

# **SNAP Special Rules for the Elderly or Disabled**

To get SNAP benefits, you must [apply in the state](#) in which you currently live and you must meet certain requirements, including resource and income limits.

Most SNAP eligibility rules apply to all households, but there are some special rules for households with elderly or disabled members that are described here. If your household **does not** have elderly or disabled members, you should read the [general SNAP eligibility rules](#).

## **Who is Elderly?**

In SNAP, you are elderly if you are 60 years of age or older.

## **Who is Disabled?**

In SNAP, you are disabled if you meet ONE of the following criteria:

- You receive federal disability or blindness payments under the Social Security Act, including Supplemental Security Income (SSI) or Social Security disability or blindness payments. OR
- You receive state disability or blindness payments based on SSI rules. OR
- You receive a disability retirement benefit from a governmental agency because of a permanent disability. OR
- You receive an annuity under the Railroad Retirement Act and are eligible for Medicare or are considered disabled under SSI. OR
- You are a veteran who is totally disabled, permanently homebound, or in need of regular aid and attendance. OR
- You are the surviving spouse or child of a veteran who is receiving VA benefits and is considered permanently disabled.

## **Am I eligible for SNAP?**

Your household must meet certain requirements to be eligible for SNAP and receive benefits. You must submit an application through your state SNAP agency or local

SNAP office. If your state agency determines that you are eligible to receive SNAP benefits, you will receive benefits back to the date you submitted your application.

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

You must apply for SNAP in the state where you currently live. Because each state has a different application form and process, a member of your household must contact [your state agency directly to apply](#).

You can [contact your state agency](#) by visiting your local SNAP office, visiting your state agency's website, or calling your state's toll-free SNAP Information hotline. Some states have online applications that can be completed from the state agency website.

### **Where can I get my state information?**

If you are unable to go to your [local SNAP office](#) or do not have access to the internet, you may have another person act as an authorized representative by applying and being interviewed on your behalf. You must designate the authorized representative in writing.

Note: Please contact your SNAP state agency directly to apply and to request information about the status of your application. FNS does not process applications or have access to case information.

### **What happens when I apply for SNAP?**

In most cases, once you submit your application, your state agency or local SNAP office will process it and send you a notice telling you whether or not you are eligible for benefits within 30 days.

During the 30 days, you will need to complete an eligibility interview and give proof (verification) of the information you provided. The interview is typically completed over the telephone or in-person. If you are found eligible, you will receive benefits based on the date you submitted your application.

You may be eligible to receive SNAP benefits within 7 days of your application date if you meet additional requirements. For example, if your household has less than \$100 in liquid resources and \$150 in monthly gross income, or if your household's

combined monthly gross income and liquid resources are less than what you pay each month for rent or mortgage and utilities expenses. Contact your state agency for additional details.

### **How do I receive SNAP benefits?**

If you are found eligible, you will receive SNAP benefits on an Electronic Benefit Transfer (EBT) card, which works like a debit card. Benefits are automatically loaded into your account each month. You can use your EBT card to buy groceries at authorized food stores and retailers.

### **How long will I receive SNAP?**

If you are found eligible, you will receive a notice that tells you how long you will receive SNAP benefits for; this is called your certification period. Before your certification period ends, you will receive another notice that says you must recertify to continue receiving benefits. Your local SNAP office will provide you with information about how to recertify.

### **Who is in a SNAP household?**

Everyone who lives together and purchases and prepares meals together is grouped together as one SNAP household.

Some people who live together, such as spouses and most children under age 22, are included in the same SNAP household, even if they purchase and prepare meals separately.

If a person is 60 years of age or older and unable to purchase and prepare meals separately because of a permanent disability, the person and the person's spouse may be a separate SNAP household if the others they live with do not have very much income (no more than 165 percent of the poverty level).

Normally you are not eligible for SNAP benefits if an institution gives you most of your meals. However, there is one exception for elderly persons and one for disabled persons:

- Residents of federally subsidized housing for the elderly may be eligible for SNAP benefits, even if they receive their meals at the facility.

