Budgeting and Estimating SNAP Benefits

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Categorical Eligibility Desk Guide

SNAP Medical Deduction Desk Guide and Worksheet

LDSS-5158 SNAP Self-Employment Income Request Form

SNAP Standards & Deductions Reference Sheet

All effective 10/1/26 through 9/30/27

Federal Poverty Limit (FPL) Monthly Gross Income Test by Household Size

Household Size	200% FPL	150% FPL	130% FPL	165% FPL	100% FPL
1	$2,660	$1,995	$1,729	$2,195	$1,330
2	$3,607	$2,705	$2,345	$2,976	$1,804
3	$4,553	$3,415	$2,960	$3,757	$2,277
4	$5,500	$4,125	$3,575	$4,538	$2,750
5	$6,447	$4,835	$4,191	$5,319	$3,224
6	$7,393	$5,545	$4,806	$6,100	$3,697
7	$8,340	$6,255	$5,421	$6,881	$4,170
8	$9,287	$6,965	$6,037	$7,662	$4,644
Each Additional Person	+$947	+$710	+$616	+$781	+$474

200% FPL: Households with elderly/disabled members or out-of-pocket dependent care costs

150% FPL: Households with earned income that do not meet 200% criteria

130% FPL: Households not meeting criteria for 200% or 150%

165% FPL: Only for severely disabled and elderly people with disabilities living with others and unable to purchase and prepare their own food

100% FPL: Households that are not categorically eligible must meet a net income test

Standard Deductions

Household Size	Amount
1-3	$217
4	$229
5	$268
6+	$308

Maximum SNAP Benefit Amounts (Thrifty Food Plan)

Household Size	Maximum Benefit
1	$306
2	$562
3	$808
4	$1,023
5	$1,217
6	$1,463
7	$1,616
8	$1,841
Each Additional Person*	+$225

*The maximum benefit is capped at $3,887

Standard Utility Allowances (SUA)

	Level 1	Level 2	Level 3
New York City	$1,100	$434	$33
Nassau & Suffolk Counties	$1,023	$402	$33
Rest of State	$908	$368	$33

Other

Homeless Shelter Deduction: $205.66
Maximum Shelter Deduction: $769.00
Minumum SNAP Benefit for One & Two Person Households: $25.00
Resource Limits: $4,750 for Hh with senior/disabled member, $3,000 for all other households

Budgeting and Estimating SNAP Benefits

Overview of Budgeting

SNAPSB SECTIONS 11, 12, & 13

GIS 14 TA/DC011

GIS 14 TA/DC018

GIS14TA/DC023

14-INF-10

GIS16TA/DC011

GIS17TA/DC040

25DC023

25DC061

26DC047

SNAP budgeting is more complex than budgeting for other means-tested programs. This is the result of an effort to carefully target benefits to the neediest households. This section is intended to guide advocates through the process of estimating the SNAP benefit for which a household might be eligible.

Budget Calculations Are Estimates

All budget calculations should be considered estimates. Many factors can affect each aspect of the budget, and there are an equal number of opportunities for inaccuracies. In particular, reported income used in the calculation may change or may be the applicant's estimate. Therefore, it is important to emphasize to the applicant that you are providing them with an estimate of the SNAP benefits for which the household may be eligible.

If the allotment ultimately granted by the SNAP office is significantly different, the applicant or advocate should read the budget explanation in the notice of decision carefully to determine where the difference occurred. If the SNAP office has made an error, it should be corrected.

The SNAP budgeting section explains how to determine an estimated SNAP budget using our SNAP Budget Worksheet—including line-by-line instructions for filling it out.

Hunger Solutions New York's digital SNAP Prescreening Guide has a SNAP Benefits Estimator. Unlike the paper budget worksheet, this tool does the math for you. Go to SNAPGuideNY.org/estimator to use the benefits estimator.

Actions To Take Before Calculating a SNAP Budget

Several determinations must be made in the SNAP budgeting process before a budget can be calculated:

1. Determine which household members are included/excluded in the SNAP case (non-citizens, students, etc.).
2. Determine household composition (mandatory household members, i.e., who purchases and prepares food together).
3. Add up all income from earned and unearned sources to determine the household's gross income.
4. Determine if the household is categorically eligible, and if so, which gross income test must be applied.
5. Test the income against the correct percentage of poverty for household size. If the household income is below the amount listed, you can start the budgeting process.

Overview of Budgeting, cont.

To accurately calculate the household's SNAP budget, you will need the following information:

- Age of household members
- Disability status of household members
- Amount and source of income
- Dependent care costs
- Child support paid
- Medical expenses for elderly or disabled household members
- Shelter costs
- Type of shelter
- Types of utilities (e.g., costs)

Common Sources of Income

This list is not exhaustive.

Earned Income

- Gross wages from work (including income from part-time work of high school/GED students who are age 18 or over)
- Self-employment earnings (minus the cost of doing business)
- Gross income from rental property (minus the cost of doing business) in which a household member is engaged in management for at least 20 hours a week
- Payments from boarders/lodgers (excluding related costs incurred)
- Youth Opportunity Program payments
- Earnings from the Workforce Investment Act (WIA) for household members age 19 and over
- Training allowances, to the extent they are not a reimbursement from Temporary Assistance (TA) or SNAP
- VISTA income (however, if the household was on SNAP or TA when they entered VISTA, then the VISTA income is not counted)
- Wages earned by a household member that are garnished or diverted by an employer (except court-ordered child support)
- Wages paid in virtual currency, including cryptocurrency (see GIS26DC047)*

** See How to Calculate the Value of Virtual Currency later in this section*

Unearned Income

- Adoption subsidy
- Alimony payments
- Annuities
- Any portion of Veterans Administration scholarships for general living expenses (the remainder is excluded)
- Child support payments received (including any TA "pass-through")
- FEMA payments to homeless in absence of major disaster
- Foster care subsidy if child is included in the household
- Monies and dividends paid from trusts, interest, and royalties
- Pensions
- Receiving money from trading or selling virtual currency, including cryptocurrency (see GIS26DC047)*
- Short-term disability payments
- Social security retirement, survivors' benefits, SSI, SSD
- Strike benefits
- Temporary assistance payments (TANF)
- Veterans' benefits, including VA Aid and Assistance
- Workers' compensation and unemployment benefits
- Any other direct money payment that represents a gain or benefit not falling under an exemption

These Do Not Count As Income for SNAP

This list is not exhaustive.

