



Supplemental Nutrition Assistance Program



MARCH 2025

MAINE SNAP APPLICATION ASSISTER GUIDE

An unofficial guide for individuals, advocates, and organizations helping Mainers apply to the Supplemental Nutrition Assistance Program (SNAP).



Maine Equal Justice
People Policy Solutions



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Dear SNAP Assisters and Community Members,

If you believe that **everyone deserves enough to eat** and you're helping someone apply for food assistance through the **Supplemental Nutrition Assistance Program (SNAP) in Maine**, this guide is for **you**.

Mainers throughout the state are **struggling** to put food on the table and many people who qualify for SNAP are **not enrolled**. While the solution to hunger is simple—give people resources to buy the food they need—we know that the process of navigating and applying for benefits is **complicated** and it can be hard to find help. The goal of this guide is to **break down the basics** of SNAP eligibility and the application process to make it easier to walk people through the steps of applying for SNAP.

This guide is not exhaustive and it's not an official document of the Department of Health and Human Services. It is intended to be open access and available for anyone to utilize in their own SNAP outreach and enrollment work. The state regulations and federal and state statutes are where you should go for the most current, technical information. However, we have made every effort to reference the most up-to-date policies and to cover the most frequently asked questions raised by our community partners and SNAP recipients.

We hope this guide will serve as a starting place and help **more people apply** for and get the **food assistance** they need and deserve to be thriving members of our communities.

With gratitude,

Alex Carter - *Maine Equal Justice*
& Amanda Marino



What is SNAP?

The Supplemental Nutrition Assistance Program (SNAP) is the public benefit program we used to call 'Food Stamps' or the 'Food Supplement Program.' SNAP provides monthly grocery benefits to help people with low or no income buy more of the food they need.

If eligible, a household gets an Electronic Benefits Transfer (EBT) card, or a Pine Tree card in Maine, that can be used like a debit card to purchase food at participating stores and farmer's markets.



SNAP is a federally funded program administered through the Department of Health and Human Services (DHHS), Office for Family Independence (OFI) in Maine. OFI processes applications and determines eligibility for SNAP along with the Temporary Assistance for Needy Families (TANF) and MaineCare programs and issues benefits for TANF and SNAP. Unlike some other government programs, if you apply and meet the eligibility requirements for SNAP, you are entitled to receive food assistance.

SNAP is the country's largest food assistance program and the most effective tool we have for reducing hunger in all 50 states and in all our counties in Maine.

Application Process:



Section 1: How to Apply

There are many ways to apply for SNAP. You can apply online; by email, mail, or fax; over the phone; or in person.

In Maine, we're lucky to have an integrated benefits application! This means you can apply for multiple programs (SNAP, MaineCare, TANF) through one application. Every household in Maine has the right to submit an application for SNAP in a way that best meets their needs.

MyMaineConnection

If you or the person you're assisting has access to the Internet and feels comfortable using a computer, the fastest way to apply for benefits is MyMaineConnection.gov.

- **Helpful Features:** The application is dynamic, which means it changes based on the questions a person answers. For example, if the person only wants to apply for SNAP, but not MaineCare and TANF, they will only be shown the questions for SNAP eligibility. This online portal can be accessed at any hour of the day and you can opt in to receive e-notifications. The information entered will also need an individual email address which will serve as their account username.
- **Things to Keep in Mind:** This method requires internet access and a computer, tablet, or smartphone to login. The applicant will also need an individual email address.

Fillable Online Application

A fillable PDF version of the application is available online. The completed application can be sent as an email attachment or printed and mailed, emailed, or faxed to DHHS.

Language Access

- MyMaineConnection has been tested with tools like [Google Translate](#) and screen readers to increase accessibility.
- The webpage and application are all in English but you can use a Google plug in to translate the text, or call [1-855-797-4357](tel:1-855-797-4357) during office hours to request an [interpreter](#) in your preferred language.



The integrated benefits application and all SNAP forms can be found here:

 <https://www.maine.gov/dhhs/ofi/applications-forms>

- **Helpful Features:** You can still complete the application on your own time, and you can see all the questions at once to anticipate what information you'll need to provide. You don't need a unique email to apply, and if you don't have access to a computer, you can print a version of the application to take home.
- **Things to Keep in Mind:** It's a slower, multi-step process so it may take longer to receive a benefit determination than using MyMaineConnection.

Paper Application

Download and print a paper application from the website, pick one up at your local DHHS office, or call DHHS to request a paper application be mailed to you.

- **Helpful Features:** This can be helpful if technology is a challenge or a person wants to write additional details in the margins.
- **Things to Keep in Mind:** If DHHS staff cannot read a person's handwriting, they may request additional information. Again, this process is slower than using MyMaineConnection.

Sending in a Paper Application

Return a completed application to DHHS by:

 **Email:** Scan a completed and signed application and email it to:

 Farmington.DHHS@Maine.gov

- **Helpful Features:** Creates an automatic receipt and receipt date.



Mail: Mail a completed application with postage to:

...> **Office for Family Independence**
114 Corn Shop Lane
Farmington, ME 04938

Note: Some people choose to use priority mail to get confirmation of receipt.

- **Things to Keep In Mind:** There are often delays with mail and it can be hard to estimate delivery time. The clock for processing a person’s application starts when the application is *received* by DHHS, NOT when it’s postmarked.



Fax: Fax a completed application to:

...> **(207) 778-8429**

- **Helpful Features:** Confirmation of receipt and a receipt date instantly.



Phone: Call the DHHS, Office for Family Independence (OFI) Customer Service Line:

...> **1-855-797-4357**

The first thing you’ll hear is an automated voice message with a menu of options. To apply for benefits or to discuss an application, you’ll need to wait on hold to speak with DHHS staff. You can ask to speak with an “eligibility specialist.”

They’ll ask a series of questions to complete the application and the person applying can record a telephonic signature to submit.

Wait vs. Hold Times

- Wait times can be long and vary depending on how many people call for help. DHHS is working on reducing their call wait times, but it’s best to try first thing in the morning when possible.

***TIP:** Getting to an interpreter over the phone isn’t always easy and the phone tree at DHHS is currently all in English. When you get to a live person, the applicant or assister can request interpretation in their preferred language by simply stating that language, such as “Spanish” or “Arabic.”

If a person is have trouble accessing interpretation, please contact [Maine Equal Justice](#).

- **Helpful Features:** Provides automatic receipt of the application, and there's more flexibility to apply from home.
- **Things to Keep In Mind:** DHHS office hours and wait times apply.

In Person

DHHS District Offices:

...> <https://www.maine.gov/dhhs/about/contact/offices>

You can walk into any DHHS district office and request an application for benefits and there are drop boxes at all local offices.

See the chart with district office locations and hours of operation below.



DHHS staff are available to help complete an application in-person, but wait times apply. Bringing things like proof of income and identity will help speed up the process.

- **Helpful Features:** Going in person offers a more interactive process with a live person to answer questions in real-time.
- **Things to Keep In Mind:** Wait times are variable and sometimes very long. For languages other than English, it's best to apply over the phone or call ahead to request an interpreter.

Social Security Offices:

If everyone in the SNAP household already gets Supplemental Security Income (SSI), any Social Security office can help them fill out an application and send it in to DHHS. If *not* everyone gets SSI, applicants can use any of the methods outlined above.

Note: SSI recipients can only receive SNAP benefits in the same state they're receiving Social Security. If a person moves, they must notify the Social Security office in their previous state of the residence change before applying for SNAP in their new state.

Table and Map of DHHS Offices



You can find this information at:

...> <https://www.maine.gov/dhhs/about/contact/offices>

Last updated: November 2024

DISTRICT OFFICE	WALK-IN SERVICES
<p>Augusta District Office* 35 Anthony Avenue Augusta, Maine 04333</p>	<p>OFI program and service eligibility * This office is temporarily closed for renovations. Visit 41 Anthony Ave. for client services.</p>
<p>Bangor District Office 19 Maine Avenue, Bangor, Maine 04401</p>	<p>OFI program and service eligibility For Long Term Care questions: see Machias Office.</p>
<p>Biddeford District Office 208 Graham Street Biddeford, Maine 04005</p>	<p>OFI programs and service eligibility For Long Term Care questions: see Portland Office</p>
<p>Calais District Office 338 North Street, STE 1 Calais, ME 04619</p>	<p>OFI program and service eligibility</p>
<p>Caribou District Office 30 Skyway Drive Unit 100 Caribou, Maine 04736</p>	<p>OFI program and service eligibility</p>
<p>Ellsworth District Office 17 Eastward Lane Ellsworth, Maine 04605</p>	<p>OFI program and service eligibility For Long Term Care questions: see Machias Office</p>

DISTRICT OFFICE	WALK-IN SERVICES
<p>Farmington District Office 114 Corn Shop Lane Farmington, Maine 04938</p>	<p>OFI program and service eligibility For Long Term Care questions: see Augusta Office. For Child Support services: see Lewiston Office</p>
<p>Fort Kent District Office 139 Market Street, Suite 109 Fort Kent, Maine 04743</p>	<p>OFI program and service eligibility For Child Support services: see Caribou Office</p>
<p>Houlton District Office 11 High Street Houlton, Maine 04730</p>	<p>OFI program and service eligibility For Child Support services: see Caribou Office</p>
<p>Lewiston District Office 200 Main Street Lewiston, Maine 04240</p>	<p>OFI program and service eligibility</p>
<p>Machias District Office 38 Prescott Drive Suite 3 Machias, Maine 04654</p>	<p>OFI program and service eligibility For Child Support services: see Ellsworth Office</p>
<p>Portland District Office 151 Jetport Boulevard South Portland, ME (Mailing address - 151 Jetport Boulevard, Portland, ME 04102)</p>	<p>OFI program and service eligibility</p>
<p>Rockland District Office 91 Camden Street Suite 103 Rockland, Me 04841</p>	<p>OFI program and service eligibility (except Aspire)</p>

DISTRICT OFFICE	WALK-IN SERVICES
<p>Sanford District Office 890 Main Street Suite 208 Sanford, Maine 04073</p>	<p>OFI program and service eligibility</p>
<p>Skowhegan District Office 98 North Avenue Suite 10 Skowhegan, Maine 04976</p>	<p>OFI program and service eligibility For Child Support services: see Augusta Office</p>
<p>South Paris District Office 243 Main Street Suite #6 South Paris, Maine 04281</p>	<p>OFI program and service eligibility For Child Support services: see Lewiston Office</p>

Keep your Contact Information up-to-date with DHHS

It's important to update your contact information and preferences with DHHS to make sure you receive all notices and communication about your case.

Mailing Address

- If you elect to receive paper notifications, you must include a current address.
- If you don't have a permanent address, you can use a friend or family member's address in the state as long as you can securely receive your mail.

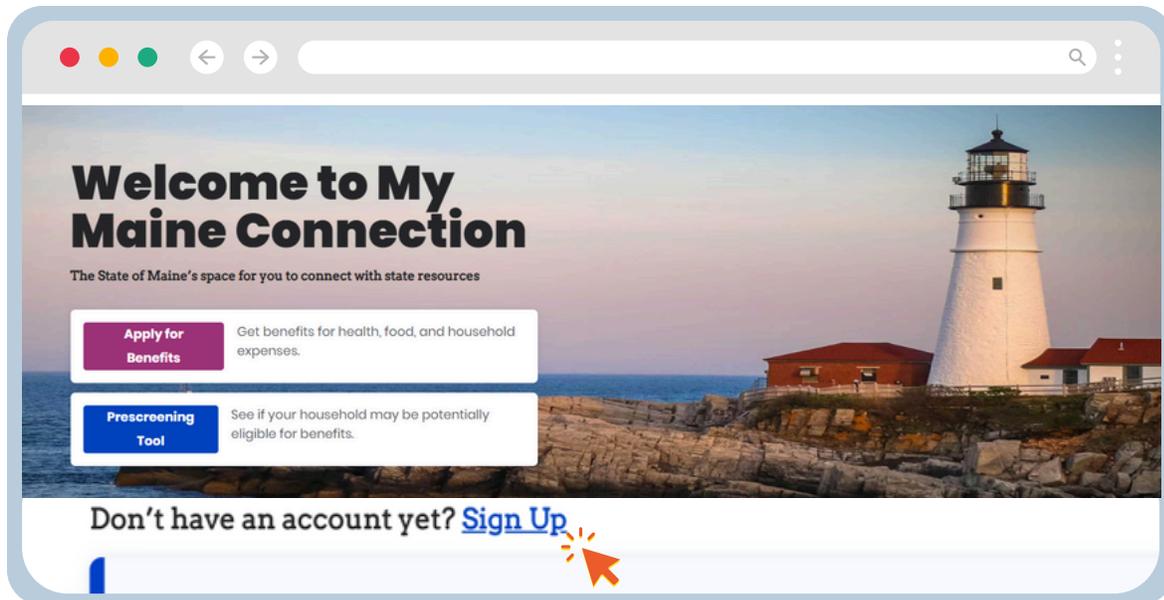
E-Notification preferences

- All official noticing has to come by mail or by email.
- You can choose to receive e-notifications about your case via the portal or by text but you have to have a MyMaineConnection account.

