

# ARIZONA 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 & exemptions • Why people lose benefits (and how to avoid it) • Key contacts

### Important: Federal Rule Changes in Effect (2025–2026)

The One Big Beautiful Bill Act (OBBBA), signed July 4, 2025, made significant changes to SNAP nationally. Arizona has been affected. Key changes include expanded work requirements (now ages 18–64), loss of eligibility for many non-citizens, and stricter documentation standards. Approximately 380,000–400,000 Arizonans lost SNAP access by early 2026 due to these changes.

This guide reflects rules as of May 2026. Always verify current rules at [des.az.gov](https://des.az.gov) or call 1-855-432-7587.

## Section 1: What Is SNAP?

SNAP stands for Supplemental Nutrition Assistance Program. In Arizona, it is officially called Nutrition Assistance (NA) and is administered by the Arizona Department of Economic Security (DES). Benefits are loaded onto an Arizona Quest EBT card each month, which works like a debit card at most grocery stores, farmers markets, and major online retailers including Amazon, Walmart, and Safeway.

SNAP is available to a wide range of households: working families, seniors, people with disabilities, students meeting certain criteria, and unemployed individuals. The program is far more accessible than many people assume, because Arizona uses a higher income threshold than most states.

## Section 2: Eligibility Requirements

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To qualify for SNAP in Arizona, a household must meet several requirements. Each is explained below.

### 2.1 Residency

You must currently reside in Arizona. You do not need a permanent address — shelter addresses, transitional housing addresses, or a statement from a non-relative confirming your location can satisfy this requirement. This is important for individuals experiencing homelessness (see Section 6).

### 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 (SIVs)

#### **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 categories that previously qualified. U.S.-born children in mixed-status households may still qualify even if their parents do not. Contact DES directly if your immigration status is unclear.

### 2.3 Household Composition

Your SNAP household includes everyone who lives with you and regularly shares meals together — spouses, children, and other family members who pool grocery purchases. Each household applies as a unit, and income is counted for all members combined.

### 2.4 Income Limits

Arizona uses Broad-Based Categorical Eligibility (BBCE), which sets the gross income limit at 185% of the Federal Poverty Level — significantly higher than the federal standard of 130% FPL. Most households must pass both a gross income test and a net income test.

Exception: Households where all members are age 60+ or have a disability skip the gross income test entirely and are only subject to the net income limit.

Household Size	Gross Monthly Limit (185% FPL)	Net Monthly Limit (100% FPL)	Max Monthly Benefit
1	\$2,248	\$1,215	\$292
2	\$3,041	\$1,644	\$535
3	\$3,833	\$2,072	\$766
4	\$4,625	\$2,500	\$994
5	\$5,335	\$2,928	\$1,155
6	\$6,128	\$3,356	\$1,386
7	\$6,920	\$3,785	\$1,532
8+	+\$793 per add'l	+\$428 per add'l	+\$177 per add'l

Note: Benefit amounts for FY 2026 (October 2025 – September 2026) reflect USDA updates. The table above reflects current figures; they are updated each October 1.

### How Net Income Is Calculated

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

- 20% earned income deduction — automatically applied to all wages
- Standard deduction: \$204–\$291 depending on household size
- Excess shelter deduction: rent, mortgage, and utilities exceeding 50% of net income
- Dependent care deduction: childcare or other dependent care costs paid while working or in training
- Medical expense deduction: for members 60+ or with disabilities, out-of-pocket costs over \$35/month

#### **Tip: Always Report Deductions**

Many people lose out on benefits they are entitled to simply because they don't report deductions at the time of application. Rent, utilities, childcare, and medical costs can significantly lower your countable income, raising your benefit amount. Report all of these even if you're not sure they qualify — DES will determine what applies.

## 2.5 Asset Limits

For most households in Arizona, there is no asset limit. Under BBCE, savings, vehicles, and other assets are not counted.

Exception: Households where all members are elderly or disabled AND whose income exceeds the federal poverty level face a \$4,500 asset limit on countable assets (cash, bank accounts, stocks). Your primary home and one vehicle are always exempt from any asset count.

## Section 3: Work Requirements

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Work requirements are the most common reason people lose SNAP benefits. Understanding these rules — and which exemptions apply — is critical.

### 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 amount of hours)
- Be registered for work with DES / ARIZONA@WORK
- Participate in an approved employment or training program
- Not voluntarily quit a job without good cause or reduce hours below 30/week

### 3.2 ABAWD Rules (Able-Bodied Adults Without Dependents)

ABAWDs face an additional, stricter requirement. Under the OBBBA, the ABAWD age range expanded from 18–54 to 18–64 as of 2026.