- Allowances, earnings, or payments to WIA program participants
- Annual school and daycare clothing allowances, regardless of method of payment
- AmeriCorps State and National programs under the National Civilian Community Corps
- Child support collected and not passed through to household by Child Support
- Cost of producing self-employment income
- Crowdfunding accounts*
- Earned Income Tax Credits (EITCs) and all other tax credits–federal and state (13-ADM-02)
- Earnings from On-the-Job Training (OJT) if under age 19
- Earnings of child under 18 who attends high school or GED program
- Educational loans, grants, scholarships for tuition, and mandatory fees
- Home Energy Assistance Program (HEAP) payments
- H.U.D. housing subsidies (e.g., Section 8 vouchers, Housing Authority unit subsidies)
- Housing provided to employee by employer
- Income of persons who are not members of the SNAP household
- Income tax refunds, rebates, and credits—federal and state
- Income under Title V of the Older Americans Act
- Individual Development Account (IDA) contributions
- In-kind income (things of value that are not cash)
- Insurance policy dividends
- Interest from funeral agreements or funds
- Irregular or infrequent income less than $20 per month
- Legally obligated child support paid on behalf of child(ren) not living in the household
- Loans (including educational)
- Lump sum or one-time payments
- Medicaid Advantage supplemental benefits (GIS 25DC023)
- Military combat pay
- Monies for care and maintenance of third-party beneficiary who is not in the household
- Non-cash benefits from other federal programs, such as WIC or school meals
- New York Achieving a Better Life Experience Accounts (ABLE)
- Payments made on behalf of a household member to a third party (vendor payment), except payments made as part of a cash assistance grant, including Jiggetts payments
- Payments specifically exempted by federal law (i.e., to Hmong refugees, Aleuts, World War II-related payments, etc.)
- Payments to relocate
- Payments to volunteers under Title II of the Domestic Volunteers Services Act (i.e., RSVP, Foster Grandparents, Senior Companion, and senior health aide programs)
- Private charity income under $300 in three months
- Public Assistance Restaurant Allowances by voucher or direct to vendor
- Reimbursements for other-than-normal non-living expenses, e.g., medical, special work clothes, car use for work
- Reimbursements for training-related expenses
- Reverse mortgage income
- SSI PASS account income
- Work-study income funded through the Higher Education Act
- VISTA income, but only if the household was on TA or SNAP when they entered VISTA (GIS 17 TA/DC 040)

**This is true even if the funds in the crowdfunding account are used only to pay a deductible expense like medical bills or shelter costs. In such a case, the SNAP office would deduct the allowable expense as part of the regular SNAP budget process.*

Expanded Categorical Eligibility/Resources

SNAPSB SECTION 17

08-ADM-09

09-ADM-06

10-INF-07

16-ADM-06

GIS 16 TA/DC011

Helpful resource at the back of this section:

Categorical Eligibility Desk Guide

Expanded categorical eligibility is granted to most households applying for SNAP. Households granted categorical eligibility will be budgeted differently. These families:

- May be able to use higher gross income levels for eligibility, depending on the household type.
- Do not need to pass a resource test,
- Do not need to pass a net income test.

Under Expanded Categorical Eligibility Rules, NYS allows families to use the following Gross Incomes for SNAP:

200% FPL for households containing a senior or disabled member or that have out-of-pocket dependent care costs;

150% FPL for households that have earned income, and do not meet the 200% FPL criteria; and

130% FPL for households that do not meet the 200% or 150% FPL criteria.

See the *SNAP Standards and Deductions Reference Sheet* at the beginning of this section for the full FPL chart.

Households with Dependent Care Costs

Categorically eligible households with out-of-pocket dependent care costs can use 200% FPL when testing gross income. Households are eligible to deduct out-of-pocket daycare expenses when all adult members are:

- Working or needing daycare to continue work,
- Looking for work,
- Attending employment training programs—not limited to SNAP E&T or Unemployment Insurance Benefit (UIB) job search, or
- Pursuing education that is preparatory to employment.

Households with Earned Income

Categorically eligible households with earned income can use 150% of the FPL when applying for SNAP.

All Other Households

All other households can be found categorically eligible for SNAP at 130% of FPL if they do not meet the criteria for using 200% or 150% of the FPL as explained above.

Expanded Categorical Eligibility/Resources, cont.

Households that Are Not Categorically Eligible

Most households that are income-eligible for SNAP are also categorically eligible. However, there are still a small number of households that cannot be considered categorically eligible and must have their resources and net income considered as part of the application process. These include:

- Households with members who have been disqualified from SNAP due to an Intentional Program Violation (IPV) or other sanction;
- Households with a senior or disabled member whose gross income is above 200% of the FPL per household size.

Senior/Disabled households may still qualify under regular SNAP rules if they meet the following conditions:

- Resources are considered;
- Senior/disabled households do not need to meet a gross income test (GIT);
- Net income must be at or below 100% of the FPL for household size.

Resource Limitations for Households That Are Not Categorically Eligible

Resources are everything owned by the people in a household, including cash, bank accounts, stocks and bonds, lump-sum payments received, and real estate. Money raised through online "crowd-funding" is also countable as a resource if it is accessible to the SNAP household.

The resource limit for non-categorically eligible households is:

- **$3,000** for those ***with no*** elderly or disabled household members.
- **$4,750** for those ***with*** an elderly or disabled household member.

Any resource owned by a non-categorically eligible household counts toward the household's resource limit, unless it is exempt. There are many exemptions from the resource rules. The most common ones are:

- One licensed vehicle for each adult household member (additional licensed vehicles used by children under 18 to 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 (EITCs)
- New York Achieving a Better Life Experience Accounts (ABLE)
- "Tax Preferred" Retirement Accounts such as Keogh Plans, IRAs, Simplified Employer Plans, Profit Sharing Plans, and Cash Balance Plans
- "Tax Preferred" educational accounts, like 529s and Coverdell educational savings accounts
- Inaccessible resources

Calculating Income in SNAP Budgeting

SNAPSB SECTION 13

Earned vs. Unearned Income

It is important to know if income is earned or unearned, since a 20% deduction from the earned income will be taken during the SNAP budgeting process. This deduction makes a big difference in the final SNAP allotment amount. If income is incorrectly classified, the resulting budget will be wrong. Under categorical eligibility rules, most households with earned income are allowed to use 150% of the FPL when determining income eligibility.

