

Tennessee 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 TDHS at tn.gov/humanservices or onedhs.tn.gov.

Section 1: What Is SNAP?

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

Tennessee does NOT use BBCE — it is one of only about six states applying the standard 130% FPL limit. Tennessee also enforces an asset test and has no statewide ABAWD waiver, making it one of the stricter SNAP states in the Southeast. A household that would easily qualify in neighboring Kentucky or North Carolina (both 200% BBCE) faces significantly tighter eligibility in Tennessee.

Tennessee SNAP: Key Facts at a Glance

- Standard 130% FPL gross income limit — Tennessee is ONE OF ONLY ~6 STATES without BBCE
- Asset limits: \$2,750 most households; \$3,750 for elderly/disabled households
- Modified drug felony ban: eligible if complying with sentence terms

- No statewide ABAWD waiver — work requirements enforced statewide
- One DHS Customer Portal (onedhs.tn.gov) for online applications and case management
- Families First (TANF) recipients are categorically eligible — bypass income and asset tests

Section 2: Eligibility Requirements

2.1 Residency

You must currently reside in Tennessee. 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 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 TDHS 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

Tennessee uses the standard federal 130% FPL gross income limit and does NOT use BBCE. Tennessee is one of only approximately six states in the nation that has not adopted BBCE, alongside Kansas, Mississippi, South Dakota, and Wyoming. Most households must pass both income tests and an asset test.

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

Tennessee 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	\$1,644	No limit*	\$1,266	\$292
2	\$2,226	No limit*	\$1,714	\$536
3	\$2,808	No limit*	\$2,163	\$766
4	\$3,391	No limit*	\$2,611	\$994
5	\$3,973	No limit*	\$3,059	\$1,155
6	\$4,555	No limit*	\$3,508	\$1,386
7	\$5,138	No limit*	\$3,956	\$1,532
8+	+\$583/person	No limit*	+\$449/person	+\$177/person

* Elderly/disabled households have no gross income limit — only the net income limit applies. Tennessee uses standard federal 130% FPL, NOT BBCE. Limits update each October 1. Families First (TANF) recipients are categorically eligible.

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

Tennessee Deduction Note

Nashville, Memphis, Knoxville, and Chattanooga have seen significant rent increases. For urban Tennessee households near the 130% FPL gross limit, the excess shelter deduction — triggered when rent and utilities exceed 50% of net income — may be the key to qualifying.

Always report full housing costs. Rural Tennessee households with transportation costs for medical or training purposes may claim dependent care or medical deductions.

2.5 Asset Limits

Tennessee HAS asset limits. Most households: \$2,750 in countable assets. Elderly/disabled households: \$3,750. Primary home, one vehicle, and retirement accounts are generally exempt. Families First (TANF) recipients skip the asset test entirely.

Asset documentation needed: Bank statements (most recent month) for all checking and savings accounts. Investment account documentation if applicable.

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 Tennessee Department of Labor / Tennessee Works 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. Tennessee enforces ABAWD rules statewide with no blanket waiver. ABAWD time limits in Tennessee run January 1, 2025 through December 31, 2027.

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.

Tennessee ABAWD Note

Tennessee does not have a statewide ABAWD waiver. Work requirements apply in all counties. Tennessee's Works E&T program provides job search assistance, skills training, and employment opportunities that satisfy ABAWD requirements. Contact your local TDHS office to connect with available E&T activities. If you lose SNAP due to ABAWD non-compliance, you can reapply and potentially requalify if your situation changes.

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 One DHS Customer Portal (onedhs.tn.gov), by phone, or in person at your TDHS office. Submit documentation before your benefit period runs out — the agency cannot retroactively restore lost months.

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 Tennessee 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

4.4 Asset Documentation

Bank statements (most recent month) for all checking and savings accounts. Investment account documentation if applicable. Primary home and one vehicle are always exempt.

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 1-866-311-4287, or visit your local TDHS office.

Step 2: Apply

Method	Details
One DHS Online	onedhs.tn.gov — apply online 24/7, upload documents, track case, renew benefits. Recommended.

Method	Details
Phone	Call 1-866-311-4287 or your local TDHS office.
In Person	Visit your local TDHS office. Find locations at tn.gov/humanservices .
By Mail	Download application from tn.gov/humanservices ; mail to your local office.

Step 3: Attend Your Interview

After submitting, TDHS 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

TDHS 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

6.1 Experiencing Homelessness

You do not need a permanent address to apply. TDHS 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

Tennessee has a modified drug felony ban. Individuals with drug felony convictions may receive SNAP if they are in compliance with the terms of their sentence, including completion of any substance abuse treatment and supervision requirements. Bring documentation of compliance (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 Families First and Categorical Eligibility

Tennessee's TANF program is called Families First. Households receiving Families First benefits are categorically eligible for SNAP, meaning they automatically bypass the standard income and asset tests — they qualify for SNAP if their income is low enough to generate a benefit. If your household receives or is applying for Families First, inform your TDHS caseworker to ensure categorical eligibility is applied to your SNAP case.

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 for most households. 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/parish 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 TDHS 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 of Middle Tennessee (las.org, 1-888-921-3720) for free legal assistance.

Section 8: Key Contacts and Resources

Resource	Contact / What They Help With
TDHS SNAP Line	1-866-311-4287 tn.gov/humanservices
One DHS Customer Portal	onedhs.tn.gov — apply, manage benefits, upload documents
TDHS Office Locator	tn.gov/humanservices/office-locator
Tennessee Works E&T	Contact your local TDHS office — job training for ABAWD compliance
Second Harvest (Nashville)	secondharvestmidtn.org 615-329-3491 — middle Tennessee food resources
Mid-South Food Bank (Memphis)	midsouthfoodbank.org — west Tennessee / Memphis area food resources
Tennessee 211	Dial 211 — food banks, emergency food, benefits navigation
Legal Aid Society of Middle TN	las.org 1-888-921-3720 — free legal help with SNAP appeals

A Note on Navigating Tennessee's System

Tennessee is one of the most restrictive SNAP states in the Southeast — 130% FPL, asset test, no BBCE, no statewide ABAWD waiver. The Families First categorical eligibility pathway is Tennessee's most significant eligibility shortcut: households receiving TANF bypass both income and asset tests. For advocates: pre-screen for deductions carefully (shelter costs in Nashville and Memphis especially), check whether clients receive Families First, and help ABAWDs enroll in Tennessee Works E&T to meet the 80-hour requirement.

This guide was compiled using information from the Tennessee Department of Human Services (TDHS), 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 tn.gov/humanservices or onedhs.tn.gov or by contacting your local office.