Fact sheet for CalFresh outreach workers

What is a COLA?

 COLA stands for Cost of Living Adjustment. USDA adjusts SNAP income guidelines, deductions, and maximum allotment amounts every year based on changes to the cost of living. These adjustments go into effect every October 1st.

There are new CalFresh income guidelines for October 1, 2014 – September 30, 2015.

- Every year the USDA adjusts the income guidelines based on the cost of living. Applicants previously denied benefits because they were over income should consider reapplying if their income falls within the new limits.
- California is now implementing Broad-Based Categorical Eligibility, called Modified Categorical
 Eligibility (MCE) in California, which means that most households can have gross monthly
 incomes up to 200% of the Federal Poverty Level (FPL). These households must still meet the
 Net Monthly Income standards in order to qualify for benefits.
 - Some households are excluded from MCE and must pass the 130% gross income test:
 - 1. Any household member disqualified for an intentional program violation,
 - 2. A head of household who does not comply with work requirements, or
 - 3. Any household member convicted of a drug-related felony.
- CalFresh outreach workers should make sure households are deducting their dependent care
 expenses and households with elderly or disabled members are deducting out-of-pocket
 medical expenses and full shelter costs.
- ALL counties should be implementing MCE and the 200% gross income test as of July 1, 2014.

Income Guidelines October 1, 2014 – September 30, 2015		
Household Size	Gross Monthly Income (200% FPL)	Net Monthly Income
1	\$1,946	\$973
2	\$2,622	\$1,311
3	\$3,300	\$1,650
4	\$3,976	\$1,988
5	\$4,652	\$2,326
6	\$5,330	\$2,665
7	\$6,006	\$3,003
8	\$6,682	\$3,341
Each additional member	+ \$678	+ \$339

Increased deductions mean clients may see an increase in their CalFresh benefits on October 1, 2014.

- The maximum shelter deduction for households <u>without</u> elderly or disabled members increased to \$490. Remember that households <u>with</u> elderly or disabled members can deduct their entire costs.
- The homeless household shelter deduction remains the same: \$143.
- The Standard Utility Allowance (SUA) increased to \$373.

- The Limited Utility Allowance (LUA) has increased to \$113. Households that do not qualify for the SUA but pay for at least two separate utilities other than heating and cooling are eligible for a LUA.
- The Telephone Utility Allowance remains the same: \$20. Households that are not eligible for the SUA or LUA but have telephone expenses, or expenses for an equivalent form of communication, are eligible for a TUA.
- The standard deduction for households increased

FFY 2015 Standard Deduction October 1, 2014 – September 30, 2015		
Household Size	Standard Deduction	
1-3	\$155	
4	\$165	
5	\$193	
6 +	\$221	

Minimum and Maximum Monthly Allotments will increase October 1, 2014

- USDA makes annual adjustments to account for changes in the cost of the Thrifty Food Plan.
- Clients do not need to do anything if they are eligible for a benefits increase due to the COLA, it should occur automatically.

Maximum Monthly Allotment October 1, 2014 – September 30, 2015		
Household Size	Maximum CalFresh Allotment	
1	\$194	
2	\$357	
3	\$511	
4	\$649	
5	\$771	
6	\$925	
7	\$1,022	
8	\$1,169	
Each additional household member	+\$146	

• The monthly minimum allotment will increase from \$15 to \$16.

What can CalFresh outreach workers do?

- If clients were recently denied for having too much income, see if they are interested in being prescreened again or reapplying.
- Inform clients about the verifications they will need in order to take deductions and maximize their benefit amounts (e.g., child/adult care receipts, medical expense receipts, shelter costs, etc.). Make sure the county has the household's most recent expenses.
- Resources: ACL 14-56, ACIN I-53-14