



SNAP 101

A GUIDE TO THE BASICS OF THE **SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)** IN CONNECTICUT

**BECOME A SNAP MESSENGER
IN YOUR COMMUNITY!**



Some language and content in this guide was developed and provided by End Hunger Connecticut! (EHC!) and was used with expressed written consent.

THE BASICS



SNAP eligibility is based on the number of people in a household, the annual household income, and on certain other eligibility factors (see page 6). SNAP is funded by the United States Department of Agriculture (USDA).

SNAP* is a federal nutrition program that provides eligible households with a monthly benefit that they can use to **buy food at participating grocery stores**, farmers' markets and other places that accept EBT cards.



SNAP is provided in CT by the Department of Social Services (DSS). DSS determines ultimate eligibility for SNAP in CT but does not control the rules & regulations that are determined at the federal level. Funding is provided to the state from the federal government.

*SNAP benefits were known as "food stamps" until October 1, 2008. Many people do still refer to food stamps, but we encourage using the term "SNAP" due to the lingering stigma that is associated with the term "food stamps."



EBT CARDS

EBT stands for:
Electronic
Benefits
Transfer

SNAP benefits are deposited monthly into an **Electronic Benefits Transfer (EBT) account** and can be accessed via **an EBT card**, which works very similarly to a debit card.

Connecticut state medical cards and EBT cards look almost identical, but they're not the same! A person **can receive an EBT card even if they already have a medical card.**

One way to differentiate the two cards is the QUEST logo on the back of a SNAP/EBT card:

EBT CARD:



MEDICAL CARD:



Only approved retailers can accept EBT cards, but retailers are required by law to display a sign in the window if they accept SNAP.



USING SNAP BENEFITS

An EBT card **CAN** be used to purchase:



Fruits & vegetables



Grains & rice



Dairy products



Breads & cereal



**Uncooked meats
(beef, poultry, fish, etc.)**



**Non-alcoholic
beverages**



Snack items



Baby formula



Seeds to grow food

An EBT card **CAN NOT** be used to purchase:



**Toilet paper, paper towels,
and other paper products**



**Store-cooked foods
(like rotisserie chickens)**



**Soaps, cleaning products,
or laundry detergents**



**Vitamins or
medications**



Alcohol



Cigarettes

SNAP benefits **do** accumulate from month to month, but **not** from year to year. Be sure to use all of your SNAP benefits **by December 31st!** But if you don't use your benefits **for 9 months**, DSS may expunge your account.

USING SNAP BENEFITS

(CONTINUED)

EBT cards can be used to purchase food at the following retailers in Connecticut:

7-Eleven

[ACME*](#)

[ALDI*](#)

Amazon

Big Lots

[Big Y*](#)

[BJs Wholesale Club*](#)

(with membership card)

Costco Wholesale

(with membership card)

Cumberland Farms

CVS

Dollar General

Dollar Tree

Family Dollar

[Food Bazaar*](#) (Bridgeport)

[Geissler's Supermarket*](#)

Grade A Markets

Henny Penny

Krauszers

Ocean State Job Lot

[Price Chopper*](#)

[Price Rite*](#)

Rite Aid

[Sam's Club*](#)

(with membership card)

Save A Lot

[ShopRite*](#)

[Stop & Shop*](#)

[Target*](#)

The Fresh Market

Trader Joe's

Walgreens

[Walmart*](#)

Wheels

[Whole Foods*](#)

***These stores allow EBT cards to be used for online ordering.**

(If viewing this document on a device, you can click on the name of the store to access the store's website.)

Note: This is not a comprehensive list! There are many more stores that accept SNAP, including smaller, local grocery stores, farms and farmers' markets, and more!

Visit data.ct.gov/widgets/2xqb-xbez to view a more extensive list, or simply look for the SNAP sign in store windows.

INCOME ELIGIBILITY

The income standards for SNAP are based on the federal poverty level (FPL), which varies by household size. Most states use 130% of the FPL as the qualification threshold for SNAP. **As of October 1, 2022, Connecticut uses 200% of the FPL.***

Household Size	Gross* Monthly Income Limit	Net** Monthly Income Limit	Gross* Annual Income Limit	Maximum Possible SNAP Benefit
1	\$2,265	\$1,133	\$27,180	\$281 monthly
2	\$3,052	\$1,526	\$36,624	\$516 monthly
3	\$3,838	\$1,920	\$46,056	\$740 monthly
4	\$4,625	\$2,313	\$55,500	\$939 monthly
5	\$5,412	\$2,706	\$64,944	\$1,116 monthly
6	\$6,198	\$3,100	\$74,376	\$1,339 monthly
7	\$6,985	\$3,493	\$83,820	\$1,480 monthly

***Gross Income:** Wages before payroll deductions like taxes, health insurance, or retirement plans

****Net Income:** Take-home wages after payroll deductions (in other words, what actually shows up in your bank account)

*This was an increase from 185% of the FPL. DSS estimated that this increase in October 2022 made **an additional 45,000 families** eligible for SNAP who had not been previously.

