

# New Mexico 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 HSD ISD at [hsd.state.nm.us](https://hsd.state.nm.us) or [yes.state.nm.us](https://yes.state.nm.us).

## Section 1: What Is SNAP?

SNAP stands for Supplemental Nutrition Assistance Program. In New Mexico it is administered by the New Mexico Human Services Department (HSD), Income Support Division (ISD). Benefits are issued monthly through a New Mexico EBT Card accepted at authorized grocery stores, farmers markets, and major online retailers including Amazon and Walmart.

New Mexico uses 165% FPL through BBCE — a middle tier higher than the federal 130% floor but lower than neighboring Colorado and Arizona (200% and 185% respectively). New Mexico retains an asset limit of \$3,000 for most households. New Mexico has fully lifted the drug felony ban and historically maintained ABAWD waivers covering most of the state — verify current status after the December 2025 expiration. YES NM portal integrates SNAP with Medicaid and LIHEAP. With 23 federally recognized tribes and pueblos, New Mexico has one of the largest Native American populations proportionally of any state.

### New Mexico SNAP: Key Facts at a Glance

- 165% FPL gross income limit through BBCE — lower than neighboring AZ (185%) and CO (200%)

- Asset limit: \$3,000 most households; \$4,500 for elderly/disabled (unlike most BBCE states)
- Full drug felony ban lift — no conditions or requirements
- Historically ABAWD waivers in 29 counties and 18 reservations — verify current status after Dec. 2025 expiration
- 23 federally recognized tribes and pueblos — significant food access challenges on rural reservations
- YES NM portal integrates SNAP, Medicaid, and LIHEAP in one application

## Section 2: Eligibility Requirements

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### 2.1 Residency

You must currently reside in New Mexico. 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 HSD ISD 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 Mexico uses Broad-Based Categorical Eligibility (BBCE) at 165% of the Federal Poverty Level. Importantly, New Mexico retains an asset limit of \$3,000 for most BBCE-eligible

households — unlike many BBCE states that eliminate the asset test entirely. Elderly/disabled households face a \$4,500 asset 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.

**New Mexico 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	\$2,248	No limit*	\$1,266	\$292
2	\$3,041	No limit*	\$1,714	\$536
3	\$3,833	No limit*	\$2,163	\$766
4	\$4,625	No limit*	\$2,611	\$994
5	\$5,335	No limit*	\$3,059	\$1,155
6	\$6,128	No limit*	\$3,508	\$1,386
7	\$6,920	No limit*	\$3,956	\$1,532
8+	+\$792/person	No limit*	+\$449/person	+\$177/person

\* Elderly/disabled households have no gross income limit — only the net income limit applies. New Mexico uses BBCE at 165% FPL with a \$3,000 asset limit for most households (\$4,500 for elderly/disabled). 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: varies by household size (approximately \$204–\$291 for most 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 Mexico Deduction Note**

New Mexico's rural reservation communities face significant food access challenges — including long distances to authorized SNAP retailers. Online SNAP grocery ordering (Amazon, Walmart) is especially important for tribal and pueblo households in remote areas. New Mexico summers can be hot, making the Standard Utility Allowance for cooling costs significant in southern NM. Self-employed and agricultural workers should document all business expenses to reduce countable self-employment income.

## **2.5 Asset Limits**

New Mexico BBCE retains an asset limit: \$3,000 for most households, \$4,500 for elderly/disabled households. This is unusual for a BBCE state. Primary home, one vehicle, and retirement accounts are generally exempt. Bring bank statements to your appointment.

## **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 New Mexico Workforce Connection 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 Mexico historically maintained ABAWD waivers covering 29 of 33 counties and 18 reservations. The most recent waiver expired December 31, 2025 — verify current status immediately.

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 Mexico ABAWD Note**

New Mexico's previous ABAWD waiver — covering 29 counties and 18 reservations — expired December 31, 2025. Contact HSD ISD at 1-800-283-4465 immediately to verify whether a new waiver has been approved for your county or reservation. If no waiver is in effect, New Mexico Workforce Connection Centers offer qualifying employment and training activities. Tribal members on reservations should ask their tribal social services office whether the reservation qualifies for a geographic waiver under the new federal framework.

