

Colorado 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 CDHS at cdhs.colorado.gov or peak.colorado.gov.

Section 1: What Is SNAP?

SNAP stands for Supplemental Nutrition Assistance Program. In Colorado it is administered by the Colorado Department of Human Services (CDHS), administered through county human services offices. Benefits are issued monthly through an EBT card accepted at authorized grocery stores, farmers markets, and major online retailers including Amazon and Walmart.

Over 600,000 Colorado residents receive SNAP benefits each month. Colorado uses a 200% FPL income threshold — among the most generous in the nation — and has eliminated the asset test for most households. The Denver metro area has had active ABAWD waivers in recent periods, though waiver status changes; always verify with your county office.

Colorado SNAP: Key Facts at a Glance

- 200% FPL gross income limit — no asset test for most households
- No drug felony ban — individuals with any conviction are eligible if income-qualified
- Double Up Food Bucks: EBT spending matched dollar-for-dollar on fresh produce at participating farmers markets and select grocers

- Employment First: state SNAP work and training program connecting ABAWDs with job placement and skills training
- Denver metro area has had active ABAWD county waivers — verify current status with your county office
- Colorado PEAK portal (peak.colorado.gov) allows online application, renewals, and change reporting

Section 2: Eligibility Requirements

2.1 Residency

You must currently reside in Colorado. 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 CDHS 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

Colorado uses Broad-Based Categorical Eligibility (BBCE) at 200% of the Federal Poverty Level — the maximum allowed under federal rules and significantly higher than the 130% federal baseline. There is no asset test for most households.

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

Colorado 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 (at least one member is 60+ or disabled) have no gross income limit — only the net income test 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



Colorado Deduction Note

Colorado's high housing costs — particularly in the Denver metro, Boulder, and mountain resort communities — mean the excess shelter deduction can significantly reduce net income. Always

report full rent and utility costs. The Standard Utility Allowance may produce a larger deduction than actual bills in some cases.

2.5 Asset Limits

For most Colorado households, there is NO asset test under BBCE. 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 Workforce Centers statewide
- 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. Under the OBBBA (November 2025), the age range expanded from 18–54 to 18–64. Colorado enforces ABAWD rules, though county-level waivers exist in some areas.

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.



Colorado ABAWD Note

Denver metro counties have historically had active ABAWD waivers, meaning work requirements were not enforced in those areas. Verify current waiver status with your county human services office — this changes over time. Outside waived areas, ABAWDs must

document 80 hours/month of qualifying activity. Employment First, Colorado's state-administered E&T program, can help meet requirements.

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 CDHS office through the online portal (Colorado PEAK (peak.colorado.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 Colorado 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 1-800-536-5298, or visit your local CDHS office.

Step 2: Apply

Method	Details
Colorado PEAK Online	peak.colorado.gov — apply online 24/7, upload documents, track your case, renew benefits. Recommended method.
Phone	Call 1-800-536-5298 or your county human services office directly.
In Person	Visit your county human services office. Find your county at cdhs.colorado.gov/county-offices .
By Mail	Request a paper application by calling 1-800-536-5298. Mail to your county office.

Step 3: Attend Your Interview

After submitting, CDHS 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

CDHS 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. CDHS 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

Colorado has no drug felony ban. Individuals with any drug-related conviction are fully eligible for SNAP if they meet income and other standard requirements — no additional conditions 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 Double Up Food Bucks

Colorado's Double Up Food Bucks program matches SNAP EBT spending dollar-for-dollar on fresh fruits and vegetables at participating farmers markets and select grocery stores. This effectively doubles purchasing power for produce and is available statewide. Look for the Double Up Food Bucks sign at participating locations or visit doubleupcolorado.org.

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 CDHS 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 Colorado Legal Services (coloradolegalservices.org, 1-303-837-1313) for free legal assistance.

Section 8: Key Contacts and Resources

Resource	Contact / What They Help With
CDHS SNAP Info	cdhs.colorado.gov/snap 1-800-536-5298
Colorado PEAK (Online Portal)	peak.colorado.gov — apply, renew, upload documents, report changes

Resource	Contact / What They Help With
County Human Services Locator	cdhs.colorado.gov/county-offices — find your county office
Employment First (E&T)	Contact your county office — job placement and training for ABAWD compliance
Double Up Food Bucks	doubleupcolorado.org — fresh produce matching program
Colorado 211	Dial 211 211colorado.org — food banks, benefits navigation, emergency resources
Colorado Legal Services	coloradolegalservices.org 1-303-837-1313 — free legal help with SNAP appeals
Hunger Free Colorado	hungerfreecolorado.org — SNAP outreach, ABAWD guidance, advocacy

A Note on Navigating Colorado's System

Colorado's 200% BBCE threshold, no asset test, and Double Up Food Bucks program make it one of the more accessible SNAP states in the Mountain West. The most common failure points are missed recertifications and undocumented ABAWD exemptions. For advocates: verify county ABAWD waiver status for clients, help document exemptions in writing, and promote Double Up Food Bucks as a way to stretch benefits on produce.

This guide was compiled using information from the Colorado Department of Human Services (CDHS), administered through county human services offices, 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 peak.colorado.gov or cdhs.colorado.gov or by contacting your local office.