SNAP Benefits During Disasters, Misfortunes, & Theft

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LDSS-2291 Request for Replacement SNAP with Hunger Solutions New York cover sheet

Pub-5261 Safeguard Your Card—New EBT Freeze Card Feature Flyer (English/Spanish)

SNAP Benefits During Disasters, Misfortunes, & Theft

Disaster SNAP

THE FRAC ADVOCATE'S GUIDE TO D-SNAP

In the event of a large-scale disaster, states may request permission from USDA to operate a Disaster SNAP program (D-SNAP). D-SNAP has special income rules and a very simple application process. It provides SNAP benefits quickly to households that would not ordinarily qualify for them, but that suddenly need food assistance due to a disaster situation. D-SNAP may also include special provisions for existing recipients.

Replacement SNAP Benefits in a Misfortune

GIS 08 TA/DC 031

GIS 11 TA/DC018

Helpful resource at the back of this section:

LDSS-2291 Request for Replacement SNAP

SNAP recipients who experience a household misfortune that causes their food to spoil or be destroyed can receive a replacement benefit. The loss of food can be due to a situation such as a storm or a flood, which affects large areas, or can be specific to a single household, such as a fire. The amount of the replacement benefit cannot be higher than the household's usual monthly allotment.

Examples of Household Misfortune

- Extended power outage (four hours or more)
- Flood
- Fire
- Equipment failure (refrigerator/freezer)
- Failure to pay a utility bill

SNAP recipients who lose food in a household misfortune can obtain replacement benefits if the household:

- Reports the loss within 10 days of the misfortune either verbally (by phone or in person) or in writing to their SNAP office, and
- Returns a signed and completed LDSS-2291 within 10 days of the date of the reported loss to the SNAP office, either by mail or in person.
    - If the 10th day falls on a weekend or holiday, a form received the day after the weekend or holiday will be accepted by the SNAP office.
- Uses LDSS-2291 to fulfill the requirements of both reporting the loss *and* submitting the form, instead of doing these two things separately. In this case, the form must be submitted within 10 days of the loss.

Other Things to Note:

- The SNAP office should always issue replacement benefits if a household requests them and has experienced a power outage/shutoff of four hours or longer.
- The SNAP office should not require the household to bring in spoiled food to verify need for reasons of health and administrative impracticality.
- A household may not be denied replacement SNAP benefits because it has applied for replacement issuances in the past.

Replacement SNAP Benefits in a Misfortune, cont.

- Replacement benefit amounts depend on the household's food loss.
- The later in the month the misfortune occurs, the lower the replacement amount will be. This is because a family would be eating the food they bought with their SNAP benefits throughout the month.

When Requesting Replacement Benefits:

- Be aware that Form 2291 is a legal statement indicating a loss of food due to a household misfortune and the cost of the food lost.
- The SNAP office/HRA center may use available information regarding power outages and flooding to confirm the accuracy of the statement.
- When SNAP recipients fill out Form 2291, make sure that they complete the form and that their writing is legible.

SNAP Benefits Stolen Through Electronic Theft

23-ADM-07
24DC005
24DC064
24DC075
24DC82
25DC058

Helpful resource at the back of this section:

Pub-5261 Safeguard Your Card—New EBT Freeze Card Feature Flyer (English/Spanish)

Congress ended the federal authority to replace electronically stolen SNAP benefits in December 2024. As a result, SNAP offices are unable to accept requests for replacement benefits.

What is Electronic Benefit Theft?

Electronic benefit theft (also known as "skimming," "phishing" or "card cloning") is a type of theft that occurs electronically, even if the EBT card is never physically lost.

Skimming devices are placed on a store's card-swiping machine to copy EBT, credit, and debit card information. Card information is then used to make fake cards (called "clones") to steal money from accounts. Skimming can happen anywhere EBT cards are swiped. SNAP participants impacted by skimming often find out when they attempt to make a new purchase or check their EBT balance.

Phishing is a different type of fraud where people are tricked into clicking on a link, usually sent through text or email, that looks legitimate. These links often direct the SNAP recipient to a third-party website or attempt to coax the person into providing their EBT card number and PIN, enabling scammers to create a point of access to steal the victim's SNAP benefits. NYSOTDA and SNAP Offices will never ask for SNAP EBT account information by phone or email.

What Should Clients Do if their SNAP Benefits are Stolen?

