

New York 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 OTDA at otda.ny.gov or mybenefits.ny.gov — NYC: HRA at nyc.gov/hra or 311.

Section 1: What Is SNAP?

SNAP stands for Supplemental Nutrition Assistance Program. In New York it is administered by the New York State Office of Temporary and Disability Assistance (OTDA). Benefits are issued monthly through the New York EBT Card accepted at authorized grocery stores, farmers markets, and major online retailers including Amazon and Walmart.

New York uses 200% FPL through BBCE with no asset test and has fully lifted the drug felony ban. New York is the only state in the nation with dedicated SNAP Centers in New York City — specialized offices handling only SNAP applications for the five boroughs. NYC SNAP is administered by the Human Resources Administration (HRA) separately from the 57 upstate counties. New York has historically maintained a statewide ABAWD waiver — verify current status as federal rule changes may affect this.

New York SNAP: Key Facts at a Glance

- 200% FPL gross income limit through BBCE — no asset test for most households
- Full drug felony ban lift — no conditions or requirements

- New York City has a SEPARATE SNAP system (HRA) with dedicated SNAP Centers in each borough
- Statewide ABAWD waiver historically maintained — verify current status with OTDA
- Restaurant Meals Program available in some counties for elderly, disabled, and homeless recipients
- myBenefits.ny.gov statewide; ACCESS HRA (accesshra.hra.nyc.gov) for New York City

Section 2: Eligibility Requirements

2.1 Residency

You must currently reside in New York. 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 OTDA / NYC HRA 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 York uses Broad-Based Categorical Eligibility (BBCE) at 200% of the Federal Poverty Level. There is no asset test for most households. Temporary Assistance (TA — New York's TANF) 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 York 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. New York 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

New York Deduction Note

New York City rents are among the highest in the nation. For NYC households, the excess shelter deduction — triggered when rent and utilities exceed 50% of net income — is frequently the most significant tool for both qualifying and increasing benefit amounts. The shelter

deduction is uncapped for elderly/disabled households. For upstate residents, home heating costs in winter are significant; always claim the Standard Utility Allowance.

2.5 Asset Limits

For most New York 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 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 NY State Department of Labor / NYC Workforce1 Career 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. New York has historically maintained a statewide ABAWD waiver — work requirements have generally not been enforced anywhere in the state.

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 York ABAWD Note

New York State has historically obtained statewide ABAWD waivers, meaning work requirements have generally not been enforced anywhere in the state. However, the OBBBA's expanded work requirements and federal funding pressures may affect future waiver approvals. Contact OTDA at 1-800-342-3009 or your local county DSS to confirm current waiver status. In

NYC, contact HRA at 311. If work requirements are enforced in your area, NYC Workforce1 Career Centers and upstate NY Department of Labor offices offer approved E&T activities.

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 myBenefits (mybenefits.ny.gov) or ACCESS HRA (accesshra.hra.nyc.gov) for NYC, by phone, or in person at your OTDA / NYC HRA 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 York 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 1-800-342-3009 (statewide) or 311 (NYC), or visit your local OTDA / NYC HRA office.

Step 2: Apply

Method	Details
myBenefits Online (Upstate)	mybenefits.ny.gov — apply, manage benefits, and upload documents for upstate New York (outside NYC). Available 24/7.
ACCESS HRA (NYC Only)	accesshra.hra.nyc.gov — the dedicated portal for New York City residents. Apply, upload documents, manage benefits.
Phone (Statewide)	1-800-342-3009 (Mon–Fri). NYC residents: call 311 or HRA at (718) 557-1399.
In Person (NYC)	Visit your borough's HRA SNAP Center. Locations at nyc.gov/hra .
In Person (Upstate)	Visit your county Department of Social Services. Find locations at otda.ny.gov/offices .

Step 3: Attend Your Interview

After submitting, OTDA / NYC HRA 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

OTDA / NYC HRA 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. OTDA / NYC HRA 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 York 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 New York City SNAP — A Different System

New York City is the only place in the country where SNAP is administered by a dedicated city agency (HRA) rather than a county social services office. Key NYC-specific details: apply through ACCESS HRA (accesshra.hra.nyc.gov) or in person at one of NYC's dedicated SNAP Centers in each borough; call HRA at (718) 557-1399 (not the statewide 1-800 number); the NYC SNAP Center network handles only SNAP — unlike county offices upstate that handle multiple programs. HRA has extended hours at many SNAP Centers. For NYC residents: always use ACCESS HRA or the borough SNAP Center for your application — do not use the upstate myBenefits portal, as it routes to the wrong office.

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 OTDA / NYC HRA 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 Aid Society (NYC: legalaidnyc.org, 212-577-3300) or your local legal aid organization (upstate) for free legal assistance.

Section 8: Key Contacts and Resources

Resource	Contact / What They Help With
OTDA SNAP Line (Statewide)	1-800-342-3009 otda.ny.gov
HRA SNAP Line (NYC)	(718) 557-1399 nyc.gov/hra — or dial 311
myBenefits (Upstate Portal)	mybenefits.ny.gov — apply and manage benefits outside NYC
ACCESS HRA (NYC Portal)	accesshra.hra.nyc.gov — apply and manage benefits in NYC
NYC SNAP Centers	nyc.gov/hra — find your borough's dedicated SNAP Center
County DSS Locator (Upstate)	otda.ny.gov/offices — find your county DSS office
Hunger Free NYC	hungerfreeamerica.org 1-866-888-8777 — NYC food access and SNAP outreach
Food Bank for NYC	foodbanknyc.org 212-566-7855 — NYC food resources
Legal Aid Society (NYC)	legalaidsoc.org 212-577-3300 — free legal help with SNAP appeals in NYC
Legal Aid (Upstate)	lsc.gov — find legal aid in your upstate county

A Note on Navigating New York's System

New York's 200% BBCE, no asset test, full drug felony ban lift, and historically statewide ABAWD waiver make it among the most accessible SNAP states. The critical operational distinction is the NYC vs. upstate split — NYC residents must use HRA and ACCESS HRA, not the statewide system. For advocates: always confirm which system applies before sending clients to apply. The statewide ABAWD waiver status is worth verifying given ongoing federal pressure.

This guide was compiled using information from the New York State Office of Temporary and Disability Assistance (OTDA), 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 otda.ny.gov or mybenefits.ny.gov or by contacting your local office.