

# Budgeting and Estimating SNAP Benefits

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*continued* →

**Categorical Eligibility Desk Guide**

# SNAP Standards & Deductions Reference Sheet

All effective 10/1/24 through 9/30/25

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

Household Size	200% FPL	150% FPL	130% FPL	165% FPL	100% FPL
1	\$2,510	\$1,883	\$1,632	\$2,071	\$1,255
2	\$3,407	\$2,555	\$2,215	\$2,811	\$1,704
3	\$4,303	\$3,228	\$2,798	\$3,551	\$2,152
4	\$5,200	\$3,900	\$3,380	\$4,290	\$2,600
5	\$6,097	\$4,573	\$3,963	\$5,030	\$3,049
6	\$6,993	\$5,245	\$4,546	\$5,770	\$3,497
7	\$7,890	\$5,918	\$5,129	\$6,510	\$3,945
8	\$8,787	\$6,590	\$5,712	\$7,249	\$4,394
Each Additional Person	+\$897	+\$673	+\$583	+\$740	+\$449

**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	\$204
4	\$217
5	\$254
6+	\$291

### Standard Utility Allowances (SUA)

	Level 1	Level 2	Level 3
New York City	\$1,034	\$408	\$31
Nassau & Suffolk Counties	\$962	\$378	\$31
Rest of State	\$854	\$346	\$31

### Maximum SNAP Benefit Amounts (Thrifty Food Plan)

Household Size	Maximum Benefit
1	\$292
2	\$536
3	\$768
4	\$975
5	\$1,158
6	\$1,390
7	\$1,536
8	\$1,756
Each Additional Person	+\$220

### Other

**Homeless Shelter Deduction:** \$190.30

**Maximum Shelter Deduction:** \$712.00

**Minimum SNAP Benefit for One & Two Person Households:** \$23.00

**Resource Limits:** \$4,500 for Hh with senior/disabled member, \$3,000 for all other households



# Budgeting and Estimating SNAP Benefits

## Overview of Budgeting

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SNAPSB SECTIONS  
11, 12, & 13  
GIS 14 TA/DC011  
GIS 14 TA/DC018  
GIS14TA/DC023  
GIS 17 TA/DC 040  
14-INF-10

SNAP budgeting is complicated compared to 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](https://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
- Daycare costs
- Child support paid
- Medical expenses for elderly or disabled household members
- Shelter costs
- Type of shelter
- Utility costs

## Common Sources of Income

This list is not exhaustive.

### Earned Income

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- 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)

### Unearned Income

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- 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
- Short-term disability payments
- Social security retirement, survivors’ benefits, SSI, SSD
- Strike benefits
- Temporary assistance payments (TANF)
- Veterans’ benefits including VA Aid and Assistance
- Worker’s 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
- 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

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SNAPSB SECTION 17  
08-ADM-09  
09-ADM-06  
10-INF-07  
16-ADM-06  
GIS 16 TA/DC011

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% of the 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.

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#### Helpful resource at the back of this section:

Categorical Eligibility Desk Guide

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### **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.
- **\$4,500** 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

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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 defines one month as 4.33 weeks. Calculate monthly income as follows:

If income is received:

**Weekly:** multiply by **4.33** (work income, UIB)

**Every other week:** multiply by **2.17**

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

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

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SNAPSB SECTION 12 & 13  
02 ADM 07

Use the worksheet on the following page to calculate a household's estimated SNAP benefit. Line-by-line instructions for filling it out follow. It will be helpful to have the **SNAP Standards & Deductions Reference Sheet** (at the beginning of this section) handy when using the worksheet.

# SNAP Budget Worksheet — effective 10/1/24 through 9/30/25

## 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\**

**6 Earned income deduction:** Line 1 multiplied by 20%

**7 Enter standard deduction\***

**8 Dependent care:** use actual costs

**9 Homeless deduction** (\$190.30)

**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 \$712, enter \$712. If there are elderly/disabled household members, enter the full dollar amount. If the amount is a negative number, enter \$0.

**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

## DEDUCTIONS

## BENEFIT ALLOTMENT

*All one- and two-person households that pass the net income test or are categorically eligible automatically receive a minimum \$23 allotment, even if Line 21 is less than \$23.*

*Categorically eligible households with 3 or more members who yield a zero or negative monthly SNAP benefit (Line 21) will **not** be eligible for SNAP benefits.*

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

## 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 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 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.*

## Deductions

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

**Line 7. Standard Deduction**—Enter amount from the Standard Deduction chart on the *SNAP Standards & Deductions Reference Sheet* at the beginning of this section.

**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)

SNAPSB SECTION 12

08-ADM-09

**Line 9. Homeless Household Shelter Deduction**—SNAP households that have no fixed and permanent address can take a monthly deduction of \$190.30 per household in lieu 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 the *Programs to Help Seniors and Disabled Applicants Access SNAP* section of this guide.

**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

### **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 dramatically miscalculating a household's benefits.

**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 air conditioning 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.
- Received a HEAP benefit greater than \$21 in the current month or the previous 12 months. These are households who have heating costs included as part of their rent.
- Received a \$21 HEAP benefit advance payment. These are households that live in government subsidized housing or a group home setting with heat included in their rent.

