

Maryland SNAP BENEFITS

A Plain-Language Navigation Guide

For Individuals, Families, and Nonprofits Serving Vulnerable Populations | Updated May 2026

What This Guide Covers

Eligibility rules • Income limits • Required documents • Step-by-step application • Work requirements • Why people lose benefits • Key contacts

Federal Changes in Effect (2025–2026)

The One Big Beautiful Bill Act (OBBBA), signed July 4, 2025, expanded ABAWD work requirements (now ages 18–64), narrowed non-citizen eligibility, and made other national changes to SNAP. This guide reflects rules as of May 2026. Always verify current rules with Maryland DHS at dhs.maryland.gov or mydhrbenefits.dhr.state.md.us.

Section 1: What Is SNAP?

SNAP stands for Supplemental Nutrition Assistance Program. In Maryland it is administered by the Maryland Department of Human Services (DHS). Benefits are issued monthly through the Maryland Independence Card accepted at authorized grocery stores, farmers markets, and major online retailers including Amazon and Walmart.

Maryland uses 200% FPL through BBCE with no asset test and has fully lifted the drug felony ban. SNAP is called the Food Supplement Program (FSP) and benefits are loaded on the Maryland Independence Card. Maryland operates a Restaurant Meals Program allowing elderly, disabled, and homeless recipients to use their Independence Card at participating restaurants. Maryland Market Money doubles SNAP spending at participating farmers markets. Maryland has some of the highest housing costs on the East Coast, making shelter deductions especially significant.

Maryland SNAP: Key Facts at a Glance

- 200% FPL gross income limit through BBCE — no asset test for most households
- Full drug felony ban lift — no conditions or requirements

- Restaurant Meals Program: elderly, disabled, and homeless recipients can use Independence Card at participating restaurants
- Maryland Market Money: SNAP spending matched dollar-for-dollar on fresh produce at participating farmers markets
- myDHR Benefits portal (mydhrbenefits.dhr.state.md.us) for online applications
- SNAP called 'Food Supplement Program (FSP)'; EBT card is the 'Independence Card'

Section 2: Eligibility Requirements

2.1 Residency

You must currently reside in Maryland. There is no minimum residency period. You do not need a permanent address — a shelter address, transitional housing, or a signed statement from a non-relative can satisfy this requirement.

2.2 Citizenship and Immigration Status

The following individuals are generally eligible:

- U.S. citizens (born or naturalized)
- Lawful Permanent Residents (Green Card holders) who have held status for at least 5 years
- Certain refugees, asylees, and Special Immigrant Visa holders

2025 Change: Non-Citizen Eligibility Narrowed

The OBBBA (July 4, 2025) removed SNAP eligibility for humanitarian parolees, most asylum seekers pending a decision, and several other previously eligible categories. U.S.-born children in mixed-status households may still qualify. Contact your local Maryland DHS office or legal aid if your immigration status is unclear.

2.3 Household Composition

Your SNAP household includes everyone who lives together and regularly purchases and prepares food together. Members who buy and prepare food separately may form their own household unit.

2.4 Income Limits

Maryland uses Broad-Based Categorical Eligibility (BBCE) at 200% of the Federal Poverty Level. There is no asset test for most households. TCA (Temporary Cash Assistance — Maryland's TANF) recipients are categorically eligible.

Exception: Households where all members are age 60+ or have a documented disability have NO gross income limit — only the net income test applies.

Maryland SNAP Income Limits and Maximum Benefits (FY 2026, Oct. 1, 2025 – Sept. 30, 2026)

HHSize	Gross Limit	Elderly/DisabledGross Limit	Net Limit(100% FPL)	Max MonthlyBenefit
1	\$2,510	No limit*	\$1,255	\$292
2	\$3,398	No limit*	\$1,699	\$536
3	\$4,287	No limit*	\$2,144	\$766
4	\$5,178	No limit*	\$2,589	\$994
5	\$6,067	No limit*	\$3,034	\$1,155
6	\$6,956	No limit*	\$3,478	\$1,386
7	\$7,845	No limit*	\$3,923	\$1,532
8+	+\$889/person	No limit*	+\$445/person	+\$177/person

* Elderly/disabled households have no gross income limit — only the net income limit applies. Maryland uses BBCE at 200% FPL. Limits update each October 1.

