

Indiana 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 FSSA DFR at in.gov/fssa/dfr or fssabenefits.in.gov.

Section 1: What Is SNAP?

SNAP stands for Supplemental Nutrition Assistance Program. In Indiana it is administered by the Indiana Family and Social Services Administration (FSSA), Division of Family Resources (DFR). Benefits are issued monthly through the Indiana Hoosier Works Card accepted at authorized grocery stores, farmers markets, and major online retailers including Amazon and Walmart.

Indiana uses a hybrid BBCE structure: the gross income limit stays at the standard federal 130% FPL floor, but BBCE eliminates the asset test for most households. This makes Indiana stricter on income than neighboring Illinois and Ohio, while still more accessible than states with a full asset test. Indiana has a modified drug felony ban and enforces ABAWD rules, though some counties may have waivers.

Indiana SNAP: Key Facts at a Glance

- 130% FPL gross income limit — Indiana uses BBCE but retains the federal 130% FPL income threshold
- No asset test for most households under Indiana's BBCE

- Modified drug felony ban: eligible if complying with sentence terms
- ABAWD rules enforced in most counties — verify your county waiver status
- FSSA Benefits Portal (fssabenefits.in.gov) for online applications
- Benefits delivered on the Hoosier Works Card

Section 2: Eligibility Requirements

2.1 Residency

You must currently reside in Indiana. 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 FSSA DFR 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

Indiana uses Broad-Based Categorical Eligibility (BBCE), but with the gross income limit remaining at the standard federal 130% FPL — not raised to 200% FPL. BBCE in Indiana primarily eliminates the asset test for most households. Households with a member 60+ or disabled have no gross income limit.

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

Indiana 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. Indiana's BBCE retains the 130% FPL gross limit for most households. 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



Indiana Deduction Note

Indiana's manufacturing economy (auto parts, pharmaceuticals, steel) means many workers earn wages close to the 130% FPL threshold. Deductions — especially the 20% earned income

deduction and shelter costs — are the key tools for households slightly over the gross limit. Always claim all available deductions before assuming you don't qualify.

2.5 Asset Limits

For most Indiana households under BBCE, there is NO asset test — savings, vehicles, and investments are not counted or verified. A \$5,000 resource limit applies to non-BBCE eligible households. Households receiving TANF or SSI are categorically eligible and may face different rules. Contact FSSA DFR at 1-800-403-0864 for specific guidance.

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 WorkOne Centers (in.gov/dwd)
- 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. Indiana 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.

Indiana ABAWD Note

Some Indiana counties may have ABAWD waivers based on local unemployment conditions — verify with your local FSSA DFR office. WorkOne Centers offer employment and training programs that satisfy ABAWD requirements. Indiana's manufacturing sector can create volatile

employment — if you've recently been laid off, document your job search activities immediately to protect against the 3-month limit.

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 FSSA Benefits Portal (fssabenefits.in.gov), by phone, or in person at your FSSA DFR 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 Indiana 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 is higher)
- 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

Step 1: Check Your Eligibility

Use the SNAP eligibility calculator at snapeligibilitycalculator.com, call 1-800-403-0864, or visit your local FSSA DFR office.

Step 2: Apply

Method	Details
FSSA Benefits Portal	fssabenefits.in.gov — apply online 24/7, upload documents, track your case. Recommended.
Phone	Call 1-800-403-0864 or your local DFR county office.
In Person	Visit your local DFR county office. Find locations at in.gov/fssa/dfr .
By Mail	Download application from in.gov/fssa/dfr ; mail to your local office.

Step 3: Attend Your Interview

After submitting, FSSA DFR 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

FSSA DFR 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. FSSA DFR 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

Indiana 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 current 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.

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/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 and document requests.

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 FSSA DFR 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 Indiana Legal Services (indianalegalservices.org, 1-844-243-8570) for free legal assistance.

Section 8: Key Contacts and Resources

Resource	Contact / What They Help With
FSSA DFR SNAP Line	1-800-403-0864 in.gov/fssa/dfr
FSSA Benefits Portal	fssabenefits.in.gov — apply, manage benefits, upload documents
DFR County Office Locator	in.gov/fssa/dfr/county-offices
WorkOne Centers (E&T)	in.gov/dwd — employment training for ABAWD compliance
Indiana 211	Dial 211 — food banks, emergency resources, benefits navigation
Gleaners Food Bank (Indianapolis)	gleaners.org 317-925-0191 — central Indiana food resources

Resource	Contact / What They Help With
Indiana Legal Services	indianalegalservices.org 1-844-243-8570 — free legal help with SNAP appeals

A Note on Navigating Indiana's System

Indiana's BBCE primarily removes the asset test rather than raising the income limit — meaning households over 130% FPL don't qualify even if they would in neighboring Illinois or Ohio. The most important strategy for Indiana households near the income threshold: maximize every deduction, especially earned income (20% off wages) and shelter costs. WorkOne Centers are the key resource for ABAWDs needing to meet the 80-hour requirement.

This guide was compiled using information from the Indiana Family and Social Services Administration (FSSA), Division of Family Resources (DFR), 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 in.gov/fssa/dfr or fssabenefits.in.gov or by contacting your local office.