This advanced \$21 HEAP benefit is issued to SNAP applicants throughout the year including the months in which normal "HEAP season" is closed. SNAP applicants receive this \$21 payment on the cash side of their EBT card and often do not know it is there. This benefit can be withdrawn and spent by the household.

Advanced HEAP benefits cannot be issued for expedited or single issuances of SNAP benefits, unless a recurring SNAP benefit has also been authorized.

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; 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 \$712.

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.

**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 \$712, enter \$712 (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 a negative number, 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.

**The SNAP Budget Worksheet, cont.**

**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 \$23. If the estimated SNAP benefit for a one- and two-person household falls between \$1 and \$23, the household will be eligible for \$23 per month.

If the estimated benefit is zero or a negative number:

- One- and two-person households will get the \$23 minimum benefit.
- Households of 3 or more will not be eligible for any SNAP benefits.

## Advanced Budgeting

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### Income of Ineligible Household Members

Some members of a household may be ineligible for SNAP because of their immigration status, sanctions relating to previous participation in the program, or because they are students or 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:

SNAPSB SECTION 13:  
PP. 221, 267 - 271  
03-INF-14



**Advanced Budgeting,  
cont.**

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**Helpful online  
resource:**

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

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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.

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 (\$190.30), 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 (\$190.30), 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 (\$190.30), then this would be considered the household’s actual shelter deduction.

When using a regular shelter deduction, families and individuals would be eligible for at least a Level 3 SUA (\$31), 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

**Advanced Budgeting,  
cont.**

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**Budgeting Rules for Other Groups**

**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 = \$292 or 2 boarders = \$536.
- 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: income received from a self-employment enterprise.

Some examples include:

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

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
  - If 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.

**Advanced Budgeting,  
cont.**

**Determining Gross Monthly Self-employment Income** (Line 1 of Budget Worksheet):

- Add the total amount of self-employment income (including the full amount of *capital gains*—see below),
- Subtract the cost of producing the self-employment income,
- Divide the self-employment income by 12 or by the number of months the income is intended to cover,
- The resulting figure is the household’s gross monthly self-employment income,
- Continue through the rest of the SNAP budgeting process.

For SNAP purposes, a **capital gain** is a profit that results from the sale of capital goods, equipment, or property. This is calculated by comparing the sales price to the cost. If the sales price is greater, there is a gain. If the costs are greater, there is a loss.

The cost includes, but is not limited to:

- Property
- Purchase commission
- Improvements, or
- Sales expenses (broker’s fees and commissions)

The full amount of the capital gain, if any, is counted as income for SNAP purposes.

**Allowable Adjustments from Income for Self-employment Households**

The allowable cost of producing the self-employment income includes, but is not limited to, the identifiable costs of:

- Labor
- Stock
- Raw material
- Payments on the principal of the purchase price of income-producing real estate and capital assets
- Equipment and machinery
- Other durable goods
- Interest paid to purchase income-producing property
- Insurance premiums
- Taxes paid on income-producing property

**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).

**Advanced Budgeting,  
cont.**

Applicants/recipients residing in **income-producing multi-unit properties** can exclude:

- The portion of the building expenses related to the cost of producing the self-employment income, which includes:
  - Mortgage
  - Interest
  - Property taxes
  - Heating
  - Utilities
  - Insurance
- The portion of the building costs for the applicants'/recipients' own living unit may not be excluded from the gross self-employment income, but is allowed as shelter deductions in the regular budgeting process.

**Non-Allowable Adjustments for Self-employment Households**

The following items are not allowable costs of producing self-employment income:

- Net losses from previous years
- Federal, state, and local income taxes
- Money set aside for retirement purposes
- Other work-related personal expenses (such as transportation to and from work)
- Depreciation
- Garnishments

To calculate a household's monthly self-employment income, add the gross self-employment income (including capital gains) and then subtract out the cost of producing the self-employment income. The resulting figure is the household's net monthly self-employment income. (Note: The household is still entitled to the 20% earned income deduction during the net income test.)

$$\begin{array}{r} \text{Sum of gross} \\ \text{self-employment} \\ \text{income} \end{array} \quad - \quad \begin{array}{r} \text{Cost of producing} \\ \text{self-employment} \\ \text{income} \end{array} \quad = \quad \begin{array}{r} \text{Net monthly} \\ \text{self-employment} \\ \text{income} \end{array}$$

**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.

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 this resource:

### **Categorical Eligibility Desk Guide**





## 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
<b>Gross Income Test*</b>	200%	N/A	200%	150%	130%
<b>Categorically Eligible</b>	YES	NO	YES	YES	YES
<b>Must meet resource limit</b>	NO	YES	NO	NO	NO
<b>Must meet 100% Net Income Test</b>	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 10/1/24 - 9/30/25*

Family Size	200% of Poverty Monthly GROSS Income	150% of Poverty Monthly GROSS Income	130% of Poverty Monthly GROSS Income
1	\$2,510	\$1,883	\$1,632
2	\$3,407	\$2,555	\$2,215
3	\$4,303	\$3,228	\$2,798
4	\$5,200	\$3,900	\$3,380
5	\$6,097	\$4,573	\$3,963
6	\$6,993	\$5,245	\$4,546
7	\$7,890	\$5,918	\$5,129
8	\$8,787	\$6,590	\$5,712
Each Additional Person	+\$897	+\$673	+\$583