How Net Income Is Calculated

Net income = gross income minus approved deductions. Standard deductions include:

- 20% earned income deduction — automatically applied to all wages and self-employment income
- Standard deduction: \$204/month for households of 1–3; higher for larger households
- Excess shelter deduction: rent/mortgage plus utilities exceeding 50% of net income after other deductions
- Dependent care deduction: childcare or adult care costs paid while working, searching, or in training
- Medical expense deduction: out-of-pocket costs over \$35/month for members 60+ or with a disability
- Child support deduction: legally obligated child support paid to someone outside the household



Maryland Deduction Note

Maryland's housing costs — particularly in the Baltimore metro, Montgomery County, Prince George's County, and the Washington DC suburbs — are among the highest on the East Coast. Households near or above the 200% FPL ceiling should always document full rent and

utility costs, as the excess shelter deduction can be the decisive factor in both qualifying and maximizing benefit amounts. The shelter deduction is uncapped for elderly/disabled households.

2.5 Asset Limits

For most Maryland BBCE-eligible households, there is NO asset test. Exception: elderly/disabled households whose income exceeds 200% FPL face a \$4,500 asset limit. Primary home and one vehicle are always exempt.

Section 3: Work Requirements

Work requirements are the most common reason people lose SNAP benefits.

3.1 Standard Work Requirements (All Adults 16–59)

All able-bodied adults between ages 16 and 59 must meet at least one of the following:

- Be employed (any number of hours)
- Be registered for work with American Job Centers / Maryland SNAP E&T program
- Participate in an approved employment or training program
- Not have voluntarily quit a job without good cause or reduced hours below 30/week

3.2 ABAWD Rules

ABAWDs are adults ages 18–64 without dependents who are not disabled and not otherwise exempt. Maryland enforces ABAWD rules in most jurisdictions, though some county-level waivers may apply.

ABAWDs must complete at least 80 hours per month (20 hours/week): employment, job training, volunteering, or participation in an approved work program.

Without meeting this requirement, ABAWDs can only receive SNAP for 3 months in any 36-month period.



Maryland ABAWD Note

Some Maryland jurisdictions may have ABAWD waivers based on local unemployment conditions — contact your local Department of Social Services office to verify current waiver status. Maryland's SNAP E&T program offers job training, employment services, and career

development that satisfy ABAWD requirements. Participation in E&T is mandatory for referred ABAWDs.

3.3 Exemptions from ABAWD Requirements

The following individuals are exempt from ABAWD time limits:

- Physically or mentally unfit for employment (documented by a physician or licensed clinical social worker)
- Pregnant
- Responsible for a dependent child under age 14 living in the same household
- Enrolled at least half-time in a recognized school, training program, or institution of higher education
- Participating in a drug or alcohol treatment or rehabilitation program
- Age 15 or younger, or 65 or older
- Recently released from an institution (incarceration or psychiatric facility)
- Survivors of domestic violence
- Experiencing homelessness (may qualify under 'unfit for employment' — ask your caseworker)

3.4 How to Document Work or an Exemption

Report work activity or exemption status through myDHR Benefits (mydhrbenefits.dhr.state.md.us), by phone, or in person at your Maryland DHS office. Submit documentation before your benefit period runs out.

Section 4: Required Documents

Gather these before applying. Missing documents are the most common cause of delays.

4.1 Always Required

- Proof of Identity: Driver's license, state-issued ID, passport, or birth certificate
- Social Security Number (SSN): For each household member applying
- Proof of Maryland Residency: Utility bill, lease agreement, official mail, or a signed statement from a non-relative

4.2 Income Verification

- Pay stubs from the last 30 days (for employed applicants)

- Most recent W-2, 1099, or tax return (for self-employment income)
- Award letter or benefit statement for Social Security, SSI, unemployment, or other unearned income
- Documentation of child support received or paid

4.3 Deduction Documentation (Strongly Recommended)

- Rent or mortgage statement
- Utility bills (or claim the Standard Utility Allowance — ask your caseworker which produces a higher deduction)
- Childcare or dependent care receipts
- Medical bills for members 60+ or with disabilities

 **Tip: Apply First, Gather Documents Later**

Submit your application to lock in your application date — benefits are generally backdated to that date if approved. Your caseworker will specify what additional documents are needed.

Section 5: Step-by-Step Application Process

Step 1: Check Your Eligibility

Use the SNAP eligibility calculator at snapeligibilitycalculator.com, call 1-800-332-6347, or visit your local Maryland DHS office.

Step 2: Apply

Method	Details
myDHR Benefits Online	mydhrbenefits.dhr.state.md.us — apply for Food Supplement Program, Medicaid, and other benefits online. Recommended.
Phone	Call 1-800-332-6347 or your local Department of Social Services.
In Person	Visit your local Department of Social Services. Find locations at dhs.maryland.gov/county-offices .
By Mail	Download application from dhs.maryland.gov ; mail to your local DSS office.

Step 3: Attend Your Interview

After submitting, Maryland DHS will schedule a mandatory interview — typically by phone. Missing the interview is the most common reason applications are denied. Contact your office immediately to reschedule if needed.