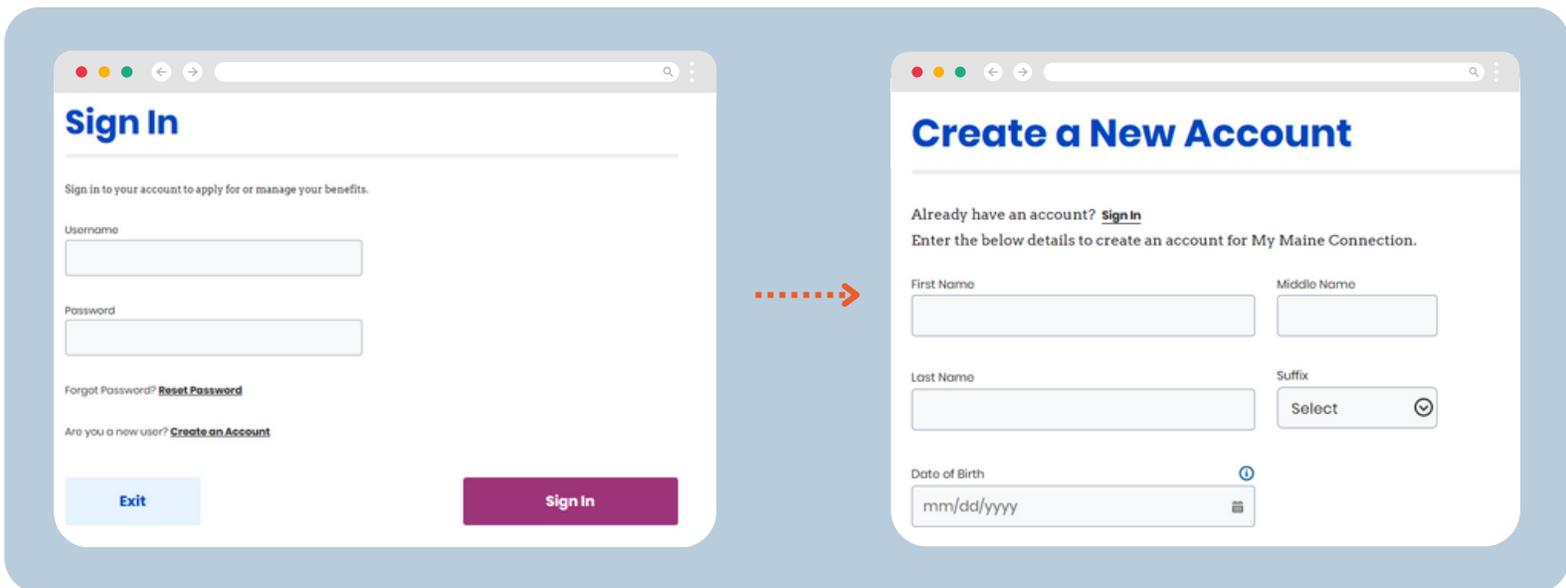
Navigating MyMaineConnection

If you already use **MyMaineConnection**, sign into your existing account to apply for SNAP benefits or to change information and preferences.

If you or the person you're assisting is a first-time user, you will need to create an account. This process begins with clicking the **Sign Up button** on the homepage.



Start by clicking the **“Create an Account”** button on the **Sign In screen**. Enter your full name and date of birth on the Create a New Account screen.



If you are currently receiving DHHS public benefits the system will try to connect your case information by using either a [Social Security Number](#), [A-Number](#) (alien number), or [Client ID Number](#).

If your email is already in the system, you will not be able to create a new account.

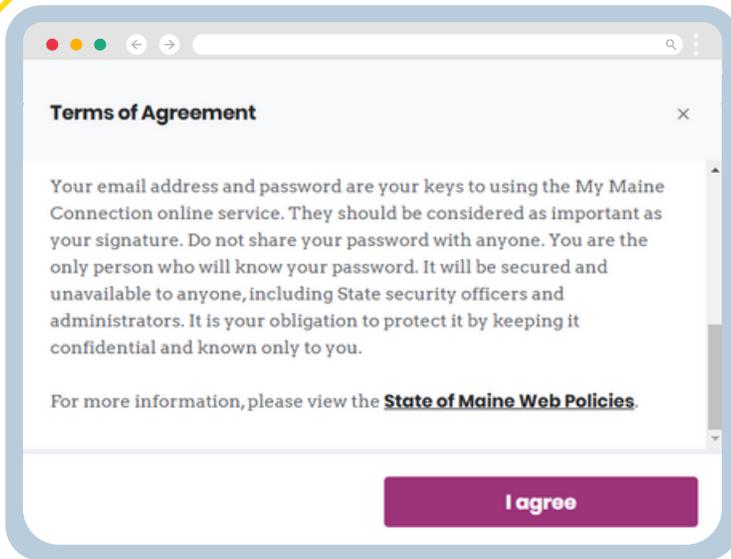
The screenshot shows a web browser window with a form titled "Are you currently receiving DHHS public benefits or have you received one of these benefits within the last year? To connect to your benefits, you will need to provide your Social Security Number or Alien Number and Client ID. You may also proceed now without providing that information and connect to benefits later by providing it from your dashboard." Below the text are two buttons: "Yes" (highlighted in blue) and "No". Underneath, a sub-header reads "To protect your information, enter a Social Security Number or Alien Number and your Client ID." The form contains three input fields: "Social Security Number" (with a red border), "Confirm Social Security Number", and "Alien Number" (with a pre-filled "A"). Below these is a "Client ID Number" field with an information icon to its right.

The [Contact Information](#) page will prompt you to enter an email address. The **email address you use will serve as your username** for the account.

The screenshot shows a web browser window with a form titled "Contact Information". The text reads: "To ensure uninterrupted access to your account, it is recommended to use an email address to which you will have permanent access. Avoid using temporary emails, such as school or work accounts. If at any point you need to change your email address, please log in with your existing email address and change the email address from the 'My Information' screen." Below this is a note: "Please note that you must have access to the email you provide to finish setting up your account and receive future communication from My Maine Connection." The form has two input fields for "Email" and "Confirm Email", both containing "swiss.cheese197@gmail.com". Below these is a question: "Would you like to receive electronic notifications instead of via standard paper mail?" with "Yes" and "No" buttons. Underneath is a section titled "Terms of Agreement" with a radio button and the text "Read and agree to Terms of Agreement". At the bottom are two buttons: "Exit" (light blue) and "Next" (purple).

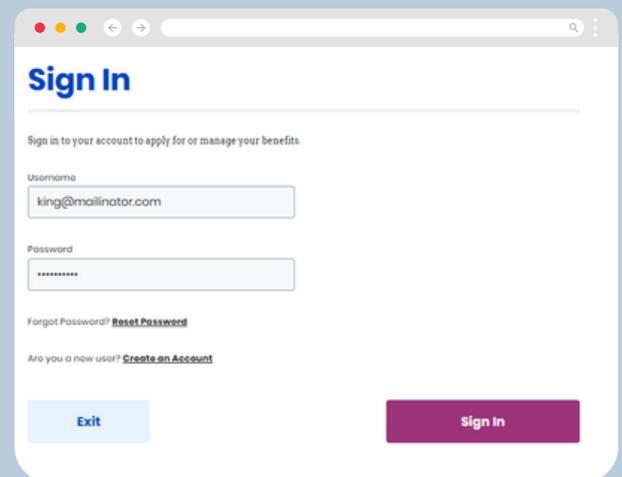
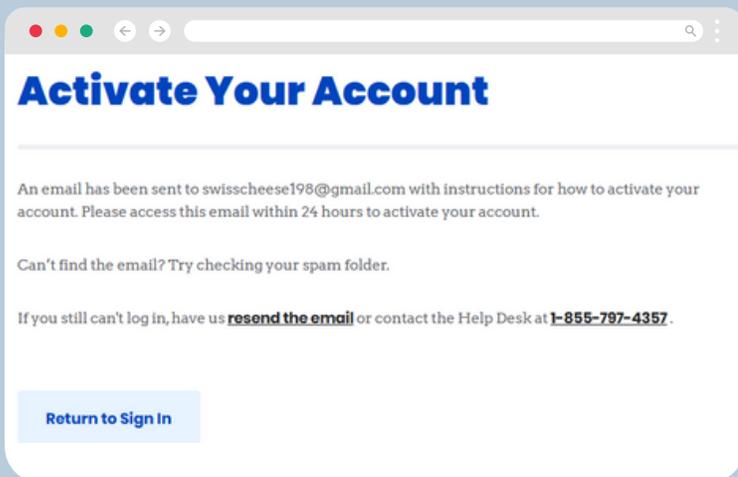
Next, you're asked to choose a preferred method for receiving notifications - **electronic notifications** vs. **standard paper mail**.

- "Yes," means you'll receive electronic notifications via email and through the MyMaineConnection portal.
- "No," means you'll receive notices from DHHS through standard paper mail.



Lastly, you'll be asked to read and accept the **Terms of Agreement**. If you're assisting someone to create an account, it's important that the person applying for benefits fully understands and affirmatively consents to the terms.

Next you'll be prompted to **Active Your Account** and receive an email with instructions for how to log in.



Note: You only have 24 hours to activate your account once the email is sent.

After activating your account, you have to reset your password.

If you already have an account, but cannot remember your password you can reset it.

Click on the **Reset Password** button on the **Sign In** screen. You will need to use the same email attached to the account.

Note: Accounts will be locked after three failed login attempts. If this occurs, contact the Help Desk at 1-855-797-4357 for assistance.

Authorized Representative

A person can apply for themselves and their household or make someone else their [Authorized Representative](#) by completing and returning this form to DHHS signed by both parties.

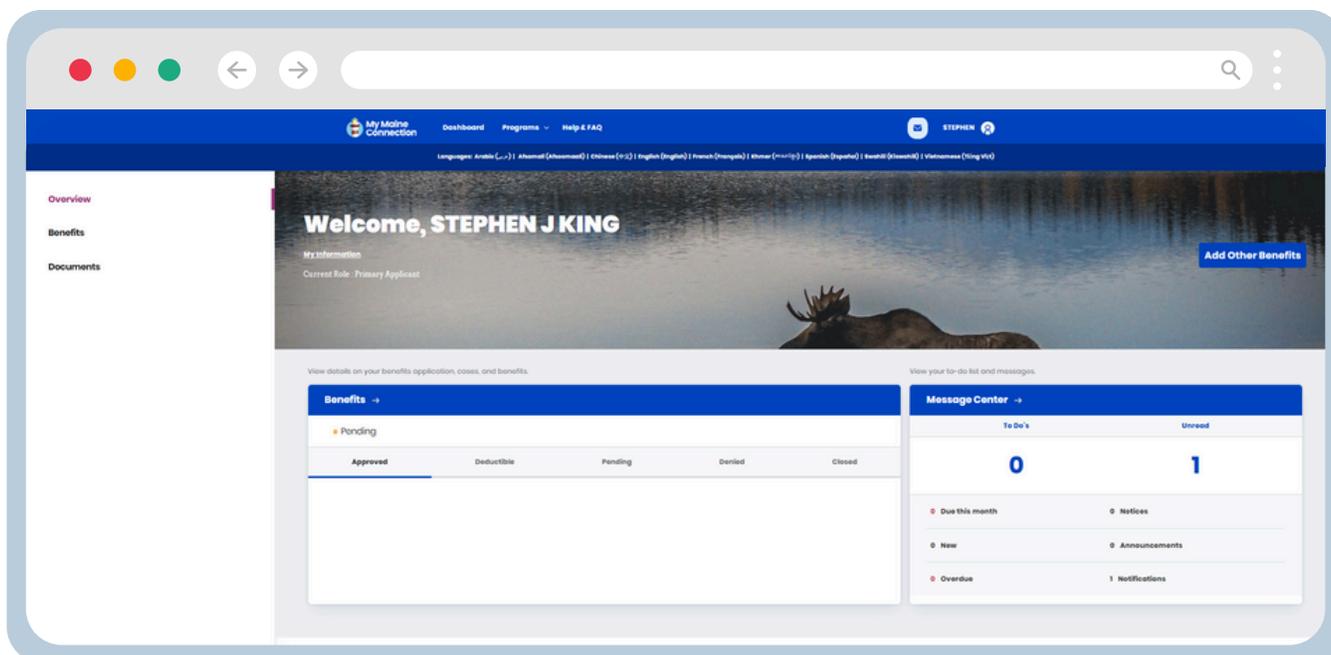
Making someone an Authorized Representative will give another person permission to access your account and speak with DHHS on your behalf.



Anyone can assist you to apply, but without signed consent, an assister cannot access your household's account without the head of the SNAP household present*.