SNAP "HOUSEHOLDS"

A SNAP **household** consists of people who **buy and prepare food together**, regardless of whether they are related. These may include:

- Older adults (ages 60+)
- Families & children
- Individuals (adults & young adults)
- Those with a disability

Note: People in certain relationships **must** be included in the same "household," even if they do not live together. These include:

- Married couples
- Parents and their children under age 22

ASSET LIMITS

Q: Can I own my own home, cars, have a retirement or savings accounts, etc. and still be eligible for SNAP?

A: YES, but each individual situation is different. DSS will determine whether an "asset limit test" is required, on a case-by-case basis.



From the DSS website:

"There is no asset limit EXCEPT for households whose gross income is more than 200% of the Federal Poverty Level. For those households, total assets including cash, savings accounts, stocks and bonds cannot be more than \$4,250. We do not include the home the client lives in as an asset, nor do we put a lien on the home. We also do not count vehicles or retirement accounts, such as IRAs."

CITIZENSHIP STATUS & SNAP ELIGIBILITY

An immigrant who has had a valid green card status for at least 5 years can apply for SNAP. Non-citizens & undocumented people are **not** eligible for SNAP, but citizen **children may be eligible**.

If a child in the household was born in the U.S., the household may be eligible to receive SNAP, **but**:

- 1** The application will be filed in the parent's name, but the **child's** Social Security Number will be used.
- 2** The household size will be only the number of U.S. citizens, but the **household income** will be counted for **all** household members. ↪

This means, for example, that if only **one** child is a citizen, but both parents work and earn an income, the household income will have to fall under the threshold of a household of **one**.

DSS is **not a reporting agency** and will not share any information on immigration status with the federal government.

PUBLIC CHARGE & THE CHILLING EFFECT

SNAP is no longer considered a "public charge."

In 2018, President Trump moved many programs into the public charge rule, including SNAP. President Biden immediately reversed this rule upon taking office in 2021. However, the "chilling effect" left behind by the public charge rule continues to be a barrier to eligible legal immigrants. We can't promise that SNAP won't ever be considered a public charge again, but **it isn't now**. We would encourage people to apply now since it does not affect public charge for the foreseeable future.

COMMON MYTHS AND MISCONCEPTIONS

MYTHS

FACTS

Applying for SNAP will take food away from others who need it more.	Everyone who is eligible for SNAP & enrolls in the program will receive assistance.
Using SNAP in a store is difficult and will easily identify me as a "food stamp recipient."	Using a SNAP EBT card in a store is as easy as swiping a debit card. There is no shame in receiving assistance you are eligible for!
SNAP is not worth applying for because it only offers \$20 a month in benefits.	The average SNAP benefit per person per month in CT is \$176!
SNAP is only for families with children.	SNAP is for any household composition and size!
Persons experiencing homelessness cannot apply for SNAP.	They can! A shelter address or a friend's address can be used in the application (for the purpose of mailing documents).*
People who receive SNAP don't work and are taking state taxpayer dollars.	80% of SNAP households are employed, and SNAP is federally funded.
SNAP benefits need to be paid back.	They do not!

*Alternatively, an applicant could list "homeless" and a zip code and pick up documents at the local DSS office. If you work with a client who is homeless, EHC! can work with you to list your organization as the "preparer" of the application, so you can be notified directly of documents in the mail.



SNAP RESOURCES

PRESCREENER

End Hunger Connecticut!'s **SNAP Pre-Screener** can determine potential eligibility. A client can call the SNAP hotline (below) to be screened over the phone or check online using the EHC! SNAP Pre-Screener:

www.endhungerct.org/prescreener/

CALL CENTER

End Hunger Connecticut!'s **SNAP Call Center** is a toll-free, confidential hotline staffed daily by CT SNAP experts.

