

Disaster Supplemental Nutrition Assistance Program (D-SNAP) Fact Sheet

To qualify for the Water Distribution Program under the D-SNAP requirements, the following criteria must be met:

Residency

- Applicant(s)¹ must live and/or work in a disaster area at the time of a qualified Presidential Disaster Declaration.
 - An applicant will also be considered if the qualified Presidential Disaster Declaration occurred within the last 6 months prior to claim submission.

Purchase Food

- Applicant(s) must plan on purchasing food during the disaster benefit period or have purchased food during that time if the benefit period has passed.

Adverse Effect

- The applicant(s) must have experienced at least one of the following adverse effects to be eligible.
- Disaster-related adverse effects fall into three categories: loss of income, inaccessible resources, and disaster expenses.
 - Lost or inaccessible income includes reduction or termination of income, or a delay in receipt of income during the benefit period² due to the disaster.
 - Inaccessible liquid resources (e.g., banks are closed due to the disaster³) during the benefit period.
 - Deductible Disaster-related Expenses. Out of pocket disaster-related expenses **paid** (not only incurred) by the household that are not expected to be reimbursed during the 30-day benefit period. This can include damage to or destruction of the household's home or self-employment business.

Disaster Gross Income Limit (DGIL)

- Income eligibility is based on DGIL for the benefit period (30 days) and is therefore presented on a monthly, rather than annual, basis.
- Household must be at or below the DGIL. See Table 1 for DGIL by household size.

¹ Refers to the applicant and their household. Household composition is established as of the date the disaster struck. A household includes those people living together, purchasing, and preparing food together at the time of a disaster. D-SNAP household does not include those people with whom applicants are temporarily staying due to the disaster.

² The benefit period begins on the date of the disaster or the date of any mandatory evacuation preceding the disaster. Only income, resources, and expenses during the benefit period are considered in determining D-SNAP eligibility. The benefit period approved by FNS for each D-SNAP is 30 days, except in extraordinary circumstances.

³ Note that this is an infrequent occurrence, as household can usually access their resources via online banking or ATMs even if bank branches are closed in the affected area.

- (Net Income + Accessible Liquid Resources - Deductible Disaster-Related Expenses) equals Disaster Gross Income. Disaster Gross Income must be less than or equal to DGIL.
- Only income, resources, and expenses during the benefit period are considered in determining D-SNAP eligibility.
- Net Income: The total take-home pay of household members. This includes:
 - Net Wages
 - Public assistance payments or other unearned income
 - Net self-employment income
- Accessible liquid resources include cash on hand, and funds in accessible checking and saving accounts on the first day of the benefit period. It does NOT include:
 - Retirement accounts
 - Disaster insurance payments
 - Disaster assistance received or expected to be received during the benefit period
 - Payments from Federal, state or county/local government agencies or disaster assistance organizations (including disaster-related Unemployment Compensation)
- Deductible Disaster-Related Expenses. Includes expenses that the household has **paid** or expects to **pay out of pocket** (i.e., not expected to otherwise be reimbursed) during the disaster benefit period. Eligible expenses include the following:
 - Home or business repairs
 - Temporary shelter expenses
 - Evacuation expenses
 - Home/business property protection
 - Medical expenses due to personal injury
 - Disaster-related funeral expenses
 - Disaster-related pet boarding fees
 - Expenses related to replacing necessary personal and household items, such as clothing, appliances, tools, and educational materials
 - Fuel for primary heating source
 - Clean-up items expense
 - Disaster-damaged vehicle expenses
 - Storage expenses
 - Food lost or spoiled due to the disaster or extended power outage may also be considered a disaster expense

Table 1: Monthly Income Eligibility Limits Under D-SNAP

Household Size	1	2	3	4	5	6	7	8	Asset/ Resource Limitations
DGI Limits ¹	\$1,918	\$2,347	\$2,775	\$3,237	\$3,702	\$4,165	\$4,593	\$5,022	Reflected in DGI calculation

