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I. Update

This handbook is being updated to provide the Federal Fiscal Year (FFY) 2025 Cost-of-Living Adjustment (COLA) to CalFresh income eligibility standards and deductions that are effective October 1, 2024, through September 30, 2025.

All updates are in purple font.

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II. Summary

The purpose of this handbook is to provide staff with the most up to date adjustments for the CalFresh program’s reference tables.

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III. General

The Food Stamp Act of 1977 provides annual COLA adjustments to the Supplemental Nutrition Assistance Program (SNAP), known in California as CalFresh. Changes may be made to allotment maximums, eligibility standards, and deductions.

COLA changes apply to both CR and SAR households. If October falls mid-period in a SAR household, COLA changes are effective October 1 and are treated as county-initiated mid-period changes.

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IV. Gross/Net Income Test

Households may be required to pass one or both of the income tests each month to qualify for benefits. These tests are the "Gross Income (130%) test" and the "Net Monthly Income test." The following are the types of households and how to apply the income and determine if the household meets the gross eligibility test:

Semi-Annual Reporting Households PACF, NACF, & Mixed Households:

Compute income prospectively for the SAR period using the reasonably anticipated (or actual) income over the entire payment period.

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V. Maximum Allotment

| Household Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | Each Additional Member |
|-------------------|-------|-------|-------|-------|---------|---------|---------|---------|------------------------|
| Maximum Allotment | \$292 | \$536 | \$768 | \$975 | \$1,158 | \$1,390 | \$1,536 | \$1,756 | + \$220 |

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CalFresh Reference Tables – Cost-of-Living Adjustment

VI. Standard Deductions

The standard deduction for households is as follows:

| Household Size | Standard Deduction |
|----------------|--------------------|
| 1 – 3 | \$204 |
| 4 | \$217 |
| 5 | \$254 |
| 6 or more | \$291 |

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VII. Shelter Deduction

The maximum shelter deduction for households without an elderly or disabled member increased from \$672 to \$712.

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VIII. Homeless Household Shelter Allowance

The homeless shelter deduction increased from \$179.66 to \$190.30.

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IX. Standard Utility Allowance (SUA)

The SUA amount increased from \$596 to \$645. A household that has heating and cooling costs separate from their rent or mortgage is eligible for the SUA.

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X. Limited Utility Allowance (LUA)

The LUA amount increased from \$158 to \$166. A household that does not qualify for SUA but incurs expenses of at least two separate utilities other than heating and cooling is eligible for a LUA.

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CalFresh Reference Tables – Cost-of-Living Adjustment

XI. Telephone Utility Allowance (TUA)

The TUA amount **remains at \$19**. A household that is not eligible for SUA or LUA, but incurs a telephone expense or an expense for an equivalent form of communication, is eligible to receive a telephone deduction.

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XII. Maximum Resource Limits

The resource limit for households that are subject to the resource limit **increased from \$2,750 to \$3,000**. The resource limit for households where at least one person is age 60 or older or is disabled **increased from \$4,250 to \$4,500**. As a reminder, the resource limit for elderly or disabled households also serves as the threshold for substantial lottery or gambling winnings.

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XIII. Income Eligibility Standards and Maximum Monthly Income Standards

The income eligibility standards have changed for FFY **2024-2025**. The following charts contain the current "Gross Monthly Income Eligibility Standards" and "Net Monthly Income Eligibility Standards".

A. Gross Monthly Income Eligibility Standards for Modified Categorical Eligibility (MCE) / Broad-Based Categorical Eligibility (BBCE) (200% of Poverty Level)

| Household Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | Each Additional Person |
|-----------------------|---------|---------|---------|---------|---------|---------|---------|---------|------------------------|
| 200% FPL Gross Income | \$2,510 | \$3,408 | \$4,304 | \$5,200 | \$6,098 | \$6,994 | \$7,890 | \$8,788 | + \$898 |

Effective July 1, 2014, NACF households with gross income at or below 200 percent of the Federal Poverty Limit (FPL), must be conferred Modified Categorical Eligibility (MCE) status if they are issued or have online access to the "Family Planning - PUB 275" brochure and meet all other conditions of eligibility for CalFresh. (See exceptions below.) CalSAWS will use the 200% FPL limit to confer MCE and waive resources for NACF households. Once MCE is conferred, the household's resources are waived.

Households NOT eligible for MCE and excluded from the 200% Gross Monthly Income Eligibility Standard include those when:

- Any household member who is disqualified for Intentional Program Violation (IPV).
- The head of household does not comply with work requirements.
- Any member of a household who has been convicted of a drug-related felony and is a disqualified drug felon.

These households are subject to the 130% FPL gross income limit and are also subject to the CalFresh resource limit. The household may be conferred MCE status once it is determined that the sanction period has expired, and the household meets all other conditions of MCE eligibility.

Once a household is conferred MCE status, the household must still meet the 100% FPL net income limit. If the household exceeds the net income limit, they may still be eligible for a benefit amount. MCE households of 1 or 2 persons who exceed the net income limit will be eligible for a minimum benefit amount of \$23. MCE households of 3 or more who exceed the net income limit, will be eligible for benefits according to the bracketed issuance tables (Links: [1-10 persons](#), [11-20 persons](#)). Households of three or more whose net income entitles them to zero (\$0) benefits will be denied for CalFresh.

