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| SNAP/TANF Program Policy Manual | |
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3000.00.00 ELIGIBILITY STANDARDS

Each program has separate standards established by law or regulation which must be used to determine eligibility for assistance. This chapter includes information on the following:

- Resource Limits (Section 3005).
- Facility Private Pay Rate (Section 3006).
- Income Standards (Section 3010).
- Dependent Care Standards (Section 3015).
- Utility Standards (Section 3020).
- SNAP Related Standards (Section 3025).
- Work Expense Disregard (Section 3030).
- Maximum Benefits (Section 3050).

3005.00.00 RESOURCE LIMITS

The resource limit is the maximum value of non-exempt resources which an assistance group (AG) may retain in order to be eligible for assistance. The following sections list the limits for each program.

3005.05.00 RESOURCE LIMITS (S)

The resource limit is \$3000 for all AGs that do not include an elderly or disabled member effective 10/01/2024.

The resource limit is \$4500 for any AG which contains a member aged 60 or older or a member who is blind or disabled (according to the policy in Section 3210.10.25.05) effective 10/01/2024.

3005.10.00 RESOURCE LIMITS (C)

As of 7/1/2022:

- The resource limit is \$1000 for applicants. (f1)
- For recipients, the resource limit is \$10,000. (f2)

3010.00.00 INCOME STANDARDS

Income standards represent the maximum allowable income that can be considered when determining financial eligibility for an Assistance Group (AG). Depending on the program, eligibility may require comparison against both gross and net income thresholds. The specific income standards applicable to each program are outlined in the sections that follow.

3010.05.00 INCOME STANDARDS (S)

This chart lists the SNAP Program's maximum monthly gross and net income standards. For financial eligibility to exist, income may not exceed these standards. The maximum gross income amounts are based on 130% of the Federal Poverty Guidelines, and the maximum net income amounts are based on 100% of the Federal Poverty Guidelines. Following are the amounts effective 10/01/2025.

NOTE: Households which contain an elderly or disabled member are not subject to the gross income limit, but are subject to the net income limit.

| AG Size | Maximum Gross Monthly Income | Maximum Net Monthly Income | AG Size | Maximum Gross Monthly Income | Maximum Net Monthly Income |
|---------|------------------------------|----------------------------|---------|------------------------------|----------------------------|
| 1 | \$1696 | \$1305 | 6 | \$4675 | \$3596 |
| 2 | \$2292 | \$1763 | 7 | \$5271 | \$4055 |
| 3 | \$2888 | \$2221 | 8 | \$5867 | \$4513 |
| 4 | \$3483 | \$2680 | 9 | \$6463 | \$4972 |
| 5 | \$4079 | \$3138 | 10 | \$7059 | \$5431 |

Each Additional Member **Gross** + \$596

Each Additional Member **Net** + \$459

3010.05.05 INCOME STANDARDS – ELDERLY/DISABLED SEPARATE AG (S)

This chart lists the SNAP Program's maximum monthly gross and net income standards for AGs containing an elderly and disabled member who have one or more members who would purchase and prepare separately if they were capable of doing so. The test will be used to determine if it is beneficial to make the elderly/disabled individual(s) a separate assistance

group. The maximum gross income amounts are based on 165% of the Federal Poverty Guidelines, and the maximum net income amounts are based on 100% of the Federal Poverty Guidelines.

| AG Size | Maximum Gross Monthly Income | Maximum Net Monthly Income | AG Size | Maximum Gross Monthly Income | Maximum Net Monthly Income |
|---------|------------------------------|----------------------------|---------|------------------------------|----------------------------|
| 1 | \$2152 | \$1305 | 5 | \$5177 | \$3138 |
| 2 | \$2909 | \$1763 | 6 | \$5934 | \$3596 |
| 3 | \$3665 | \$2221 | 7 | \$6690 | \$4055 |
| 4 | \$4421 | \$2680 | 8 | \$7446 | \$4513 |

Each Additional Member **Gross** + \$757

Each Additional Member **Net** + \$459

3010.10.00 RESERVED

3010.15.00 GROSS INCOME STANDARDS (C)

This chart lists the maximum monthly gross income and net income standards for Cash Assistance groups. The gross income standard is used for initial eligibility for all cash assistance groups. For financial eligibility to exist, income must be less than these standards. The gross income standard is 35% of the Federal Poverty Level (FPL), and the net income standard is 100% of the maximum grant amount. There are separate charts for AGs which include a recipient parent/caretaker and AGs which only include children.

