

The Food Supplement Program (SNAP or Food Assistance): An Overview

What is the Food Supplement Program?

The Food Supplement program helps people pay for food. The program may also be called SNAP or Food Assistance (it was formerly called Food Stamps). You get a card that works like a debit card from a bank. You can use the card to buy food at grocery stores. The card is called the Pine Tree Card or an EBT card.

Most people with low income are eligible for the Food Supplement Program. You do *not* have to live with children, be getting TANF, or be elderly or disabled to get Food Supplement benefits. Many people work and get these benefits.

What can I buy with my Food Supplement card?

You can use your Food Supplement card to buy food at most grocery stores and supermarkets. You can buy almost all foods with these benefits. You **cannot** use your card to buy non-food products like tobacco, soap, toothpaste, paper products, pet food, alcohol, or diapers. The cost of what you buy is taken from your account. Your receipt will show you how much money you have left in your account.

How do I apply?

You have several choices:

- You can get an application from your local Department of Health and Human Services (DHHS) Office by visiting them or calling them at 1-855-797-4357.
- You can apply over the phone at 1-855-797-4357.
- You can go to Maine.gov to download and print an application: https://www.maine.gov/dhhs/ofi/services/snap/documents/IMS01.pdf
- You can also go to My Maine Connection and apply online: https://wwwl.maine.gov/benefits/account/login.html

You will need to complete an interview, but this can be conducted over the phone. Call DHHS to complete the interview.

Complete and turn in your application as soon as possible. You will get more help during your first month if you apply early in the month. Your DHHS worker will need to see pay stubs, proof of any other income, rent or mortgage payments, utility bills, child-care bills, and any child support orders (the court order and canceled checks).

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Do I Have to Have a Photo on My Card?

No. This is up to you. Having your photo on the card is not required.

How quickly will I get my Food Supplement card? What if I need help right away?

You should get your Food Supplements within 30 days. However, in an emergency, a new Food Supplement household can get help by the end of the day you file your application and prove who you are (your identity).

Your household is in an "emergency" if:

- your gross (before taxes) monthly income is less than \$150, and liquid assets are \$100 or less; OR
- your gross monthly income and liquid assets are less than your monthly rent/mortgage and utilities, OR
- you are a migrant farmworker household with less than \$100 in liquid assets, and you got all of your income for the month before you applied for Food Supplements from a job you no longer have, and you don't expect to get more than \$25 from any new source of income for at least the next 10 days.

If you are in an 'emergency', tell DHHS when you apply and ask for "expedited" benefits.

Who will be in my Food Supplement household?

You apply for Food Supplement benefits as a *household*. A household can be a person living alone or a group of people living together. People in a household do not have to be related. If people in the home buy their food together and make meals together, then everyone is in the same "household." Your amount of Food Supplements is based on the income and assets of all members of your household.

If you do not buy your food together and do not make your meals together, then you might be separate Food Supplement households. There can be more than one Food Supplement household living under the same roof.

If you are married and live with your spouse, you will be considered in the same household even if you do not buy and make meals together. If you are a parent and live with children aged 21 and under, you will be considered in the same household even if you do not buy and make meals together.

Can immigrants who are not citizens get Food Supplements?

Some immigrants who are not citizens can receive Food Supplements as long as they are lawfully present in the United States and are otherwise eligible. Depending on your immigration status, you may have to show that you have a "hardship," such as being over 60, having a disability, being a victim of domestic violence, waiting for employment authorization, or losing a job.

Are there people who sometimes cannot get Food Supplements?

Yes. Under the Food Supplement rules, some people cannot get them. However, there are often exceptions to these rules. Below is a list of kinds of people who, as a general rule, cannot get help. Even if it looks like you may not be able to get help, apply to be sure. You may fit within one of the exceptions to these rules and be able to get Food Supplements. Also, even if one person in a household cannot get Food Supplements, others in the household may be able to.

Here is a partial list of people who sometimes cannot get Food Supplements:

- People who quit work without a good reason or did not comply with the Food Supplement work requirements can be denied benefits for a period of time.
- Students enrolled half-time or more in a college, except students may be able to get food Supplements if they:
 - o work 20 hours a week, or
 - o are getting federal work-study money, or
 - o are under 18 or over 50, or
 - o are physically or mentally unable to both work and go to school, or
 - o are getting TANF cash assistance, or
 - o are taking care of a child under 6 or
 - o are a full-time student and a single parent with a child under 12 or
 - o cannot find adequate child-care for a child between 6 and 12, or
 - o are going to school through one of the following programs: the Workforce Innovation and Opportunity Act (through your local "onestop" Career Center), the Trade Readjustment Act (also through your local "one-stop" Career Center), ASPIRE, Parents as Scholars, or most other state or local employment and training programs.
- People who are on strike unless they were eligible for Food Supplements before the strike or have been locked out or permanently replaced by their employer.
- People between the ages of 18 and 50, who are not disabled and do not have a minor child at home. These individuals are eligible for Food Supplement benefits for 3 months in a three-year period, but there are many exceptions to this rule. For example, if you work or volunteer part-time, you may be able to get help. Also, this restriction does not apply in certain parts of the state with higher unemployment rates or to people that are not able to work, whether or not they are getting a disability benefit.

Are there Food Supplement work requirements?

To register for work, you will have to sign up for a Maine JobLink account with the Maine Department of Labor and follow their rules. It is important that you check to see if JobLink has sent information to you. You may have to be in or get in an education and training program. You may be penalized if you quit a job or refuse to take a suitable job that the Food Supplement office finds for you.