Immediately contact the EBT Customer Service Helpline to report the theft and request a replacement EBT card by:

- Calling 1-888-328-6399
- Visiting ebtEDGE.com or using the ebtEDGE mobile app

The helpline is available 24 hours per day, 7 days per week, and assists Arabic, Chinese, English, Haitian-Creole, Italian, Korean, Russian, and Spanish speakers.

Electronic Theft, cont.

How to Protect SNAP Benefits

USDA and OTDA encourage cardholders to safeguard their EBT cards and take the following actions to help prevent theft of SNAP benefits:

- Keep the SNAP EBT PIN a secret. Cardholders should not share their PIN with anyone outside of their household. Cover the keypad when entering the PIN on a machine.
- Lock the EBT card. Cardholders can use the freeze/unfreeze card feature to help secure their EBT card and protect benefits from scam-related theft. See below for a "how to".
- Check the SNAP EBT account regularly for authorized charges. Change the EBT PIN immediately to stop the thief from making any new purchases. By changing the PIN, anyone attempting to gain access to the EBT account via a duplicate card will be restricted.
- Check card reading machines to make sure there's nothing suspicious attached to the card swiper or keypad. Skimming devices can be difficult to detect, but are often bigger than the original machine and may hide parts of the machine.

EBT Card Freezing Features

Cardholders can freeze their EBT card when it is not in use and then unfreeze the card to make a purchase. Follow these four simple steps to freeze an EBT card:

1. Visit ebtEDGE.com or download the ebtEDGE app on your mobile device.
2. Securely log in to your account.
3. Tap the new "Freeze/Unfreeze Card" icon on the home screen.
4. Select "Freeze My Card Everywhere" and click "OK".

Other Security Features of the ebtEDGE Mobile App and Web Portal

Once clients set up their account, these security features can help them prevent scam-related electronic benefit theft and keep their benefits safe:

- Check transactions and deposits
- Block internet and out-of-state transactions
- Change PIN (if needed)
- Request a replacement card if lost, stolen, or damaged

Chip-enabled EBT Cards Are Coming

New York State will transition to more secure EBT cards with both chip and tap-to-pay functionality, with distribution scheduled for early 2027. This upgrade aims to protect SNAP benefits from theft due to illegal skimming devices.

Resources for this Section

On the following pages, you will find these resources:

LDSS-2291 Request for Replacement SNAP with Hunger Solutions New York cover sheet

Pub-5261 Safeguard Your Card—New EBT Freeze Card Feature Flyer (English/Spanish)

REQUEST FOR REPLACEMENT OF FOOD PURCHASED WITH SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) BENEFITS

If you are blind or seriously visually impaired and need this application/form in an alternative format, you may request one from your social services district. For additional information regarding the types of formats available, contact your social services district or visit www.otda.ny.gov.

If you are blind or seriously visually impaired, would you like to receive written notices in an alternative format? ____ Yes ____ No

If Yes, check the type of format you would like: ___ Large Print ___ Data CD ___ Audio CD ___ Braille, if you assert that none of the other alternative formats will be equally effective for you.

If you require another accommodation, please contact your social services district.

NEW YORK STATE OFFICE OF TEMPORARY AND DISABILITY ASSISTANCE

CASE NAME				COUNTY
CASE NUMBER	SSN			DATE OF BIRTH
ADDRESS *(including house and Apt number)*	CITY	STATE	ZIP	PHONE NUMBER

I _____, am the head of household or an adult household member for the above named case and wish to report the following to the agency representative:

My household experienced a loss in the amount of $ _____ of food purchased with Supplemental Nutrition Assistance Program (SNAP) benefits, destroyed as a result of:

☐A power outage ☐A flood
☐A fire ☐Other disaster Describe: _____

_____

Worker Comments: _____

_____

_____

Client Comments: _____

_____

CERTIFICATION

DO NOT SIGN UNTIL YOU HAVE READ AND UNDERSTAND THE STATEMENTS BELOW

I am aware that offering a false instrument for filing as described in Article 175 of the Penal Law is a crime that may have a maximum penalty of four (4) year's imprisonment. If I do so, I will be subject to prosecution under the Civil and Criminal Laws of the United States and New York State and under the regulations of the New York State Office of Temporary and Disability Assistance.

I understand I have a right to a fair hearing to contest the denial or delay of a replacement issuance for my household. Replacements would not be issued pending the fair hearing decision.

I understand that if I do not sign and return this statement to the agency within ten (10) days of the date the loss was reported, the agency will not replace the SNAP benefits.