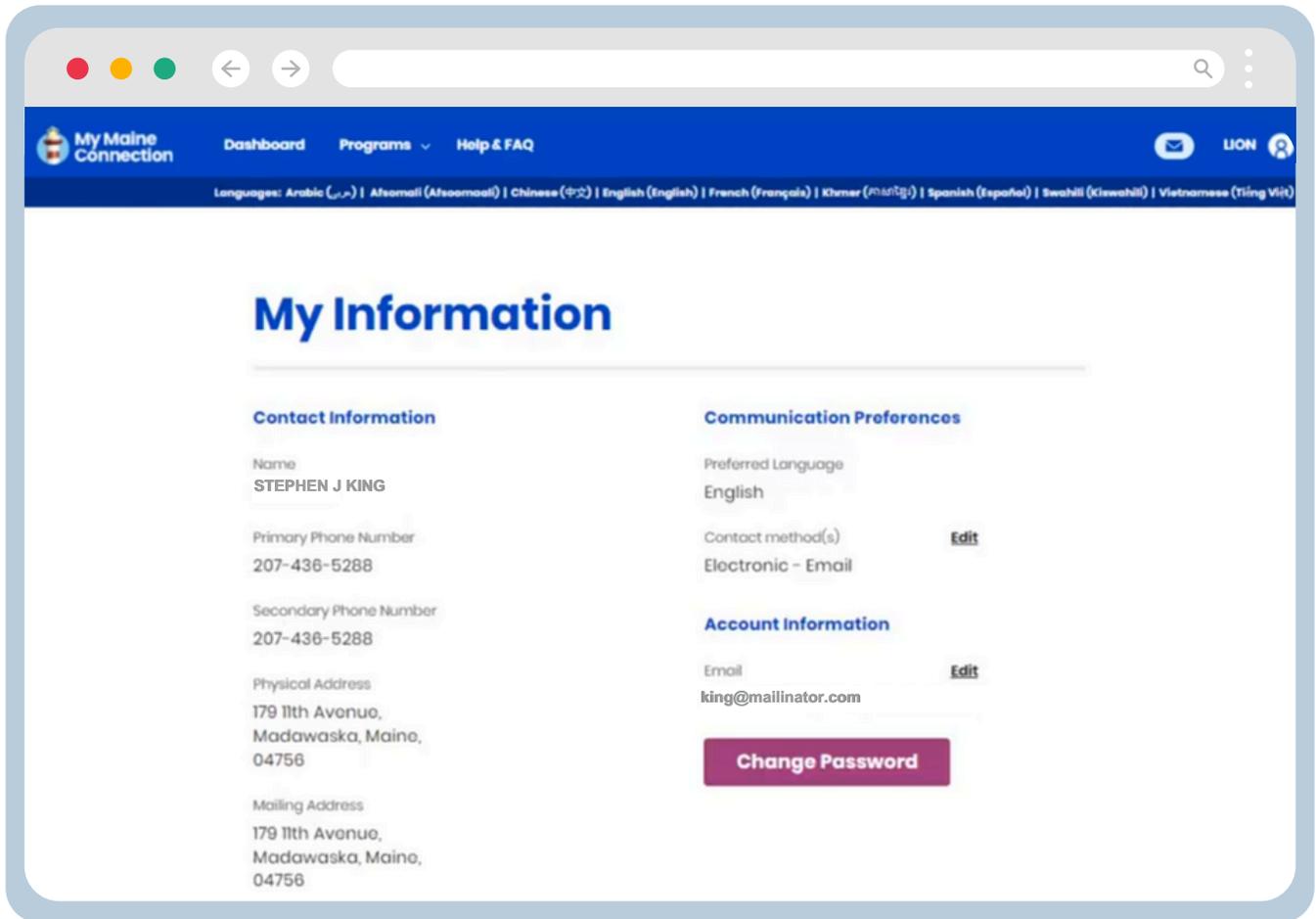
Signing In

After you create an account and log in for the first time, you can access your account dashboard.



*Note: There are special rules for residents of certified substance use disorder treatment centers and the authorized representative must be an employee of the center. The SNAP household's benefits are controlled by the center while they reside in the facility.

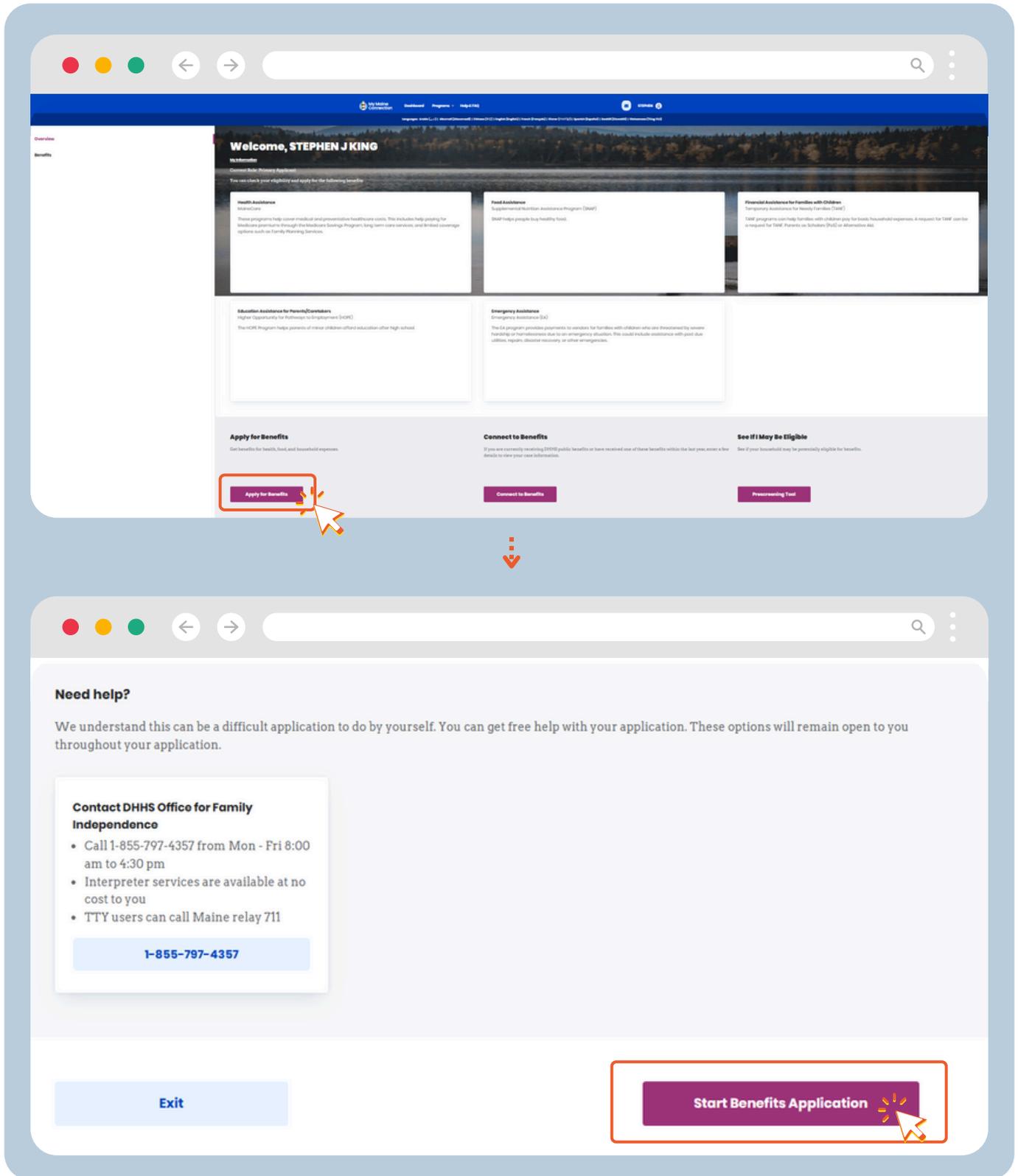
When you click on **Overview** your name will appear at the top along with the information you entered during account creation. This is where you can change your communication preferences and account information.



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Starting the Benefits Application

This is also the page where you can begin your application by selecting "Apply for Benefits" and then "Start Benefits Application."



You'll be prompted to fill out the 'primary applicant' or head of the SNAP household's name and mailing address first.

Primary Applicant Details

Please answer as many questions as you are able. If you attempt to continue to the next section without completing a required field, you will be prompted to return to the required question and fill in the missing information.

Before you begin your application for benefits, please enter the below information about the primary applicant.

First Name ? Middle Name

Household member does not have a middle name.

Last Name ? Suffix

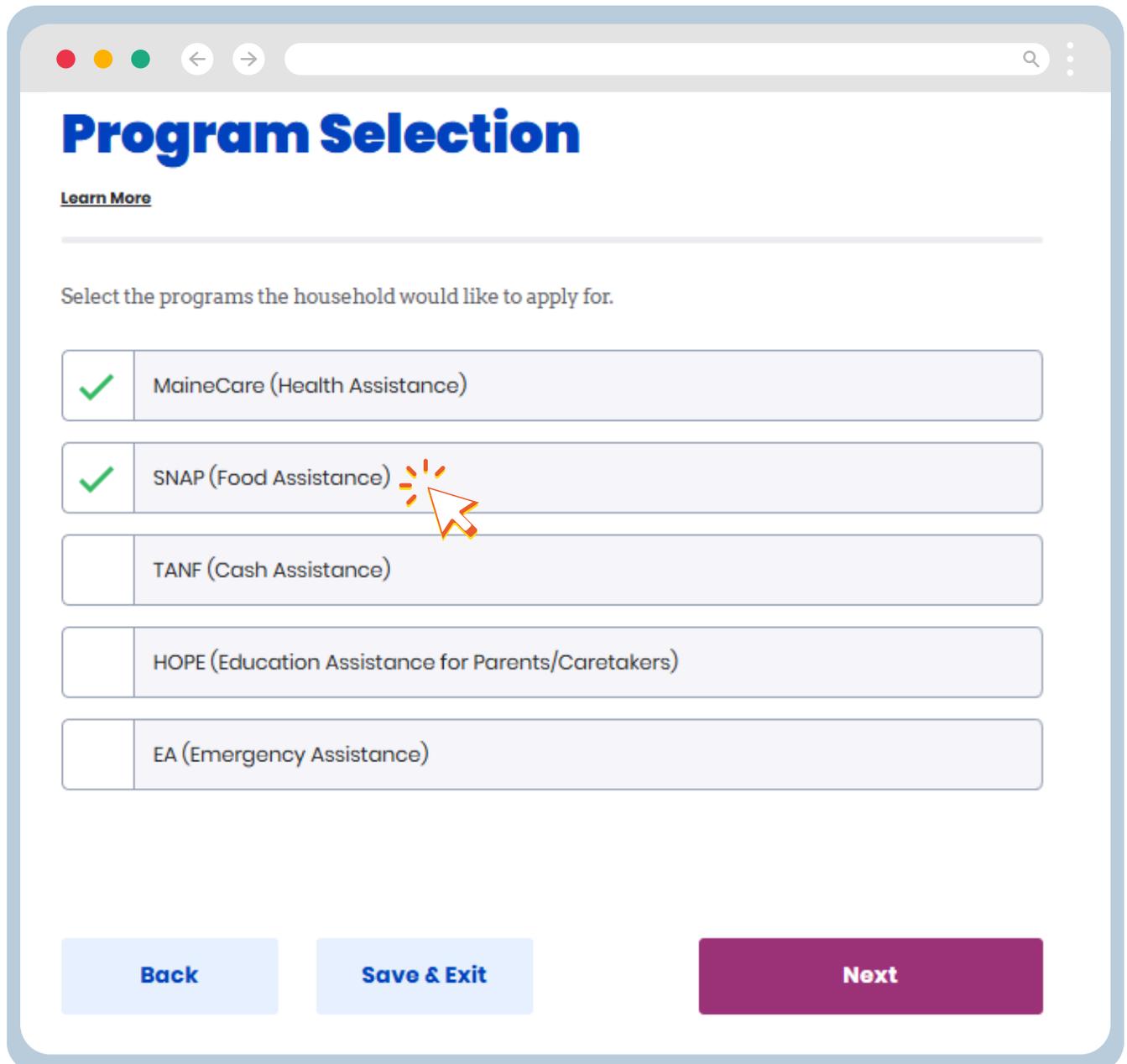
Does the primary applicant have a physical address?

In what city/town does the primary applicant live? ?

Mailing Address Mailing Address Line 2

Next, select which programs you want to apply for.

Please Note: If someone is income eligible for SNAP, they are likely eligible for other benefits as well including MaineCare.