(866) 974-SNAP (7627)

Monday - Friday: 8am - 8pm
Saturday & Sunday: 9am - 5pm

8am-10am on weekdays are
specific hours for older adults

Bilingual English- & Spanish-speaking staff can assist with:

- Applications
- Periodic report forms
- Redeterminations
- MyAccount
- Hearing requests
- Document submission
- General inquiries

Schedule an appointment by calling the number to the left or emailing **SNAP@endhungerct.org**.

OUTREACH MATERIALS

To print outreach materials, view a "SNAP Outreach in Schools" toolkit, add a button to your organization's website, and view more resources for promoting SNAP, visit:



www.endhungerct.org/partner-resources/



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APPLICATION ASSISTANCE WITH

- 1** Call center associate **prescreens for eligibility**.
- 2** If the associate determines that the client **may*** be eligible for SNAP, the associate can **complete the application with the client over the phone** (which usually takes about 20–40 minutes).
- 3** Associate will **submit the application directly to DSS** through a secure portal.


- 4** Client sends **required information** to the associate, who will submit to DSS:


- ✓ Identification (photo ID)
- ✓ Household income, which can include:
 - Wages
 - Social Security
 - SSI
 - Unemployment
 - Child support
 - Disability
- ✓ Shelter & utility expenses:
 - Rent / mortgage
 - Electric / heating / water bills

Secure, accessible methods for submitting documentation:

 **Email**

 **Fax**

 **Regular mail**

 **Text** (associates have secure cell phones)

- 5 DSS receives client's application.**

- ✓ EHC! associate will work with the client all the way through the process.
- ✓ EHC! makes every effort to submit accurate and complete applications.

***NOTE:** DSS makes the ultimate determination on whether a household is eligible or not.

APPLICATION PROCESS WITH DSS

After DSS receives the application:

1 DSS will follow up with client for a **phone interview**.

- If the applicant misses the phone call, the applicant is responsible for rescheduling.
- If applicant does not have a phone, they will receive a letter to follow up with DSS for an interview.

2 DSS will make a determination.

EXPEDITED APPLICATIONS

(Applicants with extremely low or no income)



Decision made within **7 days**

NON-EXPEDITED APPLICATIONS

(All other applicants)



Application may take up to **30 days** to be processed*

*If the processing time is really long, benefits will be **retroactive** once they're approved

APPLICATION APPROVED?

Approved applicants should still:

Respond to correspondence from DSS – frequently check email, MyAccount, & physical mailbox for action items

Create an online MyAccount (for easy access to all things related to their SNAP benefits – EHC! can help set this up!)

Stay in touch with EHC! -- EHC! can help make sure clients stay on track with submitting documentation, recovering a forgotten MyAccount password, answering questions, etc. at any point in the SNAP process.

APPLICATION DENIED?

DON'T PANIC!

The application may have had incomplete information or missing documentation

If an applicant believes they are eligible they can complete a hearing request form which will be included in the denial letter.

EHC! can help in both of these situations

SPECIAL SNAP PROGRAMS

EMERGENCY ALLOTMENTS

Currently, many CT households are receiving additional "emergency" allotments every month, due to the pandemic. Households will continue to receive these allotments as long as the state is in a declared public health emergency, which is currently in place until December 2022.*

P-EBT

Pandemic EBT (P-EBT): P-EBT refers to the benefit children who were participating in remote learning due to COVID received as a supplement to the free/reduced meals they would have received in school.

S-EBT

Summer EBT (S-EBT) refers to a benefit eligible children receive to help families make up the difference for meals while school is on break. This is a program that CT has only been involved in for a couple of summers.



CONNECTICUT
FRESH MATCH

CT FRESH MATCH

This program, run by End Hunger CT!, allows SNAP members to double their SNAP benefits at participating farmers' markets throughout CT. Visit endhungerct.org/farmers-markets/

*EHC! is working with DSS on a Public Health Emergency Unwinding Plan to help families with the transition away from emergency benefits.

FREQUENTLY ASKED QUESTIONS

How can I check my balance?

- 1 Log into your MyAccount at **connect.ct.gov**
- 2 Call the Customer Service number on the back of your EBT card
- 3 Your remaining balance should also be displayed on the **receipt** when you make a purchase using your EBT card



Do unemployment benefits count toward income for SNAP?

Yes.

What if I spend my benefits before the end of the month?

You will have to wait until next month.

I applied for SNAP and was denied, but I truly feel there has been a mistake and I should have been approved. What can I do?

