Part 3
Financial Eligibility

62 What is financial eligibility?

You must meet the SNAP *income tests* to get SNAP benefits. There *is no asset test* for most Massachusetts households. See **Question 67.**

There are three basic steps in the SNAP math:

1. Your *countable gross income* must be under the financial limit for your household size.

2. Your *countable net income* is determined after allowing certain deductions for shelter, dependent care and some other expenses.

3. Your *monthly SNAP benefit* is calculated by subtracting 30% of your countable net income from the maximum SNAP benefit for your household size.

The financial eligibility rules are confusing. **Part 3** walks you through the financial rules step-by-step.

Financial Calculation Tools:

✔ Check out our on-line and mobile-friendly SNAP calculator at Masslegalservices.org/SNAPCalculator. An Excel spreadsheet calculator is also available at that link for quick calculations.

✔ For a simple one-page SNAP Worksheet, go to **Appendix A**.

63 When do assets count?

There is **no** asset test for *most* SNAP households. The majority of states including Massachusetts use a federal option, known as "categorical eligibility," which allows states to eliminate the SNAP asset test for most households. 106 C.M.R.§§363.110 and 365.180.

There are *four* situations when DTA will ask about your assets:

- **Expedited benefits:** If you need SNAP benefits quickly, you may qualify if you have less than $150 in countable income and less than $100 in *liquid assets* (cash on hand, money in the bank) or if your shelter costs exceed your income and liquid assets. 106 C.MR. §§365.810 and 363.100. Having assets does not affect your ongoing SNAP, just your right to get expedited SNAP. See **Question 3** about expedited SNAP.

- **Households with at least one member 60 or older or getting a disability benefit with gross income above 200% FPL:** If you are age 60 or older or disabled **and** your gross income exceeds this level, DTA will ask about assets. Your assets must be **below $4,250**. Assets include bank accounts, stocks, bonds, real estate other than your home, and some other limited assets. Assets do not include tax-deferred retirement or education accounts, your home or land it sits upon, a car or other excluded items. See 106 C.M.R.§363.130 for a list of countable assets

- **Income from assets:** Any income you receive from an asset does count as income, including interest earned on savings and dividends you receive. 106 C.M.R. § 363.220(B)(5). This also includes withdrawals from your assets on a regular basis (vs one time). If interest is paid quarterly or annually, DTA will average it out over the three, or twelve, months. 106 C.M.R. §364.340. DTA may ask for bank statements, tax filings or other proof of the amount of interest or dividends you receive.

- **If you or a household member is disqualified from SNAP** due to an Intentional Program Violation (IPV - fraud). 106 C.M.R. §367.800. Households with a member who has been disqualified due to an IPV must have less than **$2,750** in assets.

Contact MLRI at info@masslegalservices.org if DTA says you are ineligible due to your assets and you think it is a mistake.

DTA Online Guide: See Appendix G for links to the DTA's BEACON Online Guide for this section.

64 Is there a gross income test for SNAP?

Yes! Most SNAP households need to have gross income under 200% of the federal poverty level. *Gross income* is your monthly income before any taxes or deductions. 106 C.M.R. §364.370, 106 C.M.R.§365.180.

Household Size	Gross Income Test 200% FPL*
1	$2,510
2	$3,407
3	$4,303
4	$5,200
5	$6,097
6	$6,993
7	$7,890
8	$8,787
Each add'l	$897

*These numbers are effective as of February 1, 2024. For the most up to date numbers, go to: Masslegalservices.org/content/ma-snap-calculation-worksheet

1 and 2 person households

All eligible 1 and 2 person households with gross income under 200% FPL will receive at least the minimum SNAP benefit, currently $23/month. See 106 C.M.R. §364.600(A). See **Question 85.**

Households that Pay Child Support

If a household member *pays legally obligated child support* to a child outside the home, the child support is excluded from countable income – meaning it is also excluded in the gross income test. 106 C.M.R. §363.230(O). See **Question 78.**

Households with members age 60+ or disabled

There is no gross income test for households that include a member who is 60 or older or who gets a disability-based benefits. However, to qualify for SNAP, the household must meet the *asset test and the net income test*. See **Question 63.** These households must also have very high shelter and/or medical expenses (very low net income) to qualify for any SNAP benefit. There is no minimum SNAP benefit for 1 or 2 person households in this situation.

Households with a member disqualified due to an IPV

If you are a member of a SNAP household where an adult member is disqualified due to an IPV (fraud), the SNAP rules use a lower *130% FPL gross income threshold.* In the SNAP math, the disqualified member is not included in the SNAP household size for the remaining members. However, if the disqualified member has income, their income is included. 7 C.F.R.§273.2(j)(2)(vii). See **Question 74**. In this situation the household is also subject to the asset test. See **Question 63**. **Appendix B** includes the charts for the 130% gross income test.

See 106 C.M.R. §§365.180, 364.976, 364.950.

Snapshot of the SNAP income and asset tests

	SNAP Asset Test	Gross Income Test
Family with children, pregnant person	NO	200% FPL
Persons age 18-60, no kids, not disabled	NO	200% FPL
Household with member 60+ or disabled, gross income < 200% FPL	NO	NO
Household with member 60+ or disabled, gross income > 200% FPL**	YES	NO
Household member disqualified due to IPV	YES	130% FPL

** Note, household's net income must be low enough to qualify for a benefit. Households above 200% FPL gross income do not qualify for the $23 minimum benefit.

DTA Online Guide: See **Appendix G** for links to the DTA's BEACON Online Guide for this section.

65 What income is not counted?

DTA looks at total monthly income to decide if you are eligible for SNAP benefits and how much you will get—*but not all income counts*. 106 C.M.R. §§ 363.220(C), 363.230.

Here are examples of income that *does not count* for SNAP:

- Child Tax Credit, Earned Income Tax Credits, and other federal and state tax refunds/tax payments.
- Non-recurring, one-time lump sum payments such as insurance settlements or back benefits from other programs. 106 C.M.R. §§ 363.130(D), 363.230(I), 363.140(H)(6). Other examples include inheritances, tax credits, damage awards, and one-time severance pay.
- VISTA, YouthBuild, AmeriCorps, and Foster Grandparent allowances, earnings, or payments for persons otherwise eligible.
- Legally obligated child support payments that you pay for a child who is living outside your home. See **Question 78**.
- Universal Basic Income (UBI) pilot program payments funded (fully or in-part) by a private or nonprofit organization. See the DTA Online Guide for a full list.
- Reimbursements – money you get to pay you back for expenses, including training-related expenses and medical expenses. Payment received for certain DTA Employment and Training programs is non-countable as a reimbursement payment.
- Anything you do not get as cash – such as free housing or food, or money that is paid directly to a landlord or utility company made by a relative, friend or agency that has no legal obligation to do so.
- Senior Community Service Employment Program (SCSEP) stipends paid to older workers doing part time community service work.
- Cash contributions given to you that provide for *part* of your housing, food or other needs that are paid by a person or agency that has no legal obligation to do so. See **Question 66.**
- Veterans Services (M.G.L. c. 115) payments made by vendor payment directly to your landlord or utility company.
- Money earned by a child under age 18 who is attending high school or

elementary school, provided the child lives with a parent or other responsible adult.

