

North Carolina 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 NCDHHS at ncdhhs.gov or epass.nc.gov.

Section 1: What Is SNAP?

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

North Carolina uses 200% FPL through BBCE with no asset test and has a modified drug felony ban. SNAP is called Food and Nutrition Services (FNS) in North Carolina and is administered through 100 county Departments of Social Services (DSS). Benefits are issued via EBT card and the ePASS portal handles online applications. Western North Carolina communities affected by Hurricane Helene (October 2024) may have ongoing disaster-related SNAP eligibility needs. Some counties may have ABAWD waivers based on local unemployment.

North Carolina SNAP: Key Facts at a Glance

- SNAP called 'Food and Nutrition Services (FNS)' in North Carolina
- 200% FPL gross income limit through BBCE — no asset test for most households

- Modified drug felony ban: possible temporary disqualification and treatment requirements
- Administered through 100 county DSS offices — all counties have a physical office
- Hurricane Helene recovery (western NC): ongoing disaster SNAP eligibility considerations
- ePASS (epass.nc.gov) for online applications and case management

Section 2: Eligibility Requirements

2.1 Residency

You must currently reside in North Carolina. 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 NCDHHS FNS 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

North Carolina uses Broad-Based Categorical Eligibility (BBCE) at 200% of the Federal Poverty Level. There is no asset test for most households. NC is one of the more accessible SNAP states in the South, in contrast to neighboring Tennessee (no BBCE, 130% FPL).

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

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

HH Size	Gross Limit	Elderly/Disabled Gross Limit	Net Limit (100% FPL)	Max Monthly Benefit
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. North Carolina 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

North Carolina Deduction Note

North Carolina has significant housing cost variation — from high-rent urban markets (Charlotte, Raleigh-Durham, Asheville) to lower-cost rural counties. Agricultural counties and coastal communities with seasonal employment patterns may have fluctuating income — report income drops promptly. Western North Carolina households still recovering from Hurricane

Helene may have disaster-related expenses that could affect net income calculations — ask your county DSS caseworker about any disaster-related deductions.

2.5 Asset Limits

For most North Carolina 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 NCWorks Career Centers
- 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. North Carolina enforces ABAWD rules without a comprehensive statewide waiver, though some counties may have waivers based on local unemployment.

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.

North Carolina ABAWD Note

Some North Carolina counties may have ABAWD waivers based on local unemployment conditions — contact your county DSS office to confirm current waiver status. NCWorks Career Centers offer employment and training programs that satisfy ABAWD requirements. Agricultural and coastal counties with seasonal employment may have higher unemployment-based waiver

eligibility. North Carolina enforces ABAWD rules broadly — document exemptions in writing and submit them before the 3-month limit.

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 ePASS (epass.nc.gov), by phone, or in person at your NCDHHS FNS 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 North Carolina 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 1-800-662-7030, or visit your local NCDHHS FNS office.

Step 2: Apply

Method	Details
ePASS Online	epass.nc.gov — apply online 24/7, upload documents, track your case. Recommended.
Phone	Call 1-800-662-7030 (Mon–Fri) or your county DSS office.
In Person	Visit your county DSS office. All 100 North Carolina counties have a DSS office. Find locations at ncdhhs.gov .
By Mail	Download application from ncdhhs.gov ; mail to your county DSS office.

Step 3: Attend Your Interview

After submitting, NCDHHS FNS 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

NCDHHS FNS 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 (7-Day)

You may qualify 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. NCDHHS FNS 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

North Carolina has a modified drug felony ban. Individuals with drug felony convictions may face a temporary disqualification period after release from incarceration, and may be required to complete a drug treatment program before regaining full eligibility. Contact your county DSS office or Legal Aid of North Carolina (legalaidnc.org) for guidance specific to your conviction history and current status.

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 Western NC Hurricane Helene Recovery

Western North Carolina communities — including Buncombe, Henderson, McDowell, Mitchell, and Yancey counties and others — sustained significant damage from Hurricane Helene in October 2024. Disaster SNAP (D-SNAP) was activated in the affected area. Households in western NC that suffered ongoing food insecurity, housing displacement, or income loss from the disaster may have additional SNAP eligibility considerations. Contact your county DSS office or NCDHHS at 1-800-662-7030 if your household's situation changed due to Helene. The SNAP income and deduction calculations can reflect disaster-related income losses and expenses.

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 NCDHHS FNS 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 Legal Aid of North Carolina (legalaidnc.org, 1-866-219-5262) for free legal assistance.

Section 8: Key Contacts and Resources

Resource	Contact / What They Help With
NCDHHS FNS SNAP Line	1-800-662-7030 ncdhhs.gov/snap
ePASS Portal	epass.nc.gov — apply, upload documents, manage benefits

Resource	Contact / What They Help With
County DSS Office Locator	ncdhhs.gov/dss/county-offices — all 100 counties
NCWorks Career Centers (E&T)	ncworks.gov — employment training for ABAWD compliance
NC Food Bank Network	ncfoodbank.org 919-875-0707 — statewide food bank resources
North Carolina 211	Dial 211 nc211.org — food banks, emergency resources, benefits navigation
Legal Aid of North Carolina	legallaidnc.org 1-866-219-5262 — free legal help with SNAP appeals

A Note on Navigating North Carolina's System

North Carolina's 200% BBCE and no asset test make it more accessible than neighboring Tennessee. The county DSS network (100 offices) ensures geographic coverage statewide. For advocates in western NC: Hurricane Helene recovery creates ongoing SNAP needs — help clients understand how disaster-related income losses and expenses factor into benefit calculations. The modified drug felony ban with potential disqualification periods is an important issue for justice-involved populations — contact Legal Aid of NC for case-specific guidance.

This guide was compiled using information from the North Carolina Department of Health and Human Services (NCDHHS), Food and Nutrition Services, 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 ncdhhs.gov or epass.nc.gov or by contacting your local office.