

# Chapter Four: Eligibility Basics

California Guide to Food Benefits is an invaluable resource for CalFresh outreach workers and is referred to with permission throughout this handbook.<sup>1</sup>

## Who is eligible for CalFresh?

Households that include lone individuals, couples, or families are eligible for CalFresh if they meet certain income criteria and reside in California legally.<sup>2</sup> The amount of CalFresh benefits a person gets will depend on the number of people in their household who purchase and prepare food together and how much monthly income is left after certain expenses (deductions) are subtracted.

A CalFresh household is a group of people who:

- Live together
- Buy food and prepare meals together
- Meet CalFresh eligibility requirements
- Are approved for CalFresh benefits

Households can be composed of unrelated individuals living together (e.g., roommates) or a single person. More than one household can live in the same home if they purchase and prepare food separately.

In general, the household's income must be no more than the gross income eligibility standard in order to qualify for CalFresh.<sup>3</sup> The chart on

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the next page demonstrates the gross incomes (130 percent of Federal Poverty Guidelines/ Poverty Limit), net incomes, and maximum amounts paid to CalFresh recipients as of October 1, 2012.

If the household **includes** a person age 60 or older, or a person with disabilities, the household does not have to meet any **gross** income limit, but instead would just have to meet the **net** income limit after allowable deductions for that household size.

If **all** members of the household are receiving some type of welfare cash assistance — e.g., CalWORKs, cash general assistance or general relief — then the household may be categorically eligible, regardless of its gross or net income. Categorically eligible means

<sup>1</sup> The Legal Services of Northern California has granted permission to the California Department of Public Health to refer to the California Guide to Food Benefits throughout both CalFresh toolkit handbooks. Readers are encouraged to review the original links provided. These are guides only and do not constitute legal advice. CalFresh outreach workers are encouraged to refer specific questions about eligibility to the CalFresh office. The California Guide to Food Benefits is a special project of Legal Services of

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<sup>2</sup> *California Guide to Food Benefits*. Accessed September 10, 2012, <http://foodstampguide.org/general-eligibility-rules-who-is-eligible-for-food-stamps/>

<sup>3</sup> <http://foodstampguide.org/grossnet-income-checklist/>

that the applicant is automatically eligible for CalFresh because they qualify for a program that has similar requirements.<sup>4</sup>

Once it is determined that an applicant is likely eligible for CalFresh, the eligibility worker will determine which deductions can be applied in order to ensure an accurate benefit amount is awarded. Allowable deductions for all CalFresh households include:

**Earned Income Deduction:** 20 percent is deducted from income earned from working, such as salary, wages, and tips.

**Standard Deductions:** Standard deduction amounts vary with the number of household

members. Standard deductions are 8.31 percent of the current net income limit for the household size. It cannot be more than 8.31 percent of the current net income limit for six persons, even if the household is larger than six persons. The maximum standard deduction rates (from October 2012 through September 2013) are:

- \$149 for one to three persons.
- \$160 for four persons.
- \$187 for five persons.
- \$214 for six or more persons.

OCTOBER 1, 2012 TO SEPTEMBER 30, 2013 <sup>5</sup>			
People in the Household	Gross Monthly Income (amount before deductions)	Net Monthly Income (amount after deductions)	Maximum Monthly Benefit
1	\$1,211	\$931	\$200
2	\$1,640	\$1,261	\$367
3	\$2,069	\$1,591	\$526
4	\$2,498	\$1,921	\$668
5	\$2,927	\$2,251	\$793
6	\$3,356	\$2,581	\$952
7	\$3,785	\$2,911	\$1,052
8	\$4,214	\$3,241	\$1,202
Each Additional Member	+\$429	+\$330	+\$150

\* This table is for households that do not have a member age 60 or older or a member with a disability. It is updated annually by CDSS, based on the SNAP federal guidelines.<sup>6</sup>

Visit [www.calfresh.ca.gov/PG841.htm#inc](http://www.calfresh.ca.gov/PG841.htm#inc) for the most recent deductions information.

<sup>4</sup> <http://foodstampguide.org/people-on-calworks-ga-and-ssi/>

<sup>5</sup> California Department of Social Services. Accessed September 20, 2012, [http://www.cdss.ca.gov/lettersnotices/entres/getinfo/acin/2012/1-46\\_12.pdf](http://www.cdss.ca.gov/lettersnotices/entres/getinfo/acin/2012/1-46_12.pdf)

<sup>6</sup> U.S. Department of Agriculture, Food and Nutrition Services, *Cost of Living Adjustment (COLA) Information*. Accessed September 10, 2012, <http://www.fns.usda.gov/snap/government/cola.htm>

**Dependent Care Deduction:** CalFresh households can deduct **actual costs** that they pay for child or other dependent care. The care must be necessary to allow a household member to accept or continue to work, or to attend training or education that prepares the person for work.<sup>7</sup> It must also comply with the requirements of the CalFresh Employment and Training (E&T) program. There is no maximum deduction.

**Homeless Shelter Deduction:** Homeless households can claim the Homeless Shelter Deduction of \$143 per month if they pay for some shelter during a month. All homeless households that incur, or reasonably expect to incur, shelter costs during a month are eligible to use the deduction without verifying the shelter costs. The households can claim a higher shelter deduction if they can verify higher shelter costs.

