

New Jersey 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 NJ DHS at njhelps.org or mynjhelps.gov.

Section 1: What Is SNAP?

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

New Jersey uses 185% FPL through BBCE — a middle tier higher than the federal 130% floor but below the 200% maximum. New Jersey has fully lifted the drug felony ban and SNAP is administered through 21 county Boards of Social Services. New Jersey has a dedicated SNAP Navigator program that provides free in-person application assistance statewide. Benefits are issued on the Families First Card. ABAWD work requirements were expanded under the OBBBA effective November 1, 2025.

New Jersey SNAP: Key Facts at a Glance

- 185% FPL gross income limit through BBCE — no asset test for most households
- Full drug felony ban lift — no conditions or requirements
- SNAP Navigator program: free in-person application assistance available statewide

- Administered through 21 county Boards of Social Services
- EBT card is the 'Families First Card'; NJHelps.org for screening and MyNJHelps.gov for applications
- Student exemption includes NJ community college CTE program enrollment

Section 2: Eligibility Requirements

2.1 Residency

You must currently reside in New Jersey. 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 NJ DHS DFD 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

New Jersey uses Broad-Based Categorical Eligibility (BBCE) at 185% of the Federal Poverty Level — higher than the federal 130% floor but lower than the 200% maximum. There is no asset test for most households. WFNJ (Work First New Jersey — NJ's TANF program) 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.

New Jersey 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	\$2,413	No limit*	\$1,255	\$292
2	\$3,267	No limit*	\$1,699	\$536
3	\$4,121	No limit*	\$2,144	\$766
4	\$4,974	No limit*	\$2,589	\$994
5	\$5,828	No limit*	\$3,034	\$1,155
6	\$6,682	No limit*	\$3,478	\$1,386
7	\$7,536	No limit*	\$3,923	\$1,532
8+	+\$854/person	No limit*	+\$445/person	+\$177/person

* Elderly/disabled households have no gross income limit — only the net income limit applies. New Jersey uses BBCE at 185% FPL — lower than the 200% maximum but above the federal 130% floor. 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

New Jersey Deduction Note

New Jersey has some of the highest housing costs in the nation — particularly in the New York metro area (Bergen, Hudson, Essex, Union counties) and shore communities. Rent commonly exceeds 50% of net income, triggering the excess shelter deduction. Always report full shelter

costs. New Jersey also allows transit costs (PATH, NJ Transit fares) as a work-related deduction when used for employment purposes.

2.5 Asset Limits

For most New Jersey BBCE-eligible households, there is NO asset test. Exception: elderly/disabled households whose income exceeds 185% 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 One-Stop Career Centers (state.nj.us/labor/career)
- 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. New Jersey expanded ABAWD work requirements to age 64 under OBBBA effective November 1, 2025.

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.



New Jersey ABAWD Note

New Jersey has historically obtained statewide ABAWD waivers during high-unemployment periods. Contact your county Board of Social Services to confirm current ABAWD enforcement status in your county. NJ's One-Stop Career Centers offer employment and training activities

that satisfy ABAWD requirements. The SNAP E&T program is described as voluntary in NJ but available statewide through county offices.

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 NJHelps (njhelps.org) and MyNJHelps (mynjhelps.gov), by phone, or in person at your NJ DHS DFD 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 New Jersey 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 1-800-687-9512, or visit your local NJ DHS DFD office.

Step 2: Apply

Method	Details
MyNJHelps Online	mynjhelps.gov — official NJ SNAP application portal. Apply 24/7.
NJHelps Pre-Screener	njhelps.org — use the pre-screener first (5 minutes), then apply through MyNJHelps.
Phone	Call 1-800-687-9512 or your county Board of Social Services.
SNAP Navigator	Free in-person help available at community organizations statewide — call 1-800-687-9512 to find your nearest Navigator.
In Person	Visit your county Board of Social Services (CWA). All 21 counties have an office.

Step 3: Attend Your Interview

After submitting, NJ DHS DFD 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

NJ DHS DFD 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. NJ DHS DFD 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

New Jersey has fully lifted the federal drug felony ban. Individuals with any drug-related felony conviction are fully eligible for SNAP if they meet income and other standard requirements — no treatment programs, drug testing, or compliance 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 SNAP Navigator Program

New Jersey's SNAP Navigator program provides free, in-person application assistance statewide. SNAP Navigators are trained community-based staff who can help you screen for eligibility, complete the application, gather documents, and prepare for your interview. Navigators are available in all 21 counties, with particular presence in community centers, food banks, and social service agencies. To find a SNAP Navigator near you, visit njhelps.org or call 1-800-687-9512. This is one of the most extensive state-funded SNAP outreach programs in the country and is especially valuable for first-time applicants and households with complex situations.

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 NJ DHS DFD 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 Services of New Jersey (lsnj.org, 1-888-576-5529) for free legal assistance.

Section 8: Key Contacts and Resources

Resource	Contact / What They Help With
NJ DHS SNAP Line	1-800-687-9512 nj.gov/humanservices/dfd/snap
NJHelps Pre-Screener	njhelps.org — check eligibility for SNAP and other programs

Resource	Contact / What They Help With
MyNJHelps Application Portal	mynjhelps.gov — apply and manage benefits
County CWA Locator	nj.gov/humanservices/dfd/offices — find your county Board of Social Services
SNAP Navigator Program	njhelps.org or call 1-800-687-9512 — free in-person application help
Community FoodBank of NJ	cfnj.org 908-355-3663 — food resources and SNAP outreach statewide
NJ 211	Dial 211 nj211.org — food banks, emergency resources, benefits navigation
Legal Services of NJ	lsnj.org 1-888-576-5529 — free legal help with SNAP appeals

A Note on Navigating New Jersey's System

New Jersey's 185% BBCE sits between lower-tier and higher-tier BBCE states — more accessible than Indiana and Idaho (130% FPL) but slightly below California, Ohio, and Maryland (200% FPL). The SNAP Navigator program is the standout feature — one of the best state-funded SNAP outreach resources in the country. For advocates: connect clients with SNAP Navigators rather than navigating the system alone, help NJ Transit workers document transit costs as deductions, and verify county ABAWD waiver status.

This guide was compiled using information from the New Jersey Department of Human Services (DHS), Division of Family Development (DFD), 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 njhelps.org or mynjhelps.gov or by contacting your local office.