- Up to $30 per household member in a three-month period that is not regular (such as money from odd jobs).
- Up to $300 in a three-month period from private charities.
- All financial aid - federal, state and local and private - to college students. This includes grants, loans, scholarships, work-study, assistantships and fellowships. See **Question 45**.
- Loans from private individuals and financial institutions, including loans on the equity of a home (reverse mortgages). See **Question 66**.
- The first $130 per month in training stipends.
- Combat pay earned by a service member while they are actively serving in a federally-designated combat zone.
- Federal Emergency Management Administration (FEMA) financial assistance for COVID-19-related funeral expenses incurred after January 20, 2020.

Verification of non-countable income

The SNAP regulations state that you do not need to verify non-countable income unless the information you provide is inconsistent or questionable. See 106 C.M.R. §§ 361.610(A), §§ 361.610(K), 363.210(D). See **Question 17** regarding when something is considered "questionable."

DTA Online Guide: See **Appendix G** for links to the DTA's BEACON Online Guide for this section.

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66 Does DTA count gifts or contributions?

If you get regular gifts from non-legally responsible friends or relatives (such as your parents if you are over 18, or your aunts and uncles), these gifts do NOT count as income as long as the money is designated for a *specific living expense* and *does not exceed the amount of the expense*. Living expenses include but are not limited to: rent, mortgage, fuel, utilities, food, child care, car payments or car insurance, clothing or toiletries, or transportation. 106 CMR §363.230(A).

But, unlike loans you plan to repay, DTA may calculate your deductible expenses at a lower amount if the gift lowers the amount you are responsible to pay for shelter, dependent care, or medical costs.

Contributions made for a portion of other basic living needs – such as transportation or toiletries – also do not count (and do not lower your deductible costs).

Example 1: Jill's rent is $1,200 per month. Jill explains that her aunt regularly gives her $400 per month toward her rent. DTA does not count the $400 as income, but DTA calculates Jill's rent at $800/month in determining her SNAP benefits. This reduces her shelter cost deduction.

Example 2: Jeff's work hours were cut. His cousin gives him $200 per month to help pay for his car payment and insurance. He needs his card to get to work. Jeff's rent is $900 per month. DTA does not count the $200 as income. DTA does not decrease his shelter costs because the contribution is for Jeff's car costs and not his rent.

Verifying contributions

DTA policy states that households who get a cash gift from non-legally responsible persons must provide proof of the contribution, including information on who the payments are made to, the amounts, what the payments are intended to cover, and how often the payments are made.

DTA must accept the *best evidence available* if the person making the contribution is unwilling or unable to make a statement about the gift. See **Question 16**.

There are many situations where you may not be able to get this verification. For example:

- You are concerned that asking for proof from the friend or relative will cause the person to stop gifting you money.
- The friend or relative is unwilling to go on record with DTA about the money they give you.

If you cannot get a letter from the person giving you the money – for whatever reason – explain this to DTA in writing. In your statement, you can explain what the payments are for, and how often you get them. If DTA denies or terminates your benefits due to a contribution issue, you can ask to speak to a Supervisor, the DTA Ombuds Office, or file an appeal.

If the money you receive from others is considered a loan, be sure to clarify that you plan to pay back the money with DTA. Loans are non-countable income. 106 C.M.R. §363.230(E). DTA may require verification in the form of a statement signed by the lender and the recipient indicating the payment is a loan and must be repaid. If the loan is recurring, DTA may ask for an affidavit from the loan provider regarding repayment details.

DTA Online Guide Section: See **Appendix G** for links to the DTA's BEACON Online Guide for this section.

67 What is earned income?

Most earned income is countable income for SNAP purposes.106 C.M.R. §363.220 (A). Earned income includes:

- Gross earnings from wages and salaries, including earnings diverted or garnished by an employer for a specific expense. 106 C.M.R. §363.220(C). This includes short-term disability payments from your employer if you are still an employee.
- Gross earnings from self-employment after allowable business expenses (business expenses do not include personal income taxes or FICA). **See Question 69.**
- Income from boarders (persons who get a room and meals from you) after subtracting the cost of doing business, as long as the boarder is not part of the SNAP household. 106 C.M.R. §365.200. See **Question 42.**
- Income from rental property minus business expenses, provided you or a household member manages the property for at least 20 hours per week. 106 C.M.R. §365.930(A). See **Question 71.**

Gross income is your earnings *before* taxes, FICA or other mandatory payroll deductions.

Gross income does **not** include the value of employee "credits" for employee benefits such as health insurance that cannot be taken as cash by the employee. See **Question 65.** Gross income also does not include legally obligated child support paid by a noncustodial parent when it is verified. See **Question 78.**

Examples of non-countable earnings

- Earnings of a dependent child under age 18 who attends school is *not countable* income. 106 C.M.R. §363.230 (H).
- Work study and college or graduate assistantships are not countable. See **Question 45**.
- Stipends paid to otherwise eligible AmeriCorps, VISTA, Youthbuild, Senior Community Service Employment Program (SCSEP) and others doing service work count. See **Question 65.**

DTA Online Guide: See **Appendix G** for links to the DTA's BEACON Online Guide for this section**.**

68 How does DTA double-check income and other information?

Like all states, DTA uses different government and private company computer matches to find unreported income and check other information.

If DTA finds out information about your household that they think you did not report, they may contact you for more information. If you were required to report income or other information at a specific time and you failed to do so, DTA may pursue an overpayment in your case. It is also possible you could be disqualified (cut off for a period of time), if a hearing officer decides you *intentionally* lied in order to get SNAP. See **Question 116.**

Most SNAP households are not required to report any changes (such as a new job) until the Interim Report or Recertification unless the household's gross income exceeds the gross income test for the household size. See **Question 96**.

When DTA gets information directly from certain agencies or programs, DTA may be able to act on the information it gets from these sources without contacting you. In other cases, it cannot act on information it gets until your Interim Report or Recertification. See **Question 100**.