Signature	**Date**

***Please return this completed form to your local County Social Service Department (SSD) or for NYC residents visit the HRA website for a list of the local center closest to you.**

REQUEST FOR REPLACEMENT OF FOOD PURCHASED WITH SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP) BENEFITS

If you are blind or seriously visually impaired and need this application/form in an alternative format, you may request one from your social services district. For additional information regarding the types of formats available, contact your social services district or visit www.otda.ny.gov.

If you are blind or seriously visually impaired, would you like to receive written notices in an alternative format? ____ Yes ____ No

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NEW YORK STATE — OFFICE OF TEMPORARY AND DISABILITY ASSISTANCE

CASE NAME				COUNTY
CASE NUMBER	SSN			DATE OF BIRTH
ADDRESS *(including house and Apt number)*	CITY	STATE	ZIP	PHONE NUMBER

I _____, am the head of household or an adult household member for the above named case and wish to report the following to the agency representative:

My household experienced a loss in the amount of $ _____ of food purchased with Supplemental Nutrition Assistance Program (SNAP) benefits, destroyed as a result of:

☐A power outage
☐A fire
☐A flood
☐Other disaster Describe: _____

_____

Worker Comments: _____

_____

_____

Client Comments: _____

_____

CERTIFICATION

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I understand I have a right to a fair hearing to contest the denial or delay of a replacement issuance for my household. Replacements would not be issued pending the fair hearing decision.

I understand that if I do not sign and return this statement to the agency within ten (10) days of the date the loss was reported, the agency will not replace the SNAP benefits.

Signature	**Date**

Have you lost food due to an emergency?

Do you buy groceries with SNAP? You may be able to get some of your SNAP dollars added back to your EBT card.

What you need to know:

- If you receive SNAP benefits and have lost food due to a household misfortune, you can request replacement SNAP benefits.
- The loss can be due to a situation that affects **large areas**, such as a storm or a flood, **or can be specific to a single household**, such as a fire.
- Household misfortunes can include:
  Storms
  Flooding
  Fire
  Extended power outages
  Equipment failure (refrigerator or freezer)
  Failure to pay a utility bill

Note: power must be out for four hours or more to be eligible for SNAP replacement.

What you need to do:

- Submit a replacement form to your local SNAP/HRA office **within 10 days of the loss**. You can do this by mail or in person.
- If you are unable to submit the form within 10 days, call the SNAP/HRA office right away to report the loss. You will then have 10 days to return the form after you report.
- **SNAP Navigators** can help you report the loss and submit the form. Navigators provide one-on-one help with SNAP. The service is free and confidential.

To find a SNAP Navigator near you, visit FoodHelpNY.org

HUNGER SOLUTIONS NEW YORK
UNITING POLICIES AND PROGRAMS TO END HUNGER

HungerSolutionsNY.org

10/2026. This material was funded, in part, by the USDA's Supplemental Nutrition Assistance Program – SNAP.
This institution is an equal opportunity provider.

Safeguard Your Card

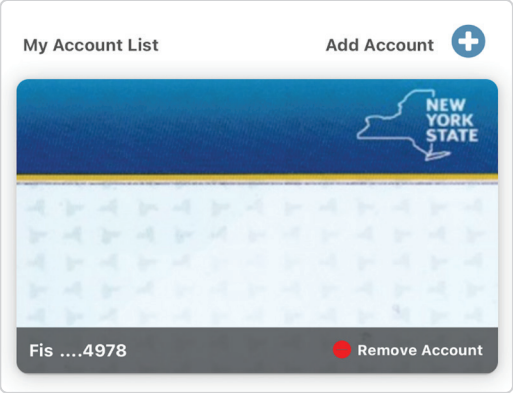
New EBT Freeze Card Feature is Available

Use the new freeze card feature to help secure your Electronic Benefit Transfer (EBT) card and protect your benefits from scam-related theft. You can freeze your EBT card when it is not in use and then unfreeze the card to make a purchase. Freezing your card is easy. Follow these four simple steps:

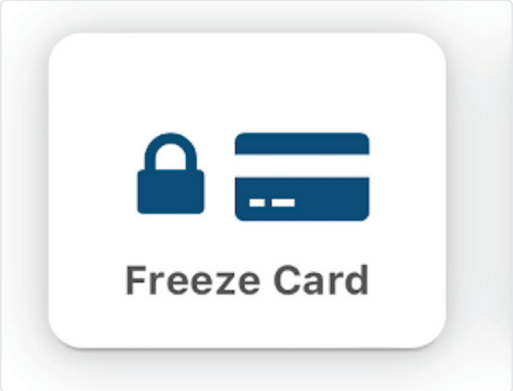
1. Download or open the **ebtEDGE** app on your mobile device or go to the cardholder portal on **ebtEDGE.com**.