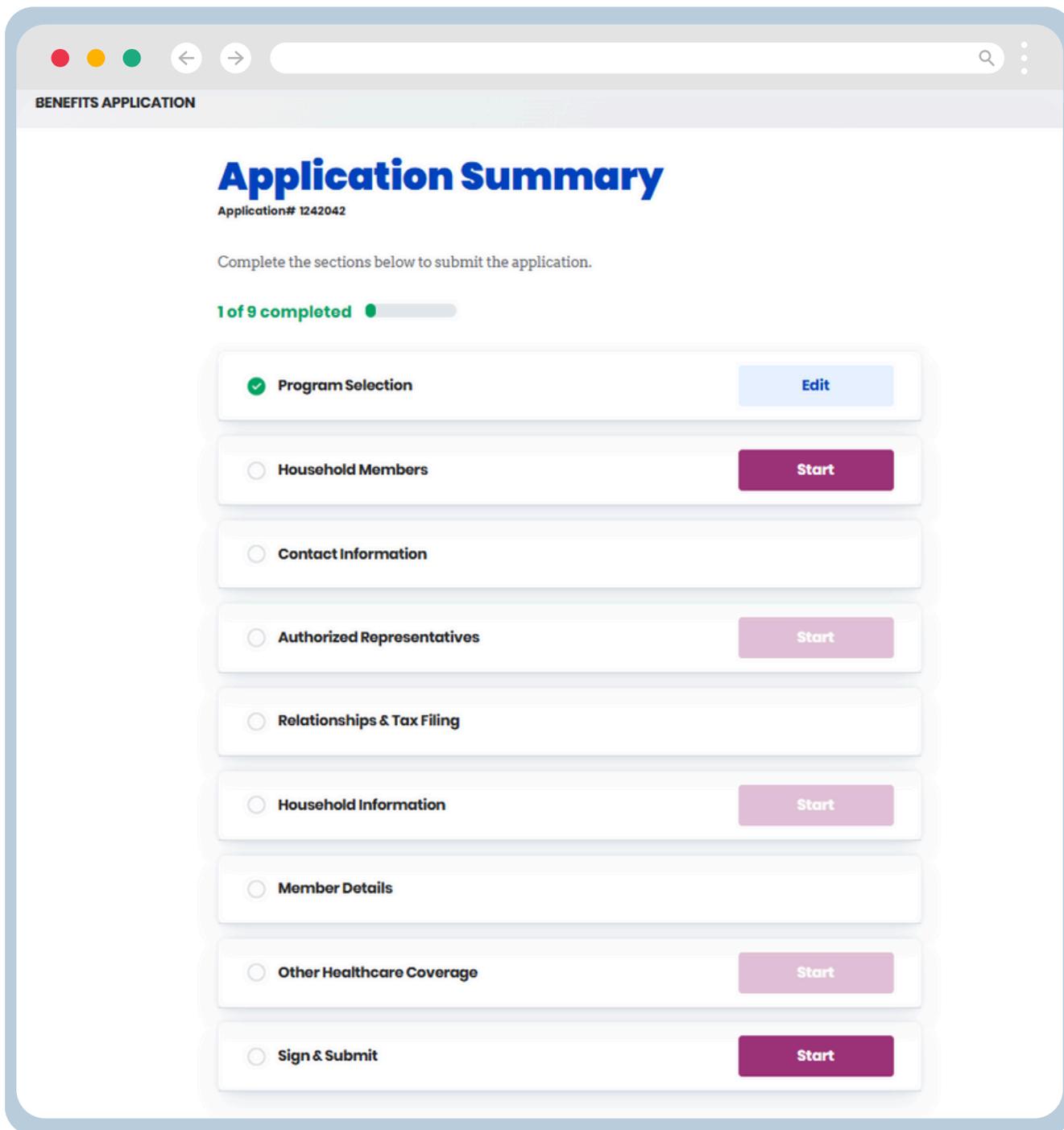
The screenshot shows a web browser window with the title "Program Selection". Below the title is a "Learn More" link. The main instruction reads "Select the programs the household would like to apply for." There are five program selection rows, each with a checkbox on the left and the program name on the right. The first two rows, "MaineCare (Health Assistance)" and "SNAP (Food Assistance)", have green checkmarks. A mouse cursor is hovering over the "SNAP (Food Assistance)" row. The other three rows, "TANF (Cash Assistance)", "HOPE (Education Assistance for Parents/Caretakers)", and "EA (Emergency Assistance)", have empty checkboxes. At the bottom of the form are three buttons: "Back" (light blue), "Save & Exit" (light blue), and "Next" (purple).

Program	Selected
MaineCare (Health Assistance)	Yes
SNAP (Food Assistance)	Yes
TANF (Cash Assistance)	No
HOPE (Education Assistance for Parents/Caretakers)	No
EA (Emergency Assistance)	No

You can pause an application and come back to it anytime by clicking the **“Save & Exit” button.**

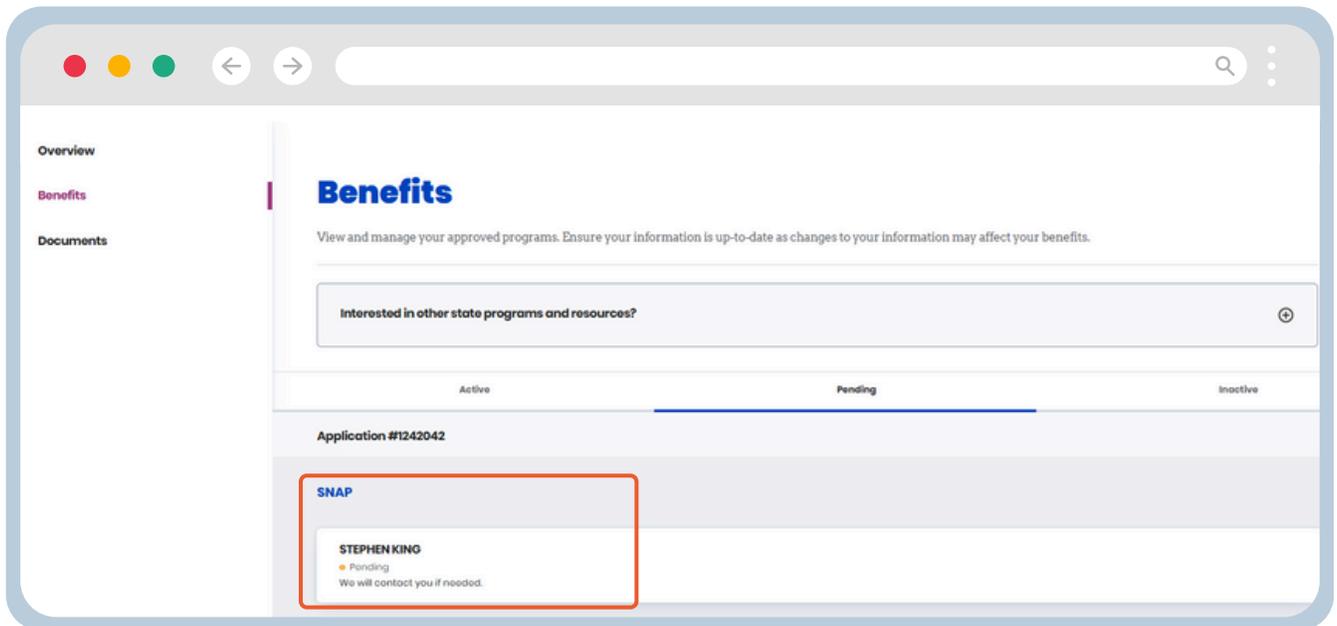
If you click next, you will be brought to the **Application Summary** page.

The **Application Summary** page will show your progress on the application and how many sections are left to complete.



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Once an application is submitted, you can view your application status by clicking **Benefits** on the homepage side-bar.



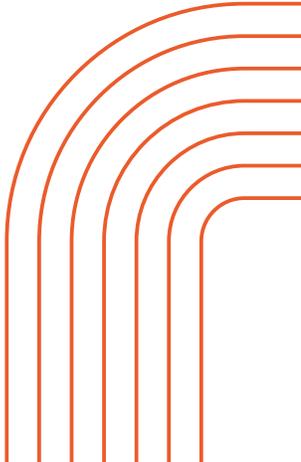
Now that you know how to apply, the remainder of this guide walks you through the different aspects of SNAP eligibility, benefit levels, and what information an applicant needs to provide to DHHS before an eligibility determination can be made.

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How to Apply for SNAP

The following page is designed to be a standalone document to help individuals apply for SNAP. It can be printed out and given to an interested party, or be used in any manner deemed helpful.

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Supplemental Nutrition
Assistance Program

SNAP: How to Apply



The Supplemental Nutrition Assistance Program (SNAP) provides a monthly benefit to help low-income households buy more of the food they need. Households with SNAP benefits get an Electronic Benefits Transfer (EBT) card, or Pine Tree Card in Maine. This card can be used like a debit card to purchase food at participating stores and markets.

Is your family eligible for SNAP?

To find out if your family is eligible to get SNAP benefits, you will need to complete an application and provide proof of your household income, identity, immigration status, and certain expenses to the Department of Health and Human Services, Office of Family Independence. Maine has an integrated application that includes multiple benefits—SNAP, MaineCare, and Temporary Assistance for Needy Families (TANF).

How can I apply?

- ✓ **Online:** at mymaineconnection.gov/benefits
- ✓ **Email:** Farmington.DHHS@Maine.gov
- ✓ **Fax:** (207) 778-8429
- ✓ **Phone:** 1-855-797-4357 to apply or request an interpreter
- ✓ **In Person:** Visit any DHHS office
- ✓ **Mail:** Download and print a paper application and return it to DHHS at:
*Office for Family Independence
114 Corn Shop Lane
Farmington, ME 04938*

Applying is Free and Confidential

After you submit your application, you will have a phone or in-person interview with a DHHS Eligibility Specialist. DHHS must approve or deny your application within 30 days.



LEARN MORE

Section 2: Eligibility

Who is eligible?

Eligibility for SNAP in Maine is based on multiple factors that are reported to DHHS through the application process. These include:

- State residency
- Household size
- Household income
- Certain expenses
- Age and disability status
- Citizenship and immigration status
- Current employment and post-secondary education

Most Maine households that meet the program's gross income guidelines of **200% of the Federal Poverty Level (FPL) or below** are eligible for SNAP benefits.

Who is *not* eligible?

However, some people – such as adults convicted of certain violent crimes, unauthorized immigrants, people on strike, and some students attending college more than half-time – are not eligible for SNAP, no matter how small their incomes. See pages 40-59 for more information on eligibility for specific populations.

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Determining Income Eligibility

Maine DHHS uses three basic things to determine income eligibility and the amount of SNAP benefits a household can receive:

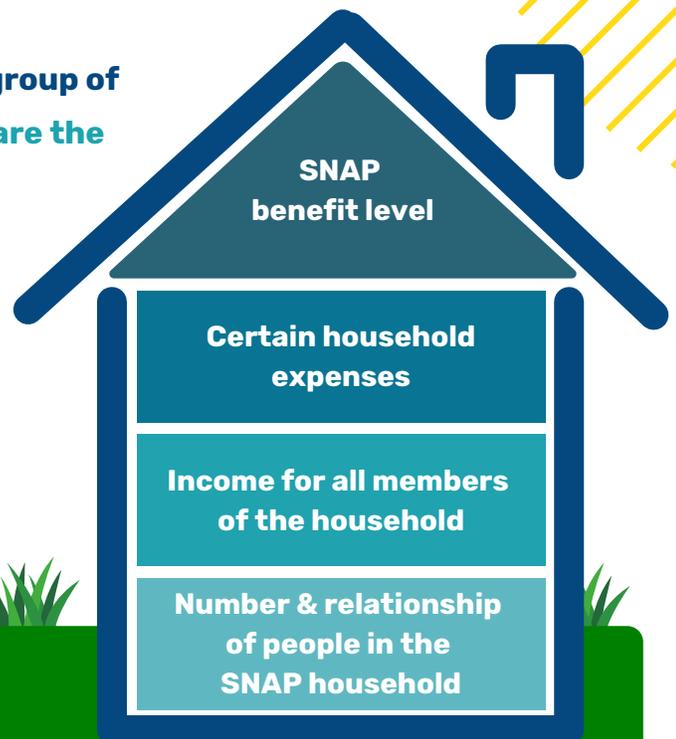
- Household size
- Income
- Certain expenses (deductions)

SNAP Household Composition

You apply for SNAP as a *household*.

A SNAP household can be a single person or a group of people living together who purchase and prepare the majority of their meals together.

All members of the household must be Maine residents. One adult, who is designated by the other members, applies as the head of household.



Accepted proof of residence:

- State ID or driver's license
- Pay stub
- Lease or rental/mortgage receipts
- Tax receipts
- Utility bill
- Self-attestation of homelessness
- An affidavit

Mandatory Households:

There can be more than one SNAP household living under the same roof.

However, there are certain living arrangements that are considered automatic, or "mandatory," households.

The following living arrangements are always considered the same SNAP household, even if the members purchase and prepare their food separately:

- Married couples who live together
- Parents (regardless of marital status) and their children (biological, adopted, or stepchildren) under the age of 22 who live together
- Children under 18 who live in a household under the parental control or guardianship of someone other than their parents (excluding foster children)

The following examples may be considered separate SNAP households:

- An individual living alone
- Roommates who purchase and prepare meals separately
- A child over 21 who lives at home but purchases and prepares their own meals
- Residents of federally subsidized housing for older adults
- Residents of approved centers for substance use disorder treatment
- Residents of approved group homes for individuals with disabilities
- Individuals staying in shelters, including homeless shelters or shelters for survivors of domestic violence



Note: To determine if a center for substance use disorder treatment or a group home is an approved facility, contact DHHS.