DTA Online Guide: See **Appendix G** for links to the DTA's BEACON Online Guide for this section**.**

69 How is self-employment income counted?

Self-employment income is calculated by subtracting the cost of doing business from the gross income or "profit" from the business, but before subtracting FICA or income taxes.

You may be self-employed if you have your own business or you provide services as a contractor or sub-contractor (such as childcare, carpentry, IT, plumbing, taxi services, or snow plowing). Most "gig economy" workers – including Uber, Lyft, TaskRabbit and Uber Eats -- are also self-employed as "independent contractors."

Self-employed workers often underreport their costs of doing business.

Identifying all your business expenses can make a big difference in both qualifying you for SNAP if your pre-tax net income is below 200% FPL, as well as lowering your countable net income to boost your SNAP benefits.

Examples of self-employment business expenses

- use of your own car, or leasing a car (for example as a driver for Uber or Lyft) and all the costs associated with running that car and giving rides (insurance, excise taxes, gas, repairs, your cell phone, etc.)
- rent and utilities you pay for your business space (including a portion of the costs of your home if you have an at-home business)
- rental, repair and replacement of equipment (such as a taxi, tractor, boat, or beauty salon equipment)
- costs of supplies (such as food, diapers or toys provided in a day care setting, housekeeping equipment, products for a beauty salon, etc.)
- wages you pay to other employees who work for you
- stock or inventory, raw materials used to make a product, including seed, fertilizer, supplies for crafts or furniture building
- mortgage (including the principal and interest), and taxes paid on income-producing property
- legal and accounting fees, licenses (such as a day care license) and permits to operate the business
- telephone and internet expenses, advertisement costs, computers, postage, paper and other business supplies.

See 106 C.M.R. § 365.940. If you verify these expenses, DTA should allow them as part of the costs of doing business in calculating your countable gross income *before* the 20% earned income deduction.

> **Example:** Jason is an Uber driver. He pays $500/month to lease the car plus insurance, gas and cell phone service to get customers and report rides. These are pre-tax deductible expenses.
>
> **Example:** Karla sells cosmetics from her home, buying the product directly from the manufacturer. She can deduct from her gross income the cost of the cosmetics as well as costs involved in reaching customers (phone, mailing costs, website, advertising).
>
> **Example:** Sarah provides day care in her apartment. She pays more for oil and electricity to heat her home than she would otherwise use. Sarah also buys food for snacks and diapers and pays for a day care license. A portion of her heat/utility costs can be claimed as a business expense, as well as the cost of snacks, license and other supplies for her business.

You can also claim business expenses incurred setting up your business *before* you applied for SNAP benefits. 106 C.M.R. §365.030(B). However, you cannot claim net losses on your business. And you cannot claim the money you set aside for income tax or retirement funds (these expenses are considered part of the 20% earnings disregard). 106 C.M.R. §365.950.

Rental income is treated as unearned income unless you spend least 20 hours a week managing the property. 106 C.M.R. §§363.220(B)(6), and 365.930(A). See **Question 71.**

Averaging self-employment income

Self-employment is usually averaged over a 12-month period *unless* the income is intended for a shorter period (for example, summer income). Tell DTA if you wish to have the income cover a shorter period of time because of anticipated changes. 106 C.M.R. §§364.340(B), 365.960.

After DTA determines your pre-tax "gross" monthly self-employment income after pre-tax business expenses, DTA deducts 20% of that gross income as an earnings disregard—just like if you had regular wages or employment. 106 C.M.R.§364.400(B).

> **Example**: Millie netted $10,000 last year from her taxi service after her business expenses (insurance, gas, taxi medallion, maintenance, monthly loan repayment on vehicle). She does not expect her pre-tax net income to change this year. DTA should average this $10,000 over 12 months to get a monthly figure of $833/month. DTA then subtracts the 20% disregard from the $833/month, which reduces her countable earned income to $667 per month.

Verifying self-employment income

DTA may ask for a copy of your "Schedule C" tax record or a statement from an accountant. If you have not made enough to file taxes or done a recent quarterly tax filing, or do not have an accountant, you can verify your income based on the best information available. That may include as a self-declaration of your income. 106 C.M.R. § 363.210(G).

For example, DTA should accept a statement explaining profits and losses (business expenses) if you do not have a recent Schedule C or the Schedule C reflects out of date income. You can sign and date this statement and are not required to submit additional proofs unless DTA has questions about the information provided.

DTA Online Guide Sections: See **Appendix G** for links to the DTA's BEACON Online Guide for this section.

70 What is unearned income?

Most sources of unearned income are counted in calculating your SNAP benefits. 106 C.M.R. §363.220(B).

Countable unearned income includes:

- Needs-based cash assistance including TAFDC, EAEDC, SSI and Veterans Services (Chapter 115) benefits. 106 C.M.R. §363.220(B)(1). Chapter 115 benefits are non-countable when the benefit is paid directly to a third party (such as landlord) by the Veterans Services Officer.

- Cash benefits based on past earnings or service, including Unemployment Insurance, Workers Compensation, Social Security, federal Veteran's benefits, and other pension benefits. 106 C.M.R. §363.220(B)(2).

- Foster care payments received for a child or disabled adult who is *included* in the SNAP household. These are *not* countable if you choose to exclude the foster child or adult from your SNAP household. 106 C.M.R. §§361.240(F). 363.220(B)(3). See **Questions 43 and 44.**

- Child support and any income from trusts, alimony or other sources paid directly to you. Child support payments made to TAFDC recipients that must be assigned to the Department of Revenue (DOR) are *not* countable, even if erroneously received by the TAFDC household. 106 C.M.R. §§363.220(B)(4), (C)(6).

- Interest payments, dividends, royalties paid from your assets, or other direct money payments or regular pension withdrawals. 106 C.M.R. §363.220(B)(5). These monies still count as income, even though the assets themselves do not count. Capital gains from the sale of personal assets are usually excluded as nonrecurring lump sum income.

- TAFDC or EAEDC benefits diverted to a landlord or other third party vendor payments. 106 C.M.R. §§363.220(C)(2), (C)(3).

- The portion of a TAFDC, EAEDC or SSI grant that is not being paid to the household because an individual who is part of the SNAP case was disqualified or is repaying an overpayment due to an *intentional failure to comply with requirements* of these programs. See **Question 116.**

Verification of unearned income

DTA typically uses government databases to verify Social Security Retirement or Disability Insurance (RSDI), Supplemental Security Income (SSI), MA Unemployment Benefits and child support that is paid to a family through the Department of Revenue (DOR).

