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Assistant Commissioner

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STATE OF NEW JERSEY
DEPARTMENT OF HUMAN SERVICES

FINAL DECISION

OAL DKT. NO. HPW **03781-25 Y.J.**

AGENCY DKT. NO. **S481242014 (MORRIS CO. OFFICE OF TEMP ASSISTANCE)**

Petitioner challenges the correctness of Respondent Agency's calculation of her monthly Supplemental Nutrition Assistance Program ("SNAP") benefit amount. Because Petitioner appealed, the matter was transmitted to the Office of Administrative Law for a hearing. On April 22, 2025, the Honorable Susana E. Guerrero, Administrative Law Judge ("ALJ"), held a plenary hearing, took testimony, and admitted documents. On April 28, 2025, the ALJ issued an Initial Decision, affirming the Agency's determination.

No Exceptions to the Initial Decision were filed.

As Assistant Commissioner, Division of Family Development ("DFD"), Department of Human Services, I have considered the ALJ's Initial Decision and following an independent review of the record, the ALJ's Initial Decision is hereby MODIFIED and the Agency determination is AFFIRMED, based on the discussion below.

In order to determine an applicant's eligibility for SNAP, the applicant's income and resources must be below a certain threshold. In accordance with N.J.A.C. 10:87-6.16(d)(1), households which contain an elderly or permanently disabled individual, as defined by N.J.A.C. 10:87-2.34, must meet the net income test only for SNAP eligibility. N.J.A.C. 10:87-6.16(d)(2), states that households that do not contain an elderly or permanently disabled household member must meet both the gross income test, as well as the net income test, meaning that the respective income amounts must be below the established standards. See also N.J.A.C. 10:87-12.3, -12.4.

N.J.A.C. 10:87-6.16(b) further outlines the procedures used to calculate both gross and net income for SNAP benefits purposes, and the applicable benefit levels, if eligible. The regulation provides that the applicant's monthly net income is determined by adding together all earned and unearned income, then subtracting all income exclusions. Then, the standard deduction, based upon the size of the household, is subtracted from the income.

Thereafter, the household is evaluated to determine if a medical deduction is appropriate, which is if the household has medical expenses that exceed \$35.00. If the household is entitled to a medical deduction, then the amount in excess of \$35.00 is subtracted from the applicant's income. Then, the applicant is evaluated for an excess shelter deduction. Such a deduction is permitted when the individual's shelter costs exceed 50% of their net income. If this deduction is allowable, then the difference between the shelter costs and the 50% net income, or up to the maximum allowable amount, is subtracted from the individual's income. The remaining figure is Petitioner's net income for SNAP benefits purposes. This net income is then compared against the maximum allowable net income amount for the household's size, as outlined at N.J.A.C. 10:87-12.3, to determine eligibility. If eligible, the household's monthly SNAP allotment shall



be equal to the maximum food stamp allotment for the household's size, reduced by 30 percent of the household's net monthly income. See N.J.A.C. 10:87-12.6(a)(1).

Here, Petitioner's SNAP benefits allotment was calculated as follows. The record in this case shows that the Agency determined Petitioner's monthly gross earned income to be \$1,877, which is uncontested by Petitioner. See Initial Decision at 3; see also Exhibit R-11. This gross income amount is below the gross income threshold amount of \$2,322 for a household of one person. See DFD Instruction ("DFDI") 24-10-01 at 14. That gross income amount is then multiplied by 80% to determine the net monthly earned income, of \$1,501.60. See N.J.A.C. 10:87-6.16(b)(2). The household has no unearned income, and as such, the household's countable income is \$1,501.60. See Exhibit R-11; see also N.J.A.C. 10:87-6.16(b)(3). After subtracting the standard deduction of \$204 for a household of one, Petitioner's income is reduced to \$1,297.60. See N.J.A.C. 10:87-6.16(b)(4); see also DFDI Instruction ("DFDI") 24-10-01 at 12. Petitioner has no excess medical expenses. See Exhibit R-11; see also N.J.A.C. 10:87-6.16(b)(5). Next, is to determine if Petitioner receives a shelter deduction and if so, how much. The record shows Petitioner's rent is \$727, to which is added the Heating or Cooling Standard Utility Allowance ("HCSUA") of \$878, for a total shelter costs of \$1,605. See N.J.A.C. 10:87-6.16(b)(8); see also Exhibit R-11. Subtracted from the \$1,605 total shelter costs amount is 50% of Petitioner's income after the above referenced deductions, or half of \$1,297.60, which is \$648.80, (\$1605 - \$648.80), resulting in an excess shelter deduction of \$956.20. See N.J.A.C. 10:87-6.16(b)(8); see also Exhibit R-11. However, because Petitioner's household does not contain anyone who is elderly or disabled, Petitioner is limited to the maximum amount of shelter deduction of \$712. See N.J.A.C. 10:87-5.10(a)(6), -6.16(b)(9) and DFDI 25-10-01 at 12; see also Exhibit R-11. This amount is then subtracted from Petitioner's countable income minus the deductions (($\$1501.60 - \204) - $\$712$), resulting in a net monthly SNAP income, for SNAP eligibility purposes, of \$1585.60. See N.J.A.C. 10:87-6.16(b)(9); see also Exhibit R-11. This net income amount is then multiplied by 30% and rounded up to \$176. See N.J.A.C. 10:87-12.6(a)(1)(i), (ii). This amount is then subtracted from the maximum benefit allotment for the household size, or \$116 ($\$292 - \176). Based on the foregoing analysis, I agree with the ALJ that the Agency's calculation of Petitioner's SNAP benefits allotment amount was proper and must stand. I find that the Agency's denial of SNAP benefits to Petitioner, for exceeding the maximum allowable net income amount, was proper and must stand. See Initial Decision at 4; see also Exhibit R-11. The Initial Decision is modified to reflect the above analysis and findings.

Additionally, I also agree with the ALJ's finding that the Agency gave all allowable deductions in this matter. See Initial Decision at 3. Finally, as aptly put by the ALJ, SNAP benefits are meant to supplement the grocery budget of low-income households, and are "not meant to fund the household's entire grocery budget." Id. at 3-4.

Accordingly, the Initial Decision in this matter is hereby MODIFIED and the Agency's determination is AFFIRMED, as outlined above.

Officially approved final version. May 13, 2025

Natasha Johnson
Assistant Commissioner

