



Helping Ohio Seniors Resolve Legal &
Long-Term Care Problems & Fight Medicare Fraud

Food & Nutrition Assistance

1. What Is The Supplemental Nutrition Assistance Program (SNAP)?

The Supplemental Nutrition Assistance Program (SNAP) is funded by the US Department of Agriculture. Ohio calls the program Food Assistance (FA). Your local County Department of Job & Family Services (CDJFS) determines your assistance group's (eligibility for FA including the monthly dollar amount of food assistance. An assistance group is the term used to describe who is counted as a household to receive SNAP benefits. All individuals in that group will receive benefits together under one group name. CDJFS then issues a food assistance card called an EBT card (similar to a bank ATM or debit card) that is used to purchase food. The amount on the card is automatically renewed on the same day of each month. [\[1\]](#)

2. How Do I Apply For FA?

You must file an application with your local CDJFS with a form, by phone, or online. The required information is your printed name, address and signature on the form; other information can be submitted later. The form must then be mailed, faxed or submitted in person to CDJFS. CDJFS will then schedule a mandatory interview which may be by phone or in person. As part of the application process, CDJFS will also require you to provide documentation that verifies certain information. [\[2\]](#)

3. What Verifications Will CDJFS Need?

To determine the correct amount of food assistance, you must submit proof of your assistance group's monthly gross income, such as wages, Social Security, Supplemental Security Income (SSI) and pension benefits before deductions. You will also need monthly bills, e.g., rent or mortgage, utilities, property taxes and non-reimbursable medical expenses. [\[3\]](#)

4. What If I Cannot Travel To The CDJFS Office for the interview?

Federal law requires CDJFS to make reasonable accommodations for applicants with disabilities. If you are elderly or disabled and this prevents you from traveling to CDJFS, you can request that the mandatory application interview be conducted over the phone or in your home. [\[4\]](#) No matter where the interview is held, be prepared to present all the information listed above. If the interview is conducted by phone, you will need to mail or fax the information to CDJFS before the interview. Once CDJFS determines FA eligibility, the Ohio Direction Card (also known as the Electronic Benefit Transfer EBT card) is issued and sent to the individual or family's address.. CDJFS can assist the recipient in finding someone to act as the assistance group's authorized representative. [\[5\]](#)

5. How Does SNAP Define “Elderly” And “Disabled”?

An individual 60 years of age or older is defined as elderly. A disabled individual is someone with a disability considered permanent under the Social Security or a non disease-related, severe, permanent disability. To qualify for special assistance group status, disabled person must also be unable to purchase and prepare food because of the disability. [\[6\]](#)

6. Who Is Eligible For FA?

The amount of monthly food assistance depends on your assistance group’s size, income and resources, but special income and resource rules apply to assistance groups of elderly or disabled recipients. [\[7\]](#) For example, a special income rule is that such assistance groups only need to be below a maximum net income to be eligible for FA [\[8\]](#), because the gross income maximum test does not apply. [\[9\]](#)

7. What Is My Net Income?

Except for funds from the senior community service employment program [\[10\]](#) and several other sources [\[11\]](#), most money from whatever source, earned or unearned, is countable gross monthly income. This includes wages, pensions, Social Security, VA benefits and money received from child support or foster care. Then certain expenses are subtracted from your gross monthly income (allowable deductions) to determine your monthly net income. [\[12\]](#)

Allowable deductions from gross income include a 20% deduction from gross earned income; a standard income deduction; a standard utility allowance if you pay heating or cooling expenses (currently \$646). For the elderly or disabled there are additional deductions for all shelter costs that exceed 50% of net income as well as non-reimbursable medical expenses that exceed \$35. Your monthly net income is then used to determine the amount of your monthly food assistance. [\[13\]](#)

8. What Resources Are Counted For FA Eligibility?

An assistance group that contains a disabled or elderly member can have \$4250 in countable resources. [\[14\]](#) For all other assistance groups, the resource limit is \$2,750. Countable resources include liquid resources like cash, savings and checking accounts, savings certificates, and stocks or bonds. Nonliquid resources, such as personal property, land, buildings, and recreational property may be a countable resource if not otherwise excluded. [\[15\]](#) The home and surrounding property, household and personal goods, vehicles, cash value of one life insurance policy, one burial plot per assistance group member and one revocable funeral agreement per assistance group member are all exempt assets. [\[16\]](#)

9. Who Is In My Assistance Group?

Your assistance group size depends on whether you purchase and prepare food alone or with other people. But special rules apply to assistance groups of elderly and disabled recipients. In general, if you:

- (a) live alone; or

- (b) live with others but purchase and prepare your food alone, apart from all others; or
- (c) live with others whose combined income is not over 165% of the federal poverty level, you are elderly and disabled, and you are unable to purchase or prepare your own food

then you may qualify as an assistance group of one. As an assistance group of one, FA only counts your income. However, if you live with others and purchase and prepare your food with them, your assistance group size will equal the total number of people living and eating together. The amount of food assistance will then be based upon the total income of all persons in the assistance group. [\[17\]](#)

10. Where Can I Use an EBT Card?

You can use an EBT card at any store authorized to accept it. If you are elderly, disabled or homeless, you can also use your EBT card to pay for home-delivered Meals-on-Wheels and meals served at authorized senior citizen or other communal dining facilities. [\[18\]](#) An EBT card can only be used to purchase food or food products intended for human consumption, which includes seeds and plants to grow food. [\[19\]](#)