Roomer vs. Boarder definition:

- A **roomer** rents a room in a shared space and may be considered their own SNAP household if they purchase and prepare their own meals.
- A **boarder** has meals provided and may be considered a part of that SNAP household unless they pay an adequate amount to cover the cost of their own food.

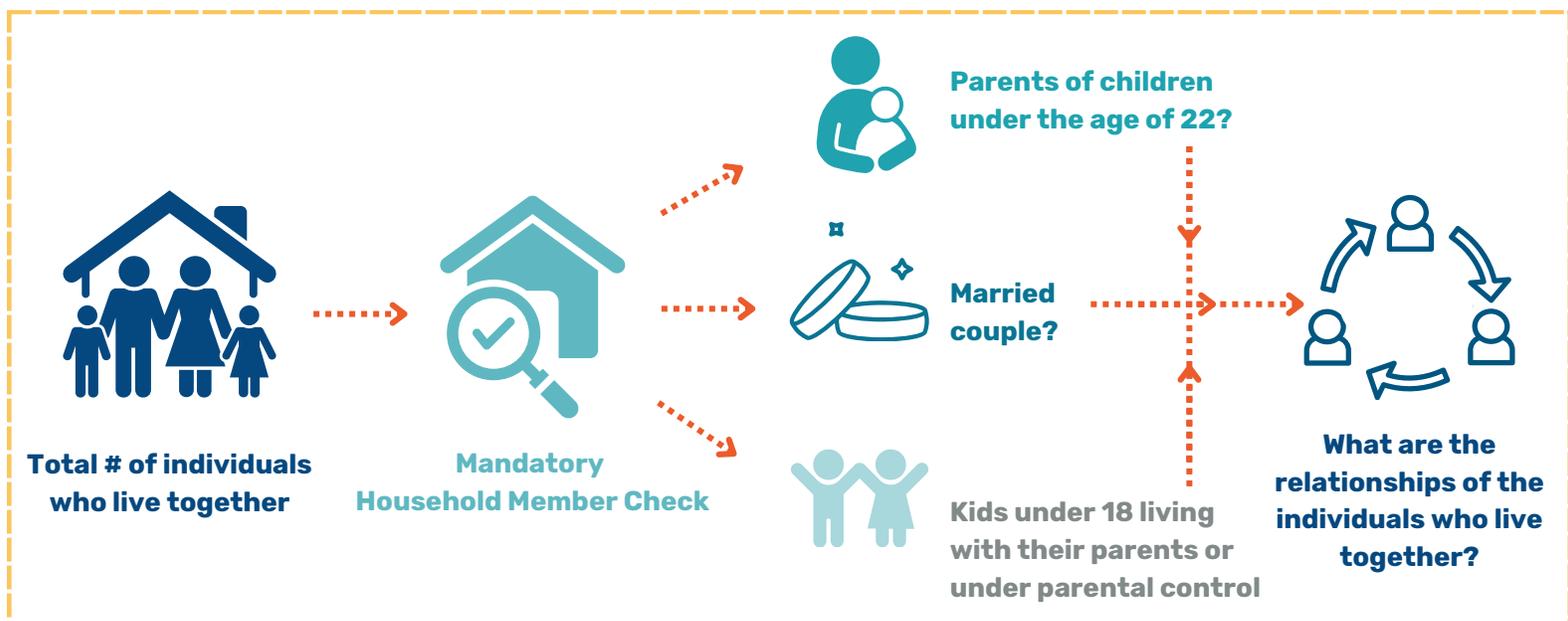
Remember: it's all about who's buying and preparing food together!

Determining which individual(s) are part of the same SNAP Household

Identify the members who:

- - Are automatically grouped together in a "mandatory household."
 - Are members of the household by choice
 - Are not members of the same SNAP household
 - Are ineligible or disqualified
 - These individuals have special rules for how their income is counted, but they are not eligible to receive SNAP benefits themselves.

The amount of SNAP benefits a household receives every month is based on the income of **ALL** the members of their household.



Financial Eligibility

Once you know who is in the SNAP household, the next step is to add up the household's total income and expenses.

Understanding Income for SNAP

Most Maine households with incomes [at or below 200% of the Federal Poverty Level](#) (FPL) are eligible to receive SNAP. See the updated annual poverty guidelines [here](#).

Income Counting

Eligibility for SNAP is based on a household's total "[countable income](#)." Income is any recurring payment a person receives from any source that can be used to buy food.

Types of Income:

-> **1. Earned Income:** This is money a person earns from working, including wages, salaries, tips, or self-employment.
-> **2. Unearned Income:** This includes things like Social Security benefits, pensions, unemployment benefits, child support, and rental income. It's money a person receives from sources other than employment.
-> **3. Excluded Income:** Some income doesn't count at all for your SNAP budget like small gifts, certain loans, and other specific benefits (like energy assistance).

Assets

Maine no longer has an asset test for SNAP! Assets are resources such as money in checking or savings accounts, recreational vehicles, stocks, property and land.

In 2021, Maine passed legislation that directed DHHS to waive the federal asset test for SNAP eligibility. During the application process, DHHS still requires information about your assets to determine whether to use federal or state funds when issuing benefits. However, the result for the SNAP recipient is the same and having assets, like a home or emergency savings, will not impact anyone's ability to receive SNAP in Maine.

Steps to check financial eligibility for SNAP:

1. Count all earned income
2. Count all unearned income
3. Check gross income test
4. Apply deductions for eligible expenses

Note: The applicant is responsible for providing verification or reasonable proof of income to DHHS. Examples of ways to verify each income type are included below.



Counting Earned Income

Count all gross earned income (before taxes and deductions) from any source including employment, self-employment, and freelance gigs. You can think about this as “earning income.” If a person is doing something that makes them money right now, that’s earned income.

This includes:

- Wages and salaries
- Self-employment income
- Seasonal employment
- Tips
- Garnished wages
- Income and payments from rental properties
- Payments received for providing daycare

Ways to verify earned income:

- Pay stubs or pay envelopes
- State or Federal Income Tax Returns
- Self-employment bookkeeping records
- Sales and expense records
- Employer’s statement (signed and dated by the employer)
- Employer’s wage record

How to Estimate Income:

- **Averaging:** DHHS might average a person's income if it fluctuates. This means they will look at their income over a certain time period (like the past four weeks). To make the best estimate, DHHS will ask you to provide verification of your income, like pay stubs or tax returns.

Self-Employment Income:

Self-employed people generally work for themselves as independent contractors or gig workers and usually do not receive employer-sponsored benefits. Some examples include driving for Uber, Lyft, or Doordash, part-time consulting, selling goods online, and income from renters.

Self-employment income can be tricky to calculate because it often varies and is less predictable than other wages. If self-employment is the household's main source of income, it will be averaged over a 12-month period even if it's received in a shorter period of time. If self-employment is not the household's largest source of annual income, it will be averaged only over the months in which the person is self-employed.

Examples of accepted proof of earned income for self-employment:

- Tax returns
- Any business records
- Print-outs from Quickbooks, Venmo or any other cash app where you're receiving payments
- Form 1099-NEC for non-employee compensation



*DHHS can provide worksheets to help with verification of self-employment if a person requests them

A simple formula for calculating earned income for self-employment:

$$\begin{array}{r} \text{TOTAL GROSS INCOME} \\ - \text{TOTAL EXPENSES OF DOING BUSINESS} \\ \hline \text{A PERSON'S EARNED INCOME} \end{array}$$

Counting Unearned Income

Count all unearned income or money that comes from sources other than work.

This includes:

- Pensions, annuities, and retirement
- Supplemental Security Income (SSI) and Social Security Disability (SSDI)
- Investment earnings
- Regular contributions to household expenses from friends or family
- Temporary Assistance for Needy Families (TANF)
- Parents as Scholars (Pas)
- General Assistance (GA)
- Veteran's and disability benefits (including short and long-term)
- Unemployment Insurance (UI) and Worker's Compensation
- Child support or alimony payments made directly to the household
- Foster care payments for a child who is a member of the household
- Portions of certain loans, grants, scholarships and other non-excluded educational benefits
- Rental Income (The gross amount minus the cost of doing business)
 - Sometimes treated as earned income if the landlord is working 20 hours a week or more on the rental property

Ways to verify earned income:

- Award letters, including from Social Security, DHHS, or General Assistance
- Unemployment Insurance letter/check
- Income tax records
- Worker's compensation letters
- Court orders and divorce or separation papers that include child support or alimony payments

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Excluded Income

Income that's excluded is not used to calculate SNAP eligibility or benefit levels.

Examples of Exempt Income:

- Loans
 - All loans are considered excluded income, except for some student loans where repayment is deferred until the student completes their education.
- Government assistance that goes straight to a third party such as a rental voucher or food voucher
- Non-cash benefits
 - Examples include housing provided by an employer, produce from a garden, clothing, or a gift card
- Payments for work expenses from ASPIRE or HOPE
- Income earned by students 17 years or younger who live with a parent or under the care of another household member
- Losses from Farming
- Nonrecurring Lump-Sum Payments
 - One-time payments like tax refunds, Earned Income Tax Credit (EITC), emergency aid, or retroactive Social Security, and other settlements for past periods are excluded.
- Cash donations from a charity are excluded up to \$300 per fiscal quarter.
 - Note: DHHS fiscal quarters are October–December, January–March, April–June, and July–September.
- State or federal one-time assistance for heating, cooling, or emergency repairs
- AmeriCorps State and National stipends

AmeriCorps State and National and AmeriCorps Vistas

AmeriCorps is a national service program that many organizations in Maine participate in. Most AmeriCorps members are eligible to receive SNAP benefits during their term of service. However, income is counted differently for AmeriCorps State and National and AmeriCorps VISTA because the programs are governed by different legislation.

AmeriCorps State and National

AmeriCorps State and National stipends are **excluded income** for SNAP purposes.

AmeriCorps Vista

The **timing** of when a Vista applies for SNAP determines how their benefits are counted.

If a Vista member receives SNAP prior to enrolling in AmeriCorps, stipend payments are not be counted as income for SNAP eligibility. However, if a VISTA member did not receive SNAP before entering the program, their VISTA payments may be included as earned income in SNAP calculations.

Income Eligibility Limits

Once a person has identified all their earned and unearned income, the next step is to see if they fall within Maine's **gross income limit** of **200% FPL for SNAP eligibility**.

Note: Households in which all members receive SSI or General Assistance, or at least one member receives TANF or a TANF funded benefit like Parents as Scholars (PaS), are considered '**categorically eligible**' for SNAP. This means they are automatically eligible without needing to pass the program's gross income test.



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The following table provides monthly income eligibility limits by household size. These amounts are updated annually in October ([Source: USDA](#)).

SNAP Income Eligibility Limits (Oct. 1, 2024 - Sept. 30, 2025)	
HOUSEHOLD SIZE	GROSS MONTHLY INCOME (200% OF FPL)
1	\$2,510
2	\$3,406
3	\$4,303
4	\$5,200
5	\$6,096
6	\$6,993
7	\$7,890
8	\$8,786
Each Additional Member	\$898

Deductions

When you're helping someone apply for SNAP, it's important to know which expenses can be subtracted from the household's income. Deductions reduce the household's countable income, which can increase the amount of SNAP benefits they receive or even make some households income eligible for the program.

SNAP deductions are always subtracted from a household's **gross monthly income**.

If a household is already receiving the [maximum benefit level](#) (see page 39), additional deductions will not increase their benefit amount. However, deductions can make a significant difference for those who are not already receiving the maximum benefit.

Please note: All the deduction and benefit level amounts are updated annually in October. The current period is for 10/1/24 – 9/30/25.

Let's break them down:

- 1. Standard Deduction:** Everyone [automatically](#) gets the standard deduction. This is a set amount subtracted from every SNAP household's total income to account for other basic expenses that reduce the amount of money available to buy food.

Standard Deduction (Oct. 1, 2024 - Sept. 30, 2025)	
HOUSEHOLD SIZE	STANDARD DEDUCTION
1 - 3 people	\$204
4 people	\$217
5 people	\$254
6+ people	\$291

The Standard Deduction is set by the federal government and adjusted annually for the cost of living.

Refresher: When counting household size, include anyone who cooks and shares meals together most of the time. Remember, some folks are automatically considered in the same SNAP household.

- 2. Earned Income Deduction:** If someone in the household is currently working, DHHS will automatically [deduct 20%](#) of their gross earned income to help offset work-related expenses. This does not apply to unearned income.

If a person pays child support from their earnings to children outside their home, they may include that amount in this deduction.

Note: this only applies if they have proof of the amount they pay and their legal obligation to pay it, such as a court order or legal agreement.

3. Excess Medical Deduction: Households with members who are **60 or older** and/or **disabled** can subtract certain out-of-pocket medical expenses over **\$35** from their gross income. There is no cap to the amount you can deduct (see **'Older Adults and People with Disabilities'** on page 55 for more information).