DTA should use these databases to verify unearned income. DTA should not ask you for a written statement about the benefit amount *unless* there is a discrepancy between what you reported and what the databases say. See **Question 100**.

DTA Online Guide: See **Appendix G** for links to the DTA's BEACON Online Guide for this section.

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71 How is rental income treated?

The net amount of rental income you receive – *after* the costs of homeownership or lease of a building – is countable unearned income. It is earned income only if you spend more than 20 hours a week managing and maintaining property. 106 C.M.R. §365.930(A), 106 C.M.R. §363.220(B)(6).

Homeownership costs include what you pay on a mortgage (principal and interest), homeowner's insurance, property taxes, water and sewer charges, repairs, trash collection, utilities shared by the entire home, etc. 106 C.M.R. §365.930(A)(1), 106 C.M.R. §365.940.

If you own your home and rent out a room or apartment, you can deduct a *pro rata* (proportional) share of the mortgage and homeownership costs from the rental income. The rest will be counted as unearned income.

> **Example:** Verdina rents out two units in the triple-decker house she bought in the 1970s. The tenants pay their own utilities. She receives $1,200 a month for each unit and pays $3,000 a month to the bank for mortgage, interest and insurance on the building. Verdina also pays $300 in water/sewer and trash collection for a total of $3,300 in monthly expenses. She can deduct two-thirds (or $2,200) of the monthly homeownership expenses from her rental income (for the two units she rents) to determine the countable rental income for SNAP purposes. Verdina has only $200 in countable rental income and not $2,400.

If you are the primary tenant of an apartment (versus a homeowner) and you are subletting rooms to others, it is best if each tenant makes a payment to the landlord directly. This can avoid errors in SNAP calculations and erroneous counting of income if you are merely passing through rental income to the landowner.

DTA Online Guide Sections: See **Appendix G** for links to the DTA's BEACON Online Guide for this section.

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72 How does DTA calculate my income for each month?

Your SNAP monthly benefit amount is based on how much income you and the worker are "reasonably certain" you will receive for the period you are on benefits (your certification period). 106 C.M.R. §364.310.

If you have earned income, DTA will ask for proof of earnings for the 4-week period prior to the date you applied for SNAP. If you cannot get wage information from your employer and need DTA to help, see **Question 16.**

The 4.333 rule

DTA calculates your monthly income by multiplying the most recent average weekly income by 4.333 to get a monthly amount (by 2.167 for bi-weekly amounts). 106 C.M.R. §364.340.

> **Example:** Judy received the following gross pay the past 4 weeks: \$200, \$224, \$150, and \$250 – which totals \$824. The *average* of these 4 weeks is \$206/ week. DTA then multiplies this average amount of \$206 by 4.333 to get a monthly gross income of \$893.

Terminated income

If you are no longer working at your old job, the income from the last job should *not be counted* in calculating your SNAP benefits. The same is true if other earned or unearned income stops. DTA should calculate your financial eligibility based on your "anticipated" or future expected income (see below). 106 C.M.R. §364.310.

It is possible DTA will count some income from the job that ended for the first month of if you received the final paycheck within the cyclical month of your application. 106 C.M.R. §365.840, §364.110. See **Question 57**.

Anticipated income

Income from a *new* job, from Unemployment benefits, or from other income source should also not be counted *until* you and DTA are certain when you will get paid and how much. 106 C.M.R. §§364.310, 364.320.

If you do not anticipate receipt of the income in the first 30 days of your certification period, it should *not* count until the next Interim Report or Recertification is due (unless you are otherwise required to report it. See **Question 95**.

Income of school employees

If you are a school employee who is not paid year-round, DTA will average out your income over 12 months if you meet all of the following:

- You work under a renewable annual contract,
- You have written reasonable assurance of employment for the upcoming academic year, **and**
- You are salaried (not paid on an hourly basis).

Otherwise, if you would like DTA to average your income out over 12 months, you can ask DTA to do that. However, it is often advantageous not to average your income out over a year and instead adjust your SNAP in the months you are not paid (e.g. summer vacation). Contact an advocate if you need advice.

DTA Online Guide: See **Appendix G** for links to the DTA's BEACON Online Guide for this section.

73 Does DTA count money that is withheld or garnished from my cash benefits?

DTA sometimes count money you do not get as income, including:

- Money taken from your *TAFDC or EAEDC benefit* because of an *intentional failure* on your part to comply with the rules of that program is counted as if it were still paid in calculating your SNAP benefits. This includes when your cash benefits are reduced if DTA decides you failed to comply with the TAFDC work rules, teen parent school attendance rule, Learnfare rule, child support requirements, etc.

  Example: Randy currently receives $486/month in TAFDC for her child. She was getting $648 but DTA reduced the benefits by 25% because DTA determined that Randy failed to cooperate with the child support rules without good cause. DTA will calculate the SNAP benefits as if Randy receives the full TAFDC grant of $648.

- Money taken out of your *TAFDC, EAEDC, Supplemental Security Income* (SSI) cash benefits or the Massachusetts *Veterans Services* program due to an Intentional Program Violation (fraud) is counted in calculating your SNAP benefits. 106 C.M.R. §363.220(C)(4).

  If the money is being taken out to repay a non-fraud overpayment, it is not countable income. 106 C.M.R. §363.220(C)(4). And DTA cannot count needs-based benefits you don't receive unless there is a finding that you intentionally failed to comply with program requirements resulting in the benefit reduction. 7 C.F.R.§273.11(j).

- Money legally owed to you that is paid to a third party **does count** as income to you. For example, if you ask your boss to pay your rent directly from your paycheck, the money will still count. But if your boss pays you your regular salary **and** pays your rent as a gift, the rent payment does not count as income. 106 C.M.R. § 363.220(C)(3).

- If part of your TAFDC or EAEDC grant is sent to your landlord or utility company as a "vendor payment," that money is countable income for SNAP. 106 C.M.R. § 363.220 (C)(2), (C)(3).

- Money garnished from (taken out of) your Social Security benefits (RSDI) may count for SNAP, depending on the reason for the garnishment. See the chart below.

Social Security Benefits (RSDI): Garnishment	
Reason money is taken out	**What does this mean for SNAP?**
Owed child support	Does not count as income. See **Question 78**.
Medicare Part B or D, or private insurance	Counts as income. Should count as a medical expense deduction. See **Question 76.** DTA automatically gets proof of Medicare Part B.
RSDI overpayment	Does not count as income.
Unintentional SSI overpayment	Does not count as income.
Intentional SSI overpayment	Counts as income.
Unpaid taxes, alimony, or student loans.	Counts as income.