How To Calculate Monthly Income

SNAP budgets are calculated based on monthly figures for income and deductions. SNAP defines one month as 4.333333 weeks. Calculate monthly income as follows:

If income is received:

Weekly: multiply by **4.333333** (work income, UIB)

Every other week: multiply by **2.166666**

Twice per month: multiply by **2** (work income, TANF)

26DC047

How To Calculate Virtual Currency

The SNAP Office must determine the value of virtual currency when calculating SNAP income (both earned and unearned). This should be done during the SNAP interview process or when a household reports that it traded or sold virtual currency or began receiving wages in virtual currency.

This policy applies only to virtual currency that has comparable value in real currency, or acts as a substitute for real currency, and can be converted into U.S. dollars. Cryptocurrency, including Bitcoin, is a common type of virtual currency that can be stored in a digital wallet and used for peer-to-peer transactions.

SNAP offices must determine the value of the virtual currency by converting it into U.S. dollars in a reasonable and consistent manner. USDA recommends that SNAP offices value the virtual currency using the exchange rate listed on the exchange where the virtual currency is stored. For example, if Bitcoin is purchased or held on the Coinbase exchange, the district should use Coinbase's listed exchange rate.

SNAPSB SECTION 13: PG. 272

Income of Non-household Members

The income of people who are not part of the SNAP household does not count. However, income may still count if it is earned by people who live in the household but are ineligible for SNAP:

- Ineligible students—income does not count
- Sanctioned individuals—income is counted
- Ineligible non-citizens—income is prorated

See *Advanced Budgeting* later in this section for more details. See the list of some of the most common sources of income earlier in this section.

The SNAP Budget Worksheet

SNAPSB SECTION 12 & 13
02 ADM 07

Use this worksheet (instructions follow) to calculate a household's estimated SNAP benefit. Have the ***SNAP Standards & Deductions Reference Sheet*** handy.

INCOME	1	**Gross monthly earned income**	
	2	**Monthly unearned income**	
	3	**Gross income:** add Lines 1 and 2	
	4	**Child support paid**	
	5	Adjusted gross income: Line 3 minus Line 4 *Cannot exceed correct gross income test**	
DEDUCTIONS	6	**Earned income deduction:** Line 1 multiplied by 20%	
	7	**Enter standard deduction***	
	8	**Dependent care:** use actual costs	
	9	**Homeless deduction***	
	10	**Medical expenses over $35/month** *Available **only** to elderly/disabled household members*	
	11	**Total deductions:** add Lines 6 through 10	
	12	**Adjusted income:** Line 5 minus Line 11 If the amount is a negative number, enter $0.	
	13	**Rent/mortgage**	
	14	**Standard Utility Allowance (SUA)***	
	15	**Other shelter** (taxes, etc)	
	16	**Total shelter expenses:** add Lines 13 through 15	
	17	**Divide adjusted income (Line 12) by 2**	
	17a	**Shelter excess:** Line 16 minus Line 17. If the amount is greater than $769, enter $769. If there are elderly/disabled household members, enter the full dollar amount. If the amount is a negative number, enter $0.	
BENEFIT	18	**Net income:** Line 12 minus Line 17a. If the amount is a negative number, enter $0. ***Only** for households that are **not** categorically eligible*	
	19	**Maximum SNAP benefit amount***	
	20	**Net income (Line 18) multiplied by 30%**	
	21	**Estimated benefit:** Line 19 minus Line 20	

**See SNAP Standards & Deductions Reference Sheet at the beginning of this section*

The SNAP Budget Worksheet, cont.

Income

Line 1. Gross monthly earned income—income from earned sources before any deductions, such as taxes, FICA, health benefits, or union dues are taken out. All earned income received by every member of the SNAP household counts unless it is specifically exempt. This includes the income of children unless the child is under 18 and a student. More details about how to fill out Line 1 can be found in the *Self-Employment Income* section of this guide.

Only earned income goes on Line 1.

Line 2. Gross monthly unearned income—Monthly unearned income is the total household income from unearned sources.

Line 3. Gross income—Add Lines 1 and 2. This is the household's monthly gross income, earned and unearned combined.

Line 4. Child support paid—Enter the monthly amount of any legally obligated child support paid by a household member. Legally obligated health insurance payments for children and court-ordered arrears can be included. Use the same methodology described in the earned/unearned income section to convert weekly payments into a monthly total. (02 ADM 07)

Line 5. Adjusted gross income—Subtract Line 4 from Line 3. This is the household's countable monthly gross income. See the FPL Monthly Gross Income Test chart on the *SNAP Standards & Deductions Reference Sheet* at the beginning of this section.

Households *without an elderly or disabled member* that have an adjusted gross income that exceeds the correct Gross Income Test (GIT) are **not** eligible for SNAP.

Households with at least one elderly (age 60+) or disabled member who exceeds 200% GIT, or who is not categorically eligible, do not have to meet a GIT. *Do not apply this limit to these households; continue with the budgeting process.*

SNAPSB SECTION 12

08-ADM-09

Deductions

Line 6. Earned Income Deduction—Multiply Line 1 (earned income) x .2. The earned income expense deduction is 20 percent of the gross earned wages, salary, or self-employment income.

Line 7. Standard Deduction—Enter the amount from the Standard Deduction chart on the *SNAP Standards & Deductions Reference Sheet* at the beginning of this section. The Standard Deduction is based on the number of eligible SNAP household members.

Line 8. Child/Dependent Care—The actual cost for care of each child/dependent household member, due to work (including households looking for work or attending employment and training programs) or school responsibilities, can be deducted. This deduction can be applied to the care of a disabled adult household member if necessary. (08-ADM-09)

The SNAP Budget Worksheet, cont.

Line 9. Homeless Household Shelter Deduction—SNAP households that have no fixed or permanent address can take a monthly deduction of $205.66 per household instead of actual shelter costs. See the section on *Advanced Budgeting* for more information.

