



# **Welcome!** Maximizing SNAP Benefits will start shortly

Please introduce yourself in the chat

**Thank you to the Greater New Orleans Foundation for their support.**

# Maximizing SNAP Benefits

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New Orleans Food Policy Action Council  
Louisiana Budget Project  
Sept. 29, 2021

## How are SNAP benefits determined?

Key components of SNAP benefits determination:

- Household size
- Assets\*
- Income
  - **Deductions**

\* In Louisiana, while assets must be reported on a SNAP application, they generally only factor into SNAP eligibility determinations for a small number of cases. *Assets are not taken into account for senior only households.* For more information, see the FPAC SNAP application guide.

## New Orleans Food Policy Action Council

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### Louisianians, could you be eligible for help with your food budget?

Find out if you may be eligible for SNAP and an estimated amount of benefits you could receive.

*This is not an application. [See disclaimer and privacy policy.](#)*

English

Español

#### Household size *\*required*

Your household is the people you live with and buy food with. Include children 21 or younger, parents, and spouses if they live with you.

- Select -

#### Does your household include someone who is 60 or older, or someone who is disabled? *\*required*

Yes

No

# Types of Income in SNAP

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## Gross income

(eligibility threshold = 130% of poverty)

= **Earned income** (from work)

+ **most unearned income** (for example, from other benefits such as SSI or SSDI)

– **Child Support payments** made by a member of the SNAP household

## Net income

(eligibility threshold = 100% of poverty)

= Gross income – **countable deductions**

To be eligible for SNAP, households without an elderly or disabled member must meet **BOTH** the Gross Income Threshold and the Net Income Threshold. HHs with members who are 60+ or disabled are only subject to the net income test.

Most states use a higher gross income threshold than the federal minimum.

Louisiana can, too!

States with enhanced gross income threshold

35

States with basic gross income threshold

18

Household size	Max Gross Monthly Eligibility Standard	Max Net Monthly Income Eligibility Standard	Max SNAP Allotment	Max Allotment Jan.-Sept. 2021
1	\$1383	\$1064	\$204	\$234
2	\$1868	\$1437	\$374	\$430
3	\$2353	\$1810	\$535	\$616
4	\$2839	\$2184	\$680	\$782
5	\$3324	\$2557	\$807	\$929
6	\$3809	\$2930	\$969	\$1114
7	\$4295	\$3304	\$1071	\$1232
8	\$4780	\$3677	\$1224	\$1408
Each Additional Member	\$486	\$374	\$153	\$176

Louisiana SNAP Benefits table, as of Sept., 2021

# Claiming deductions can boost benefits



Deductions must be  
“claimed” to be counted.


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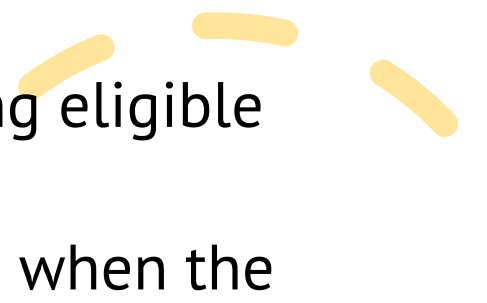


The burden of claiming deductions is generally on the applicant.

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# Why does maximizing SNAP benefits matter?

- Ensure that people get the SNAP benefits they're entitled to receive
  - Increase participation among eligible seniors
  - Minimize SNAP benefit cuts when the pandemic ends
    - USUALLY: SNAP benefits vary based on income
    - DURING THE PANDEMIC: Every SNAP recipient receives the maximum benefit amount for their household size
    - AT SOME POINT IN THE FUTURE: Emergency allotments will end, and some households will receive less than the maximum SNAP benefit
    - **Maximizing SNAP deductions now can help lessen the blow when the pandemic ends**
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# SNAP Benefits Range

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\*Minimum benefit amounts only apply to 1- and 2-person households

