Service Chapter: SNAP 430
Effective Date: October 1, 2026

Overview

Annual COLA updates effective October 1, 2026.

Description of Changes

1. **Appendix B – Table of Standards – Change**
   Annual COLA Updates effective October 1, 2026
2. **601 – Resources Overview – Change**
   Annual COLA updates, updating resource limits
3. **1002 – Reporting Requirements – Change**
   Annual COLA updates, updating substantial lottery and gambling winnings

Policy Section Updates

1. **Appendix B – Table of Standards**

Overview

SNAP participation is limited to households with income not exceeding the following gross and **net monthly income standards**. October 1, ~~2025~~ 2026, to September 30, ~~2026~~ 2027.

Gross Monthly Income Standards for Expanded **Categorically Eligible** (ECE) Households

(**200%** of Poverty Level)

Household Size	Gross Monthly Income
1	~~$2,610~~ $2,660
2	~~$3,526~~ $3,608
3	~~$4,442~~ $4,554
4	~~$5,360~~ $5,500
5	~~$6,276~~ $6,448
6	~~$7,192~~ $7,934
7	~~$8,110~~ $8,340

Gross Monthly Income Standards for Expanded Categorically Eligible (ECE) Households

(**200%** of Poverty Level)

Household Size	Gross Monthly Income
8	~~$9,026~~ $9,288
Each Additional Member	+ ~~$918~~ $948

Gross Monthly Income Standards

(**130%** of Poverty Level)

Household Size	Gross Monthly Income
1	~~$1,696~~ $1,729
2	~~$2,292~~ $2,345
3	~~$2,888~~ $2,960
4	~~$3,483~~ $3,575
5	~~$4,079~~ $4,191
6	~~$4,675~~ $4,806
7	~~$5,271~~ $5,421
8	~~$5,867~~ $6,037
Each Additional Member	+ ~~$596~~ $616

Gross Monthly Income Standards for Households Where Elderly /Disabled are a Separate Household

(**165%** of Poverty Level)

Household Size	Gross Monthly Income
1	~~$2,152~~ $2,195
2	~~$2,909~~ $2,976
3	~~$3,665~~ $3,757
4	~~$4,421~~ $4,538
5	~~$5,177~~ $5,319
6	~~$5,934~~ $6,100
7	~~$6,690~~ $6,881
8	~~$7,446~~ $7,662
Each Additional Member	+ ~~$757~~ $781

Gross Monthly Income Test Exceptions

Households with income less than the gross monthly income standard (GMI) have their net income evaluated according to the net monthly income standard (NMI).

Net Monthly Income Standards

(**100%** of Poverty Level)

Household Size	Gross Monthly Income
1	~~$1,305~~ $1,330
2	~~$1,763~~ $1,804
3	~~$2,221~~ $2,277
4	~~$2,680~~ $2,750
5	~~$3,138~~ $3,224
6	~~$3,596~~ $3,697
7	~~$4,055~~ $4,170
8	~~$4,513~~ $4,644
Each Additional Member	+ ~~$459~~ $474

Net Monthly Income Exceptions

Thrifty Food Plan

The monthly **allotment** is equal to the **Thrifty Food Plan** for the household's size reduced by 30 percent of the net monthly income. The Thrifty Food Plan is based on 100% of the federal poverty level. Minimum SNAP Allotment is $24.

Maximum SNAP Allotments

Household Size	Gross Monthly Income
1	~~$298~~ $306
2	~~$546~~ $562
3	~~$785~~ $808
4	~~$994~~ $1,023
5	~~$1,183~~ $1,217
6	~~$1,421~~ $1,463
7	~~$1,571~~ $1,616
8	~~$1,789~~ $1,841
~~Each Additional Member~~ 9-17	~~+ $218~~ $225

Maximum SNAP Allotments

Household Size	Gross Monthly Income
18+	$3,887

Shelter/Utility Allowance Deduction Table (HLSU)

Allowance	Total Amount
Standard Utility Allowance (SUA)	~~$ 775~~ $802
Limited Utility Allowance (LUSA)	~~$ 286~~ $296
Minimum Utility Standard (MU)	~~$ 126~~ $130
Telephone Standard	~~$ 35~~ $36
Maximum Shelter Deduction	~~$ 744~~ $769
Homeless Shelter Deduction	~~$ 198.99~~ $205.66

2. **601 – Resources Overview – Change**

Overview

The **filing unit**'s resource eligibility is determined by evaluating non-excluded resources of each member. All resources owned by these individuals must be evaluated for ownership, accessibility, value, and exclusion status.

Resource eligibility is determined by evaluating the **household**'s current and anticipated circumstances based on reasonable expectations and knowledge of its financial circumstances. The result accurately reflects all facts and the projection of resource eligibility through the certification or six-month report period.

Resources of Categorically and Expanded Categorically Eligible Resource Limits

CE and BBCE households do not have to meet the resource test.

Eligibility is denied or terminated if the value of non-excluded resources exceeds the following for non-CE and non-BBCE households:

1. $~~4,500~~ 4,750 for all households with an elderly or **disabled** member in the **assistance unit**.
2. $3,000 for all other households.