You are not required to meet these requirements if:

- You are under 16 or are 16 or 17 and not the head of a household.
- You are 60 or over.
- You have a physical or mental condition that makes you unable to work. You do not have to have an official "disability determination" from the Social Security Administration or other agency qualify for this exemption.
- You are caring for a dependent child under 6.
- You are caring for an incapacitated child or adult. That person does not have to live with you.
- You are already working 30 hours a week or are earning at least 30 times the federal minimum wage a week.
- You are a migrant or seasonal farmworker and will begin work in 30 days.
- You are getting unemployment compensation or TANF.
- You are a student enrolled at least half-time in any school, training program, or college and otherwise meet the rules for Food Supplements.
- You are in a substance abuse treatment and rehabilitation program.

In addition, you do not have to take a job if any of these reasons apply:

- It pays less than the minimum wage.
- It subjects you to health or safety problems.
- You can't get there because of transportation problems.
- There is a strike or lockout at the job.
- You would be required to join or quit a union.
- The work violates your religious beliefs.

If you have been registered for work for less than 31 days, you do not have to take a job that is not the kind of work you have done before.

How many assets can I have and still get Food Supplements?

If you have a child in your Food Supplement household there is NO asset test. If every member of your household is 60 or older or disabled, there is NO asset test. If you are not one of these households and have more than \$5000 in countable assets, you may not be able to get Food Supplement benefits. Even for households with an asset test, many assets are exempt. This means DHHS will not count them. For example, your house, furniture, tools of your trade, retirement accounts, or one vehicle will not count. Assets that may count are things like bank accounts or recreational vehicles. Non-retirement bank accounts and property other than your home may also count.

What Income Counts?

Most income counts. It counts whether it is from work or sources such as child support, unemployment, or Social Security. DHHS will not count all your income. Some income may not count at all. In some cases, certain expenses, such as housing and utility costs will be deducted from your income.

People who get SSI, TANF, Parents as Scholars, or GA (with no other income) are automatically eligible for Food Supplements. The amount they get will depend on their situation.

Pine Tree Legal posts a <u>Food Supplement Estimator</u>, to help you figure out what your monthly Food Supplement should be (now available in English and Spanish). Find it at https://ptla.org/maine-food-supplement-estimators.

What income does not count?

This is a partial list of income that DHHS will *not* count in deciding if you can get Food Supplements:

- Anything not in the form of money, like free food, free clothing, public housing subsidies, school lunch, or WIC benefits.
- Most "vendor payments." Vendor payments are money that someone who is not in your household pays directly to someone who gives your household a service. For example, if a friend pays your rent directly to the landlord, it will not count as income.
- Money earned by a child under 18 who is in school at least part-time.
- Money from charity or gifts that you don't get regularly if it is less than \$300 in 3 months.
- Most loans.
- Student aid received under the federal Higher Education Act, like Pell Grants and work-study.
- Reimbursement for expenses, like reimbursement from an agency for transportation, or from your employer for the purchase of special work clothes.
- Most work or business expenses when you are self-employed.
- Lump-sum payments you don't get regularly like tax refunds, earned income tax credits, and retroactive benefit payments like SSI. These payments may be treated as assets either immediately or after a period of time.

What expenses can I deduct from my income?

The following amounts will be deducted from your income. These deductions are used to figure out your "net Food Supplement income." These deductions are made automatically by DHHS but be sure to tell them if you have dependent care costs or make child support payments, or have medical expenses over \$35/mo if you are over sixty or have a disability.

- 20% of any gross earned income.
- A standard deduction based on your household size. The amount changes most years.
- Medical expenses over \$35 a month for elderly (over 60) and disabled household members only.
- Dependent care costs needed for training, education, or work.
- Legally owed child support payments that are paid.

• A portion of your shelter costs, such as rent, mortgage, heat, utilities, phone, property taxes, etc.

Does it help me get more Food Supplements if I get Fuel Assistance?

Yes. Even if you get only \$21.00 of <u>Fuel Assistance (LIHEAP)</u> [8] you will likely get a lot more in Food Supplement benefits. When in doubt, apply for Fuel Assistance. You can apply for Fuel Assistance at your local Community Action Program (CAP) agency.

What if DHHS tells me I'm not eligible, or I don't get the amount of Food Supplements that I think I should?

If you disagree with any decision that DHHS makes about your Food Supplement benefits, you can ask for a **fair hearing**.

You will get a written notice from DHHS telling you if you will get benefits and how much they will be. You will also get a notice if DHHS plans to cut your benefits.

If you disagree with what DHHS says, you have 90 days from the date of the notice to ask for a fair hearing. If your Food Supplement benefits are being cut, asking for a hearing within 10 days will stop the cut until there is a decision from a fair hearing. You must tell DHHS that you want your benefits to continue. If you end up losing your appeal, then you will have to repay the amount that you got during the appeal. This repayment usually happens through a small deduction from your Food Supplement benefits if you remain eligible.

*You cannot have your benefits continue if you are at the end of your Food Supplement "certification" period.

A fair hearing is an informal meeting between you, your worker, and an impartial hearing officer. You have a right to be represented at your fair hearing by anyone you choose. If you want legal help with your fair hearing, Pine Tree Legal Assistance may be able to help you. Look up your local office and the right hours to call at https://ptla.org/contact-us. If you are 60 or older, Legal Services for the Elderly may be able to help.

I have an overpayment of SNAP benefits. Do I have to repay?

For information about SNAP overpayments please visit Pine Tree Legal's website.

To see official program rules for SNAP, go to: https://www.maine.gov/sos/cec/rules/10/ch301.htm

DHHS also provides FAQs on the Food Supplement program at: https://www.maine.gov/dhhs/ofi/services/snap/fag.html