4. Childcare and Disabled Adult (Dependent) Care Deductions: If someone's children or another dependent require supervision for their health and safety so they can work, search for a job, or attend school or training to prepare for employment, they may also subtract these costs from their income.

This deduction includes supervision fees, daycare costs, after-school programs, and even transportation to and from care facilities. There is no cap on child/dependent care deductions.

Accepted evidence to verify dependent care costs include:

- Bills (paid or unpaid)
- A statement from the care provider

5. Homeless Shelter Deduction: For anyone experiencing homelessness (this includes couch surfing, staying at a shelter, or living in a car), a **\$190.30** per month deduction is available for their shelter or utility costs. This can be as little as renting a hotel room once a month or purchasing fuel for a cookstove.

There are other flexibilities in SNAP for people experiencing homelessness, so it's really important for the applicant to report their housing status to DHHS.

6. Excess Shelter Deduction: If a person's shelter costs (like rent, mortgage, and utilities) are more than 50% of their income after all other deductions, they may qualify for an additional shelter deduction.

Unfortunately, this is not an amount that reflects a person's actual housing costs.

The shelter deduction is currently capped at **\$712 per month** unless the household has a member who is 60 years and older or disabled. The shelter cap does not apply to 'elderly and disabled households' (see page 55).

What counts as shelter costs? These costs can include rent, condominium fees, property taxes, and repairs to your home due to natural disasters. Please note: Repairs that have been reimbursed by private or public relief agencies and/or insurance are not included in this deduction.

7. Utility Expense Deductions: It's important for SNAP applicants to tell DHHS if they pay for utilities separate from their housing costs. By factoring in extra expenses, it can increase the amount of SNAP they receive each month.

There are three different expense deductions for utilities. Since utility costs can be difficult to determine, these are fixed amounts that are subtracted from a household's budget vs. what they actually pay in utility costs. See the table on page 38 for all current allowance amounts.

A. Full Standard Utility Allowance (FSUA):

This is for households with heating or air conditioning costs separate from their rent or mortgage bill.

- **Heat sources** include propane, space heaters, wood stoves, and gas heat.
- **Cooling sources** include central and window unit air conditioners, but electric fans do not qualify.
- If a household has received Low Income Heating Assistance (**LIHEAP**) in the past 12 months, they are also eligible, even if their heating costs are included in their rent (see below).

What is the Low Income Home Energy Assistance Program (LIHEAP)?

LIHEAP, also called HEAP, helps Mainers with low and moderate incomes pay for their heating costs including firewood, oil, electricity and gas. The amount of LIHEAP benefits eligible households receive depends on their household size, income, heating costs, and other factors.



LIHEAP is connected to SNAP through “heat and eat.”

Receiving LIHEAP automatically makes a household eligible for the FSUA and may increase their benefit amount or even make them eligible by reducing their countable income for food. Applying for LIHEAP is not a requirement to get the FSUA and households should still report their heating and cooling costs to DHHS.

If someone receives federally-funded SNAP (i.e. has a qualifying immigration status, see page 40), they are automatically financially eligible for LIHEAP. All they need to do is show proof that they currently receive SNAP to their Community Action Partnership (CAP) agency when they apply. However, people with very low income (100% FPL or below) it may be beneficial to use their actual income to receive a higher LIHEAP benefit.

NOTE: If the person you assist receives both TANF *and* SNAP, they don’t need to show proof of income to get the highest LIHEAP benefit.

Using “My Maine Connection” to Prove TANF or SNAP Eligibility for LIHEAP: To verify that you’re getting SNAP or TANF, bring the most recent “notice of decision” letter from DHHS. This can be a paper copy or a picture from MyMaineConnection.

When and how to Apply for LIHEAP: Apply for LIHEAP at your local Community Action Program (CAP). Households are encouraged to apply as early as possible because the application process can take several weeks.



B. Non-Heat Utility Allowance (NHUA):

Households who do not claim the FSUA are eligible for the NHUA if they have at least two of the following expenses:

- Electricity
- Cooking gas
- Garbage collection (including the cost of trash bags and land fill fees)
- Water
- Sewer
- Telephone

If multiple households share utility expenses, each SNAP household may receive the full NHUA deduction amount! An example of this might be roommates who are separate SNAP households but divide housing costs.

C. Phone Only Utility Allowance (PhUA):

This is for households whose only utility cost is a phone bill. It could be a landline, cell phone, or the cost of a phone card.

Like the NHUA, if multiple households share telephone expenses, each SNAP household may receive the full PhUA amount!



Please Keep in Mind: all deduction amounts are updated annually. Please refer to the current SNAP rules for charts of the updated deductions and allowances.

What household expenses are *not* included?

There are some expenses that cannot be deducted and therefore do not need to be reported to DHHS. These include:

- Internet and cable bills
- Car payments, car insurance, and fuel
- Life insurance
- Pet insurance and/or veterinary bills
- Clothing
- Household supplies (such as cleaning products and toilet paper)

**ALLOWABLE SHELTER DEDUCTIONS & STANDARD UTILITY ALLOWANCES
(OCT. 1, 2024 - SEPT. 30, 2025)**

Maximum Shelter Deduction	Full Standard Utility Allowance (FSUA)	Non-Heat Utility Allowance (NHUA)	Phone Only Utility Allowance (PhUA)
\$712	\$1,047	\$353	\$60

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Minimum and Maximum SNAP Benefits

The amount of SNAP benefits a household receives is based on the household size, income, and certain expenses. **SNAP is unique** from other programs because it's **responsive to household changes**, such as the loss of a job or the birth of a child.

The federal government sets the minimum and maximum SNAP benefit amounts based on a mathematical model called the **Thrifty Food Plan (TFP)**, adjusted by household size. The TFP formula considers the current cost of food and updated nutritional guidance as well as assumptions about what families eat and the amount of take-home pay a household spends on food.

Below are the current benefit ranges which are updated annually for cost of living:

SNAP Minimum and Maximum Allotments (Oct. 1, 2024 - Sept. 30, 2025)		
HOUSEHOLD SIZE	MINIMUM SNAP ALLOTMENT	MAXIMUM SNAP ALLOTMENT
1	\$23	\$292
2	\$23	\$536
3	--	\$768
4	--	\$975
5	--	\$1,158
6	--	\$1,390
7	--	\$1,536
8	--	\$1,756
Each Additional Member	--	\$2,020

Immigrant Households

Many immigrants in Maine [are eligible for SNAP benefits](#). However, federal public benefit programs, like SNAP, have special rules for non-citizens. In this section we use the terms '[non-citizen](#)' and '[immigrants](#)' interchangeably to refer to Maine residents who were born outside the U.S. and who do not have U.S. citizenship.

Public Charge

A this time, applying for or receiving SNAP benefits [does not](#) make a person a “[public charge](#)” or [impact their immigration case](#).

Public charge refers to whether a person is likely to become dependent on certain government benefits and is used by federal immigration officials to help decide whether to grant some people green cards or admission to the U.S. The public charge test is not applied to all green card applicants (for example, refugees and asylees are not subject to public charge), or to people applying for U.S. citizenship. As of this publication date, under current federal rules, benefits to help people meet their basic needs including SNAP and MaineCare, are not considered in public charge determinations. However, [this is subject to change under the new administration](#), and those without permanent residence in the U.S. may wish to [consult with an attorney](#) prior to submitting an application for public benefits.

Possible Reporting Risks

While people without a lawful immigration status are not eligible for most public benefits, you still need to include ALL household members on your SNAP application. Currently, state agencies in Maine are not required to report a person to immigration officials unless they have verifiable knowledge that they are in the U.S. without authorization (i.e. staff have seen a deportation notice). Before naming any undocumented household members on an application, it may be best to consult with a legal services provider or an immigration attorney so the individuals can weigh the potential risks and benefits and make an informed decision.



Federal SNAP Benefits for Immigrant Households

In 1996, Congress passed harmful welfare reforms that further restricted some immigrants' access to public benefits. These laws created two categories for benefit eligibility – “qualified” and “not qualified.”

Non-citizens considered “qualified” for federal SNAP benefits include:

- Lawful permanent residents (LPRs), or people with green cards*
- Refugees and Asylees (people granted asylum)
- Granted withholding of deportation or removal
- Granted Humanitarian Parole for more than 365 days (parolees)*
- Cuban or Haitian entrants (note: this is a very specific status)
- Certain survivors of abuse and severe trafficking*
- Iraqi, Afghan, and Ukrainian Special Immigrant Visa (SIV) holders
- Amerasian immigrants
- Native Americans born in the Canada or Mexico
- Hmong or Highland Laotian tribal members during the Vietnam War
- Veterans of the U.S. military or active-duty service members, and their spouses and dependents, lawfully residing in the U.S. with or without a green card

Five-year Waiting Period

They also created an arbitrary **five-year waiting period** for many lawfully residing immigrants to receive public assistance. This is known as the “**five-year bar**.” The following groups are subject to the five-year bar before they are **eligible for federal SNAP benefits**:

- Lawful permanent residents (LPRs) who did not receive their green card as a refugee or asylee fleeing persecution
- Parolees - individuals paroled into the U.S. under Sec. 212(d)(5) of INA for at least one year
- Certain survivors of domestic violence, including the battered spouse or battered child of a U.S. citizen or LPR - Violence Against Women Act (VAWA) self-petitioner

Five-year Ban Exceptions:

- Children under the of age 18
- Blind or severely disabled and receiving a disability benefit for their condition
- Have permanent residence and have 40 qualifying quarters of work history in the U.S. (usually equivalent to approximately 10 years of work) verifiable through the Social Security Administration
- Have a qualifying U.S. military connection
- Certain Afghan, Iraqi and Ukrainian parolees (note: these countries and the time periods for entry and eligibility are subject to change)

“Not Qualified” for Federal SNAP Benefits

Immigrants that do not fall into one of these “qualified” categories are [ineligible for federal SNAP benefits](#). This includes people who are:

- Undocumented or with an uncertain immigration status
- Asylum seekers or those in the process of applying for immigration relief
- Those with a ‘nonimmigrant’ status considered to be in the U.S. temporarily such as:
 - Work and student visa holders
 - U Visa holders
 - Deferred Action for Childhood Arrivals (DACA)
 - People with Temporary Protected Status (TPS)

State-Funded SNAP Benefits

The good news is that Maine provides state-funded SNAP benefits to more immigrants in need of food assistance who would otherwise be eligible for federal benefits but for their immigration status.

In Maine, [asylum seekers with pending applications](#) and [qualified immigrants subject to the five-year waiting period](#) can receive state-funded SNAP benefits if they meet one of the following hardship [exceptions](#) listed in the following table:

E	Elderly	65 years of age or older
D	Disabled	Requires a medical determination, as described under the laws governing Supplemental Security Income
DV	Domestic Violence	Abuse is currently being perpetrated or the applicant is dealing with the effects of abuse including: <ul style="list-style-type: none"> • Physical acts or threats of physical injury • Sexual abuse of a child or caretaker of a child • Psychological effects of abuse
H	Hardship	Waiting for work authorization with a pending application
LH	Limited Hardship	Unemployed but have work authorization <ul style="list-style-type: none"> • Required to report employment within 10 days of being hired • Ineligible for benefits once employed

Applying for SNAP benefits is the same process no matter your immigration status. The biggest difference for participants is that state-funded benefits end as soon as the hardship exception no longer applies—even if they still meet all the other eligibility requirements. For example, if someone seeking asylum gets a job where they earn a very low income, they are still ineligible because they can no longer claim a Limited Hardship for unemployment.

Mixed Status Households

Not everyone in the same household will have the same immigration status. Even if a household member is disqualified for SNAP due to their immigration status, they have the right to [apply for other people in their household](#), such as their [U.S. citizen children or spouse](#). If they are applying for their dependents, the ineligible individual(s) still need to provide DHHS with their [income](#) and [expenses](#) to calculate the benefit levels for the eligible members of their household. However, they are [not counted in the SNAP household size](#). For example, a single, undocumented parent with two U.S. born children is considered a SNAP household of two, but the disqualified parents' income determines the amount of benefits the children receive each month.

Common Example: Asylum Seeker Eligibility

When an asylum seeker is waiting for their work permit, or when they receive their work permit but are unemployed, they can qualify for state-funded SNAP benefits. Once that person starts working, they will lose eligibility for state-funded SNAP benefits, [but their children and/or spouse could still be eligible if their spouse is not working](#). In this situation, DHHS will count the working parent's income and see if the other family members are still financially eligible for SNAP.

Example: A married couple is applying for asylum with their two children and the family has no income yet. Before the parents receive their work permits, the whole family is eligible for state-funded SNAP. When both parents receive their work permits, mom finds a job very quickly. Mom reports her income to DHHS. DHHS should find mom ineligible for SNAP because she's working. DHHS may find that dad and the kids are still eligible for SNAP, depending on mom's wages. When dad finds a job and reports that to DHHS, the whole family will lose SNAP eligibility.

