



*Helping Older Persons With
Legal & Long-Term Care
Problems*

Food and Nutrition Assistance For The Elderly

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 household's eligibility for FA including the monthly dollar amount of food assistance. CDJFS then issues a food assistance card (similar to a bank ATM or debit card) that is used to purchase food. The amount on the card is automatically renewed at the beginning of each month. [\[1\]](#)

2. How Do I Apply For FA?

You must file an application with your local CDJFS or online. You must also be interviewed, and all relevant information verified. If you apply by phone or mail, CDJFS must mail your application the same day your request is received. 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. The date CDJFS receives the application is the date from which the household will begin receiving food assistance. [\[2\]](#)

3. What Information Will CDJFS Need At The Interview?

To determine the correct amount of food assistance, you must submit proof of your household's monthly income, such as wages, Social Security, Supplemental Security Income (SSI) and pension benefits. You will also need bank statements of checking and savings accounts, proof of your other assets and monthly bills, e.g., rent or mortgage, utilities, property taxes and medical expenses. [\[3\]](#)

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

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, it must offer help in obtaining the food card when elderly and disabled

recipients have difficulty traveling. CDJFS is authorized to issue food cards by mail and can assist the recipient in finding someone to act as the household'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 who has been determined disabled by Social Security, Railroad Retirement or VA or a person receiving disability-based Medicaid or a disability-related assistance benefit. [6]

6. Who Is Eligible For FA?

The amount of monthly food assistance depends on your household's size, income and resources, but special household, income and resource rules apply to households of elderly or disabled recipients. [7] For example, a special income rule is that such households 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, counts as 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 the gross monthly income to determine your monthly net income. Your monthly net income is then used to determine the amount of your monthly food assistance. [12]

Allowable deductions from gross monthly income include a 20% deduction from wages; a standard income deduction; a standard utility allowance if you pay heating and cooling expenses; for the elderly only, actual shelter costs that exceed 50% of net income are deductible as well as non-reimbursable medical expenses that exceed \$35. [13]

For example, a household of one person with \$800 monthly Social Security income who pays \$350 rent, \$80 for heat and electric and pays \$100 for monthly medical expenses is entitled to about \$180 in monthly food assistance. A household of two, with income of \$1,000 and expenses listed above, will receive about \$250 in food assistance. See <http://www.snap-step1.usda.gov/fns/> for a free SNAP Pre-Screening Eligibility Tool.

8. What Resources Are Counted For FA Eligibility?

A household that contains a disabled or elderly member can have \$3250 in countable assets. [14] For all other households, the asset limit is \$2,000. Countable assets include cash, savings and checking accounts, CDs, and certain personal property that exceeds the maximum value permitted for that item. [15] The home and surrounding property, household and personal goods, vehicles, life insurance less than \$1,500, pension funds, burial plots and irrevocable funeral agreements are all exempt assets. [16]

9. Who Is In My Household?

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

- (a) live alone;
- (b) live with friends or relatives, but do not purchase and prepare your food with them; or
- (c) live as a roomer in another person's house and purchase and prepare your own food, then you have a household of one.

As a household of one, FA only counts your income. However, if you live with relatives or friends and purchase and prepare your food with them, your household 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 household.

Another special rule applies when an elderly disabled person is unable to purchase food and prepare meals and the total monthly income of the other household members does not exceed 165% of the federal poverty guidelines (\$1,619(1) & \$2,191(2)). If this is the case, the elderly disabled person and their spouse will be treated as a separate household. [17]

10. Where Can I Use A Food Card?

You can use a food card at any store authorized to accept it. If you are elderly, disabled or homeless, you can also use your food card to pay for home-delivered Meals-on-Wheels and meals served at authorized senior citizen or other communal dining facilities. [18] A food 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 A Food Card?

If you qualify, you will be certified to receive a food card no more than 30 days after the day CDJFS receives your application. [20] You will actually receive the food card the month after certification. [21] However, individuals are entitled to receive food cards within seven days of application if they have:

- (a) gross monthly income of less than \$150 and liquid assets of \$100 or less;
- (b) zero net monthly income and liquid assets of \$100 or less; or
- (c) monthly rent or mortgage payments and utilities that exceed the monthly gross income and countable asset limits. [22]

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

You may request a hearing by calling CDJFS within 90 days from the date the decision was mailed to you. If you are appealing a decision that reduces or terminates your food assistance, you can have your current amount of food assistance continued during your appeal by filing a hearing request within 10 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. [23]

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Pro Seniors' Legal Hotline 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 Hotline 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
- [2] [O.A.C § 5101:4 -2-01](#) Food Assistance: Initial Application Process
- [3] [O.A.C § 5101:4-2-09](#) Food Assistance: Verification Procedure
- [4] [O.A.C § 5101:4-1-13\(A\)\(4\)](#) Food Assistance: Availability of Information, Program Administration, Office Operations, and Income Eligibility Verification System Information.
- [5] [O.A.C § 5101:4-2-05](#) Food Assistance: Authorized Representatives
- [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
- [8] [O.A.C § 5101:4-2-02\(C\)\(1\)\(b\)](#) Food Assistance: Categorically Eligible Assistance Groups
- [9] [O.A.C § 5101:4-4-11](#) Food Assistance: Income Standards
See Separate Assistance Group Income Standards for Elderly and Disabled Assistance Groups Only.
- [10] [O.A.C § 5101:4-4-13\(D\)\(1\)\(k\)](#) 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
- [14] [O.A.C § 5101:4-4-01](#) Food Stamps: Resource Eligibility Standards; See [FACT 44](#) (At ODJFS eManuals page click “Search Center” > Next screen type, “FACT 44” in “search for” box and search > Click link for “Food Assistance Change Transmittal” > Select “FACT 44” from drop down menu in “Table of Contents”).

- [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
- [18] [O.A.C §5101:4-1-04](#) Food Assistance: Benefit Issuance and Use
- [19] [O.A.C § 5101:4-1-03\(B\)\(19\)](#) "Eligible foods" defined
- [20] [O.A.C §5101:4-2-11\(A\)](#) Food Assistance: Timeliness Standard and Benefit Issuance
- [21] [O.A.C §5101:4-2-01](#) Food Assistance: Initial Application Process
- [22] [O.A.C §5101:4-6-09\(C\)](#) Food Assistance: Expedited Service
- [23] [O.A.C §5101:4-2-11](#) Food Assistance: Timeliness Standard and Benefit Issuance