#### Who Is an ABAWD?

You are classified as an ABAWD if you are:

1. Between ages 18 and 64
2. Not disabled (as documented)
3. Not the parent or caregiver of a child under age 14 living with you
4. Not otherwise exempt from general work requirements

ABAWDs must complete at least 80 hours per month of qualifying activity:

- Employment (paid or unpaid/volunteer)
- Job training or approved vocational program
- Participation in the SNAP Career Advancement Network (SNAP CAN) program
- Workfare or community service

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

### 3.3 Exemptions from ABAWD Requirements

The following groups are exempt from ABAWD time limits (though general work rules may still apply):

- Physically or mentally unfit for employment (documented)

- Pregnant
- Caring for a dependent child under age 14 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, psychiatric facility)
- Survivors of domestic violence
- Experiencing homelessness (may qualify as “unfit for employment” — ask your caseworker)

**⚠️ 2025 Change: Exemptions That Were Removed**

Veterans, people experiencing homelessness (as a categorical exemption), and parents of teens aged 14 and older previously had exemptions from ABAWD requirements. The OBBBA eliminated these categorical exemptions. Individuals in these groups may still qualify under other exemptions (e.g., documented disability, unfit for employment), but must now actively claim and document the applicable exemption.

### 3.4 How to Document Work or an Exemption

You must report work activity or exemption status to DES. This can be done:

- Online through your Health-e-Arizona Plus account at [healtharizonaplus.gov](http://healtharizonaplus.gov)
- By calling DES at 1-855-432-7587
- In person at your local DES office
- Using the forms available on the DES website ([des.az.gov](http://des.az.gov)) under Nutrition Assistance

**💡 Tip: Don't Wait to Claim an Exemption**

If you believe you qualify for an exemption, submit documentation before your benefit period runs out. DES cannot retroactively restore months lost due to non-compliance. A letter from a doctor, social worker, shelter, or caseworker describing your situation can serve as supporting documentation for many exemptions.

## Section 4: Required Documents

Gather these before you apply. Missing documents are the most common cause of delays. Note that DES requires verification — self-reported statements alone are generally not sufficient as of September 2025.

## 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. If a member does not have an SSN, they can still apply if other members qualify — DES handles this case by case
- Proof of Arizona Residency: Utility bill, lease agreement, official mail with your name and address, or a signed third-party statement (from a non-relative who does not live with you, including their address and phone number)

## 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)
- Award letter or benefit statement for Social Security, SSI, unemployment, TANF, or tribal assistance
- Documentation of child support received or paid
- Any other source of income (pension, workers' compensation, gifts, loans)

## 4.3 Deduction Documentation (Optional But Highly Recommended)

These documents are not required to apply but can significantly increase your monthly benefit:

- Rent/mortgage statement or lease agreement
- Utility bills (electric, gas, water, phone)
- Childcare or dependent care receipts
- Medical bills or statements for members 60+ or with disabilities

## 4.4 Situation-Specific Documents

- Non-citizens: Immigration documents (Green Card, visa, refugee resettlement paperwork)
- Students: Class schedule and enrollment verification
- Disabled individuals: Medical documentation, SSI award letter, or physician statement
- Work exemption claims: Letter from a doctor, social worker, domestic violence advocate, shelter staff, or treatment provider
- Recently incarcerated: Release paperwork from the facility

### **Tip: Apply First, Gather Documents Second**

You do not need every document in hand before you apply. Submit your application as soon as possible to establish your application date — this is important because benefits are generally

backdated to that date if approved, not to when you finished submitting documents. DES will send you a notice specifying what additional verification is needed.

## Section 5: Step-by-Step Application Process

### Step 1: Check Your Eligibility

Before applying, get a rough estimate of your eligibility. You can:

- Use the Arizona SNAP Eligibility Calculator at [snapeligibilitycalculator.com/snap-benefits-by-state/arizona](https://snapeligibilitycalculator.com/snap-benefits-by-state/arizona)
- Call DES at 1-855-432-7587 to speak with a representative
- Visit a nonprofit navigator or community partner who assists with SNAP applications (see Section 8)

### Step 2: Choose Your Application Method

Arizona offers three ways to apply:

Method	How	Best For
Online (Recommended)	<a href="https://healtharizonaplus.gov">healtharizonaplus.gov</a> — available 24/7. Create an account, complete the application, and upload documents directly.	Most people; fastest processing
Phone	Call 1-855-432-7587, Mon–Fri, 7:30 AM–5:00 PM. An agent will walk you through the application.	Those without internet or who need verbal assistance
In Person	Visit your local DES office. Find your office at <a href="https://des.az.gov/find-your-local-office">des.az.gov/find-your-local-office</a> . Bring all documents.	Complex cases; those needing same-day expedited screening

### Step 3: Complete the Application

The application will ask for:

- Names, dates of birth, and Social Security Numbers for all household members
- Current address and residency information
- Income sources for all household members
- Monthly expenses (rent, utilities, childcare, medical costs)
- Citizenship and immigration status
- Work history and current employment status
- Any existing participation in other programs (TANF, Medicaid, SSI)

## Step 4: Submit and Wait for an Interview

After submitting your application, DES will send you a notice requesting a mandatory interview. This interview is typically conducted by phone, but may occasionally be in person. The interview is used to verify your information and ask follow-up questions.

### **Tip: Do Not Miss Your Interview**

Missing the scheduled interview is one of the most common reasons applications are denied. If you cannot make the scheduled time, call DES immediately to reschedule at 1-855-432-7587. You can reschedule before the appointment. Missing it without rescheduling typically results in denial and requires a new application.

## Step 5: Provide Requested Verification

After the interview, DES may request additional documents. You will receive a notice specifying exactly what is needed and the deadline to provide it. Submit documents through your Health-e-Arizona Plus online account, by fax, by mail, or in person.

### **Tip: Track Your MyFamilyBenefits Account**

After applying, monitor your MyFamilyBenefits portal at [myfamilybenefits.az.gov](http://myfamilybenefits.az.gov) regularly. DES sends notices, interview requests, and document requests through this system. Missed notices in this portal result in missed deadlines — which result in denial.

## Step 6: Receive a Decision

DES must process standard applications within 30 days of receipt. If you qualify, you will receive an approval notice and a Quest EBT card by mail. Benefits are loaded monthly to that card on an assigned date.

If denied, you have the right to request a fair hearing (appeal). See Section 7.

## Emergency / Expedited Processing

You may qualify for expedited SNAP (7-day processing) if your household meets any of these criteria:

- Gross monthly income is less than \$150 AND liquid resources (cash, checking/savings) are less than \$100
- Combined monthly income and liquid resources are less than your household's monthly rent/mortgage and utilities

- A migrant or seasonal farmworker whose liquid resources are less than \$100

Ask specifically about expedited processing when you apply, especially if applying in person or by phone.

## Section 6: Special Situations and Common Barriers

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### 6.1 Experiencing Homelessness

You do not need a permanent address to apply for SNAP. Arizona DES accepts:

- A shelter address (with shelter staff confirmation)
- A transitional housing address
- A statement from a non-relative (such as a case manager, outreach worker, church staff, or neighbor) confirming your location, signed with their address and phone number

If you cannot receive mail, ask a shelter, nonprofit, or trusted individual if they can receive correspondence on your behalf. Maricopa County has multiple DES offices and community partners that specialize in assisting people experiencing homelessness with benefit navigation.



#### **For Nonprofits: Help With Address Documentation**

Organizations can help their clients establish a valid address for SNAP purposes by providing a signed letter on organizational letterhead confirming the individual is known to the organization, the approximate area where they are staying, and contact information for the organization. This is not a guarantee of approval but satisfies the address verification requirement in most cases.

### 6.2 People With Disabilities

Households where all members are 60+ or have disabilities are subject to more favorable rules:

- No gross income test (only net income limit applies)
- Additional medical expense deduction for out-of-pocket costs over \$35/month
- Elderly Simplified Application Project (ESAP): simplified recertification process for qualifying elderly/disabled households

Disability does not need to be formally adjudicated. A letter from a treating physician, psychiatrist, or licensed clinical social worker documenting a condition that affects employment capacity is often sufficient to claim a work exemption.

### 6.3 Students

Students enrolled at least half-time in higher education face additional eligibility requirements. You must meet at least one of the following exceptions to qualify:

- Work 20 or more hours per week (or an average of 80 hours/month)
- Participate in a federal or state work-study program
- Care for a dependent child under age 6
- Care for a dependent child ages 6–11 when adequate childcare is unavailable
- Receive TANF benefits
- Be enrolled in a school as part of a SNAP employment and training program

Part-time students (fewer than half-time credit hours) are generally not subject to the student restrictions.