11. How Soon Will I Receive an EBT Card?

If you qualify, you will be certified to receive an EBT card no more than 30 days after the day CDJFS receives your application. [\[20\]](#) Assistance groups are entitled to receive EBT cards within 24 hours of application if their net income is 0 and their liquid resources are \$100 or less. Individuals are entitled to an EBT card within seven days of application if they have gross monthly income of less than \$150 and liquid assets of \$100 or less or their combined monthly gross income and liquid resources are less than the assistance group's monthly rent or mortgage and utilities including entitlement to a standard utility allowance. [\[21\]](#)

12. What Should I Do If I Am Denied Food Assistance Or Think The Dollar Amount Is Wrong?

You may request a state hearing by calling, submitting a written request, or submitting an electronic request in accordance with directions in the decision you received within 90 days from the date the decision was mailed to you. A hearing request can be submitted at any time within a certification period to dispute the current level of benefits. If you are appealing a decision that reduces or terminates your food assistance, you may be able to have your current amount of food assistance continued during your appeal by filing a hearing request within 15 days of the mailing date on the notice you received that reduced or terminated your assistance. If you need legal advice, call Pro Seniors at (513) 345-4160 or 1-800-488-6070. [\[22\]](#)

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Pro Seniors' Legal Helpline for Older Ohioans provides free legal information and advice by toll-free telephone to all residents of Ohio age 60 or older. If you have a concern that cannot be resolved over the phone, then the hotline will try to match you with an attorney who will handle your problem at a fee you can afford.

In southwest Ohio, Pro Seniors' staff attorneys and long-term care ombudsmen handle matters that private attorneys do not, such as nursing facility, adult care facility, home care, Medicare, Medicaid, Social Security, protective services, insurance and landlord/tenant problems.

This pamphlet provides general information and not legal advice. The law is complex and changes frequently. Before you apply this information to a particular situation, call Pro Seniors' free Legal Helpline or consult an attorney in elder law.

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Endnotes: *[click the endnote number "[1]" to return to the text]*

- [1] [O.A.C § 5101:4-1-04](#) Food Assistance: Benefit Issuance and Use
[R.C. § 5101.54](#) Federal supplemental nutrition assistance program
[7 U.S.C.A. § 2013](#) Establishment of supplemental nutrition assistance program
<https://jfs.ohio.gov/ofam/pdf/EBTClientBrochureMailerandTIPSCardEnglish.pdf>
- [2] [O.A.C § 5101:4-2-01](#) Food Assistance: Initial Application Process
[OAC 5101:4-2-07](#) Food assistance: initial interview process
[OAC 5101:4-2-11](#) Food assistance: timeliness standard and benefit issuance
- [3] [O.A.C § 5101:4-2-09](#) Food Assistance: Verification Procedure
[OAC 5101:4-2-07](#) Food assistance: initial interview process
- [4] [O.A.C § 5101:4-1-13](#) Food Assistance: Availability of Information, Program Administration, Office Operations, and Income Eligibility Verification System Information.
[OAC 5101:9-2-02](#) The Americans with Disabilities Act
[OAC 5101:4-2-07](#) Food assistance: initial interview process
- [5] [O.A.C § 5101:4-2-05](#) Food Assistance: Authorized Representatives
<https://www.hcjfs.org/services/food-assistance/the-ohio-direction-card/>
- [6] [O.A.C § 5101:4-6-29](#) Food Stamps: Elderly, Disabled Individuals Living With Others
- [7] [O.A.C § 5101:4-6-29](#) Food Stamps: Elderly, Disabled Individuals Living With Others
[OAC 5101:4-4-01](#) Food assistance: resource standards
<https://emanuals.jfs.ohio.gov/CashFoodAssist/FACM/FACT/FACT-86.stm>
[OAC 5101:4-4-11](#) Food assistance: income standards
- [8] [OAC 5101:4-4-31\(Q\)](#) Food assistance: anticipating income

- [9] [OAC 5101:4-4-31\(Q\)](#) Food assistance: anticipating income
- [10] [O.A.C § 5101:4-4-13\(C\)\(1\)\(k\)](#) Funds from the senior community service employment program under Title V of the Older Americans Act of 1987, as amended, are excluded from income.
- [11] [O.A.C § 5101:4-4-13](#) Food Assistance: Types of Excluded Income
- [12] [O.A.C § 5101:4-4-19](#) Food Assistance: Countable Income
- [13] [O.A.C § 5101:4-4-23](#) Food Assistance: Deductions from Income
[OAC 5101:4-4-31](#) Food assistance: anticipating income
[OAC 5101:4-4-27](#) Food assistance: determining monthly food assistance benefits
- [14] [O.A.C § 5101:4-4-01](#) Food Stamps: Resource Eligibility Standards; *See FACT 91*
<https://emanuals.jfs.ohio.gov/CashFoodAssist/FACM/FACT/FACT-91.stm>
- [15] [O.A.C § 5101:4-4-01](#) Food Stamps: Resource Eligibility Standards
- [16] [O.A.C § 5101:4-4-03](#) Food Stamps: Exempt Resources
- [17] [O.A.C § 5101:4-6-29](#) Food Stamps: Elderly, Disabled Individuals Living With Others
[OAC 5101:4-2-03](#) Food assistance: assistance group definitions
- [18] [O.A.C § 5101:4-1-04](#) Food Assistance: Benefit Issuance and Use
- [19] [O.A.C § 5101:4-1-03\(B\)\(17\)](#) "Eligible foods" defined
- [20] [O.A.C §5101:4-2-11\(A\)](#) Food Assistance: Timeliness Standard and Benefit Issuance
- [21] [O.A.C §5101:4-6-09\(B\) and \(C\)](#) Food Assistance: Expedited Service
- [22] [OAC 5101:6-4-01](#) State hearings: continuation of benefits when a state hearing is requested; [OAC 5101:6-3-02](#) State hearings: state hearing requests