Line 10. Medical Expense Deductions for Elderly and Disabled Applicants Only—All non-reimbursable medical expenses incurred by elderly or disabled household members can be deducted, except for the first $35 per month. Medical expenses of other household members cannot be included. For details about medical expenses that can be included as deductions, see the *SNAP Medical Deduction Desk Guide and Worksheet* in the resources at the end of this section.

Line 11. Add Lines 6 through 10 to determine the total non-shelter deduction.

Line 12. Subtract Line 11 (deductions) from Line 5 (adjusted gross monthly income) to determine the money assumed to be available for shelter costs and food.

SNAPSB SECTION 12
GIS 14 TA/DC 018
GIS 14 TA/DC023
16-ADM-07
GIS 18 TA/DC012
25DC055
25DC061

Shelter Expenses

Line 13. Actual Rent or Mortgage—This is the actual monthly rent or mortgage payment incurred by the household for the home in which it lives.

- Multiple mortgages and other loans for which the home was used as collateral, such as home equity loans, can all be included.
- Homes in foreclosure and households facing eviction proceedings continue to have an allowable shelter deduction as long as the cost is incurred. Mortgage costs, homeowner's insurance, property taxes, and rent remain as allowable shelter expenses even if they are not being paid, including during foreclosure and eviction processes.
- If non-household members are living with the SNAP household, use the share of the rent or mortgage actually paid by the SNAP household. Do not include the non-household member's share. For example, if two families share a house and each family pays half the rent, the applying household can only deduct their half of the rent as a shelter cost.
- Shared living arrangements: Some households take in roomers to help cover their rent or mortgage expenses. SNAP offices should generally treat these situations as "shared living" arrangements, meaning that the roomer's share of the rent would not count as income to the household—even if the roomer is paying their share of the rent or mortgage directly to the household. However, the roomer's share of rent would not be included in the household's shelter deduction. (SNAPSB Section 5, p. 52, 55)

Line 14. Standard Utility Allowance (SUA)—SNAP households may receive one of three possible SUAs, depending on their type of housing and where they live in NYS. In all cases, the standardized allowance is used, rather than the household's actual utility expense—even if the household's actual expenses are higher than the standard.

The SUA is never prorated. Households in shared living situations and households with ineligible members can still receive a full SUA.

Using the wrong SUA can result in a substantially miscalculated benefit estimate.

The SNAP Budget Worksheet, cont.

Level 1. Combined Heating/Cooling, Utility, and Phone Allowance.
Households are eligible for Level 1 if they meet one of the following:

- Own their own home (including co-op apartments and condominiums)
- Do not own their own home, but are responsible for separately paying for heating and/or cooling costs either to a utility provider or landlord. This includes households that are not currently paying or are unable to pay the separate cost or bill, regardless of whether or not the bill for the separate expense is in their name.

The following apply ***only*** to households that include a senior or disabled member:

- Received a HEAP benefit greater than $20 in the current month or the previous 12 months. These are households that have heating costs included in their rent.
- Receive a $21 HEAP Heating/Cooling SUA (HCSUA). These are households that live in government subsidized housing or a group home setting with heat included in their rent.

  The $21 HEAP benefit is issued to SNAP applicants throughout the year, including the months in which the normal "HEAP season" is closed. SNAP applicants receive this $21 payment on the cash side of their EBT card. This benefit can be withdrawn and spent by the household.

Other things to note:

- The change to the $21 HEAP benefit was part of H.R.1, passed by Congress in July 2025.
- New SNAP applications filed on or after July 4, 2025, which have not been approved for ongoing SNAP benefits, must be evaluated for the HCSUA using this new policy.
- For households with recertification dates of July 31, 2025, or after, their SUA will be evaluated under this new policy at their next recertification.
- SNAP offices are not allowed to change a household's SUA during the certification period solely based on information that the household does not include a senior or disabled member.
- This includes the periodic report: the HCSUA should only be removed during the Periodic Reporting interval if the household reports and verifies a change in their shelter arrangement with no separate heating or cooling expense.
- Households that voluntarily report (outside of required points of contact) and verify a move with no separate heating or cooling expenses will have the HCSUA removed, and their SNAP benefit will be adjusted.
- If a household with a senior or disabled member splits into multiple households, the SNAP office must evaluate each separate household under this new HCSUA policy.
- Under this policy, households that do not have a heating expense, but that claim a cooling expense and provide documentation of an electric bill, have no further responsibility to prove they have an air conditioner.
- Advanced HEAP benefits cannot be issued for expedited or single issuances of SNAP benefits, unless a recurring SNAP benefit has also been authorized.

The SNAP Budget Worksheet, cont.

If a household is not eligible for Level 1 SUA, follow-up questions are needed to determine the correct SUA level from below.

> **Level 2. Combined Utility and Phone Allowance.** Any household that is not eligible for Level 1 but can show some non-heat utility cost (like electricity not used for heating or cooling, water, sewage, or trash collection) is eligible for Level 2.
>
> **Level 3. Phone Allowance Only.** This is for households that have no other utility costs but do have a telephone. This allowance is automatically provided to households not eligible for Levels 1 or 2, except for homeless households receiving the standard homeless deduction. They cannot receive a separate SUA.

See the SUA chart on the *SNAP Standards and Deductions Reference Sheet* at the beginning of this section.

Line 15. Other Shelter Expenses—Other expenses related to shelter can be deducted here, including:

- Taxes
- Homeowners insurance—use a standard figure of 55% of the homeowners insurance premium unless you can determine the portion of the premium cost attributable to insurance on the structure of the home.
- Condo fees

Expenses that cannot be included:

- Insurance costs for insuring furniture or personal belongings
- Routine home maintenance
- Home repairs, unless damage was the result of a disaster (such as fire or flood)

Line 16. Total Shelter Costs—Add Lines 13, 14, and 15 to get the total shelter cost.

Excess Shelter Deduction

The concept of "excess shelter costs" is unique to SNAP. It assumes that a certain percentage of the household's income should be allocated to pay shelter costs. Households with particularly high shelter costs relative to their income (excess shelter costs) are assumed not to have as much money left for food, and so are allowed to deduct the "excess" portion of their shelter costs. However, the amount that can be deducted is capped at $769.

This "excess shelter cap" does not apply to households with an elderly or disabled member. These households can deduct the entire excess shelter cost, which typically results in significantly higher benefit amounts.

Calculating the Excess Shelter Deduction:

Line 17. Divide Line 12 (income available after other deductions) by 2. Half of the income left after the other deductions is considered to be theoretically available to cover housing costs.

