

# Kentucky 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 CHFS/DCBS at [chfs.ky.gov](http://chfs.ky.gov) or [kynect.ky.gov](http://kynect.ky.gov).

## Section 1: What Is SNAP?

SNAP stands for Supplemental Nutrition Assistance Program. In Kentucky it is administered by the Kentucky Cabinet for Health and Family Services (CHFS), Department for Community Based Services (DCBS). Benefits are issued monthly through a Kentucky EBT Card accepted at authorized grocery stores, farmers markets, and major online retailers including Amazon and Walmart.

Kentucky uses 200% FPL through BBCE with no asset test and has a modified drug felony ban. SNAP is administered through the Department for Community Based Services (DCBS) and the kynect integrated portal, which handles SNAP, Medicaid, TANF (KTAP), and child care assistance in one application. KTAP (Kentucky's TANF) recipients are categorically eligible. Double Up Food Bucks matches SNAP spending on fresh produce at participating farmers markets. Eastern Kentucky's Appalachian communities have some of the state's highest food insecurity rates.

### Kentucky SNAP: Key Facts at a Glance

- 200% FPL gross income limit through BBCE — no asset test for most households

- Modified drug felony ban: eligible if complying with sentence terms
- kynect portal integrates SNAP, Medicaid, KTAP (TANF), and child care in one application
- KTAP (Kentucky's TANF) recipients are categorically eligible — skip income and asset tests
- Double Up Food Bucks: SNAP matched on fresh produce at participating farmers markets
- County ABAWD waivers may apply in some areas — verify with your DCBS office

## Section 2: Eligibility Requirements

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### 2.1 Residency

You must currently reside in Kentucky. 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 DCBS 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

Kentucky uses Broad-Based Categorical Eligibility (BBCE) at 200% of the Federal Poverty Level. There is no asset test for most households. This makes Kentucky one of the more

accessible SNAP states in the South — significantly more permissive than 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.

**Kentucky 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 have no gross income limit — only the net income limit applies. Kentucky 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

### **Kentucky Deduction Note**

Eastern Kentucky's Appalachian counties — including Floyd, Pike, Letcher, Harlan, and Martin counties — have high rates of poverty and food insecurity but also high rates of households that qualify for the shelter deduction given housing costs relative to income. High utility costs from home heating in eastern Kentucky's mountainous areas are also significant. Always report full shelter and utility costs. Louisville and Lexington housing markets have seen significant rent increases — urban households should document full shelter costs as well.

## **2.5 Asset Limits**

For most Kentucky 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 per household member are exempt. Retirement accounts and pension plans are also excluded.

## **Section 3: Work Requirements**

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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 Kentucky Career Centers / SNAP E&T program
- 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. Kentucky enforces ABAWD rules in most counties, though some county-level waivers may apply.

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.



### **Kentucky ABAWD Note**

Some Kentucky counties may have ABAWD waivers based on local unemployment conditions — particularly in Appalachian eastern Kentucky where employment opportunities are limited. Contact your local DCBS office to verify current waiver status. Kentucky Career Centers and the SNAP E&T program offer qualifying training and employment activities. If you are an ABAWD in eastern Kentucky, ask specifically about geographic waiver coverage in your county.

### **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 kynect ([kynect.ky.gov](https://kynect.ky.gov)), by phone, or in person at your DCBS office. Submit documentation before your benefit period runs out.

## **Section 4: Required Documents**

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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 Kentucky 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

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### Step 1: Check Your Eligibility

Use the SNAP eligibility calculator at [snapeligibilitycalculator.com](https://snapeligibilitycalculator.com), call 1-855-306-8959, or visit your local DCBS office.

### Step 2: Apply

Method	Details
kynect Online	<a href="https://kynect.ky.gov">kynect.ky.gov</a> — apply for SNAP, Medicaid, KTAP, and child care assistance in one application. Available 24/7. Recommended.
Phone	Call 1-855-306-8959 or your local DCBS office.
In Person	Visit your local DCBS county office. All 120 Kentucky counties have an office. Find locations at <a href="https://chfs.ky.gov">chfs.ky.gov</a> .
By Mail	Download application from <a href="https://chfs.ky.gov">chfs.ky.gov</a> ; mail to your local DCBS office.

### **Step 3: Attend Your Interview**

After submitting, DCBS 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**

DCBS 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**

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### **6.1 Experiencing Homelessness**

You do not need a permanent address to apply. DCBS 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**

Kentucky has a modified drug felony ban. Individuals with drug felony convictions may receive SNAP if they are complying with the terms of their sentence, including any required probation conditions and drug treatment programs. Bring documentation of your current compliance status (letter from probation officer, treatment provider) when applying.

### **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 Appalachian Kentucky and Double Up Food Bucks

Kentucky's Appalachian region — covering roughly 54 counties in eastern Kentucky — has some of the nation's highest food insecurity rates, yet also some of the lowest SNAP application rates relative to eligible population. If you live in this region and have not applied, the 200% BBCE threshold means many working families qualify. Double Up Food Bucks doubles SNAP spending on Kentucky-grown fresh fruits and vegetables at participating farmers markets — helping stretch benefits toward fresh produce. Find participating markets at [doubleupkentucky.org](http://doubleupkentucky.org) or contact Feeding Kentucky ([feedingkentucky.org](http://feedingkentucky.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/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 DCBS 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 Kentucky Equal Justice Center ([kyequaljustice.org](http://kyequaljustice.org), 502-614-6360) for free legal assistance.

## Section 8: Key Contacts and Resources

Resource	Contact / What They Help With
DCBS SNAP Line	1-855-306-8959   <a href="http://chfs.ky.gov/agencies/dcbs">chfs.ky.gov/agencies/dcbs</a>

Resource	Contact / What They Help With
kynect Portal	kynect.ky.gov — apply and manage SNAP, Medicaid, and other benefits
DCBS County Office Locator	chfs.ky.gov/agencies/dcbs/office-locator
Kentucky Career Centers (E&T)	kcc.ky.gov — employment training for ABAWD compliance
Feeding Kentucky	feedingkentucky.org   502-696-0700 — statewide food bank network
Double Up Food Bucks	doubbleupkentucky.org — fresh produce matching at farmers markets
Kentucky 211	Dial 211 — food banks, emergency resources, benefits navigation
Kentucky Equal Justice Center	kyequaljustice.org   502-614-6360 — free legal help with SNAP appeals

### **A Note on Navigating Kentucky's System**

Kentucky's 200% BBCE, no asset test, and kynect multi-benefit portal make it accessible and administratively convenient. The most important advocacy opportunity is in Appalachian eastern Kentucky where high need and low application rates create a significant gap. Double Up Food Bucks is an underutilized resource statewide. For advocates: use kynect to apply for SNAP and Medicaid simultaneously, verify county ABAWD waiver status for clients in eastern Kentucky, and promote Double Up Food Bucks at farmers markets.

*This guide was compiled using information from the Kentucky Cabinet for Health and Family Services (CHFS), Department for Community Based Services (DCBS), 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 [chfs.ky.gov](http://chfs.ky.gov) or [kynect.ky.gov](http://kynect.ky.gov) or by contacting your local office.*