

Montana 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 changes to SNAP nationally. This guide reflects rules as of May 2026. Always verify current rules with DPHHS at dphhs.mt.gov or 1-888-706-1535.

Section 1: What Is SNAP?

SNAP stands for Supplemental Nutrition Assistance Program. In Montana it is administered by the Montana Department of Public Health and Human Services (DPHHS), Office of Public Assistance. Benefits are issued monthly through an EBT card accepted at authorized grocery stores, farmers markets, and major online retailers including Amazon and Walmart.

Approximately 100,000 Montana residents receive SNAP benefits each month. Montana uses a 200% FPL income threshold through BBCE and has eliminated the asset test for most households. The state has fully lifted the drug felony ban. Montana's vast rural geography and extreme winter heating costs create unique SNAP dynamics — particularly significant heating deductions and rural ABAWD waivers for areas with limited job opportunities.

Montana SNAP: Key Facts at a Glance

- 200% FPL gross income limit — no asset test for most households
- Full drug felony ban lift — no conditions or treatment requirements
- Extreme heating costs in winter make the Standard Utility Allowance (SUA) a major benefit-increasing deduction

- Rural and reservation counties frequently qualify for ABAWD waivers due to limited local employment
- Tribal members can apply through DPHHS or their tribal human services agency
- apply.mt.gov is Montana's online benefits portal

Section 2: Eligibility Requirements

2.1 Residency

You must currently reside in Montana. There is no minimum residency period. You do not need a permanent address — a shelter address, transitional housing address, or a signed statement from a non-relative confirming your location can satisfy the 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 (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. Contact your local DPHHS office or a legal aid organization 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

Montana uses Broad-Based Categorical Eligibility (BBCE) at 200% of the Federal Poverty Level. There is no asset test for most households. This makes Montana one of the more accessible SNAP states in the Mountain region.

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

Montana 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. Limits update each October 1.

How Net Income Is Calculated

Net income = gross income minus approved deductions. The lower your net income, the higher your monthly benefit. 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, job searching, or in training
- Medical expense deduction: out-of-pocket costs over \$35/month for members 60+ or with a qualifying disability
- Child support deduction: legally obligated child support paid to someone outside the household



Montana Deduction Note

Montana's winter heating costs are among the highest in the continental U.S. The Standard Utility Allowance (SUA) is calibrated for Montana's climate and is often larger than actual bills — particularly valuable for reducing net income in winter months. Even receiving a small

LIHEAP energy assistance payment may qualify you for Montana's highest SUA tier. Always claim the SUA and ask your caseworker which tier applies.

2.5 Asset Limits

For most Montana households under BBCE, there is NO asset test. Savings, vehicles, and investments are not counted. Exception: elderly/disabled households whose income exceeds 200% FPL face a \$4,250 asset limit. Primary homes and one vehicle are always exempt.

Section 3: Work Requirements

Work requirements are the most common reason people lose SNAP benefits. Understanding these rules — and which exemptions or waivers 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 number of hours)
- Be registered for work with Montana Job Service Workforce 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. Montana enforces ABAWD requirements in most areas but many rural and reservation counties qualify for geographic waivers due to limited available work.

ABAWDs must complete at least 80 hours per month (20 hours/week) of qualifying activity: 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.



Montana ABAWD Note

Montana's remote rural counties — particularly in eastern Montana, the Hi-Line, and reservation areas — frequently qualify for ABAWD waivers because work simply is not available locally. Contact your county DPHHS office or tribal agency to confirm whether a

waiver is in effect in your area. This single question can determine whether you face a 3-month cutoff or maintain continuous benefits.

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 to your DPHHS office through the online portal (apply.mt.gov), by phone, or in person. If you believe you qualify for any exemption, 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 Montana 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 as soon as possible to lock in your application date — benefits are generally backdated to that date if approved. Your caseworker will notify you of any additional documents needed.

Section 5: Step-by-Step Application Process

Step 1: Check Your Eligibility

Use the SNAP eligibility calculator at snapeligibilitycalculator.com, call 1-888-706-1535, or visit your local DPHHS office.

Step 2: Apply

Method	Details
ApplyMT Online	apply.mt.gov — apply online 24/7, upload documents, track your case. Recommended.
Phone	Call 1-888-706-1535 (Mon–Fri) or your local DPHHS office.
In Person	Visit your local DPHHS Office of Public Assistance. Find locations at dphhs.mt.gov .
By Mail/Fax	Download DPHHS-HCS-100 form from dphhs.mt.gov ; mail or fax to local office.

Step 3: Attend Your Interview

After submitting, DPHHS will schedule a mandatory interview — typically by phone. Missing the interview is the most common reason applications are denied. Reschedule immediately if you cannot attend.

Step 4: Receive a Decision

DPHHS 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 for 7-day expedited benefits if: gross monthly income is under \$150 AND liquid assets are 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. DPHHS accepts shelter addresses, transitional housing addresses, 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

Montana has fully lifted the federal drug felony ban. Individuals with any drug-related felony conviction are fully eligible for SNAP if they otherwise meet income and eligibility requirements — no treatment programs, probation compliance 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 Tribal Members

Montana's tribal members can apply for SNAP either through DPHHS directly at apply.mt.gov or through their tribal human services agency, which may offer culturally appropriate assistance and local outreach. Many reservation counties qualify for ABAWD work requirement waivers. Tribal per capita income from federally recognized tribes is generally excluded from SNAP income calculations — confirm with your caseworker how your specific payments are classified.

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 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 with the agency. Check your online account regularly.

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 DPHHS 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 Montana Legal Services Association (montanalegal.org, 1-800-666-6899) for free legal assistance.

Section 8: Key Contacts and Resources

Resource	Contact / What They Help With
DPHHS SNAP Hotline	1-888-706-1535 dphhs.mt.gov/snap
ApplyMT Online Portal	apply.mt.gov — apply, upload documents, manage benefits

Resource	Contact / What They Help With
DPHHS Office Locator	dphhs.mt.gov/find-office
Montana Job Service	montanaworkforce.com — E&T activities for ABAWD compliance
Montana 211	Dial 211 211montana.org — food banks, emergency resources
Montana Legal Services Association	montanalegal.org 1-800-666-6899 — free legal help with SNAP appeals

A Note on Navigating Montana's System

Montana's combination of 200% BBCE, no asset test, full drug felony ban lift, and rural ABAWD waivers makes it one of the more accessible states in the region. The heating deduction is Montana's most underutilized benefit-maximizing tool — extremely significant in rural and reservation communities. For advocates: help clients claim the correct SUA tier, verify reservation-area ABAWD waiver status, and clarify that tribal per capita income may be excluded from the income calculation.

This guide was compiled using information from the Montana Department of Public Health and Human Services (DPHHS), Office of Public Assistance, 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 dphhs.mt.gov or apply.mt.gov or by contacting your local office.