Submit a hearing request!

Do I have the option to report a situation if I feel I was discriminated against or provided incorrect info during the SNAP process?

YES!!! You have a legal right to file a complaint with USDA. Visit:

https://www.ascr.usda.gov/complaint_filing_cust.html

Can I use my EBT card in another state?

Yes, but if you are using your card in another state for more than 30 days, DSS might contact you to see if you've moved.

What if I *do* move?

You will need a new EBT card. You will have to close your case in the old state and reapply in the new state. **Note** that the eligibility thresholds may be different and you may not qualify anymore.

I'm moving to CT soon; can I apply for SNAP now?

No. You will have to wait until you are a resident of the state.

FREQUENTLY ASKED QUESTIONS

(CONTINUED)

Why didn't I get a higher amount? Why did my benefits stop?

Call the DSS Benefits Center at 1-855-626-6632 for more information.

Do I have to re-apply for SNAP every year?

Households that are accepted onto SNAP do not have to re-apply each year, but they do have to complete documentation that proves they are still eligible. If you miss the deadline for these documents, your benefits will be terminated.

Do I have to claim SNAP on my taxes?

Nope!



SNAP members need to submit a Periodic Review Form every 6 months, and a Redetermination Form once a year.

Can I authorize someone I trust to grocery shop for me?

Yes! You can authorize up to two "authorized shoppers" to shop on your behalf.

If I get a new job or my income increases while on SNAP, am I responsible for notifying DSS?

Yes, you are responsible to notify DSS within 10 days. You can submit verification of your new pay rate through your online MyAccount or call the EHC! call center and an associate can help you with this process.

What happens if I don't report higher income and DSS finds out later?

If you have been receiving SNAP benefits at a higher rate than you are eligible for, then you will be responsible for paying back the difference between the higher rate and your current eligible rate.

What if I get paid in cash or under the table?

You can write a letter declaring your income and have your employer sign it.

What if I'm undocumented and my employer doesn't want to sign off on my income?

You can write a letter to self-declare your income. The statement should start with something along the lines of, "After several requests/attempts to obtain the information and not receiving cooperation, I am self-declaring my income as the following:" and then all the information you can (hours worked per week, salary, etc.). While this letter is not required to be notarized, DSS seems to sometimes prefer that it is, but this is definitely not necessary.

ADDITIONAL BENEFITS FOR SNAP MEMBERS!



Discounts of up to \$30/month on internet through the Affordable Connectivity Program!



50% off regular price for an Amazon Prime membership



Automatic eligibility for **free or reduced-price meals** for students enrolled in public schools



Waived fees for AP tests and college applications



Reduced rates for summer camps, sports programs, and other after-school activities

Free admission to the following museums in Connecticut:

Fairfield University Art Museum (FAUM), Fairfield
Bruce Museum, Greenwich
The Aldrich Contemporary Art Museum, Ridgefield
Hill-Stead Museum, Farmington
Mystic Aquarium, Mystic

... and reduced-price admission (typically \$3 per person) to the following:

EverWonder Children's Museum, Newtown
Maritime Aquarium, Norwalk
Stepping Stones Museum for Children, Norwalk
KidsPlay Children's Museum, Torrington
KidCity Museum, Middletown



Free classes and job-skills training through the Connecticut SNAP Employment & Training program. (For more information, visit portal.ct.gov/DSS/SNAP/SNAP-Employment-and-Training)

CONNECT & CONTACT



Tida Infahsaeng, Food Policy Manager:
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Yolande Ford, Director of Equity Initiatives:
yolande.ford@uwwesternct.org

Meg Hadley, Community Impact Program Coordinator:
meghan.hadley@uwwesternct.org

Website:

www.ct.gov/SNAP

Mobile-friendly site:

myDSS.ct.gov

24/7 Client Info Line / Benefits Center:

1-855-626-6632



Website:

www.endhungerct.org

Newsletter:

www.endhungerct.org/newsletter/

Social media:



@endhungerCT

End Hunger Connecticut!



Stamford Food for Thought Campaign:

www.stamfordcradletocareer.org/food-for-thought/



This guide was created as part of the Stamford Food for Thought Campaign, a joint effort of Stamford Cradle to Career and United Way of Western Connecticut to promote SNAP and HUSKY enrollment in the city of Stamford in order to support free school meals for Stamford students. Some language and content in this guide was developed and provided by End Hunger Connecticut! (EHC!) and was used with expressed written consent.



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