Sponsor Deeming

A sponsor is a person that has signed an [Affidavit of Support \(I-864\)](#) agreeing to use their financial resources to support an intended immigrant as a condition of their entry to the U.S. This is most common for family-based migration and some employment-based migration, and the sponsorship responsibility usually lasts until the sponsored LPR becomes a U.S. citizen or accrues 40 qualifying quarters of work in the U.S.

If the SNAP applicant is found eligible for benefits and receives financial support directly from the sponsor, that money is considered **countable, unearned income** and used to calculate the person's benefit amount. "Deeming" is the counting of the sponsor's income based on the amount on the affidavit of support or verification of the sponsor's current financial circumstances that is considered available to the sponsored non-citizen, even if it is not actually given.

There are many exceptions to this rule including if the sponsor's income is below **130% FPL** or if the sponsored non-citizen is **under 18, a survivor of domestic violence** (battered spouse, parent of a battered child, or child of a battered noncitizen), or very **low-income and unable to obtain food or shelter without assistance**. If an applicant has a sponsor and does not meet one of the exceptions, they should be prepared to verify the sponsor's income along with their household income.

Verifying your Immigration Status

You need to provide proof of U.S. citizenship or immigration status to receive SNAP. The general rule is that each household member must provide a Social Security Number (SSN), or proof of an application for a SSN, and an adult member of each household has to certify in writing that all members of the household are either U.S. citizens or non-citizens eligible to receive SNAP benefits. If someone is applying for SNAP for themselves and does not have a SSN or other proof of U.S. citizenship, such as a U.S. passport or birth certificate, they must verify their immigration status with DHHS.

The Systematic Alien Verification for Entitlements (**SAVE**) is an online system operated by U.S. Citizenship and Immigration Services (USCIS). The SAVE program provides government agencies, like Maine DHHS, a tool to verify immigration status which is used to determine eligibility for federal and state benefits.

To verify a case, DHHS submits an electronic verification request to USCIS within 7 days of an application using the applicants' first and last name, date of birth, and a valid numeric identifier from the immigration documents provided by the individual (usually an "A number"), such as a lawful permanent resident card or employment authorization document. SAVE then compares the information provided with federal

government records and either confirms the individual's immigration status or asks DHHS to send additional information.

Examples of immigration documents used to verify status:

- Form N-550 (Certificate of Naturalization)
- Form I-551 (Permanent Resident Card or green card)
- Form I-94 (Arrival/Departure Record)
- Form I-766/EAD (Employment Authorization Document)
- Form I-797 (Notice of Action to communicate receipt or approval of an application or petition)
- Foreign passport with an admission stamp endorsed by a CBP officer

Most SAVE requests are completed without additional verification, but in some cases individuals may not appear in SAVE and immigration records can sometimes contain errors or inconsistencies that necessitate more information. DHHS may ask an applicant to submit copies of their immigration documents or to correct or update their immigration record with the Department of Homeland Security (DHS).

NOTE: If an immigrant is otherwise eligible, but there's a delay in verifying their immigration status with USCIS, the household can receive SNAP while DHHS works on verifying their immigration status.

If you or someone you're assisting is having trouble verifying their immigrant status with DHHS to receive benefits, they can contact Maine Equal Justice by completing their online [contact form](#) and selecting "I need help" or "I need help for someone else."



Understanding Work Requirements

Many people who use SNAP are already working, looking for work, or face significant barriers to employment beyond their control. However, the federal government dictates requirements for work that some adults must meet to continue to receive SNAP benefits or to have their initial application approved.

General Work Requirements

By signing the SNAP application, SNAP participants ages 16-59 who do not meet an exemption (see the “Exemptions” table on page 48-49), agree to certain work requirements. These include:

Must accept job offers

If you’re offered a ‘suitable’ job, you must accept it unless there’s a good reason not to. A job that pays less than Maine’s minimum wage, requires an unreasonable commute, or poses a health and safety risk would not be considered suitable under SNAP rules.

Maintain Employment

If you work at least 30 hours per week, you must keep your job while you participate in SNAP unless it’s no longer suitable, or you are let go for reasons outside your control.

Must Not Reduce Hours

You cannot reduce your hours to less than 30 hours per week unless you have a valid reason or you make at least **\$217.50 per week** (30 x the federal minimum wage).

Must Not Voluntarily Quit a Job Without Good Cause

If someone in the household quits their job within 60 days of applying for SNAP without ‘good cause,’ they may be ineligible to receive benefits for three months and must secure a comparable job to continue receiving benefits. The quit rules are:

- **First Quit:** ineligible for **three months**.
- **Second Quit:** ineligible for **six months**.
- **Third Quit:** ineligible for **one year**.

Good cause is a legitimate reason why someone is unable to meet the requirements, such as an illness, the health of another household member who requires supervision, workplace harassment or discrimination by an employer, or a household emergency. If you're unsure what counts as good cause, that's okay! You can get help understanding if your unique circumstance meets the definition by speaking with someone at DHHS.



Ask for Help

If your SNAP application is denied or your benefits are stopped because of the voluntary quit rule, contact a legal services provider to help you review the decision (see page 63).

General Work Requirement Exemptions

Although work rules can pose a barrier to access for some, many people are eligible for an **exemption** and NOT subject to work requirements including those who are:

EXEMPTIONS
Under the age of 16 or over the age of 60
16 and 17 year olds whose wages are not the household's main source of income
Students, no matter their age, enrolled at least half time in school, a training program, or an institution of higher education.
Adults who work an average of 30 hours per week or make at least \$217.50 per week (30 times the federal minimum wage of \$7.25 in 2025)
Meeting work requirements for another program, including TANF
Receiving unemployment benefits
Caring for a dependent child under the age of 6 <ul style="list-style-type: none"> ◦ <i>Note: A "Dependent Child" resides with a parent or step-parent or an adult who is assuming parental responsibility for the child.</i>

EXEMPTIONS (CONT'D)

Caring for a person with severe disabilities who cannot provide for their own care

- *Note: You do not need to live with the disabled person*

Physically or mentally unable to work 30 hours or more per week

- *Note: A statement from a health care provider or proof of disability benefits may be requested for verification. You do not need to have a formal disability determination or provide medical evidence. A licensed health professional can simply complete [this form](#) and attest that their patient or client is unable to work for a specified period of time.*

Participant in a substance abuse treatment and rehabilitation program

- *Please note: This does not include regular attendance of recovery meetings such as Alcoholics Anonymous (AA), Narcotics Anonymous (NA), and Cocaine Anonymous (CA).*

Work Reporting Requirements and Time Limits for Able Bodied Adults Without Dependents (ABAWDs):

A second group of federal work rules, require some adults to additionally [report](#) at least [20 hours of work, training, or volunteering per week](#) (80 hours per month) to DHHS. You only need to do this if you meet ALL of the following criteria:

- Age 18-54 years old [and](#)
- Physically and mentally able to work [and](#)
- Not caring for a child under 18 in your home

These individuals are often labeled as “ABAWDs” (Able-Bodied Adults Without Dependents).

A Note on the Term ABAWD

We use ‘ABAWD’ throughout this section to align with state and federal rules. However, we acknowledge that reducing individuals to an acronym and the term ‘able-bodied,’ may perpetuate negative stereotypes about people who use public benefits and that it overlooks each person’s unique challenges and life experience.



“Time Limit”

You may also hear this rule called the “time limit.” ABAWDs who are not excused from the work-reporting rule (see below) and who don’t report enough work hours to DHHS, are limited to **3 months** of SNAP in a **36-month** (3 year) time period. This means they could lose their SNAP benefits after 3 months if they don’t meet the reporting requirements. Maine’s current 3 year time period started on **October 1, 2023**.

Activities that meet the work-reporting requirement

- Paid work for 20 hours per week (or earn more than \$217.50 per week)
- Volunteering or community service
- Participating in the **SNAP Employment & Training (E&T) program** or another qualifying state or local work program
- Combining any of these activities for a total of 20 hours per week

People Who are Exempt from the ABAWD Work-Reporting Rule

- Excused from general work requirements (see **exemptions** table above)
- Pregnant
- Have someone under 18 in their SNAP household
- Physically or mentally unable to work
- Experiencing homelessness
- Veterans - of all ages and discharge statuses
- Former foster youth under age 25 and in foster care on their 18th birthday

In addition, there are some cities, towns, and territories in Maine where everyone is exempt from work reporting requirements, based on high rates of unemployment or insufficient jobs in that region. [Check the full list to see if you live in a place covered by this current waiver](#) through September 30, 2025.



College Student Eligibility

Post-secondary students are treated differently than other applicants for SNAP, and navigating all the rules can be hard! As an [application assister](#), your role is to help students understand their options so they can get the support they need to succeed.

Special College Student Eligibility Rules

Most students between the ages of 18 and 49 who are [enrolled in an institution of higher education at least 'half time'](#) are *only* eligible for SNAP if they meet one of the following student exemptions:

- Under age 18 or over age 50
- Paid employment (including self-employment) for 20 hours or more per week or the equivalent of the federal minimum wage (\$7.25 in 2025) multiplied by 20 ([20 hours x \\$7.25 = \\$145 per week](#))
 - This can be averaged as 80 hours per month
- Physically or mentally unable to work 20 hours per week while attending school
- Participate in a state or federally financed work study program
- Participate in on-the-job training. This does not include unpaid internships.
- Receive TANF or PaS
- Care for a child under the age of 6, even if childcare is available
- Care for a child age 6 to 11 and lack the necessary child care to work 20 hours a week or participate in work study
- Single parent enrolled full-time and taking care of a child under 12
- Are assigned to or placed in an institution of higher education through a government program like SNAP E&T, Competitive Skills Scholarship Program (CSSP), Higher Opportunity for Pathways to Employment (HOPE), etc.

Unfortunately, these rules fail to recognize that investing in education is work, and that it can be difficult for students to complete coursework while maintaining a job.

Generally, [coursework does not count toward the 20 hour-per-week work requirement](#).

Institutions of higher education include:

- A regular curriculum at a college or university that offers degrees; or
- A business, technical, trade, or vocational school that requires a high school diploma or equivalent (GED, HSE)

Enrolled At Least Half Time

Each educational institution defines “half-time” differently. You should check with your school’s administrator to determine what qualifies as half-time enrollment.

If you are enrolled [less than half-time](#), the [student restrictions on SNAP eligibility do not apply to you](#).



Note: individuals enrolled in educational programs such as English as a Second Language (ESL) courses or workforce development are not considered enrolled in an institution of higher education for the purposes of SNAP eligibility and therefore, do not need to meet a student exemption.

GED, Diploma or HSE Requirement

According to Maine SNAP rules, if a diploma or HSE is required for enrollment, you are categorized as a [Post-Secondary Student](#) for the purposes of SNAP.

[You may still be eligible](#) for SNAP if you meet an exemption and financial eligibility.

Community Colleges

The Office for Family Independence (OFI) has created a [Community College Verification Form \(PDF\)](#) to simplify SNAP eligibility for community college students.

Community colleges can verify that students are enrolled in an associate’s degree or certificate program that meets the federal definition of “career or technical education program” (which most do), OR a course the community college has determined will make the student more employable.



SNAP Household Composition for College Students

If you are under the age of 22 and live with your parents or legal guardian, you will **automatically** be considered a part of their SNAP household.

If you are over the age of 21 and live at home but purchase and prepare meals separately from others in your home, you will be considered your **own** SNAP household.

If you are living **away from home** at school and have your own residence address, you are not considered part of your parent's SNAP household.

You can also be a separate SNAP household if you live with roommates and **purchase and prepare meals separately**.

Meal Plans and SNAP Eligibility

If you live off campus, your meal plan does not impact your eligibility.

If you live on campus and have a meal plan that provides more than the majority of your meals (more than 50% of three meals daily), you are considered a **"resident of an institution"** and **ineligible for SNAP**.

Evaluating Meal Plan Coverage

If you receive less than 11 meals per week (less than 50% of 21 meals weekly), you may still be eligible for SNAP if you meet all other requirements.

Meal plans can vary in structure (number of meals, points, or dollars).

Examples of Meal Plans

Unlimited or high-level plans (3 meals daily): Likely means the student gets most meals from the institution and may be ineligible.

Low-level plans (light snacks or few meals per week): Means the student likely does not get the majority of meals and may still be eligible.



Student Financial Aid

The type of financial aid you receive may impact your SNAP eligibility differently.

Financial Aid that is *NOT* Counted

Federal financial aid does not count as income for the purposes of SNAP benefits.

This includes:

- Pell grants, Perkins loans and Stafford loans
- Work-study earnings
- Non-federal financial aid used for anything other than living expenses is not counted
- Other financial aid, including deferred payment loans and veterans' educational benefits, are not counted as long as the funds are used to pay for educational expenses, including tuition, books, and required fees

Financial Aid that *MAY* Be Counted

Excess financial aid is considered countable income for students. This is determined by comparing the cost of education against any countable financial assistance you receive. For example, if you receive financial aid for the cost of tuition and other living expenses such as housing, the portion for living expenses will be counted as income.

