


### **FAMILY INVESTMENT ADMINISTRATION**

<b>Policy Number:</b>	26-05
<b>Policy Title:</b>	SNAP Mass Changes for October 2025
<b>Release Date:</b>	October 3, 2025
<b>Effective Date:</b>	October 1, 2025
<b>Approved By:</b>	Augustin Ntabaganyimana Executive Director Family Investment Administration
<b>Revision Date(s):</b>	Not applicable
<b>Supersedes:</b>	<a href="#">AT 25-05 SNAP Mass Changes for October 2024</a>
<b>Originating Office:</b>	Office of Nutrition Assistance Programs
<b>Required Actions:</b>	This policy updates a previously distributed policy that is now outdated.
<b>Key Words:</b>	Income standard deductions, excess shelter deductions, maximum allotments, and SNAP mass changes
<b>Related Federal Law</b>	<a href="#">7 CFR 273.9</a>
<b>Related State Laws</b>	Not Applicable
<b>COMAR</b>	Not Applicable
<b>State Plan Implications?</b>	Yes

 <p><b>Maryland</b> Department of Human Services</p> <p>Department of Human Services 25 S Charles Street Baltimore MD 21201</p>	<p align="center"><b>FAMILY INVESTMENT ADMINISTRATION (FIA) ACTION TRANSMITTAL</b></p>
<p><b>Control Number: # 26-05</b></p>	

**TO: LOCAL DEPARTMENTS OF SOCIAL SERVICES (LDSS)  
DIRECTORS, LDSS DEPUTY/ASSISTANT DIRECTORS FOR  
FAMILY INVESTMENT, FAMILY INVESTMENT SUPERVISORS,  
AND ELIGIBILITY STAFF**

**FROM: AUGUSTIN NTABAGANYIMANA, EXECUTIVE DIRECTOR**



**RE: SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)  
MASS CHANGES FOR OCTOBER 2025**

**PROGRAM AFFECTED: SUPPLEMENTAL NUTRITION ASSISTANCE  
PROGRAM (SNAP)**

**ORIGINATING OFFICE: OFFICE OF PROGRAMS**

### **Summary**

This Action Transmittal provides the Federal Fiscal Year (FFY) 2026 Cost-of-Living Adjustments (COLA) for Supplemental Nutrition Assistance Program (SNAP) allotments, income eligibility standards, and deductions. In accordance with the Food and Nutrition Act of 2008, the COLAs are effective October 1, 2025.

The following SNAP Manual sections have been updated to reflect these changes:

- **Section 115 – Categorical Eligibility**
- **Section 600 – Standards for Income and Deductions**

In addition, **Section 107 – ESAP and MSNAP Projects** has been updated to include the increase that occurred in 2024 and is now current.

### **FFY 2026 Cost-of-Living Adjustments**

#### **Maximum Allotments and Income Eligibility Standards**

Maximum allotments increased in Maryland for all family sizes. Income eligibility for all household sizes increased in each eligible category. The chart below provides a breakdown of the income eligibility and maximum allotment amounts effective October 1, 2025, through September 30, 2026.

<b>Household Size</b>	<b>Maximum Gross Monthly Income 130% of Poverty</b>	<b>Maximum Net Monthly Income 100% of Poverty</b>	<b>Monthly Income Elderly/Disabled Separate Household 165% of Poverty</b>	<b>Maximum Allotment</b>
1	\$1,696	\$1,305	\$2,152	\$298
2	\$2,292	\$1,763	\$2,909	\$546
3	\$2,888	\$2,221	\$3,665	\$785
4	\$3,483	\$2,680	\$4,421	\$994
5	\$4,079	\$3,138	\$5,177	\$1,183
6	\$4,675	\$3,596	\$5,934	\$1,421
7	\$5,271	\$4,055	\$6,690	\$1,571
8	\$5,867	\$4,513	\$7,446	\$1,789
<b>Each additional member</b>	\$596	\$459	\$757	\$218

#### **Standard Deductions**

The standard deduction is a fixed amount that is deducted from a household's gross income to help calculate its net income. The table below provides the standard deduction for different SNAP household sizes.

<b>Maximum Excess Shelter</b>	<b>Household Size</b>	<b>Standard Deduction Amount</b>
	1-3	\$209
	4	\$223
	5	\$261
	6+	\$299

### **Deductions**

The FFY 2026 maximum excess shelter deduction is **\$744**. The excess shelter deduction is a deduction for shelter costs that exceed half of a household's net income after other deductions. The maximum excess shelter deduction is a capped amount that reduces a household's net income. The maximum excess shelter deduction does not apply to households with an aged or disabled member. Households with an aged or disabled member have an uncapped shelter deduction.

### **Utility Allowances**

The Standard Utility Allowance (SUA) is a set deduction for households that are billed for heating or cooling separately from rent or mortgage.

The Limited Utility Allowance (LUA) is a set deduction for households that are billed for more than one utility that does not include heating or cooling costs.

The telephone allowance is a flat rate for households that only incur telephone costs.

Effective October 1, 2025:

<b>Utility Allowance</b>	<b>Deduction Amount</b>
Standard Utility Allowance (SUA)	\$572
Limited Utility Allowance (LUA)	\$350
Telephone Allowance	\$40

The Eligibility and Enrollment (E&E) system automatically generated customer notices for the above-listed changes.

### **Maximum Homeless Shelter Deduction**

Updated: July 3, 2025; Supersedes AT 25-05 SNAP Mass Changes for October 2024

The homeless shelter deduction is a separate deduction available to homeless households that do not receive free shelter. **The maximum homeless shelter deduction increased to \$198.99.**

## Required Actions

### Homeless Shelter Deduction

Households in which all members are homeless **but who do not receive free shelter qualify** for the homeless shelter deduction.

The caseworker must:

- A. Indicate the living arrangement of each individual on the Individual Details screen, and
- B. Enter the actual shelter costs on the shelter expenses screen.

The Eligibility & Enrollment (E&E) system will evaluate the expenses and the living arrangements and give the appropriate deduction. E&E will count the actual shelter expenses if they result in an excess shelter deduction that is ***higher than the \$198.99 homeless deduction.***

### Case Record Documentation

- A. All shelter expenses must be captured on the 'Shelter Expenses' screen within E&E.
- B. The case must be narrated sufficiently to describe the household's actual shelter expenses.
- C. All shelter expenses **must be verified in order to receive a shelter deduction.**
  - a. Elderly Simplified Application Project (ESAP) and Maryland Senior Nutrition Assistance Program (MSNAP) households are not required to verify shelter expenses unless questionable.

### Resources

FNS- [Fiscal Year 2026 Cost-of-Living Adjustments \(COLA\) Memo](#)

Maryland's SNAP Manual—[Section 115 Categorical Eligibility 08.2025](#) Maryland's SNAP Manual—[Section 600 Standards for Income and Deductions 08.2025](#)

Maryland's SNAP Manual—[Section 107 ESAP and MSNAP October 2025 Income Guidelines revised 08.2025](#)

Updated: July 3, 2025; Supersedes AT 25-05 SNAP Mass Changes for October 2024

## **Inquiries**

Please direct policy questions to FIA Policy by completing the [FIA Policy Information Request Form](#). Montgomery County staff may submit their policy questions via email at [fia.policy@maryland.gov](mailto:fia.policy@maryland.gov).

cc: DHS Executive Staff  
Constituent Services  
DHS Help Desk  
FIA Management Staff  
Office of Administrative Hearings