**Shelter Costs:** Shelter costs are based on costs the household has been billed for (it does not matter if the household has not paid the bill). Shelter costs include rent, mortgage payments, home association fees, payments on a mobile home and rent for the space where it is parked, electricity, gas, heating oil, bottled gas, firewood, water, sewage, garbage, taxes and insurance on the house, repairs to the house for damage caused by a fire, flood, storm or other disaster, installation fees for utilities or telephones, and the basic charge for one telephone. (The household cannot count the unpaid balance on these bills from an earlier month.)



The maximum shelter deduction is \$469 *unless* there is an aged/disabled household member. Households with aged or disabled members can deduct the full amount of excess shelter costs.<sup>8</sup>

- **Excess Shelter Deduction:** The Excess Shelter Deduction is monthly shelter costs that exceed 50 percent of the adjusted household income. Effective October 1, 2012, the maximum shelter deduction is \$469, except for households with senior/disabled members.<sup>9</sup> Households with a member age 60 or older or with a disability can deduct the full amount of excess shelter costs.

**Utility Deduction:** There are several approaches to utility deduction.<sup>10</sup> These include:

- **Standard Utility Allowance (SUA):** The SUA is a fixed amount, adjusted annually by the CDSS, for households that have

<sup>7</sup> <http://www.foodstampguide.org/work-requirements-overview/#overview>

<sup>8</sup> California Department of Social Services. Accessed September 20, 2012, [http://www.cdss.ca.gov/lettersnotices/entres/getinfo/acin/2012/1-46\\_12.pdf](http://www.cdss.ca.gov/lettersnotices/entres/getinfo/acin/2012/1-46_12.pdf)

<sup>9</sup> <http://foodstampguide.org/calculating-income/>

<sup>10</sup> <http://foodstampguide.org/income-deductions-for-food-stamp-households/>

heating or cooling costs separate from their rent or mortgage payments. The SUA is not pro-rated for shared living situations or living with excluded household members.

- **Low-Income Home Energy Assistance Program (LIHEAP):** Households receiving energy assistance payments made under the LIHEAP are eligible for the SUA. Households receiving energy assistance vendor payments made under other programs are eligible for the SUA only if they continue to pay out-of-pocket heating or cooling expenses.
- **Limited Utility Allowance (LUA):** A household that is not eligible for the SUA but has expenses for at least two separate types of utilities (other than heating and cooling) can claim a limited utility allowance (LUA), which is adjusted annually by CDSS. Utility expenses for which the household can claim the LUA are telephone, water, sewage, and trash collection.
- **Telephone Utility Allowance (TUA):** A household that is not eligible for either the SUA or LUA but has telephone expenses can claim a telephone allowance (TUA) of \$20. Only households that have telephones or equivalent forms of communication can claim the TUA.

### **Special Deduction for Households with an Elderly or Disabled Member:**

A household with at least one member age 60 or older or with a disability can also deduct that member's non-reimbursed medical expenses over \$35.<sup>11</sup>

After all deductions and credits are applied, the household's net income is then used to determine whether it meets the threshold net income eligibility standard. These various deductions and credits also are used to calculate the amount of benefits the household will receive.<sup>12</sup>

### **Resource Limits**

As of February 2011, for those households with gross income that does not exceed 130 percent of the FPL, there is no resource limit as a result of California's modified categorical eligibility (MCE) policy, which exempts resources when determining eligibility to CalFresh.<sup>13</sup>

## **Supplemental Nutrition Assistance Program (SNAP) and CalFresh**

CalFresh is California's SNAP. From time to time, you will see regulations that are in the SNAP material that do not match CalFresh implementation. **In California, CalFresh rules apply.** See two examples on the following page:

<sup>11</sup> <http://foodstampguide.org/115-2/>

<sup>12</sup> <http://foodstampguide.org/how-many-food-stamps-a-household-gets-each-month/>

<sup>13</sup> California Department of Social Services, *All County Letter No. 11-11*. Accessed September 10, 2012, <http://www.cdss.ca.gov/lettersnotices/entres/getinfo/acl/2011/11-11.pdf>

	CALIFORNIA - CALFRESH	FEDERAL - SNAP
<b>Resources/ Property</b>	Effective February 1, 2011, the CalFresh resource rules changed, and the value of all resources is no longer considered when determining eligibility for CalFresh benefits, for households with gross income that doesn't exceed 130 percent of FPL and has received the "Family Planning-PUB 275" brochure.	Households may have \$2,000 in countable resources, such as a bank account, or \$3,250 in countable resources if at least one person is age 60 or older, or has a disability. However, certain resources are NOT counted, such as a home and lot, the resources of people who receive Supplemental Security Income (SSI), the resources of people who receive Temporary Assistance for Needy Families (TANF, formerly AFDC), and most retirement (pension) plans.
<b>SSI</b>	SSI recipients also get Supplemental Security Payments (SSP) in California that include benefits for food. SSI/SSP recipients in California are not eligible for CalFresh.	SNAP - SSI recipients are categorically eligible.