Troubleshooting tips:

- Money that is taken out of your EAEDC, TAFDC, SSI or other *needs-based benefit* to pay back an overpayment can only be counted as income if you were found guilty of an IPV/fraud by a court of law or hearing officer**.** 106 C.M.R. § 363.220(C)(4). DTA is required to contact the agency that administers the benefits (e.g. SSA) to confirm a formal finding of fraud as the basis of the overpayment, not the SNAP recipient.

- Monies recovered from federal Veterans Administration (VA) benefits are not countable because the VA benefits are not a "public or general assistance program."

- Money paid to a third party that is *not legally owed* to you does not count. For example, if a family member, friend or an organization, pays your landlord part of your rent, the payment is not countable. 106 C.M.R. § 363.230(B).

- Money that is paid to others on your behalf – but you do not have legal control over it – does not count. 106 C.M.R. § 363.230(B)(4)(b). For example, if the court orders an absent parent to pay $600 per month for child support and pay $500 per month to a bank for the mortgage on jointly held property, the $500/month does not count as income.

- If your Social Security benefits are being garnished to repay a debt you owe, contact Legal Services. There may be options to reduce or eliminate the monthly garnishment.

DTA Online Guide: See **Appendix G** for links to the DTA's BEACON Online Guide for this section.

74 How does DTA count the income of someone not eligible in my SNAP household?

If you share living quarters with friends or relatives – and you purchase and prepare the majority of your meals separately – the income of these individuals does not count. 106 C.M.R. §363.230(L).

However, if you live with someone who is *required* to be part of your SNAP household but is ineligible, there are rules about how their income is handled.

The treatment of their income depends on the reason the person is not eligible:

- An intentional program violation (IPV) or fraud, see **Question 116.**
- A disqualifying criminal record (fleeing felon), see **Question 46.**
- A voluntary quit from work or a strike, see **Question 57 and 59.**
- Undetermined or undocumented immigration status, see **Question 54.** To determine how SNAP treats the income of ineligible immigrant household members, see **Question 54.**
- A household member who fails or refuses to give his or her SSN for reasons other than non-citizen status should have a pro-rated share of their income applied to the rest of the household. DTA currently fails to do this. Contact info@masslegalservices.org.
- Income of an individual terminated due to the 3-month ABAWD time limit must be pro-rated against the rest of the household. The 3-month time limit is not currently in effect.
- Any income of an ineligible college student is not counted. See **Question 45**.
- Income of individuals in adult foster care can be excluded. See **Question 44.**
- Income of foster care children can be excluded. See **Question 43.**

See 106 C.M.R.§361.230(D) and 7 CFR 273.11(c).

If someone is sanctioned due to an IPV, the rules require DTA to count the disqualified person's income and apply an asset test and the *lower* (130% FPL) gross income eligibility test. See **Question 63**.

In addition, the rules require DTA *to exclude* the disqualified person in the household size. 106 C.M.R. §365.520(A)(4).

> **Example**: Mark, Sarah and their two children reapplied for SNAP recently. Mark was disqualified in September for 12 months after a hearing officer ruled that he had committed an Intentional Program Violation (IPV). Mark is now working 20 hours a week and the family reapplied for SNAP. Mark is not eligible for SNAP until his 12-month disqualification period ends at the end of August.
>
> As a household with a disqualified member, the household's income (including Mark's) must fall under the lower 130% FPL gross income limit for *three* people (his wife and 2 children). Further, the family's SNAP benefit amount is calculated for a household of 3 (not 4). Mark is excluded from the SNAP household size until the 12-month sanction period expires, but his income counts in the SNAP math.

Note: As soon as the IPV sanction period ends, DTA should use the 200% FPL gross income test (versus 130% FPL) and increase the SNAP benefit to include the formerly disqualified household member in the household size. Be sure to check the accuracy and duration of any IPV disqualification.

75 What deductions are allowed against my income?

The following deductions are allowed for all households depending on living situation and expenses:

- *20 percent of gross earned income.* 106 C.M.R. §364.400(B).

  Legally obligated child support paid to children outside the home does not count as income – but if it's paid out of earnings, it is included in the calculation of the 20% earned income deduction. See **Question 78.**

- *Self-employment business expenses***.** 106 C.M.R. §365.940. See **Question 69.**

- *A standard deduction based on household size***:** 106 C.M.R. §364.400(A).

Standard Deduction	
$198	Household of 1-3 persons
$208	Household of 4 persons
$244	Household of 5 persons
$279	Household of 6 or more persons

- *A childcare or disabled adult care deduction* if you are working, looking for work, or in school or training. 106 C.M.R. §364.400(D). See **Question 79** describing the range of allowable expenses.

- *A shelter deduction* ***capped*** *at $672/month* for households that *do not* include an elderly or disabled member. For households with an elderly or disabled member, the shelter deduction is ***un-capped***. 106 C.M.R.§364.400(G). See **Question 81**.

- A *homeless shelter deduction* of $180/month if homeless with no shelter costs. 106 C.M.R. §364.400(F). See **Question 82.**

The result is your *monthly net income*. Your benefits are based on this amount. An additional *medical expense deduction* is available to elder and disabled households. See **Question 76.**

76 What medical expenses can I claim if I am elderly or disabled?

Any member of your household who is elder (age 60 or older) or disabled is allowed to claim un-reimbursed medical and health-related expenses as an income deduction. This applies to disabled children as well as adults. *Medical expenses to qualify for the standard medical deduction can be self-declared!*

The more expenses you claim, the lower your *net countable income*. The lower your countable income, the higher the SNAP benefits your household will receive – up to the maximum SNAP amount for your household.

There are *two ways* SNAP handles un-reimbursed medical expenses. 106 C.M.R. §364.400(C).

- **Standard medical deduction of $155:** If your out-of-pocket medical expenses are at least $35 a month, you will receive a standard deduction of $155 off of your monthly income. You can *self-declare* your health care expenses that exceed $35/month and get the standard $155 deduction.

- *Actual medical expenses:* If you incur and verify *more than* $190 per month in medical expenses (the $35 threshold plus the $155 standard deduction), you can claim the *actual expenses* (minus the $35 threshold) to boost your SNAP benefits.

  Example: Esther is 78 years old. She has MassHealth coverage, but the combination of small pharmacy co-pays plus over-the- counter pain relief, travel and other items add up to $35+ per month. Esther can *self-declare* these expenses. Her SNAP benefits will be calculated using a $155 medical expense deduction.

  If Esther has more than $190/month in out-of-pocket expenses, and if verifying them would boost her monthly SNAP, she should claim and verify her actual expenses.