Household Size	Minimum Benefit*	Maximum Benefit (As of Oct. 2021)
1	\$20	\$250
2	\$20	\$459
3	-	\$658
4	-	\$835
5	-	\$992
6	-	\$1,190
7	-	\$1,316
8	-	\$1,504
Each Additional Member	-	+\$188

# How Deductions Boost Benefits – SNAP Math

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**Family of 4, \$2,800 / mo. in Gross Income**

Dependent care costs = \$467 per month\*

Rent = \$1,061\*\* + separate utilities

**Net income without deductions for shelter and childcare = \$218 / mo.**

**Net income with deductions for shelter and childcare = \$537 / mo.**

Here, basic deductions **more than double** a family's SNAP benefit.

\* [Average out of pocket cost of care](#) per child in Southeast Louisiana

\*\* [Fair Market Rent](#) for a 2-br. Apartment in NOLA

# SNAP Deductions

## Automatically applied

- Standard Deduction
- Earned Income Deduction

## Must Be Claimed

- Dependent Care Expenses
- Excess Medical Expenses
- Homeless Shelter Allowance
- Excess Shelter Costs

# SNAP Deductions: Standard and Earned Income Deductions

## Standard Deduction

A fixed amount based on household size

Household Members/Size	Fixed Standard Deduction
1-3	\$167
4	\$181
5	\$212
6 or more	\$243

(As of Oct., 2021)

## Earned Income Deduction

20% of all income received from a job or self-employment



\*Self employment income = profits from self-employment. More details on the next slides



**Advocacy note:** 23 states use an alternative method (for example, a standard self-employment deduction) to simplify this calculation

See [B-651 & B-652 SNAP](#) for more information on these deductions.



# Self- Employment Income

## How DCFS Determines Self-Employment Income:

### They add:

- Gross income from self-employment
- Capital gains from sale or transfer of capital assets

### They Subtract:

- Allowable business expenses  
(see next slide)

**If necessary, self-employment income is averaged to a monthly amount.**



# Allowable deductions for Self Employment Income

## Costs of:

- Advertising
- Labor
- Stock
- Raw materials
- Seed and fertilizer
- Supplies
- Fuel
- Rent and utilities
- Linen service
- Principal, interest, and taxes on income-producing property
- Repairs that maintain the income-bearing level of a property
- Insurance Premiums
- Machinery
- Other durable goods

See [B-620-44 SNAP](#) for more information on self-employment income

# SNAP Deductions: Dependent Care Costs

## Dependent Care Expenses:

- Full cost of child-care or care for a dependent adult, for a caregiver to attend work or school, look for a job, or attend training
- **Transportation** to/from care counts as an expense

**Note:** Documentation is needed for expenses > \$500, for questionable expenses, or if the household reports a change that would increase benefits.

# SNAP Deductions: Excess Medical Expenses

## Considerations:

- Household must include at least one member:
  - 60+ years old, or
  - with a disability
- Household must spend more than **\$35 / mo.** on medical costs
- Documentation (such as receipts) generally required for this deduction
- Deduction amount is not capped (unless it reaches max allotment amount)

See [B-653 SNAP](#) for more information on dependent care cost deductions.

# SNAP Disability Determinations

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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.

From "[SNAP Special Rules for the Elderly or Disabled](#)," US Department of Agriculture,  
See [C-1510-SNAP](#) and [C-1520-SNAP](#) for Louisiana's policy on disability determinations.

# Expenses That Qualify for Excess Medical Deduction

## *Unreimbursed, out of pocket costs for*

- **Prescribed** drugs, medical supplies, and *over-the-counter medication if approved by a qualified health professional*
- **Medical/dental care**, including psychotherapy and rehabilitation
- **Hospitalization** and nursing home care
- **Health insurance** premiums, deductibles, and co-pays (including Medicare)
- **Dentures, hearing aids** (including batteries), and **prosthetics**
- **Service animal** (including vet bills and food)
- **Prescription eyeglasses** and **contact lenses**
- **Transportation and lodging costs to obtain medical treatment**
- **Attendant or home health aid**
- **Accommodation equipment** added to a vehicle or home

See [B-653 SNAP](#) for more information on excess medical cost deductions.