Charts below list the maximum monthly gross income and net income standards for Cash Assistance Groups effective 3/1/2026:

| GROSS INCOME STANDARD | | | | | |
|------------------------------|--|---------------------|---------|--|---------------------|
| AG Size | Gross Income Standard EFFECTIVE 3/1/2026 | Net Income Standard | AG Size | Gross Income Standard EFFECTIVE 3/1/2026 | Net Income Standard |
| 1 | \$466 | \$248 | 6 | \$1294 | \$825 |
| 2 | \$632 | \$409 | 7 | \$1460 | \$929 |
| 3 | \$797 | \$513 | 8 | \$1626 | \$1033 |
| 4 | \$963 | \$617 | 9 | \$1791 | \$1137 |
| 5 | \$1129 | \$721 | 10 | \$1957 | \$1241 |

3010.15.05 100% INCOME STANDARDS (C)

This chart lists the maximum monthly countable net income standards and the maximum grant amount for cash assistance for a TANF AG. The countable net income standard is 100% of the Federal Poverty Level. There are separate charts for AG's which include a recipient parent/caretaker and AG's which only include children.

An AG will lose eligibility when its countable net income equals or exceeds 100% of Federal Poverty Level (FPL) for a family of the same size. (f4)

| INCOME STANDARD | | | | | |
|-----------------|--|---|---------|--|---|
| AG SIZE | COUNTABLE NET INCOME STANDARD EFFECTIVE 3/1/2026 | MAXIMUM GRANT AMOUNT EFFECTIVE 7/1/2025 | AG SIZE | COUNTABLE NET INCOME STANDARD EFFECTIVE 3/1/2026 | MAXIMUM GRANT AMOUNT EFFECTIVE 7/1/2025 |
| 1 | \$1330 | \$248 | 6 | \$3697 | \$825 |
| 2 | \$1804 | \$409 | 7 | \$4170 | \$929 |
| 3 | \$2277 | \$513 | 8 | \$4644 | \$1033 |
| 4 | \$2750 | \$617 | 9 | \$5117 | \$1137 |
| 5 | \$3224 | \$721 | 10 | \$5590 | \$1241 |

3015.00.00 DEPENDENT CARE STANDARDS (S)

The dependent care standard is the maximum expense deduction for dependent care costs that is allowed for an assistance group in order to determine financial eligibility or provide childcare payment. The actual cost of care up to the standard amount is allowed.

Effective 10/2008 there is no maximum expense deduction for dependent care costs for SNAP. The assistance group's actual cost is allowed as a deduction in the budget unless it is already accounted for by another expense, such as excess medical expense.

3020.00.00 UTILITY STANDARDS (S)

There are four utility standards (SUAs) for SNAP recipients who incur utility costs:

- SUA 1- AGs that have a primary heating/cooling expense or receive/expect to receive LIHEAP (Low Income Home Energy Assistance Program) are eligible for this deduction.
- SUA 2- AG's that do not have a primary heating/cooling expense but do have at least two of the following expenses: Electricity or fuel for purposes other than heating or cooling, water, sewer, well and septic installation and maintenance, telephone, trash collection, are eligible for this deduction.
 - **Note:** both the first and second SUAs include the standard telephone amount regardless of whether the AG has a current telephone expense.

- SUA 3- AGs that have a utility expense other than heating/cooling expense, or a telephone are eligible for this deduction.
- SUA 4- If the AG has a basic telephone expense but no other expenses, they are eligible for this deduction.

The standard amounts are as follows and do not change regardless of AG size:

| STANDARD UTILITY ALLOWANCES | FROM 5/1/2024 THROUGH 9/30/2025 | AS OF 10/1/2025 |
|------------------------------------|--|----------------------------|
| HEATING AND COOLING (SUA 1) | \$473 | \$486 |
| NON-HEATING AND COOLING (SUA 2) | \$276 | \$283 |
| SINGLE UTILITY (SUA 3) | \$60 | \$62 |
| TELEPHONE (SUA 4) | \$35 | \$36 |

3025.00.00 SNAP RELATED STANDARDS (S)

In the calculation of the SNAP budget, certain standard deductions are allowed in addition to the deductions stated in the previous sections. The following sections discuss the earned income deduction and the standard deduction.