If you have *a one-time medical expense* during your certification period, you have the option of claiming the expense as a one-time deduction *or* having it averaged over a number of months. 106 C.M.R.§364.440(C). DTA should look for the most advantageous option for averaging the one-time bill.

Example 1: Esther is 70 and applies for SNAP. She receives Social Security for a total of $1,300/month unearned income and is certified for SNAP for 12 months. She also pays $500/month in rent, plus the cost of heat and utilities. She is approved for $201 in SNAP. A month later, she reports a one-time unpaid dental bill of $500. DTA should average her bill out over the next 11 months (the rest of her certification period). Averaging the $500 by 11 months ($45/mo), Esther gets the standard medical expense deduction. Her SNAP increases to $270.

Example 2: Esther's one-time unpaid dental bill is actually $350. $350 over 11 months does not exceed $35 (is only $31). The DTA worker should average her bill out over 10 months to give her the $155 standard medical expense deduction, which maximizes her SNAP. (The DTA worker should also ask Esther if she has any other out of pocket medical expenses that she could self-declare to boost her SNAP.)

Allowable health care expenses

- co-pays or premiums for Medicare, Medicare Part D, Medex or other health insurance, and your deductible for Medicare Part D
- any medical services from doctors, clinics, hospitals, laboratories, or other facilities that are *not* reimbursed by a third party
- any custodial or attendant care services you need (even if the caregiver is a relative), as well as housekeeping services you pay for
- costs for childcare even if not working, if you need to pay for care because of your age or disability
- dental care, dentures, dental adhesives
- health treatments by a licensed practitioner, including chiropractic, acupuncture, physical or other therapy
- prescription drugs, including postage costs and any transportation costs to pick them up
- over-the-counter vitamins and over-the-counter drugs recommended by a licensed health care provider such as aspirin, laxatives, insulin, herbal and homeopathic remedies (no prescription required)

- eyeglasses, contact lenses/contact saline, hearing aids, batteries, communication equipment for the hearing or visually impaired
- health-related supplies recommended by a health provider including incontinence supplies, creams and ointments, commodes and walkers
- cost of a gym membership such as YMCA or health club membership
- private transportation costs at the current federal mileage rate (as of January of 2024 it is 67 cents/mile)
- out-of-pocket parking and tolls, or the monthly cost of taxis, vans, or public transportation needed to get to medical appointments
- long distance phone calls related to obtaining medical services, or internet if needed for a medical device to function properly
- veterinary bills, dog food, and other needs for all animals recommended by a medical provider (including trained service animals and therapy and emotional support animals); ***and***
- any other un-reimbursed medical expenses prescribed or recommended by your health care providers. 106 C.M.R. §364.400(C).

Self-declaration of health care expenses

If you are claiming less than $190/month in medical expenses, *you can self-declare these expenses* under a special waiver that USDA approved for DTA. You will get the standard medical expense of $155/month.

Verification of higher health care expenses

If you are claiming more than $190/month in medical expenses, you are required to provide proof for your expenses, but only the *amount* of your medical expenses. If you do not verify expenses above $190, you will still get the $155 standard deduction for any expenses you self-declare.

You are not required to have paid the bill, or show you paid the bill (just that the cost wasn't reimbursed). 106 C.M.R. § 364.450(A). Note that DTA automatically gets proof of any Medicare Part B premiums taken out of your Social Security benefits. You also do not need to give DTA multiple months of receipts or bills for recurring medical expenses, as long as you have at least one month worth of bills. You can tell DTA in writing or verbally how often you incur the expense.

> **Example:** In addition to her Medicare Part B premium of $174.70 per month, Martha pays roughly $50/month for vitamins and OTC pain relief. She gives DTA one pharmacy receipt for her vitamins pain relief. She writes DTA a note that she pays these expenses monthly and includes that she drives twice a month, 20 miles round trip, to the pharmacy. DTA should accept her proof of healthcare costs plus her self-declaration of her travel.

If you need to verify your medical expenses to claim more than $190/month in out-of-pocket expenses, the following are examples of proofs you can submit for medical expenses, but you can also submit other items:

- Billing invoices canceled checks or other proof of your health care bills or insurance premiums (that you paid or you owe).

- An Explanation of Benefits (EOB) health insurance statement showing how much you owe for co-pays or deductibles.

- A Medicare Claim Summary to show the dates of visits to your doctor and laboratory visits, which you can use to claim your transportation costs (You can also verbally self-declare mileage by calling DTA).

- A print-out from your pharmacy showing your co-pays and out-of-pocket payments for drugs. This is also useful to show all your visits to the pharmacy for claiming transportation. DTA does not need to know which medications you take. You can white out the medication names and dosages from the pharmacy print-out.

- Copies of receipts for things you bought at a pharmacy or health supply store such as pain relief, recommended vitamins, skin ointments, hearing aid batteries, incontinence supplies. You *do not need a prescription* from your MD to claim these items.

- A *written or oral statement* from you with the dates and mileage if you used your car to go to your doctor, physical therapy, pharmacy or other providers. If you drove (or had a friend or family member drive you) DTA can take verbal confirmation of your health care travel over the phone. DTA will help figure out the mileage. If you have a T-pass that you use for medical trips, show DTA the T-pass and receipt when you bought it.

When to claim

Claiming medical expenses will not boost your SNAP if you are already receiving the maximum monthly SNAP grant. See MLRI's chart for when medical expenses can make a difference, along with other FAQs and screening forms: Masslegalservices.org/snap-medical

If your monthly medical expenses have not changed when you do your Recertification, you do *not* need to re-verify these expenses.

Predicting your medical expenses

DTA should make "a reasonable prediction" of the amount you "expect to be billed" for medical expenses during the certification period. You do not have to prove you paid your bills, only that you are responsible for the bill. However, you cannot claim a bill that an insurance company or other third party is going to pay or reimburse you for. 106 C.M.R. §§ 364.410(B)(3), 364.420, 364.430.

DTA Online Guide: See **Appendix G** for links to the DTA's BEACON Online Guide for this section.

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77 Can I claim the medical expenses I used for my public or subsidized housing rent?

Yes! DTA will accept the "rent calculation worksheet" that your local housing authority or housing agency used to determine your SNAP medical expenses. That's because you already verified these expenses for housing, and the rules for counting medical expenses to lower your rent are similar to SNAP.