- Disabled persons who live in certain nonprofit group living arrangements (small group homes with no more than 16 residents) may be eligible for SNAP benefits, even if the group home prepares their meals for them.

## **What resources can I have (and still get SNAP benefits)?**

### **Resources**

Households may have \$2,750 in countable resources (such as cash or money in a bank account) or \$4,250 in countable resources if at least one member of the household is age 60 or older, or is disabled.

However, certain resources are NOT counted when determining eligibility for SNAP:

- A home and lot;
- Resources of people who receive Supplemental Security Income (SSI);
- Resources of people who receive Temporary Assistance for Needy Families (TANF; also known as welfare); and
- Most retirement and pension plans (withdrawals from these accounts may count as either income or resources depending on how often they occur).

### **Vehicles**

Vehicles count as a resource for SNAP purposes. States determine how vehicles may count toward household resources.

Licensed vehicles are NOT counted if they are:

- Used for income-producing purposes (e.g., taxi, truck or delivery vehicle);
- Annually producing income consistent with their fair market value;
- Needed for long distance travel for work (other than daily commute);
- Used as the home;
- Needed to transport a physically disabled household member;
- Needed to carry most of the household's fuel or water; or
- If the sale of the vehicle would result in less than \$1,500.

For non-excluded licensed vehicles, the fair market value over \$4,650 counts as a resource.

Licensed vehicles are also subject to an equity test, which is the fair market value less any amount owed on the vehicle. The following vehicles are excluded from the equity test:

- One vehicle per adult household member; and
- Any other vehicle used by a household member under 18 to drive to work, school, job training, or to look for work.

For vehicles with both a fair market value over \$4,650 and an equity value, the greater of the two amounts is counted as a resource.

Additionally, the equity value of unlicensed vehicles generally counts as a resource, with some exceptions.

### **What Are the SNAP income Limits?**

Most households have to meet both a monthly gross income test and a monthly net income test to be eligible for SNAP benefits. However, households in which all members are receiving SSI or TANF are considered to be eligible based on income. Other households with one or more elderly members only have to meet the net [income test](#). Net income is gross income minus certain deductions.

### **What Deductions Are Allowed?**

The allowable deductions are: a standard deduction for all households; a 20 percent earned income deduction; a deduction for dependent care costs when necessary for work, training, or education; a deduction for legally owed child support payments; a deduction for medical costs for elderly and disabled people; and an excess shelter cost deduction.

**Medical deduction.** For elderly members and disabled members, allowable medical costs that are more than \$35 a month may be deducted unless an insurance company or someone who is not a household member pays for them. Only the amount over \$35 each month may be deducted. Allowable costs include most medical and dental expenses, such as doctor bills, prescription drugs and other over-the-counter medication when approved by a doctor, dentures, inpatient and outpatient hospital expenses, and nursing care. They also include other medically-related expenses, such as certain transportation costs, attendant care, and health insurance premiums. The costs of special diets are not allowable medical costs.

Proof of medical expenses and insurance payments is required before a deduction for these expenses may be allowed.

**Shelter deduction.** The shelter deduction is for shelter costs that are more than half of the household's income after other deductions. Allowable shelter costs include the costs of rent or mortgage, taxes, interest, and utilities such as gas, electricity, and water. For most households, there is a limit on the amount of the deduction that can be allowed, but for a household with an elderly or disabled member, all shelter costs over half of the household's income may be deducted.

### **Nondiscrimination in SNAP**

SNAP benefits are available to all eligible households regardless of race, sex, religious creed, national origin, or political beliefs.

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To file a complaint of discrimination, **write:**

USDA, Director, Office of Civil Rights  
Room 326-W Whitten Building  
14th and Independence Avenue, SW  
Washington, D.C. 20250-9410

or **call** (202) 720-5964 (voice and TDD).

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### **Where can I get additional information about SNAP?**

For more information on the treatment of income, and a sample calculation of eligibility and benefits, see [Eligibility and Benefits](#).

[All About Virginia SNAP Benefits](#)

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