Verification: You can share your financial aid award letter as proof of income.

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Older Adults and People with Disabilities

There are also some special rules for SNAP households with older adults (60 years and older) and people with disabilities to make it easier for these groups to get and keep the food assistance they need.

Many rules for older adults and people with disabilities are the same. Federal SNAP regulations often refer to these groups together as “elderly and disabled households.” We acknowledge and honor these are different communities with their own unique needs and that the language used by the program may not reflect an applicants’ preferred vocabulary to self-identify.

“Elderly” and “Disabled” Household Definitions

“Elderly” for SNAP purposes is anyone who is:

- Age 60 and older

“Disabled” for SNAP purposes is anyone who meets one or more of the following:

- You get MaineCare based on your disability
- You get Railroad Retirement Disability benefits
- You get a disability-related benefit from the VA
- You are a veteran who is totally disabled, permanently housebound, or needs aid and attendance
- You get a federal, state or local disability pension or payments including Supplemental Security Income (SSI) or Social Security Disability (SSDI).



Note: This definition of “disabled” is much narrower than the exemption for work reporting requirements.

For example, someone can have a condition that makes them “unfit for work,” without a formal disability determination, but that same person may not receive a disability pension or payment like SSI and, therefore, would not be considered a “Disabled Household.”

Special Rules for Elderly & Disabled Households

- No gross income limit
- Special deductions:
 - Excess medical deduction
 - No cap on excess shelter deduction
- Special rules for those receiving meals from “institutions”

No Gross Income Limit

Remember, a household’s gross income is the amount before taxes and deductions. **For Elderly and Disabled Households, there is no gross income limit.** However, **every household** must meet the net income limit of 100% FPL (after all countable deductions) and very few individuals with gross income over 200% FPL qualify for benefits.

Special Deductions for Older Adult Households

Excess Medical Deduction

For SNAP households with at least one member who is disabled or over 60, you can subtract certain medical expenses from their income calculation.

If a household spends more than **\$35 a month on out-of-pocket medical costs** and can show proof of these expenses, they can get more money in SNAP each month.

Examples of Allowable Medical Expenses:

- Medicare and health insurance premiums, co-pays, and deductibles
- Dental care, medical care, psychotherapy, and rehabilitation services provided by qualified health professionals
- Hospitalization, outpatient treatment, nursing care, and nursing home care
- Prescription medications prescribed by a licensed practitioner
- Over-the-counter medications (including insulin) approved by a licensed provider
- Chiropractic care and acupuncture recommended by a licensed provider
- Prescription eyeglasses, dentures, prosthetics, and hearing aids
- Costs associated with a service animal including food and vet bills
 - Note: The service animal must have a certification.
- Transportation costs for medical visits. Please find Maine’s mileage reimbursement rate at www.maine.gov/osc/travel/mileage-other-info

Exceptions:

- You can't deduct costs for items you can purchase with SNAP. This includes anything that is part of a special diet
- You can't subtract any medical expenses that are reimbursed through health insurance or an employer
- Anything that violates federal law is not an allowable expense.
- Interest or any penalties associated with a medical bill or a delayed payment plan cannot be subtracted

Excess Shelter Deduction

For households with an older adult or disabled member, there's **no cap** on expenses for the Excess Shelter Deduction.

If shelter costs (like rent, mortgage, utilities, property taxes, and home insurance) **are more than 50% of your income** after the other applicable deductions are subtracted, you can also deduct these housing costs from your countable income.

No Asset Test

Remember, **Maine no longer has an asset test**. Households still need to list assets on the application, but there is no asset limit that will impact eligibility. A primary residence is also never considered an asset for the purposes of SNAP.

It is especially important to share this information with older adults who may have previously been enrolled in SNAP when different rules were in place.

Special rules for meals from “institutions”

Elderly and Disabled participants who receive meals from “institutions” can still receive SNAP if they are in federal housing for older adults or a nonprofit group home where meals are provided.

Addressing Stigma

Some older adults may feel that SNAP carries a stigma or feel shame or embarrassment when applying for food assistance. As an application assister, you can create a safe

and judgement free space. Many people (children, students, working-age adults, and older adults) face financial challenges due to the high cost of living in Maine. It may also be helpful to remind people that their information will be kept confidential.

Special Household Composition Rule for Some Elderly & Disabled People

If a person is 60 years or older and unable to purchase and prepare their own meals because of a disability, that person and their spouse can be treated as a separate SNAP household from other household members. This is true as long as the other people they live with do not make more than 165% FPL.

Gross Monthly Income Eligibility Standards for Households Where Elderly and Disabled Members are a Separate Household (165 % of FPL)	
HOUSEHOLD SIZE	GROSS MONTHLY INCOME
1	\$2,071
2	\$2,811
3	\$3,551
4	\$4,290
5	\$5,030
6	\$5,770
7	\$6,510
8	\$7,249
Each Additional Member	\$740

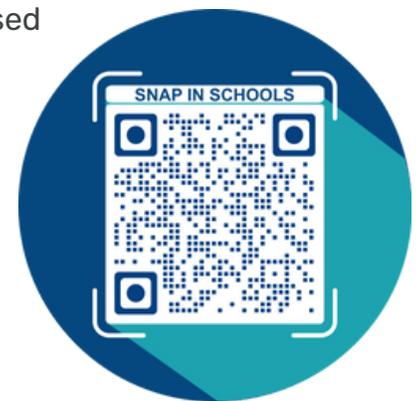
Outreach to Families in Schools

SNAP Outreach in Schools

We know that childhood hunger has negative impacts on childrens' development and educational outcomes across their lifespan. By increasing SNAP outreach in schools, we can ensure more families know about this vital resource, helping to reduce food insecurity in our communities.

Schools are uniquely positioned as trusted information hubs, often acting as resource centers for families. School staff have deep relationships, frequent communication, and high levels of engagement with families, making them ideal messengers for SNAP outreach. They also see the impacts of hunger on their students every day.

Supporting SNAP outreach in schools goes beyond helping individual families—it strengthens the entire school community. Households receiving SNAP benefits are automatically eligible for free school meals, allowing students to access nutritious food without added paperwork. Meals for these students are reimbursed at the highest federal rate, which brings essential resources to the school district. In short, more SNAP enrollments means more funding for schools, supporting both students' well-being and their learning environment.



To access a toolkit and supporting materials to help spread the word, visit www.fullplates.org/snap.

Helpful Tips for Families

- Understanding SNAP household composition is important. You can learn more about that on pages 23-25.
- Children in families with mixed immigration status households may still qualify. You can learn more about this on pages 40-46.

How to use SNAP

Maine PineTree SNAP EBT Card

Your **Maine Electronic Benefits Transfer (EBT)** card, or Pine Tree card in Maine, works like a debit card at participating stores and markets. Each month, benefits are loaded to your account, and you can use the same card to buy food wherever SNAP is accepted. You don't need a new card every month—just keep using the one you have.



The Maine EBT Card is safe and easy to use. It's protected by a 4-digit PIN, so only you can access your benefits. Each time you use your card, you'll get a receipt showing how much is left in your account.

When to expect your PineTree Card

You will receive your new Pine Tree Card in the mail approximately **10-13 days** after your application has been approved.

Checking your EBT Balance

Here's how to check your balance before shopping:

- Look at your last store receipt
- Visit the website, www.pinetreecard.com/meebtclient, where you can set up an account to view your balance and transaction history
- Call the Maine EBT Helpdesk—just enter your card number to hear your balance.

Customer Service is there to help you 24/7 with any questions about your benefits. Just call **1-800-477-7428**.

- When you call, you'll hear an automated system that will ask for your card number.
- Here's what you can find out:
 - Your SNAP account balance
 - Your last 10 transactions

- Call if:
 - You have questions or problems using your EBT card or PIN
 - You need to change your PIN
 - Your card is lost or stolen
 - You notice a mistake with a transaction

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Doubling SNAP Benefits at Farmers Markets and Select Stores

Maine has programs that can [double your SNAP benefits](#) when purchasing produce!

Maine Harvest Bucks

Maine Harvest Bucks gives you [Bonus Bucks](#) to buy [fresh fruits and vegetables](#) when you spend your SNAP/EBT dollars on local food at [farmers' markets, farm stands](#) and [Community Supported Agriculture \(CSA\) programs](#).



The program operates slightly different depending on which “outlet type” - farmers’ market, CSA, or farm stand - you shop at.

- At farmers’ markets, shoppers earn [Bonus Bucks](#) with their SNAP/EBT purchases to buy fruits and vegetables
- At CSA’s and farm stands, participants will likely get a [50% discount](#) on their fruit and vegetable purchases

You can learn more about Maine Harvest Bucks and find participating locations near you at their website: www.maineharvestbucks.org.

Farm Fresh Rewards



With Farm Fresh Rewards, shoppers with SNAP receive a [50% discount](#) on a wide variety of eligible [fruits, veggies, legumes,](#) and [seedlings](#) at participating stores.

Fresh, frozen, and dried fruits and vegetables that contain [no added salt, sugars,](#) or fats are eligible too, as are food-producing seeds and seedlings!

You can find a store near you here: www.gsfb.org/programs/farm-fresh-rewards/#participating-retailers



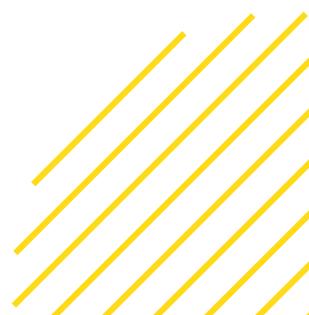
Need Help?

If your SNAP benefits are [denied](#), [reduced](#), or [terminated](#), you have the right to request a [fair hearing](#). In a fair hearing, a hearing officer will review DHHS's decision to make sure DHHS followed the SNAP rules. You should request a hearing within [10 days](#) of DHHS's decision to keep your SNAP benefits while you wait for the outcome of the hearing. [You can request a hearing by calling DHHS or emailing Farmington.DHHS@maine.gov.](#)

Legal help is available! To seek legal help if your SNAP benefits are denied, reduced, or terminated, you can contact:

- [Pine Tree Legal Assistance](#) - check the hours for phone intake at www.ptla.org/contact-us
- [Legal Services for Maine Elders](#) - call the hotline at 1-800-750-5353 or 207-623-1797
- [Maine Equal Justice](#) - call 207-626-7058 or visit maineequaljustice.org/contact-us to fill out an online request for help

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Glossary of Terms

ABAWD	Able-Bodied Adult Without Dependents (ABAWD) SNAP participants, ages 18-54 are limited to receiving SNAP for no more than 3 months in a 36 month period unless they qualify for an exempt OR have met the monthly work reporting requirement of 20 hours per week.
Asset	Resources that can be converted to cash, such as savings accounts, recreational vehicles, or property.
DHHS	Department of Health and Human Services (DHHS) is Maine’s state agency that administers SNAP and other programs aimed at improving health and well being.
EBT Card	Electronic Benefits Transfer (EBT) A plastic card similar to a debit card that SNAP recipients use to purchase eligible food items at authorized retailers.
Eligibility Specialist	A DHHS professional who assists applicants in determining eligibility for SNAP and other public assistance programs based on income, resources, and other criteria.
FPL	Federal Poverty Level (FPL) is a measure of income level issued annually by the Department of Health and Human Services, used to determine eligibility for SNAP and other assistance programs.
FNS	FNS (Food and Nutrition Service) is the agency within the U.S. Department of Agriculture (USDA) responsible for administering SNAP and other federal nutrition assistance programs.

Glossary of Terms (cont'd)

Head of Household	The primary person in a household responsible for the SNAP application and management of benefits.
IPV	Intentional Program Violation (IPV) is any deliberate misrepresentation or omission of information to unlawfully receive SNAP benefits, which may result in penalties or disqualification from the program.
MaineCare	Maine's Medicaid program providing health coverage to eligible low-income individuals, families, and children.
OFI	Office for Family Independence (OFI) is the division of Maine's DHHS responsible for processing SNAP, TANF, and MaineCare applications and determining eligibility.
SNAP	Supplemental Nutrition Assistance Program (SNAP) is a federal nutrition assistance program that helps eligible low-income households afford food.
TANF	Temporary Assistance for Needy Families (TANF) is a federal program that provides cash assistance and support services to eligible low-income families with children.
Non-citizen	An immigrant to the U.S. without U.S. citizenship. In the context of SNAP, non-citizens may include lawful permanent residents, refugees, asylum seekers, parolees, and other groups with specific immigration statuses. Eligibility for federal and state-funded SNAP benefits depends on the person's immigration status. Non-citizens who sponsor other immigrants or who live in mixed-status households may have additional considerations affecting their SNAP eligibility.

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Above all, we thank [our community members](#) who shared their experiences—both utilizing SNAP and helping others to apply—and whose challenges, questions, and ideas were the driving force behind the creation of this guide.

Thank you!





Supplemental Nutrition
Assistance Program



Maine Equal Justice
People Policy Solutions