The SNAP Budget Worksheet, cont.

Line 17a. Calculate the Excess Shelter Deduction. Subtract Line 17 (amount theoretically available for housing) from Line 16 (total shelter cost). The result is the excess shelter cost. If it is a negative number, enter zero. For elderly/disabled households, enter the full amount of the excess shelter cost. For all other households, if Line 17a exceeds $769, enter $769 (the amount of the Excess Shelter Cap); otherwise, enter the actual amount.

Calculating the SNAP Benefit Allotment

Line 18. Net SNAP Income—Subtract Line 17a (excess shelter deduction) from Line 12 (income after other deductions). Categorically eligible households do not have to pass the net income test, although you still input the income information and continue through the budget worksheet process. Although the net income test doesn't apply to categorically eligible households, not all categorically eligible households will be able to receive SNAP. See Line 21 below for more information.

For households that are not categorically eligible for SNAP, the net income amount must be under 100% of the FPL for the household to be SNAP-eligible. If this amount is over 100% of the FPL, the remainder of the calculation will result in an allotment of zero. If the amount is negative, the net SNAP income is $0.

See the Gross Income Test chart on the *SNAP Standards and Deductions Reference Sheet* at the beginning of this section.

Line 19. Thrifty Food Plan Amount (Maximum SNAP Allotment for Household size)—The maximum benefit allotment is based on the Thrifty Food Plan, a theoretical idea of the costs of feeding a household. See the Monthly Maximum SNAP Allotment chart on the *SNAP Standards and Deductions Reference Sheet* at the beginning of this section. Enter the maximum allotment on this line. Do not include ineligible members, such as ineligible non-citizens or sanctioned household members.

Line 20. SNAP Budget Income—Multiply Line 18 (Net Income) x .3. Thirty percent of the household's net income is assumed to be available for food purchases, and is deducted from the maximum SNAP allotment.

Line 21. Estimated SNAP Benefit—Subtract Line 20 (30% of net income) from Line 19 (maximum allotment). This is the estimated SNAP benefit for the household. The minimum SNAP benefit issued to all eligible one- and two-person households is $25. If the estimated SNAP benefit for a one- and two-person household falls between $1 and $25, the household will be eligible for $25 per month.

If the estimated benefit is zero or a negative number:

- One- and two-person households will get the $25 minimum benefit.
- Households of three or more will not be eligible for any SNAP benefits.

Helpful online resource:

SNAPGuideNY.org has an online SNAP Benefits Estimator to estimate benefits for households with ineligible members.

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03-INF-14

Income of Ineligible Household Members

Some members of a household may be ineligible for SNAP because of their immigration status, sanctions related to prior participation in the program, or because they are students or are participating in a job action. In most cases, though, some or all of the income of household members ineligible for SNAP is counted in the SNAP budgeting process.

Budgeting for Non-citizens

The income of people ineligible due to immigration status is prorated proportionately to the number of people included in the SNAP case. Thus, if there are three people in the household and two are eligible to receive SNAP, two-thirds of the ineligible person's income would count as income for the SNAP household.

Thus, to determine the amount of income to be budgeted:

1. Divide the income by the number of people in the household.
2. Multiply the result by the number of people in the SNAP case. (See the formula below.)

$$\left(\frac{\text{Income}}{\text{Household members}}\right) \text{ \# of people in the SNAP case}$$

The result is budgeted as income to the SNAP household, with earned income receiving the earned income deduction.

However, if an eligible household member earns the household's income, the full amount is budgeted. There is no prorating to allow for the presence of the ineligible household member. Resources of ineligible non-citizens are counted in their entirety—not prorated.

Deductions for Households with Ineligible Non-citizens

The shelter and dependent care expenses billed to or paid by the ineligible household member are prorated in the same manner as income. The amount of actual expenses paid by the eligible household members can be deducted. The household receives a full SUA.

Budgeting Rules for SNAP-eligible Sponsored Non-citizens

Sponsor Deeming

If a sponsored non-citizen is eligible for SNAP, the income of a non-household member who sponsored a non-citizen may be counted. This "sponsor deeming" applies only to sponsor agreements entered into since December 1997.

Advanced Budgeting, cont.

Very few non-citizens should be subject to sponsor deeming. Sponsor deeming does not apply to:

- Refugees
- Asylees
- People with deportation withheld
- LPRs with 40 qualifying quarters, or
- LPRs who are indigent (whose gross income, including any income provided by the sponsor, is below 130% of the federal poverty level)

Additionally, sponsor deeming does not apply if:

- The sponsor is a part of the SNAP household
- The sponsor is ineligible for SNAP based on immigration status, or
- The sponsored non-citizen is a battered spouse or dependent

Sponsor Liability

In addition to the sponsor deeming requirement, there is also a "sponsor liability" rule for non-citizens whose sponsors entered into a sponsor agreement since December 1997. Under the sponsor liability rule, the sponsor may be held liable for—and asked to repay—the value of any SNAP benefits issued to the sponsored non-citizen. However, in New York State, even though the SNAP office may request reimbursement from sponsors, OTDA has indicated that no legal action will be pursued against sponsors for repayment.

Budgeting Shelter Costs for Homeless People

Homeless Shelter Deduction

The Homeless Shelter Deduction can be applied to families who are not living in a shelter or receiving free shelter for the entire month. These households are assumed to be incurring a shelter cost and the applicant does not need to prove actual shelter expenses to receive this deduction.

If the Homeless Shelter Deduction is used in budgeting, the household is not eligible to receive a SUA of any level.

If actual shelter costs can be verified and they are more than the standard Homeless Shelter Deduction ($205.66), the regular shelter deduction is used.

Regular Shelter Deduction

If the family is incurring any actual shelter costs that they can document (e.g., paying to stay with family/friends) and these expenses are greater than the Homeless Shelter Deduction ($205.66), then the actual shelter costs will be deducted.

If a homeless household is living in their car and making a car payment that is more than the standard Homeless Shelter Deduction ($205.66), then this would be considered the household's actual shelter deduction.

Advanced Budgeting, cont.

When using a regular shelter deduction, families and individuals would be eligible for at least a Level 3 SUA ($33), possibly more, depending on what their financial contributions to the dwelling are.