Step 4: Receive a Decision

Maryland DHS must process standard applications within 30 days. If approved, you will receive an EBT card by mail. If denied, you have 90 days to appeal.

Expedited / Emergency Processing

You may qualify for 7-day expedited benefits if: gross monthly income is under \$150 AND liquid assets under \$100; OR combined monthly income and liquid assets are less than monthly rent plus utilities; OR you are a migrant/seasonal farmworker with liquid assets under \$100.

Section 6: Special Situations

6.1 Experiencing Homelessness

You do not need a permanent address to apply. Maryland DHS accepts shelter addresses, transitional housing, or a signed statement from a non-relative. Dial 211 for local shelter and benefits navigation resources.

6.2 People With Disabilities or Elderly Members

Households where all members are 60+ or disabled benefit from: no gross income test (only net income limit), uncapped shelter deduction, medical expense deduction, and higher asset limits (where applicable).

6.3 Drug Felony Convictions

Maryland has fully lifted the federal drug felony ban. Individuals with any drug-related felony conviction are fully eligible for SNAP (Food Supplement Program) if they meet income and other standard requirements — no additional conditions, treatment requirements, or drug testing apply.

6.4 Students

Students enrolled at least half-time must meet at least one exception: work 20+ hours/week, participate in work-study, care for a dependent child under 6, receive TANF, or be enrolled in an approved training program.

6.5 Restaurant Meals Program and Maryland Market Money

Maryland operates two programs that extend the value of SNAP benefits. The Restaurant Meals Program (RMP) allows recipients who are elderly (60+), have a documented disability, or are experiencing homelessness to use their Independence Card at participating restaurants for hot prepared meals. No separate application is needed — eligible recipients can use their card automatically at enrolled restaurants. Maryland Market Money doubles SNAP EBT spending on fresh fruits and vegetables at participating farmers markets — up to \$10 matched per market visit. Look for the Maryland Market Money sign at markets or check dhmh.maryland.gov for a directory of participating locations.

Section 7: Why People Lose Benefits — and How to Avoid It

Most Common Reasons SNAP Benefits Are Cut Off

1. Missing the recertification (renewal) deadline

Certification periods last 6–12 months. Set a calendar reminder 60 days before your certification end date and monitor your online account regularly.

2. Failing the ABAWD work requirement without claiming an exemption

ABAWDs who do not work 80 hours/month and have not claimed a valid exemption are cut off after 3 months. Check county/local waiver status and document any exemption in writing at every recertification.

3. Missing the interview or not responding to agency notices

Keep your phone number and mailing address current. Check your online account regularly for notices.

4. Failure to report changes in income or household composition

Report changes within 10 days. Failure to report can result in overpayments and case closure.

Your Right to Appeal

If Maryland DHS denies or reduces your benefits, request a Fair Hearing within 90 days of the notice. If you request within 10 days of a termination notice, your benefits may continue during the review. Contact Maryland Legal Aid (mdl.org, 1-800-999-8904) for free legal assistance.

Section 8: Key Contacts and Resources

Resource	Contact / What They Help With
Maryland DHS SNAP Line	1-800-332-6347 dhs.maryland.gov

Resource	Contact / What They Help With
myDHR Benefits Portal	mydhrbenefits.dhr.state.md.us — apply, manage benefits, upload documents
DSS County Office Locator	dhs.maryland.gov/county-offices
Maryland SNAP E&T	Contact your local DSS — job training for ABAWD compliance
Maryland Market Money	marylandmarketmoney.org — farmers market produce matching
Maryland Food Bank	mdfoodbank.org 410-737-8282 — food resources statewide
Maryland 211	Dial 211 211md.org — food banks, emergency resources
Maryland Legal Aid	mdlab.org 1-800-999-8904 — free legal help with SNAP appeals

A Note on Navigating Maryland's System

Maryland's 200% BBCE, no asset test, full drug felony ban lift, Restaurant Meals Program, and Maryland Market Money make it one of the more comprehensive SNAP states on the East Coast. High housing costs in the DC suburbs and Baltimore mean the shelter deduction is often the most impactful tool for both qualifying and maximizing benefits. For advocates: help clients document full shelter costs, understand Restaurant Meals Program eligibility for elderly/disabled/homeless recipients, and promote Maryland Market Money for produce purchasing power.

This guide was compiled using information from the Maryland Department of Human Services (DHS), the USDA Food and Nutrition Service, and publicly available state SNAP resources. It is informational only and does not constitute legal advice. Rules may change — always verify at dhs.maryland.gov or mydhrbenefits.dhr.state.md.us or by contacting your local office.