## **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 YES NM ([yes.state.nm.us](https://yes.state.nm.us)), by phone, or in person at your HSD ISD 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 New Mexico 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. Your primary home and one vehicle are always exempt.

### **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 1-800-283-4465, or visit your local HSD ISD office.

## Step 2: Apply

Method	Details
YES NM Online	<a href="https://yes.state.nm.us">yes.state.nm.us</a> — apply for SNAP, Medicaid, and LIHEAP in one application. Available 24/7.
Phone	Call 1-800-283-4465 or your local ISD office.

Method	Details
In Person	Visit your local HSD Income Support Division office. Find locations at <a href="https://hsd.state.nm.us/offices">hsd.state.nm.us/offices</a> .
By Mail	Download application from <a href="https://hsd.state.nm.us">hsd.state.nm.us</a> ; mail to your local ISD office.

### Step 3: Attend Your Interview

After submitting, HSD ISD 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

HSD ISD 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. HSD ISD 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 Mexico 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 additional conditions, treatment requirements, or drug testing 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 Tribal and Pueblo Communities

New Mexico has 23 federally recognized tribes and pueblos — including the Navajo Nation (the largest reservation in the U.S., spanning NM, AZ, and UT), 19 pueblos, and two Apache nations. Key SNAP considerations: tribal assistance payments and per capita distributions from federally recognized tribes are generally excluded from SNAP income — confirm with your ISD caseworker. Food access on rural reservations is challenging; online SNAP grocery ordering (Amazon and Walmart) is especially important. Some tribal nations have their own food distribution programs (FDPIR — Food Distribution Program on Indian Reservations) which operates separately from SNAP; households can choose one or the other. The New Mexico Food Bank and Roadrunner Food Bank provide tribal outreach and mobile pantry services on many reservations.

# 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. Verify statewide or 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 HSD ISD 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 New Mexico Legal Aid ([nmlegalaid.org](http://nmlegalaid.org), 1-833-545-4357) for free legal assistance.

## Section 8: Key Contacts and Resources

Resource	Contact / What They Help With
HSD ISD SNAP Line	1-800-283-4465   <a href="https://hsd.state.nm.us">hsd.state.nm.us</a>
YES NM Portal	<a href="https://yes.state.nm.us">yes.state.nm.us</a> — apply for SNAP, Medicaid, LIHEAP
ISD Office Locator	<a href="https://hsd.state.nm.us/offices">hsd.state.nm.us/offices</a> — find your local ISD office
NM Workforce Connection (E&T)	<a href="https://jobs.nm.gov">jobs.nm.gov</a> — employment training for ABAWD compliance
Roadrunner Food Bank (Albuquerque)	<a href="https://rrfb.org">rrfb.org</a>   505-247-2052 — central NM food resources
New Mexico Food Bank	<a href="https://nmfoodbanks.org">nmfoodbanks.org</a> — statewide food bank network
Double Up Food Bucks NM	<a href="https://doubleupnm.org">doubleupnm.org</a> — fresh produce matching at farmers markets
New Mexico 211	Dial 211 — food banks, emergency resources, benefits navigation
New Mexico Legal Aid	<a href="https://nmlegalaid.org">nmlegalaid.org</a>   1-833-545-4357 — free legal help with SNAP appeals

### A Note on Navigating New Mexico's System

New Mexico's 165% BBCE with a \$3,000 asset limit is a unique combination — it raises the income limit above 130% but retains asset testing, unlike most BBCE states. The most urgent issue in May 2026 is the December 2025 expiration of the statewide ABAWD waiver covering 29 counties and 18 reservations — advocates must verify whether a new waiver has been secured before advising clients that work requirements don't apply. For tribal and pueblo communities: FDPIR vs. SNAP is a meaningful choice that some households aren't aware they need to make.

*This guide was compiled using information from the New Mexico Human Services Department (HSD), Income Support Division (ISD), 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 [hsd.state.nm.us](https://hsd.state.nm.us) or [yes.state.nm.us](https://yes.state.nm.us) or by contacting your local office.*