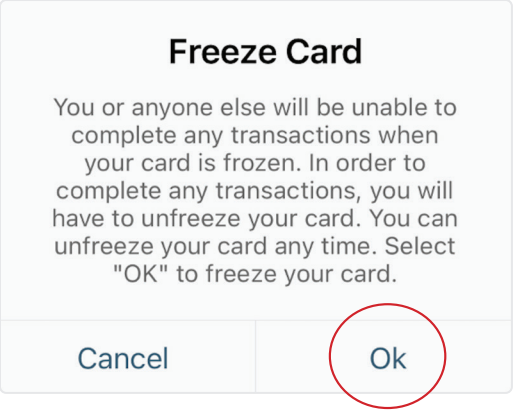
2. Securely log in to your account and tap "**Freeze Card**" under "**Account Services**."



3. Select "**Freeze Card**."



4. A Freeze Card confirmation message will appear. Select "**OK**" to confirm.



Freezing your EBT card will block all purchases, balance inquiries, and transactions. Whenever you go shopping, use the ebtEDGE app to unfreeze your card and freeze it again after you check out. You can also use the ebtEDGE app, or go to **ebtEDGE.com**, to block online or out-of-state transactions.

For more ways to protect your benefits, visit:
otda.ny.gov/ebtscam

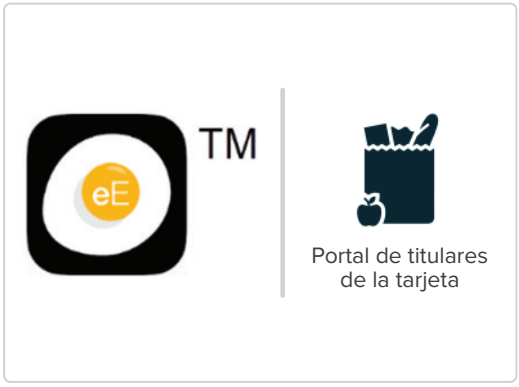
NEW YORK STATE OF OPPORTUNITY. | Office of Temporary and Disability Assistance

Pub-5261 • REV (08/24)

Proteja su tarjeta
Está disponible la nueva función para congelar la tarjeta EBT

Utilice la nueva función que le permite congelar la tarjeta de Transferencia Electrónica de Beneficios (EBT, por sus siglas en inglés) y proteger sus beneficios contra estafas por medios electrónicos. Puede congelar la tarjeta EBT cuando no la usa y luego descongelarla para hacer compras. Es fácil congelar la tarjeta. Siga estos cuatro sencillos pasos:

1 Descargue o abra la aplicación **ebtEDGE** en su dispositivo móvil o ingrese al portal de titulares de tarjetas en **ebtEDGE.com**.



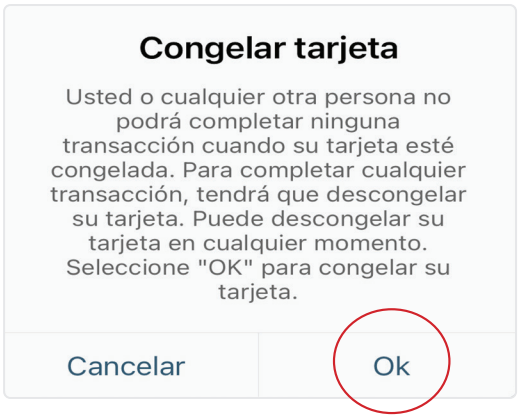
2 Inicie sesión de forma segura en su cuenta y pulse **Freeze Card** (Congelar tarjeta) en **Account Services** (Servicios de la cuenta).



3 Seleccione **Freeze Card** (Congelar tarjeta).



4 Aparecerá un mensaje pidiéndole que confirme si desea congelar la tarjeta. Seleccione **OK**.



Cuando congela la tarjeta EBT, se bloquean todas las compras, consultas de saldo y transacciones. Cuando vaya a comprar, utilice la aplicación ebtEDGE para descongelar la tarjeta y vuelva a congelarla una vez que haya pagado. También puede usar la aplicación ebtEDGE o ingresar a **ebtEDGE.com** para bloquear las transacciones en Internet o en otros estados.

Para consultar otras formas de proteger sus beneficios, visite: **es.otda.ny.gov/ebtscam**

NEW YORK STATE OF OPPORTUNITY. | **Office of Temporary and Disability Assistance**

Pub-5261 SP • REV (07/24)