Other Deductions

- Child support
- Medical expenses for elderly/disabled households
- Daycare costs for most families

Budgeting Rules for Other Groups

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Boarders

After calculating the income received from boarders, an exclusion must be taken prior to the GIT for these households. This exclusion is the cost of doing business and is called the Boarder/Lodger Exclusion.

The Boarder/Lodger Exclusion must equal one of the following:

- The Thrifty Food Plan (TFP) maximum benefit amounts for a household size equal to the number of boarders. Ex.: 1 boarder = $306 or 2 boarders = $562.
- The actual cost of providing room and meals, if the actual cost exceeds the appropriate TFP amount.

Sanctioned People

The full income of a person sanctioned due to work rule violations or disqualified due to IPV is budgeted, and all deductions may be taken. Therefore, the budget is calculated as if the sanctioned person were participating, except that the household size is reduced in determining income eligibility and SNAP allotment amounts. Resources of sanctioned people are counted in their entirety.

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Self-Employment Income

Self-Employment Income: the earnings an individual generates from operating a trade, business, or independent profession for profit, rather than working as an employee for a traditional employer.

Some examples include:

- Managing rental property:
  - 20 hours or more each week is counted as earned income
  - Less than 20 hours a week is counted as unearned income
- In-home daycare provider
- Running own business

Advanced Budgeting, cont.

Determining Gross Monthly Self-Employment Income

To determine self-employment income, individuals should use the LDSS-5158 SNAP Self-Employment Income Request Form, available in the resources section.

The form requires the last three months of gross income; the months must be complete, back-to-back, and uninterrupted.

The form explains that you must take the gross income for each month and deduct any new inventory purchases for that month from the gross sales to determine gross income. This must be done for each of the three months.

The form provides a place for individuals to list their business expenses (deductions). See the form for the list of expenses.

If self-employment income is meant to support the household throughout the year, average the income over a 12-month period, even if the income is received during a shorter period of time and/or the household receives income from additional sources.

If self-employment income only represents a portion of the household's yearly income, average the income over the time period it is intended to cover.

Example: If a person runs an ice cream stand each summer, but has a regular job during the rest of the year, the income from the ice cream stand can be averaged over the months that it is in operation.

In-home child care providers can exclude:

- A standard deduction of $5 per day per child in care (not including their own children), or
- The amount they receive from the Child and Adult Care Food Program (CACFP).
- Actual costs if they exceed the $5 standard expense (these must be verified).

Self-employed Farmers

There are special rules for self-employed farmers. See the SNAPSB Section 13, pp. 286-295, for details on countable vs. excludable income and additional allowable business costs for farmers.

Military Families

Figuring out what military pay and allowance must be counted as income for SNAP for families with members in the armed forces can be difficult. Here are examples of how military pay and allowances are counted in SNAP budgeting:

When the **service member lives with the rest of the family:**

- Count all military pay as income for SNAP purposes.
- Count the living allowances that military personnel get in addition to their base pay.

Advanced Budgeting, cont.

There are two allowances:

- BAS (Basic Allowance for Subsistence). This pays for meals for a military person living off-post and meals for dependents of a military person.
- BAH (Basic Allowance for Housing). The BAH is a single payment that varies by locality and is based on local costs for civilians at similar pay levels. This allowance replaces the older BAQ (Basic Allowance for Quarters) and the VHA (Variable Housing Allowance).

Some military personnel living on-post get free housing. Free housing is an in-kind benefit that is not counted as income.

When the **service member is deployed away from the family:**

- Count only the money that is available to the family. Do not count money that the service member keeps.
- Do not count the portion of the family's income that is hazardous duty pay.

When the service member's family **also receives nutrition assistance from the Department of Defense (DoD):**

- The family may be eligible for both the DoD's program and regular SNAP benefits.
- Families receiving both benefits will have to count the DoD assistance as income when computing the family's SNAP benefit.

Resources for This Section

On the following pages, you will find these resources:

Categorical Eligibility Desk Guide

SNAP Medical Deduction Desk Guide and Worksheet

LDSS-5158 SNAP Self-Employment Income Request Form

Expanded Categorical Eligibility Desk Guide

	Senior or disabled member	Senior or disabled Hh does not pass the 200% GIT	Dependent care costs	Earned income used in SNAP budget	All other households
Gross Income Test*	200%	N/A	200%	150%	130%
Categorically Eligible	YES	NO	YES	YES	YES
Must meet resource limit	NO	YES	NO	NO	NO
Must meet 100% Net Income Test	NO	YES	NO	NO	NO

Note: if someone in the household has been disqualified from SNAP due to an intentional program violation or other sanction, the household is not categorically eligible for SNAP and must instead be evaluated under regular SNAP eligibility rules.

**Court ordered child support paid by a household member is always deducted from the household's gross income before applying the gross income test.*