B. Gross Monthly Income Eligibility Standards/ Income Reporting Threshold for Semi-Annual Reporting (SAR) (130% of Poverty Level)

| Household Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | Each Additional Person |
|-----------------------|---------|---------|---------|---------|---------|---------|---------|---------|------------------------|
| 130% FPL Gross Income | \$1,632 | \$2,215 | \$2,798 | \$3,380 | \$3,963 | \$4,546 | \$5,129 | \$5,712 | + \$583 |

130% Monthly Gross Test:

Households with no elderly/disabled members who are not eligible for MCE (IPV, Work sanction, or drug felony disqualified) must pass both the 130% gross test and the 100% net income test (see C). Once the income test has been applied, according to the type of household, all gross income shall be entered into CalSAWS. CalSAWS will automatically apply these tests and determine income eligibility using the following steps.

- If a household's gross income is over the maximum gross monthly income standard (130% test), the household is ineligible and shall be denied or discontinued.
- If the gross income is at or below the maximum gross standard, the budget is computed to determine the net monthly income. CalSAWS will compute the net budget based on the income and deductions entered into the system.
- If the net income exceeds the maximum net standard, the household is ineligible and shall be denied or discontinued.
- If the net income is at or below the maximum set standard, the net monthly income is compared to the CalFresh Allotment.

C. Net Monthly Income Eligibility Standards (100% of Poverty Level)

CalFresh Reference Tables – Cost-of-Living Adjustment

| Household Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | Each Additional Person |
|----------------|---------|---------|---------|---------|---------|---------|---------|---------|------------------------|
| Net Income | \$1,255 | \$1,704 | \$2,152 | \$2,600 | \$3,049 | \$3,497 | \$3,945 | \$4,394 | + \$449 |

Households with a member meeting the definition of elderly or disabled are not subject to a Gross Income Test. These households shall have their income eligibility determined using only the net income standard using the following steps:

- The net monthly income shall be computed by CalSAWS based on the income and deductions entered into the system.
- If the net monthly income exceeds the maximum net monthly income standard, the household shall be denied or discontinued.
- If it is at or below the allowable maximum net monthly income standard, the household is eligible. The net monthly income is compared to the Food Stamp Allotment Tables to determine the benefit amount.

D. Gross Monthly Income Eligibility Standards for Household Where Elderly/Disabled Are A Separate Household (165% of Poverty Level)

| Household Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | Each Additional Person |
|-----------------------|---------|---------|---------|---------|---------|---------|---------|---------|------------------------|
| 165% FPL Gross Income | \$2,071 | \$2,811 | \$3,551 | \$4,290 | \$5,030 | \$5,770 | \$6,510 | \$7,249 | + \$740 |

165% Elderly/Disabled Test:

The 165% test is **only** used when an elderly/disabled member(s) is unable to purchase and prepare separately due to a severe permanent disability but wishes to establish a separate household status. CalSAWS will apply the test automatically based on the entries made for the disabled/aged individual:

- At Application,
- At Recertification,
- When the household composition changes, and
- When the household reports a change in the income of other people in the home.

Example

An individual who is 60 years of age or older and his/her spouse who are living with others, may be a separate household if the individual is unable to purchase and prepare meals separately because he/she suffers from a disability considered permanent under the Social Security Act, or suffers from a non-disease-related, severe, permanent disability. However, the income of the others with whom the individual lives, may not exceed the maximum gross monthly income elderly/disabled standards 165% Test.

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XIV. Assistance In-Kind Values (AIK)

The following values (effective **July 1, 2024**, to **June 30, 2025**) are derived from the CalWORKs MBSAC Region 1 table and are **only** to be used in CalFresh for determining indigence for sponsored non-citizen. AIK values are **not** to be counted in the CalFresh budget.

| Household Size | Housing | Utilities | Food | Clothing |
|----------------|---------|-----------|-------|----------|
| 1 | 408 | 86 | 223 | 68 |
| 2 | 541 | 99 | 477 | 132 |
| 3 | 593 | 102 | 611 | 197 |
| 4 | 624 | 107 | 755 | 263 |
| 5 | 624 | 107 | 916 | 335 |
| 6 | 624 | 107 | 1,059 | 401 |
| 7 | 624 | 107 | 1,181 | 468 |
| 8 | 624 | 107 | 1,288 | 520 |
| 9 | 624 | 107 | 1,418 | 598 |
| 10 | 624 | 107 | 1,534 | 655 |

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XV. Notices

The CDSS required notice, CF 11, will be used to inform all active CalFresh households.

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XVI. Table of Benefit Issuance

For benefit table amounts for **October 1, 2024**, through **September 30, 2025**, use the following links:

[1-10 persons](#)

[11-20 persons](#)

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XVII. References

[ACIN I-45-24](#)

[ACIN I-48-23](#)

[ACIN I-60-22](#)

[ACIN I-78-21](#)

ACIN I-65-20

[ACL 24-37](#)

ACL 21-55

ACL 19-47

MPP Sections 63-102 & 63-503

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