You have a right to ask your local housing agency for a copy of your "rent calculation worksheet" or other statement that confirms the amount of medical expenses you verified for your public or subsidized housing rent. For more information on how to claim medical expenses to lower your rent, and use the same information to boost your SNAP, see the following: How to Lower Your Rent and Boost Your SNAP Benefits: An Advocacy Tool Kit for Mass Tenants (MLRI, October 2018)

78 What is the child support exclusion?

Legally obligated child support you pay to a child not living in your household does *not count as income* for SNAP. 106 C.M.R. §363.230(O). (Special rules apply when calculating the 20% earnings disregard, see below.)

Child support payments are non-countable only if you have proof of both the amount you pay and your legal obligation to pay it – such as a court order, administrative order, or legally enforceable separation. 106 C.M.R. §§361.610(J), 364.400(E). If the child support is paid out of your Social Security benefits or MA Unemployment benefits, DTA may be able to verify both your payments and your legal obligation to pay.

Unfortunately, you *cannot* claim payments you voluntarily make without a court order or legal agreement. And you cannot claim any alimony payments even if court-ordered or in your divorce agreement.

You can claim the child support you pay directly to the custodial parent, to a court, or the Department of Revenue (DOR). You can claim child support paid directly from your Unemployment Insurance, Social Security, Workers Comp, or other income sources.

You can also claim legally-required payments for health insurance, required for past child support (arrearages), as well as any third party payments. This includes payments to a landlord, utility company, or tuition payments to a school for the needs of the child. 106 C.M.R. §364.400(E).

When DTA calculates your SNAP benefits, they exclude the child support from countable income. But, if the child support is paid out of earnings, *DTA includes the value of the child support in the 20% earnings disregard – giving you a larger disregard!*

> **Example**: Jane earns $2,600/month gross income and pays $500/month court-ordered child support. DTA does not count the $500/month – it is excluded from income. This means her gross countable income is $2,100 – below the 200% gross income test of $2,430 for 1 person. In calculating Jane's SNAP, DTA does not count the $500 in child support – but DTA *does* calculate the 20% earnings deduction based on her full gross income of $2,600. This means she gets a $520/month earned income deduction.

Proof of child support payments

There are two factors you need to verify for DTA to exclude child support from your income – the amount you pay **and** your legal obligation to make child support payments.

In three situations, DTA should accept one verification to prove both the amount of child support you pay and your legal obligation to support:

1. A DOR "lockbox bill" or other verification from DOR.

2. If your Social Security benefits (RSDI) are garnished for child support, a letter from the Social Security Administration (SSA) stating the garnishment is for child support payments.

3. If your Unemployment Insurance benefits are garnished for child support, DTA should be able to verify this information through the data they access directly from the Department of Unemployment Assistance (DUA).

If you pay child support through your wages or through other means, you must verify both the amount and your legal obligation. The amount you pay can be verified with cancelled checks, pay stubs, a statement from the custodial parent proving you make payments, or proof from the Department of Revenue (DOR) if they are garnishing your wages.

Your *legal obligation* to pay child support can be verified through a court or administrative order, divorce decree, separation order or other legal document that shows your legal obligation. 106 C.M.R. §§361.610(J), 364.400(E).

DTA Online Guide: See **Appendix G** for links to the DTA's BEACON Online Guide for this section.

79 What is the childcare/dependent care deduction?

Families can claim the cost of care for either minor children or a disabled adult member while the household member is working, attending education or training programs, or looking for work. 106 C.M.R. §364.400(D).

Dependent care includes the cost for supervision of teenage children (under age 18), as well as care of a child or disabled adult not part of your SNAP household (for example, a foster child or non-citizen child).

Dependent care costs include:

- fees or co-payments to private or subsidized childcare agencies
- for the cost of informal care from caregivers who not also part of your SNAP household
- payments for "attendant care," PCAs and/or co-payments for adult day care provided for elder or disabled adults
- fees for after-school, before-school and vacation care including adult supervised before and after-school activities for teenagers, YMCA and YWCA camps, Boys and Girls Clubs, summer camp fees
- transportation to and from the program sites at the federal mileage rate (67 cents as of January 2024) or the cost of public transportation
- Representative payee administrative fees for SSI/RSDI recipients living in group homes (if the Rep payee is seeing SNAP).

You can *self-declare* your dependent care costs. See **Question 13**.

Dependent care for disabled/elder adults

If you need to pay for care for a disabled adult – such as an elderly parent or disabled adult child – so that you can go to work or training or look for work, you can claim this as a dependent care cost. 106 C.M.R. §364.400(D).

If a disabled member of your household pays for adult care for his or her own reasons (unrelated to you going to work), DTA will treat these costs as medical expenses of the disabled individual, not dependent care expenses. 106 C.M.R. §364.400(C)(12). See **Question 76.** Either way, adult dependent care of a person with disabilities is a deductible expense.

You do not need to wait until your next Interim Report or Recertification to claim new or increased dependent care expenses. If you incur any dependent care costs you did not previously report to DTA, notify DTA immediately.

DTA Online Guide: See **Appendix G** for links to the DTA's BEACON Online Guide for this section.

80 What is the Standard Utility Allowance and what is Heat and Eat?

The standard utility allowance (SUA) is a fixed dollar amount for a household's heating and utility expenses used in the calculation of shelter expenses for SNAP benefits. 106 C.M.R. §§364.400(G)(2), 364.945. The dollar value of the SUA applies statewide and is not tied to what you actually pay in monthly oil, gas, electricity or other utilities.

There are *three* different SUA amounts which DTA periodically adjusts based on changes in energy costs and with USDA approval:

- **Heating (or air conditioning) SUA – currently $852**. This is used for households that incur heating or air conditioning costs separately from their rent. This includes public or subsidized housing tenants if your housing authority charges you for heat, or for use of an air conditioner or a maintenance fee.

  You also get this SUA if you receive or have received Fuel Assistance (also called Low Income Home Energy Assistance Act or LIHEAP payments) in the last 12 months - even if your heat is included with your rent. LIHEAP can cover part of your rent if your rent exceeds 30% of net income.

- **Non-heating SUA – currently $520**. This is used for households that incur utility expenses but not heating or air conditioning costs. Utility expenses can include electricity (non-heating), cooking gas, garbage collection, and water and sewer fees passed onto tenants.

- **Telephone-only SUA – currently $59.** This is used for households that incur only telephone costs (cell phone or landline, but not phone cards) and do not pay any of the other utilities listed above.

It is important that you tell DTA if you incur heating costs, AC costs during the summer (even if your heat is included), or if you get Fuel Assistance for utilities or toward part of high rent costs. The application and recertification forms ask questions about utility expenses.

You also get the full SUA even if you live with another household and pay part of the utilities. 106 C.M.R. §364.400(G)(3).You should also get the SUA in the SNAP math, even if you pay $0 in rent but are responsible for utility costs where you live (e.g. off-season caretaker of a home).