### 6.4 Drug Felony Convictions

Arizona does not categorically deny SNAP based on a drug felony conviction. You may be required to participate in a drug treatment program or submit to drug testing. Call 1-855-432-7587 or visit your local DES office for specifics based on your conviction.

### 6.5 Mixed-Status Households

If some household members are U.S. citizens and others are non-citizens who do not qualify, the eligible members can still receive SNAP. Only the income and household composition of the eligible members is counted (in some cases). DES handles these calculations — apply and let DES determine the benefit amount. Do not assume ineligibility without applying.

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

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In practice, most people who lose SNAP do not lose it because their income changed — they lose it because of a procedural failure. Here are the most common causes and how to prevent them:

#### **The Most Common Reasons SNAP Benefits Are Cut Off**

##### **1. Missing the recertification (renewal) deadline**

SNAP is not permanent. Certification periods last 6–12 months for most households (up to 36 months for some elderly/disabled households). DES sends a notice before your period ends, but many people miss it. Prevention: Set a calendar reminder for 60 days before your certification end date. Check your MyFamilyBenefits account monthly.

##### **2. Failing to meet work requirements or document an exemption**

ABAWDs who do not work 80 hours/month and do not claim a valid exemption are cut off after 3 months. Prevention: If you believe you qualify for any exemption (disability, pregnancy, caretaker status, student status, homelessness, recent institutional release), claim it in writing with supporting documentation at the time of application and at every renewal.

### 3. Missing the interview or not responding to DES notices

DES sends notices through mail and your online account. If you don't respond, your case is denied or closed. Prevention: Keep your contact information updated in the system. Check your MyFamilyBenefits account regularly. If you move, update your address immediately.

### 4. Failure to report changes in income or household composition

You are generally required to report certain changes (a new job, someone moving in or out, income changes above a threshold) within 10 days. Failure to report can result in overpayments, which DES will attempt to recoup, and can lead to case closure.

### 5. Changes in immigration or citizenship status

The OBBBA removed eligibility for many non-citizen categories effective July 4, 2025. Individuals in affected categories had their benefits terminated regardless of income. If you are a non-citizen and recently lost benefits, contact a legal aid organization to verify whether your category is affected.

## Your Right to Appeal

If DES denies your application, reduces your benefits, or closes your case, you have the right to request a Fair Hearing. Key points:

- You must request the hearing within 90 days of the date on your notice
- If you request a hearing within 10 days of a notice reducing or terminating benefits, your current benefits may continue while the hearing is pending
- Hearings are typically conducted by phone
- You can represent yourself, or ask a trusted advocate, legal aid attorney, or social worker to assist you

To request a hearing, call DES at 1-855-432-7587 or submit a written request to your local DES office. You can also request a hearing through your Health-e-Arizona Plus account.

## Section 8: Key Contacts and Resources

Resource	Contact	What They Can Help With
Arizona DES (SNAP Hotline)	1-855-432-7587 Mon–Fri, 7:30 AM–5:00 PM	Apply, check status, report changes, schedule interviews, request appeals

Resource	Contact	What They Can Help With
Health-e-Arizona Plus (Online Portal)	healthearizonaplus.gov	Apply online, upload documents, track application status, renew benefits
MyFamilyBenefits Account	myfamilybenefits.az.gov	View notices, messages, and case updates from DES
DES Office Locator	des.az.gov/find-your-local-office	Find the nearest DES office for in-person help
ARIZONA@WORK	arizonaatwork.com	Employment and training programs to meet work requirements
SNAP CAN Program	Available through DES	Career advancement, workforce services, and transportation reimbursement for SNAP recipients
Community Legal Services (Phoenix)	(602) 258-3434	Free legal help with SNAP appeals and benefits issues
Southern AZ Legal Aid	(520) 623-9465	Free legal assistance for SNAP denials and disputes
Maricopa County SNAP Outreach	maricopa.edu/snap	Application assistance for Maricopa County residents and students

### **A Final Note: The System Is Navigable With the Right Information**

SNAP has genuine barriers — documentation requirements, work rules, interview requirements, and recertification deadlines are real hurdles that trip up even people who clearly qualify. The most effective strategy is to apply early, document everything, report deductions proactively, monitor your DES account consistently, and treat every notice from DES as time-sensitive. If you support individuals navigating this system in a nonprofit or advocacy context, the single most valuable thing you can offer is help tracking deadlines and ensuring exemption documentation is submitted in writing.

*This guide was compiled using information from the Arizona Department of Economic Security (DES), 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 [des.az.gov](http://des.az.gov) or 1-855-432-7587.*