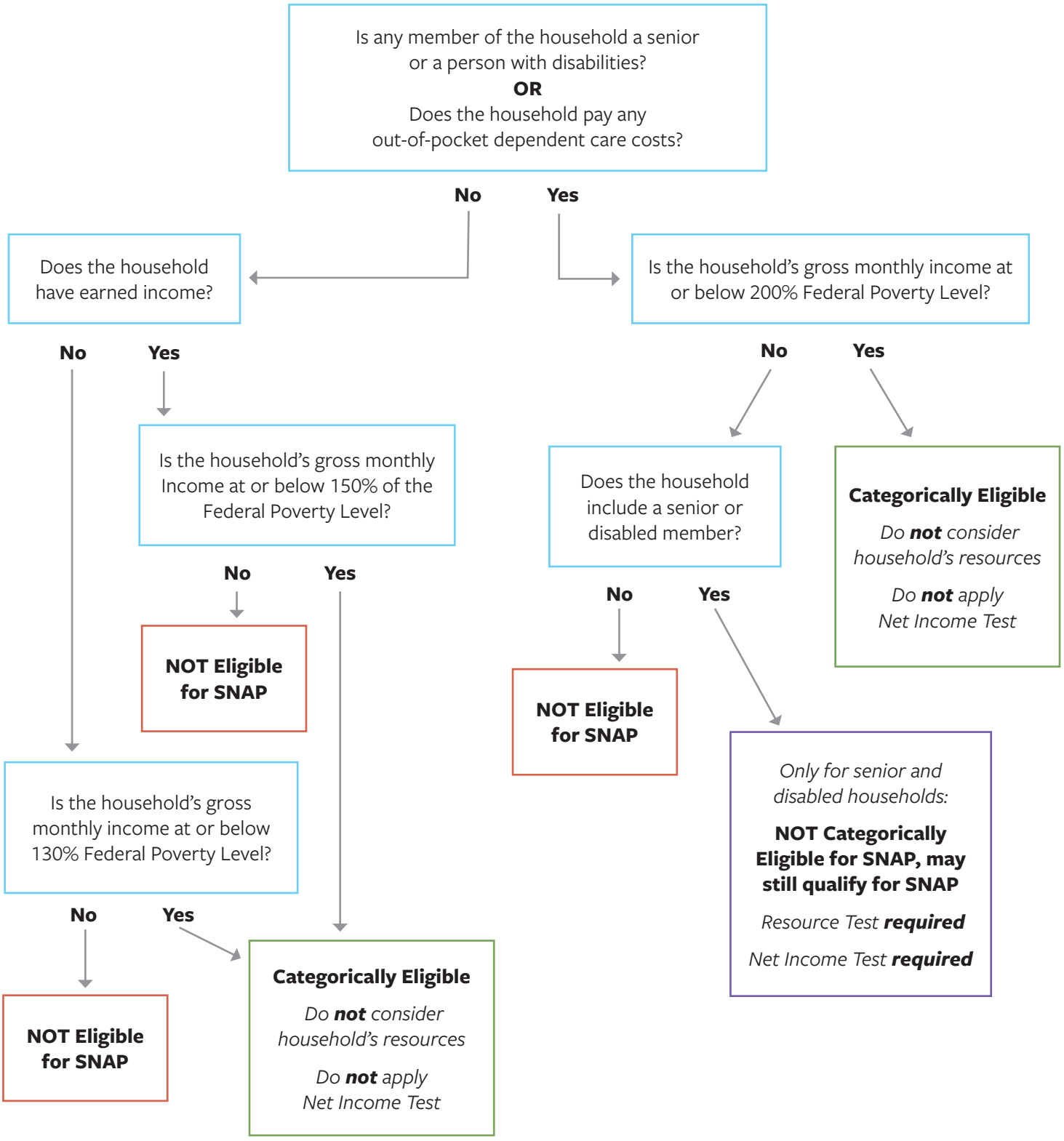
Poverty Guidelines Chart

effective 10/1/26 - 9/30/27

Family Size	200% of Poverty Monthly GROSS Income	150% of Poverty Monthly GROSS Income	130% of Poverty Monthly GROSS Income
1	$2,660	$1,995	$1,729
2	$3,607	$2,705	$2,345
3	$4,553	$3,415	$2,960
4	$5,500	$4,125	$3,575
5	$6,447	$4,835	$4,191
6	$7,393	$5,545	$4,806
7	$8,340	$6,255	$5,421
8	$9,287	$6,965	$6,037
Each Additional Person	+$947	+$710	+$616

Determining a Household's Categorical Eligibility for SNAP

Any household with a member who is currently disqualified from SNAP due to an Intentional Program Violation (IPV) or sanction is not categorically eligible for SNAP. These households may still qualify for SNAP under regular SNAP budgeting rules.



HUNGER SOLUTIONS NEW YORK UNITING POLICIES AND PROGRAMS TO END HUNGER

HungerSolutionsNY.org

9/2026. This material was funded, in part, by the USDA's Supplemental Nutrition Assistance Program – SNAP. This institution is an equal opportunity provider.

SNAP Medical Expense Deductions

Desk Guide & Worksheet

Adults age 60 and over and people with disabilities who qualify for SNAP may be entitled to a larger monthly benefit by deducting out-of-pocket medical expenses **over $35 per month.** These costs are often significant, and reporting them in the SNAP application process can mean more help paying for food each month.

Medical costs can be submitted when applying for SNAP or at any time during the SNAP certification period.* The SNAP office needs documentation to verify each monthly expense submitted. Always use copies of the original medical bills when sending documents to the SNAP office.

This worksheet (over) includes examples of allowed medical expenses and the documents needed to submit them for verification. Insert a *monthly* cost for each to determine a person's total monthly out-of-pocket medical expenses. Some medical expenses, like the cost of prescriptions, may already be calculated as a monthly expense. Larger lump sum medical bills should be divided by the number of months a household is certified to receive SNAP to calculate the monthly cost.

> **Example:** Mary has a medical procedure that costs her $1,800. She divides the amount of the procedure by the number of months* she will be certified for SNAP:
>
> **$1800 ÷ 36 months = $50/month**
>
> She adds a monthly cost of $50.00 to her medical expense worksheet.

Need Help?

Nutrition Outreach and Education Program (NOEP) Coordinators can answer questions and offer free and confidential SNAP application assistance. Visit **FoodHelpNY.org** to find a NOEP Coordinator near you.

**Households participating in the Elderly Simplified Application Project (ESAP) or the New York State Combined Application Project (NYSCAP) are certified for 36 months, while households participating in regular SNAP are certified for 12 months. For more information, see hungersolutionsny.org/federal-nutrition-programs/snap/snap-and-seniors/*

HUNGER SOLUTIONS NEW YORK
UNITING POLICIES AND PROGRAMS TO END HUNGER

HungerSolutionsNY.org

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SNAP Medical Expense Deduction Worksheet

