or Disabled**

**Supplemental Nutrition Assistance Program (SNAP) Computation Worksheet  
for Household with Elderly (60 or older) or Disabled Members**

**I. Find Adjusted Income**

Gross Earned Income per Month		\$	_____
Subtract 20% of Earned Income	-	\$	_____
Subtotal	=	\$	_____
Add Other Income	+	\$	_____
	+	\$	_____
Subtotal	=	\$	_____
Subtract standard deduction (\$160 for 1-3 in HH, \$170 for 4, \$199 for 5, \$228 for 6+ )	-	\$	_____
Subtotal	=	\$	_____
Subtract dependent care	-	\$	_____
Subtotal	=	\$	_____
Subtract legally owed child support payments	-	\$	_____
Subtotal	=	\$	_____
If medical costs over \$35 per month, subtract \$200, or actual costs if more than \$235/mo	-	\$	_____
Adjusted Income	=	\$	_____ (#1)

**II. Find Excess Shelter Costs**

a. Rent or mortgage		\$	_____	
b. Add home insurance		+	\$	_____
c. Add property taxes on home		+	\$	_____
d. Phone (basic cost of one phone)	\$ 59.00			( or use Standard
e. Home heating	+	\$	_____	Utility Allowance,
f. Electricity	+	\$	_____	if HH responsible for
g. Gas	+	\$	_____	heating/cooling expense,
h. Water/sewer	+	\$	_____	\$306 for 1-3 in HH
i. Septic tank maintenance	+	\$	_____	\$381 for 4+ in HH )
j. Garbage	+	\$	_____	
k. Total utilities (d through j)		+	\$	_____
<b>Total shelter costs (a + b + c + k)</b>		=	\$	_____ (#2)
Subtract 1/2 of Adjusted Income (#1)		-	\$	_____
<b>Excess shelter costs</b>		=	\$	_____ (#3)

(if result is negative, enter \$0.00)

**III. Find Net Income**

Take the figure for Adjusted Income (#1)	=	\$	_____ (#1)
Subtract excess shelter costs (#3) ( no max )	-	\$	_____
<b>Net Income</b>	=	\$	_____ (#4)

**IV. Find Amount of SNAP Benefits**

Compare Net Income (#4) to Chart

(If net income is higher than chart, 100% of poverty, household is not eligible.)

<b><u>Household Size</u></b>	<b><u>1</u></b>	<b><u>2</u></b>	<b><u>3</u></b>	<b><u>4</u></b>	<b><u>5</u></b>	<b><u>6</u></b>	<b><u>7</u></b>	<b><u>8</u></b>	<b><u>+1</u></b>
Max Net Income	\$1,005	\$1,354	\$1,702	\$2,050	\$2,399	\$2,747	\$3,095	\$3,444	\$349

Multiply household's **Net Income** (#4) by 0.30      \$ \_\_\_\_\_

Find **Adjusted SNAP Benefits Income**: round down to

next whole dollar if answer ends in 1-49¢, round up

to next whole dollar if answer ends in 50-99¢      \$ \_\_\_\_\_ (#5)

Subtract **Adjusted SNAP Benefits Income** (#5)

from the figures in the Chart below:

<b><u>Household Size</u></b>	<b><u>1</u></b>	<b><u>2</u></b>	<b><u>3</u></b>	<b><u>4</u></b>	<b><u>5</u></b>	<b><u>6</u></b>	<b><u>7</u></b>	<b><u>8</u></b>	<b><u>+1</u></b>
Maximum SNAP Benefits Amount	\$192	\$352	\$504	\$640	\$760	\$913	\$1,009	\$1,153	\$144

Maximum SNAP Benefits Amount (from Chart)      \$ \_\_\_\_\_

Subtract **Adjusted SNAP Benefits Income** (#5)      - \$ \_\_\_\_\_ (#5)

\$ \_\_\_\_\_ (#6)

If the number of people in the household is three

or more, and the answer to #6 is \$1, \$3 or \$5,

round up \$2, \$4 or \$6      \$ \_\_\_\_\_ (#7)

If the number of people in the household is one or two,

the household is entitled to at least \$16 in SNAP Benefits.

If the **Adjusted SNAP Benefits Income** (#5) is greater than

the maximum SNAP Benefits Amount, the benefit is \$16.

If the answer to #6 is less than \$16, the benefit is \$16.

\$ \_\_\_\_\_ (#8)

**Amount of SNAP Benefits household is eligible to**

**receive: Use #6 (or #7 or #8, if they apply).**      \$ \_\_\_\_\_

**REVISED EFFECTIVE: 10/01/17 through 09/30/18 - Household with Elderly or Disabled**

**Note:** If this is a separate household due to special circumstances, the gross income limits for the remaining household members, 165% of poverty, are:

<b><u>Household Size</u></b>	<b><u>1</u></b>	<b><u>2</u></b>	<b><u>3</u></b>	<b><u>4</u></b>	<b><u>5</u></b>	<b><u>6</u></b>	<b><u>7</u></b>	<b><u>8</u></b>	<b><u>+1</u></b>
Max Gross Income	\$1,659	\$2,233	\$2,808	\$3,383	\$3,958	\$4,532	\$5,109	\$5,682	\$575

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