

# Minnesota 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 Minnesota DHS at [mn.gov/dhs](https://mn.gov/dhs) or [mnbenefits.mn.gov](https://mnbenefits.mn.gov).

## Section 1: What Is SNAP?

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

Minnesota uses 200% FPL through BBCE with no asset test and has fully lifted the drug felony ban. SNAP is administered through county human services agencies, and Minnesota has some of the largest Somali, Hmong, and East African immigrant communities in the country — particularly in Minneapolis-Saint Paul — making multilingual and culturally responsive SNAP outreach especially important. Minnesota's cold winters make the heating Standard Utility Allowance especially significant for reducing net income. Farm households benefit from the asset test exemption for farm equipment and livestock.

### Minnesota 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 (verify: some sources note possible drug testing)
- Farm equipment, dairy cattle, and livestock are excluded from asset counts under BBCE
- Multilingual support available through county agencies — Somali, Hmong, Spanish, and other languages
- Extreme cold winters make the heating Standard Utility Allowance especially valuable
- MNbenefits (mnbenefits.mn.gov) integrates SNAP with Medicaid and other benefit applications

## Section 2: Eligibility Requirements

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### 2.1 Residency

You must currently reside in Minnesota. 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 Minnesota DHS 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

Minnesota uses Broad-Based Categorical Eligibility (BBCE) at 200% of the Federal Poverty Level. There is no asset test for most households. Farm equipment, dairy cattle, livestock, and

farm vehicles used for agricultural purposes are excluded from asset calculations — important for Minnesota's dairy farming communities.

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

**Minnesota 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. Minnesota 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



### **Minnesota Deduction Note**

Minnesota's cold winters — with home heating costs among the highest in the continental U.S. — make the Standard Utility Allowance (SUA) especially significant. If you pay a heating or cooling bill separately from rent, you qualify for the highest SUA tier, which can substantially reduce net income. Always claim the SUA rather than actual utility bills if the SUA is larger.

## **2.5 Asset Limits**

For most Minnesota BBCE-eligible households, there is NO asset test. Farm equipment, dairy cattle, livestock, and other farm assets do not count. 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**

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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 CareerForce Centers / Minnesota 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. Minnesota enforces ABAWD rules in counties without active waivers.

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.

### **Minnesota ABAWD Note**

Some Minnesota counties may have ABAWD waivers based on local unemployment conditions — contact your county human services agency to verify current waiver status. Minnesota's SNAP Employment & Training (E&T) program through CareerForce Centers offers job search, training, and employment opportunities that satisfy ABAWD requirements. Multilingual E&T support is available in the Twin Cities metro.

## **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 MNbenefits ([mnbenefits.mn.gov](https://mnbenefits.mn.gov)), by phone, or in person at your Minnesota DHS 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 Minnesota 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

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### Step 1: Check Your Eligibility

Use the SNAP eligibility calculator at [snapeligibilitycalculator.com](https://snapeligibilitycalculator.com), call 1-800-657-3698, or visit your local Minnesota DHS office.

### Step 2: Apply

Method	Details
MNbenefits Online	<a href="https://mnbenefits.mn.gov">mnbenefits.mn.gov</a> — apply for SNAP, Medicaid, and other benefits in one application. Available 24/7.
Phone	Call 1-800-657-3698 or your local county human services agency.
In Person	Visit your local county human services agency. Find your county at <a href="https://mn.gov/dhs/county-agencies">mn.gov/dhs/county-agencies</a> .
By Mail	Contact your county human services agency for a paper application.

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

After submitting, Minnesota DHS 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**

Minnesota DHS 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. Minnesota DHS 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**

Minnesota 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. Note: some older sources mention possible drug testing requirements — contact your county human services agency or Minnesota DHS at 1-800-657-3698 to confirm the current policy for your specific situation.

## 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 Immigrant and Refugee Communities

Minnesota is home to some of the largest Somali, Hmong, East African, and other immigrant communities in the United States, concentrated in Minneapolis, Saint Paul, Rochester, and outstate communities like Willmar and St. Cloud. Minnesota DHS provides multilingual SNAP application support, and county human services agencies across the Twin Cities metro have staff fluent in Somali, Hmong, Spanish, and other languages. Refugee resettlement agencies including Lutheran Social Service of Minnesota, International Institute of Minnesota, and CAPI USA provide SNAP application assistance and benefits navigation in multiple languages. Legal immigrants (LPRs) may qualify for SNAP, and Minnesota has dedicated outreach to help immigrant families understand their eligibility.

# 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 Minnesota DHS 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 Mid-Minnesota Legal Aid ([mylegalaid.org](http://mylegalaid.org), 612-332-1441) for free legal assistance.

## Section 8: Key Contacts and Resources

Resource	Contact / What They Help With
Minnesota DHS SNAP Line	1-800-657-3698   <a href="https://mn.gov/dhs">mn.gov/dhs</a>
MNbenefits Portal	<a href="https://mnbenefits.mn.gov">mnbenefits.mn.gov</a> — apply, manage benefits, upload documents
County Agency Locator	<a href="https://mn.gov/dhs/county-agencies">mn.gov/dhs/county-agencies</a> — find your county human services agency
CareerForce Centers (E&T)	<a href="https://mncareerforce.com">mncareerforce.com</a> — employment training for ABAWD compliance
Second Harvest Heartland	<a href="https://2harvest.org">2harvest.org</a>   651-484-8241 — Twin Cities and greater MN food resources
The Food Group (Twin Cities)	<a href="https://thefoodgroupmn.org">thefoodgroupmn.org</a> — food access and SNAP outreach
Minnesota 211	Dial 211   <a href="https://mn.gov/211">mn.gov/211</a> — food banks, emergency resources, benefits navigation
Mid-Minnesota Legal Aid	<a href="https://mylegalaid.org">mylegalaid.org</a>   612-332-1441 — free legal help with SNAP appeals

### A Note on Navigating Minnesota's System

Minnesota's 200% BBCE, no asset test, and full drug felony ban lift make it accessible. The heating SUA is the most underutilized deduction tool — especially in Greater Minnesota where winters are severe. Farm asset exclusions under BBCE are critical for Minnesota's dairy farming communities. For advocates working with immigrant and refugee populations: multilingual county agency staff and resettlement organizations are the best access points. The asset exclusion for farm equipment and livestock is particularly important for rural households.

*This guide was compiled using information from the Minnesota Department of Human Services (DHS), administered through county human services agencies, 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 [mn.gov/dhs](https://mn.gov/dhs) or [mnbenefits.mn.gov](https://mnbenefits.mn.gov) or by contacting your local office.*