Medical Expense	Documentation needed	Cost
Medical and dental care, including psychotherapy and rehabilitation services	Bill/receipt with the unreimbursed cost of care from the providers	$
Hospitalization or outpatient treatments, nursing care, and nursing home care, including unreimbursed portion of hospitalization, outpatient treatment, and community based treatment	Bill/receipt with the unreimbursed cost of care from the providers	$
Prescription drugs, over-the-counter medications approved by a licensed practitioner, and costs of medical supplies, sickroom, or other prescribed equipment. (*Note: The costs of special diets are not allowed as a medical deduction*)	Pharmacy printout of monthly prescriptions/ copayments or receipt, and a list from a health provider of the over-the-counter medications and supplies recommended. The SNAP office does not need the names of *prescription* drugs, but does need the date of purchase and cost of each drug.	$
Health insurance premiums, including health and hospital insurance policy premiums, Medicare, Medicaid, and private medical insurance premiums, copayments, and deductibility. This includes "spend down" expenses incurred by Medicaid recipients.	Bill with the monthly premium payment	$
Cost for a personal care attendant, home health aide, certified nursing aide, visiting nurse, or other attendant, including payments to maintain an attendant, home health aide, child care service, or housekeeper necessary due to age or illness. Includes reasonable cost of food eaten in the home by caretaker.	Contract or bill with services received and cost	$
Reasonable costs of transportation and lodging to obtain medical treatment and services. Households that drive their own vehicle should use the IRS medical mileage rate.	List of monthly health care trips, including the number of miles traveled to/from the doctor or pharmacy by car or cost of public transportation. Including parking, tolls and lodging.	$
Medical supplies and equipment, such as eyeglasses, dentures, hearing aids, and prosthetics	Receipt with the cost of the items	$
Cost of securing and maintaining a seeing eye, hearing, or service dog	Bills for food, vet care and other expenses	$
Unpaid medical/dental bills	Bill with unpaid portion and total cost of procedure. Unpaid bills submitted in previous certification periods cannot be used again, even if the expense is still owed.	$
	Total monthly expenses: add all of the above	$
	Subtract $35	–$35.00
	Monthly Medical Expense Deduction	**$**

LDSS-5158 (Rev. 8/19)

SNAP SELF-EMPLOYMENT INCOME REQUEST FORM

APPLICANT'S NAME (FIRST) (M.I.) (LAST)	BUSINESS NAME/TYPE OF BUSINESS
APPLICANT'S ADDRESS (STREET/CITY/STATE/ZIP CODE)	BUSINESS ADDRESS
APPLICANT'S TELEPHONE NO. ( ) AREA CODE	BUSINESS TELEPHONE NO. ( ) AREA CODE

FINANCIAL STATUS (FARM OR BUSINESS) FOR LAST 3 COMPLETE, CONSECUTIVE MONTHS

I. BUSINESS INCOME	MONTH ONE	MONTH TWO	MONTH THREE
	GROSS INCOME	GROSS INCOME	GROSS INCOME
1. Gross Business Income	$	$	$
2. Inventory Purchases			
3. Gross Income (line 1minus line 2)	*3a*	*3b*	*3c*
II. BUSINESS EXPENSES	DEDUCTIONS	DEDUCTIONS	DEDUCTIONS
4. Telephone			
5. Supplies			
6. Heat/Utilities			
7. Advertising			
8. Interest			
9. Insurance			
10. Bank Charges			
11. Repairs			
12. Business Taxes			
13. Business Vehicle Expenses			
14. Business Rent			
A. Property			
B. Equipment			
15. Other Expenses (Specify) *Depreciation and losses from previous years are NOT deductible.			
III. INCOME SUMMARY	SUMMARY	SUMMARY	SUMMARY
16. TOTAL Business Expense (lines 4 thru 15)	16a	16b	16c
17. NET INCOME (line 3 minus line 16)	17a	17b	17c

IV. I CERTIFY THAT THE INFORMATION IN THIS WORKSHEET IS TRUE AND ACCURATE.

Average Number of Hours Worked per Week/Month	APPLICANT'S SIGNATURE	DATE SIGNED

TO BE COMPLETED BY WORKER:

THREE-MONTH TOTAL NET INCOME (line 17a + line 17b + 17c)	THREE-MONTH AVERAGE NET INCOME (three month total ÷ 3)
MONTH ONE (17a) $_____ MONTH TWO (17b) $_____ MONTH THREE (17c) $_____ THREE MONTH TOTAL $_____	THREE-MONTH TOTAL = _____ 3 THREE MONTH AVERAGE

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INSTRUCTIONS ON HOW TO COMPLETE THE SELF-EMPLOYMENT WORKSHEET

TO BE COMPLETED BY ALL SELF-EMPLOYED APPLICANTS/RECIPIENTS

APPLICANT INFORMATION

ENTER:

- Name
- Business Name/Type of Business
- Address
- Business Address
- Telephone
- Business Telephone

FINANCIAL STATUS (FARM or BUSINESS)

I. BUSINESS INCOME/FOR LAST THREE COMPLETE, CONSECUTIVE MONTHS

- Gross business income for each month
- New inventory purchases
- Deduct new inventory purchases from gross sales to determine gross income.

II. BUSINESS-RELATED EXPENSES ONLY

- If **telephone** is not used exclusively for business, documentation should be produced to determine how much is business related.
- **Supplies** (specify) required to conduct self-employment.
- If **heat/utilities** are residential accounts, records such as Schedule C from last year's income taxes should be provided to determine how much is business related.
- If **advertising** contract is for more than three months, produce contract or other proof to determine percent of cost for one, two or three-month period.
- Provide statement or other proof to determine amount of **Interest** paid for one, two or three-month period.
- Provide contract or other proof to determine amount of **Insurance** for one, two or three-month period.
- Provide bank statements indicating amount of **bank charges** incurred for one, two or three-month period.
- Provide **paid repair** bills associated with repairs of required equipment incurred for one, two or three-month period.
- Provide tax bills required to be paid to determine pro-rated expense for one, two or three-month period. **
- Provide required **business vehicle** log book to determine monthly expenses. **
- Provide contract or other proof to determine amount of rental charges required to be paid which were incurred for one, two or three-month period.
- Provide appropriate documentation to justify any other miscellaneous (***specify***) monthly expenses. **

**** Net losses from previous periods; federal, State, and local income taxes; money set aside for retirement purposes and other work-related personal expenses (such as transportation to and from work (these expenses are accounted for by the 20% earned income deduction); depreciation; and any amount that exceeds the payment a household receives from a boarder for lodging and meals are NOT allowable costs of doing business. 7CFR 273.11(b)(2)**

III. INCOME SUMMARY

- **Total** lines 4-15 for each month to determine total monthly business deductions.
- To determine **net income** for each month, deduct 16a from 3a, 16b from 3b and 16c from 3c

IV. SIGNATURE AND HOURS WORKED

- Complete the hours worked per week/month field.
- Sign and date the form.

TO BE COMPLETED BY DSS

THREE MONTH TOTAL NET INCOME

Add month one, month two and month three to determine three-month total net income.

THREE MONTH AVERAGE NET INCOME

Divide three-month total by three to determine three-month average.