The "Heat and Eat" Fuel Assistance Program

DTA and the Executive Office of Housing and Livable Communities (EOHLC) have a special "Heat and Eat" Fuel Assistance program, or H-EAT. The H-EAT program was created because many seniors and persons with disabilities often underreport their AC/cooling costs, or did not realize they could claim utility costs when sharing utilities with other households.

How Heat and Eat Works

DTA identifies SNAP households not getting the full "heating/cooling standard utility allowance" (HC SUA) and then exchanges a data file two times per month with EOHLC to confirm if any of these SNAP households received regular Fuel Assistance in the past 12 months. If not, DTA provides the SNAP household with a $21 H-EAT Fuel Assistance payment.

This H-EAT payment is put on your EBT card once every 12 months. You can use this money to buy supplies such as light bulbs, flashlights, or blankets. If the H-EAT payment increases your SNAP you will get a notice from DTA. DTA should automatically issue another $21 H-EAT payment annually if you are eligible for this special payment.

SNAP households who do not receive the H-EAT payment are:

- Bay State CAP (SSI) households,
- homeless households (who get a special homeless income deduction), *and*
- households that have separate heating/cooling costs or receive the maximum SNAP for their household.

DTA Online Guide: See **Appendix G** for links to the DTA's BEACON Online Guide for this section.

81 What is the shelter deduction and how is it calculated?

The SNAP rules allow you to deduct shelter expenses that exceed *half* of your net income, but not a dollar-for-dollar deduction of shelter costs. This is called the "shelter deduction." 106 C.M.R. § 364.400(G).

> **Example:** Rita's total shelter expenses are $1,552/month: $700 rent and the $852 heating/cooling standard utility allowance. She pays for heat, electricity, phone and internet. Her gross earnings are $1,500/month and her net income (after pre-shelter allowable deductions) is $1,002 per month. DTA will calculate Rita's SNAP *using the $672 capped shelter deduction*, even though her shelter expenses above half of her net income are higher than that.

The SNAP shelter deduction is complicated but important. After Section 8 and public housing, it is the biggest source of federal assistance to low-income households based on their housing needs. Remember shelter costs may be *self-declared* unless questionable. See **Question 13.**

Two shelter deductions

- ➢ The shelter deduction is *capped at $672 per month* for households that *do not* include an elder, disabled adult or disabled child, regardless of how high the shelter costs are.
- ➢ If the household includes at least one person who is *elderly (age 60+)* ***or*** *is disabled*, there is ***no*** *limit or cap* on the shelter costs that exceed 50% of net income.

Shelter costs that can be claimed

- ■ monthly rent paid that you pay or you owe, including the amount you are responsible for if you sublet or share an apartment. If you have a rent subsidy, only the amount of rent you pay should be reported;
- ■ mortgage fees, including payments on the principal, interest, legal fees, home improvement loans (even if you are behind in payments) and condo fees. If you pay mortgage quarterly or semi-annually, list your monthly average;
- ■ property taxes and homeowner insurance (even if you have no mortgage);
- ■ trailer payments not made on a credit card and trailer parking fees;

- repair costs on your home or condo needed as a result of a fire, flood, severe storms or other natural disaster and not reimbursed by insurance (e.g. a new boiler, new roof, replacement of windows, etc.);

- shelter expenses for a home not occupied by you if you are planning to return to it, not renting it and had to leave because of employment and training away from home, illness or a natural disaster, and any current occupants are not claiming a shelter deduction for SNAP purposes; ***and***

- the appropriate standard utility allowance (SUA) for your household. See **Question 80**. Actual utility costs and heating costs are not allowed as they are covered under the SUA.

SNAP rules on shelter costs: 106 C.M.R. §364.400(G)(1)

How shelter costs are calculated

Step 1: Calculate your *preliminary net income* – gross monthly income after subtracting the earned income deduction (including any child support paid out, see **Question 78**), standard deduction, any dependent care, and allowable medical costs.

Step 2: Calculate the shelter deduction by adding your non-utility shelter costs (rent, mortgage) to your standard utility allowance (SUA).

Step 3: Divide your preliminary net income in half.

Step 4: Subtract the result in Step 3 from the result in Step 2. The result is your excess shelter cost. If the answer is zero or less, you do not get shelter deduction. *If the answer is more than $672, you can deduct only $672* unless the household includes a person who is 60 or older or disabled.

Example: Carl works part time and earns $1,500 per month. He lives with his wife Cindy and their child. The family pays $800 per month in rent and pays for heat and utilities. Here's how DTA calculates Carl's shelter costs to determine his net income

$1,500	Carl's Gross earned income
- 300	20% earnings deduction from gross
- 198	Standard deduction for household of 3
$ 1,002	Preliminary *net* income

Shelter deduction calculation

$ 800	Rent
+ 852	SUA
$1,652	Shelter expenses
- 501	One-half prelim net income (1/2 of $1,007)
$ 1,151	Shelter expense > half net income
- 672	Maximum shelter deduction (capped)
$ 330	NET INCOME for Carl's family (preliminary net income minus max shelter deduction)

DTA Online Guide: See **Appendix G for** links to the DTA's BEACON Online Guide for this section.

82 What is the homeless deduction?

If you stay in a homeless shelter, temporarily in the home of another ("couch surfing"), or live on the street, your SNAP benefits should be calculated with the **standard homeless deduction -** which is currently $180 per month.

This standard deduction recognizes the basic living of doing laundry, phone calls, locker fees, and other items. 106 C.M.R. §364.400(F). You do not need to verify these expenses. If you get the homeless deduction, you do not get any other shelter deductions off your income.

It is important that the DTA worker codes your SNAP case as "homeless" so you get this deduction. DTA considers you "homeless" if you lack a regular nighttime residence, including if you are staying in a shelter or have other accommodations that are temporary (e.g. less than 90 days). See 106 C.M.R. §360.030 for the definition of homeless.

> **Example:** Paul is a homeless veteran who receives $500 per month in Veterans' benefits. Sometimes he stays at Pine Street Inn, a shelter for adult individuals, and sometimes he sleeps on the street. Paul gets the $198 standard deduction and the $180 homeless deduction. His *net* monthly income for SNAP is $122.34, of which 30% is deducted from the maximum SNAP allotment of $291.

If you are homeless but temporarily staying in a house or apartment where you contribute to shelter costs while you stay there, you should get the shelter deduction (which is typically higher than the homeless deduction).

DTA Online Guide: See **Appendix G** for links to the DTA's BEACON Online Guide for this section.