# Documenting Excess Medical Expenses

## **Documents that might prove your medical costs:**

- Prescription printouts from your pharmacy documenting cost of medication
- Receipts for prescribed medical expenses
- Uber/Lyft receipts for transportation to and from medical facilities
- Online maps showing mileage between home and medical facilities, along with dates of appointments
- Health provider bills including co-pays and date of service
- Bills or statements of insurance premiums and deductibles
- Bills for home health aids and care services

# How to Submit Documentation

It is critical to include documentation as proof. If DCFS does not receive proof of many claimed deductions, it is unlikely that your client will receive their maximum possible benefit.

There are a few different ways to send documents to DCFS:

1. The best way to ensure DCFS receives documents is to **upload** them to LA CAFÉ Self-Service Portal. To do this, **documents must be saved as PDFs**. Scan documents to your computer, make sure they are saved as PDFs, and upload them in the portal.
2. **Email** documents to LAhelpU.dcf@la.gov.
3. **Fax** documents to DCFS at (225) 663-3164.
4. **Mail in *copies*** (do not use original documents) of each document. Put them in an envelope and send it to the DCFS P.O. Box at:  
DCFS Economic Stability  
P.O. Box 260031  
Baton Rouge, LA 70826
5. **Bring *copies*** of your documents to your local DCFS office.

***If you are using methods 2-5, please be sure to include client's full name, Social Security number, and Case ID on every document***

# SNAP Deductions: Shelter Costs

Costs for shelter *in excess of 50% of households' income, after all other deductions have been applied.* Includes:

- Rent/mortgage
- Property taxes
- Insurance (including PMI)
- Condo fees / HOA fees
- Installation charges for fuel, utilities, and sewerage
- Standard Utility Allowance  
\$350 (w/heating/cooling), \$193 (w/o heating/cooling), or \$46 (phone only)

## Important Notes:

- Shelter costs are verified only if questionable
- Deduction capped at **\$586** (FY2021);  
**No cap for household with an elderly (60+) or disabled member**
- For households WITH an elderly or disabled member, claiming excess medical costs can also boost shelter deductions.

See [B-654 SNAP](#) for more information on shelter cost deductions.



# SNAP Deductions: Homeless Shelter Deduction

## **SNAP definition of Homeless:**

Individual who lacks fixed and regular nighttime residence, or whose primary residence is:

- Supervised shelter designed to provide temporary accommodations
- Halfway house or similar institution
- Accommodation in someone else's house, for no more than 90 days (for example, "couch surfing")
- A place not designed or ordinarily used as regular sleeping accommodations for human beings (a hallway, bus station, lobby, or similar place)

# SNAP Deduction: Homeless Shelter Deduction

**Households where all members are homeless AND who have out of pocket shelter costs may claim EITHER:**

- A homeless shelter deduction of \$147.55 / mo.
- Actual shelter costs, if those costs are higher and verified

Homeless SNAP applicants only need to verify shelter costs if they opt to claim actual costs rather than the shelter deduction.

# SNAP Math Revisited!

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**Family of 4, \$2,800 / mo. in Gross Income, 1 disabled adult**


Dependent care = \$467 / mo.

Medical costs = \$150 /mo. (transportation + direct costs)

Rent = \$1,061 / mo. + separate utilities


Net income **with deductions** for shelter and dependent care = **\$537 / mo.**

+ Medical expense deductions = **\$595 / mo.**



On Oct. 1,  
SNAP  
Benefits are  
Rising

## How are SNAP benefits changing?

- A 15% Covid bump to SNAP is ending Sept. 30, BUT
- A 21% permanent increase to SNAP is starting on Oct. 1
-  Roughly \$12-\$16 increase per-person, in total

## On the horizon:

When the state or federal public health emergency ends, the emergency allotments bringing all SNAP cases to the maximum benefit amount will also end.

# Questions?

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# Contact Us

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