3025.05.00 EARNED INCOME DEDUCTION (S)

Twenty percent (20%) of gross earned income is allowed as an earned income deduction in the financial eligibility determination. No additional deductions are allowed from earned income except for costs of self-employment. (f5)

3025.10.00 STANDARD DEDUCTION (S)

All assistance groups receive a flat standard deduction in the financial eligibility determination. This deduction varies according to household size and is adjusted annually for cost-of-living increases. Larger households receive a higher deduction.

Effective 10/01/2025, the following standard deduction figures apply:

| | |
|-------------------|-------|
| 1 Member | \$209 |
| 2 Members | \$209 |
| 3 Members | \$209 |
| 4 Members | \$223 |
| 5 Members | \$261 |
| 6 Members or More | \$299 |

3025.15.00 EXCESS SHELTER EXPENSE DEDUCTION (S)

All assistance groups which do not contain an elderly or disabled member(s) may receive a shelter deduction up to a maximum of \$744 effective 10/01/2025. See Section 3445.20.05.

An ineligible alien/SSN ineligible individual who is elderly or disabled does not entitle the assistance group to the uncapped shelter deduction. The ineligible alien is subject to the maximum shelter deduction amount.

3025.15.05 HOMELESS SHELTER DEDUCTION

An individual who is homeless must be asked if they have incurred expense for shelter within the last 30 days at time of interview. If so, (and have verified expense per PPM 3440.15.10) they are eligible for the homeless shelter deduction of \$198.99. Effective 10/1/2025.

3030.00.00 WORK EXPENSE DISREGARD (C)

An earned income work expense disregard of \$90 is allowed to participating AG members in the financial eligibility determination. An earned income work expense disregard of \$90 is allowed to nonparticipating AG members.

3050.00.00 MAXIMUM BENEFITS

There is a maximum benefit amount based on AG size for the SNAP and Cash Assistance programs. These maximum amounts are listed in the following sections.

3050.05.00 MAXIMUM BENEFITS (S)

This chart lists the maximum monthly SNAP benefits per AG effective 10/01/2025:

| AG SIZE | MAXIMUM BENEFIT | AG SIZE | MAXIMUM BENEFIT |
|---------------------------------------|------------------------|----------------|------------------------|
| 1 | \$298 | 6 | \$1,421 |
| 2 | \$546 | 7 | \$1,571 |
| 3 | \$785 | 8 | \$1,789 |
| 4 | \$994 | 9 | \$2,007 |
| 5 | \$1,183 | 10 | \$2,225 |
| EACH ADDITIONAL MEMBER + \$218 | | | |

3050.10.00 MAXIMUM BENEFITS (C)

The following charts indicate the maximum monthly Cash Assistance benefits per AG based upon the composition of the AG and number of participating members. There are separate charts for AGs which include a recipient parent/caretaker and AGs which only include children.

| MAXIMUM BENEFITS AG WITH A RECIPIENT PARENT AND/OR CARETAKER | | | |
|---|---|------------------------------|---|
| Participating Members | Maximum Benefit EFFECTIVE 7/1/2025 | Participating Members | Maximum Benefit EFFECTIVE 7/1/2025 |
| 1 | \$248 | 6 | \$825 |

| | | | |
|---|-------|----|--------|
| 2 | \$409 | 7 | \$929 |
| 3 | \$513 | 8 | \$1033 |
| 4 | \$617 | 9 | \$1137 |
| 5 | \$721 | 10 | \$1241 |

| MAXIMUM BENEFITS AG WITH RECIPIENT PARENT CHILDREN ONLY | | | |
|--|---|------------------------------|---|
| Participating Members | Maximum Benefit EFFECTIVE 7/1/2025 | Participating Members | Maximum Benefit EFFECTIVE 7/1/2025 |
| 1 | \$248 | 6 | \$825 |
| 2 | \$409 | 7 | \$929 |
| 3 | \$513 | 8 | \$1033 |
| 4 | \$617 | 9 | \$1137 |
| 5 | \$721 | 10 | \$1241 |

3099.00.00 FOOTNOTES FOR CHAPTER 3000

(f1) 470 IAC 10.3-4-2(1)

(f2) 470 IAC 10.3-4-2(2) amended 7/1/22 - IC 12-14-1-1,

(f3) 470 IAC 10.3-4-3

(f4) 470 IAC 10.3-4-1

(f5) 7CFR 273.9 (c)