(1) Disaster Gross Income is calculated by the following formula: Net Income + Accessible Liquid Resources - Deductible Disaster Related Expenses = Disaster Gross Income (DGI)

For example, Laura Smith lives with her mother, Joan, and her three children. Their household was impacted by the disaster, and they apply for D-SNAP. Joan is employed and receives monthly take-home pay of \$1,200, after payroll taxes and her health insurance premium are taken out. Laura receives \$850 in TANF benefits each month along with \$325 in SSI for her youngest child, who is disabled. The family's net income for D-SNAP purposes is $\$1,200 + \$850 + \$325 = \$2,375$.

On the day the disaster struck, Laura had \$50 in cash, and \$250 in her checking account. Her mother, Joan, had an additional \$300 in her savings account. They can access the funds in their accounts. Their household's total accessible liquid resources are $\$50 + \$250 + \$300 = \600 .

Joan's car was damaged in the disaster and the total cost of the repair is \$700. Joan's insurance covers \$500 and she will pay \$200 out of pocket to have it repaired so she can continue to go to work. Laura and Joan's home was also damaged, and repairs will cost \$3000 in total; they've paid \$400 out of pocket so far. They have not yet received FEMA assistance or reimbursement from their homeowners insurance and do not anticipate receiving those payments until after the benefit period ends. They also lost \$125 worth of food due to the extended power outage following the disaster. In total, their deductible disaster related expenses are: $\$200 + \$400 + \$125 = \725 .

The Smith family's DGI is Net Income of \$2,375 + Accessible Liquid Resources of \$600 – Disaster-Related Expenses of \$725 = \$2,250. Since the calculated DGI is less than the 5 person DGIL, the Smith's would be income eligible.

Note: The household size is determined by the number of individuals listed in Section D of the Claim Form plus the applicant (if the applicant is not otherwise listed in Section D).

Table 2: Acceptable Documentation to Prove Eligibility Under D-SNAP

To qualify for the Water Distribution Program under the D-SNAP requirements, the following documents verify eligibility⁴:

To verify Presidential Disaster Declaration:

- Media reports
- Government issued statement
- Other reasonable documentation describing the area covered by the Presidential Disaster Declaration

To verify Residency/Work Address:

- Utility bills
- Tax bills
- Insurance policies
- Driver's licenses
- Other ID with address, bills, or other documents that establish the applicant's home or work address

To verify Adverse Effects:

Adverse effects include and be verified by any of the following:

To verify Delay, Reduction, or Termination of Income:

- Written statement from the applicant explaining the delay, reduction, or termination of income *as a result of the disaster*, along with supporting documentation such as paystubs

To verify Inaccessible Resources:

- Written statement from the applicant explaining the inaccessibility of resources *as a result of the disaster*, along with supporting documentation such as a notice from your bank regarding bank closure and/or ATM unavailability

To verify Disaster Expenses:

- Proof of payment for disaster-related expenses such as invoice/ bill with receipt

For the purpose of calculating Disaster Gross Income

To verify Income (must be for the 30-day benefit period):

- Paystub
- Check Stub/Statement
- Bank Book/Statement

⁴ If possible.

- Verification of Employment Letter
- Foster Care Stub
- Tax Forms
- Social Security Letter/Statement
- Alimony ruling
- Child support ruling
- Unemployment benefits statement
- Worker's compensation benefits statement
- Veterans' benefits statement
- Retirement/Pensions statement
- Foster Care Stub
- Receipts of Payment Received
- LES (Military Earning Statement)
- Other reasonable verification of income

To verify Accessible Liquid Resources:

- Bank statements for checking/ savings accounts

To verify Deductible Disaster-Related Expenses:

- Proof of payment for disaster-related expenses such as invoice/ bill with receipt
- Written estimate/ quote for repairs if submitting an anticipated expense