Date of Resource Eligibility Application/Recertification
Current Month Income
Integrated Eligibility System

3. 1002 – Reporting Requirements – Change

Overview

Households in North Dakota are certified under **Simplified Reporting.**

Simplified Reporting Requirements

Simplified reporting requires households to report when their gross monthly income (GMI) exceeds 130% Federal poverty level (FPL) for their **household** size. The household will use the GMI for the household size that existed at the time of its most recent certification or recertification, regardless of any subsequent household size changes. Income is only adjusted on the case if it is expected to continue at the higher amount.

Note: If, at **application** or recertification, an applying household meets all three criteria, they are not required to report an increase in income until the next certification.

1. Has income that exceeds 130% of the poverty level for its household size,
2. Is CE/BBCE, and
3. Is eligible Closed to receive any benefit amount.

Able-bodied Closed adults subject to the time limit, must report any changes in work hours that bring an individual below 20 hours per week, averaged monthly.

Simplified Reporting Households must also report whenever a member of the household wins substantial lottery or gambling winnings of $$~~4,500~~ 4,750 or greater. See section titled “Substantial **Lottery and Gambling Winnings**” later in this policy.

For reportable changes of income and substantial lottery or gambling winnings of $~~4,500~~ 4,750 or greater, households subject to simplified reporting are required to report changes by the 10th of the following month. For example, if the reportable **change** occurred on June 17th, the household must report by July 10th. The household is also required to report by the 10th of the following month when an ABAWD's work hours decrease below 20 hours per week, averaged monthly. Adjustment to ABAWD exemption based on hours worked is only made on the case if the decreased hours are expected to continue.

Substantial Lottery and Gambling Winnings

ALL households must report whenever a member of the household wins substantial lottery or gambling winnings of $~~4,500~~ 4,750 or greater. Lottery or gambling winnings are defined for this requirement as a cash prize won in a single game, before taxes or other amounts are withheld. If multiple individuals shared in the purchase of a ticket, hand, or similar bet, then only the portion of the winnings allocated to the member of the SNAP household will be counted toward the eligibility determination. Households with substantial lottery or gambling winnings defined in this section immediately lose eligibility for SNAP benefits.

Households disqualified for substantial winnings remain **ineligible** until they again meet the allowable financial resources and income eligibility requirements. This provision applies to all households, including **categorically eligible**, Social Security Income (SSI), and **Temporary Assistance for Needy Families (TANF)** households, and those certified under BBCE. The next time such a household reapplies and is **certified** for SNAP after losing eligibility under this rule, the household would not be considered categorically **eligible** or BBCE. The household would need to be certified under regular SNAP rules.

To make the correct SNAP determination under regular rules, households must PASS the GMI 130% FPL test first. After that they must pass the resource test. Once they pass both of those then we would look at the net monthly income (NMI) 100% FPL test. For those regular rule households that have an elderly or **disabled** individual there is no GMI test, but they must pass the resource test of $~~4,500.00~~ 4,750 and the NMI income test. Households disqualified for substantial lottery or gambling winnings are not permanently disqualified.

1. If the HH is disqualified and SNAP closed, they can reapply and be eligible if anything about their HH composition (a new member or a member leaving) is changed. A change in HH composition makes the HH a new HH, so they can be considered under CE and BBCE eligibility rules. If the HH reports a change in HH composition before the actual closure of their SNAP benefits, re-open and authorize without closure. If the member who won the lottery or gambling winnings joins a new HH, the new HH is not disqualified, because it is a new HH (the composition changed).
2. If a HH is disqualified under this rule and reapplies and is certified under regular SNAP rules, but then becomes ineligible under regular SNAP rules (e.g., income increases to greater than 130% FPL), they can be certified and receive benefits under CE and BBCE eligibility rules.
3. If a HH is disqualified under this rule, later reapplies, and is certified under regular SNAP rules, but at recertification they exceed the income limits under regular rules, they can be recertified under CE and BBCE eligibility rules. This is because a “re-certification” is a type of new application for a new **certification period** .

Notification of Simplified Reporting Requirement
Acting on Changes

Mandatory Changes

For simplified reporting, the following are required to be reported no later than the 10th day of the next month and must be acted on, allowing timely notice:

1. When the GIL exceeds the 130% FPL.
2. If the household has substantial gambling or lottery winnings equal to or greater than $~~4,500~~ 4,750.
3. When a household member is identified as an ABAWD and the household members eligibility is based on working an average of 20 hours weekly, the household must report if the ABAWD's hours decrease below an average of 20 hours weekly.

Non-Mandatory Changes

Eligibility workers must act on reported changes within **10 days** of report, regardless of whether the change was reported timely, to determine if the change affects the household's eligibility or **allotment**.

Changes reported over the telephone or in person by the household must be acted on in the same manner. If a household reports a change in income, and the new circumstance is expected to continue for at least one month beyond the month in which the change is reported, the eligibility worker must act on the change.

Reported/discovered information may come from the household, interfaces used in eligibility determinations, or credible third-party sources, e.g., other State or Federal agencies. Information from interfaces or third-party sources must follow procedures under ACTING ON UNCLEAR INFORMATION.

Increase to Benefits
Decrease in Benefits
Unclear Information
Death and Prisoner Match (Unclear Information)