



Policy: 24.12

Title *SNAP Resources*

Approved by

Approval Date: 11/16/2020

Effective Date: 03/01/2021

Authority

7 U.S.C.A. §2014 (g); 7 C.F.R. § 273.8 -10; 7 C.F.R. § 273.11; 7 C.F.R. § 272.17; Tenn. Code Ann. § 71-1-105, 71-5-304 and 71-5-306

Application

All TDHS Employees and Contractors

Policy Statement

The Tennessee Department of Human Services (TDHS) shall follow federal and state guidelines regarding resource standards of eligibility for all Supplemental Nutrition Assistance Program (SNAP) applicant households.

Reason for Policy

This policy was developed to instruct staff on the resource eligibility standards, how to determine if certain resources should be considered when determining eligibility, and how the equity value of nonexempt liquid and non-liquid resources is determined.

Policy

The maximum allowable liquid and non-liquid assets for all members of a household must not exceed the uniform national resource standards of eligibility to all applicant households. Households that contain elderly or disabled members have a higher resource limit. And households that are classified as categorically eligible do not have to meet the resource limits unless the household receives a substantial lottery or gambling winnings. See also Policy [24.13 SNAP Lottery or Gambling Winnings](#).

The maximum allowable resource limit may be adjusted annually. Staff shall refer to the [FA standards desk guide](#) for the most up to date standard.

Countable Resources

The value of the following resources count towards the resource limits in determining SNAP eligibility:

1. Cash on hand;
2. Money in a checking or savings account in a bank or other savings institution, including credit unions. Do not include as a resource the monthly amount which has been counted as income in the period under consideration;
3. Savings certificates;
4. Stocks or bonds;
5. Proceeds from the sale of property received as a lump sum;
6. Proceeds from an estate settlement received as a lump sum;
7. Pension plans not covered in Exempt Resource. If the cash value of an excluded type of plan is rolled over into a countable resource, the cash value loses its exclusion and the funds will be included in countable resources;
8. Non-Recurring Lump-Sum or Retroactive Payments (see also [Actions on Cases Receiving Lump Sum Payments](#));
9. Gross monthly earned income tax credits or lump sum Earned Income Tax Credit payments are counted in the second month after receipt for new households, new assistance members, or individuals off the program for more than thirty (30) days. Also, any amount of Earned Income Tax Credit remaining after the twelve (12) month exclusion must be considered for individuals receiving SNAP benefits;
10. Equity in real property
 - a. Unless otherwise exempt, the equity of all non-liquid resources such as non-exempt buildings, non-exempt land, recreational properties, and property such as boats, vacation homes, or mobile homes is countable.
 - b. The equity value is determined by subtracting encumbrances (such as a mortgage) from the fair market value of the property.

When determining the household's resource level, consider the resources of excluded household members. See also [Treatment of Income, Resources, and Deductible Expenses of Excluded HH members](#) and [Treatment of Income, Resources, and Deductible Expenses of Non-Household Members](#).

Exempt Resources

Certain resources are not counted when determining eligibility for SNAP. For a list of these exclusions from resources, see [SNAP Excluded Resources](#) and [Treatment of Vehicles](#).

Verifying Resources

Households must report all resources at the time of the interview and at each certification. The Eligibility Counselor will verify all resources and any equity value of all countable resources through documentary evidence or collateral contacts. Documentary evidence is the primary source of verification although collateral contacts (e.g., banks, car dealers, real estate firms, etc.) may also be used to verify any questionable resource.

Staff may refer to [Verifying Resources](#), [Required Verifications](#), and [FA Standards Desk Guide](#) for assistance with determining and verifying resources.

Jointly Owned Resources

Resources owned jointly with other person(s) outside the household will be considered available in the entirety to that person and the household unless it can be demonstrated that the resources are inaccessible to the household.

When the household can demonstrate that resources are not accessible in their entirety and only a portion of the resource, the value of that portion of the resource will be counted toward the resource eligibility level.

See also [Jointly Owned Resources](#).

Transfer of Resources

At the time of application, households shall be asked to provide information regarding any resources which any member of the household (or ineligible aliens or disqualified person whose resources are considered available to the household) had transferred within the three (3) month period immediately preceding the date of application. Households that have transferred resources knowingly for the purpose of qualifying or attempting to qualify for SNAP benefits shall be disqualified from participation in the program for up to one (1) year from the date of the discovery of the transfer. This disqualification period shall be applied if the resources are transferred knowingly in the three (3) month period prior to application or after the household is determined eligible for benefits.

Eligibility for SNAP will not be affected by transfers of resources which:

- 1 Would not otherwise affect eligibility (example: excluded personal property such as furniture, or of money that when added to other non-exempt resources was less than the allowable limits at the time of the transfer);
- 2 are sold or traded at or near fair market value;
- 3 are transferred between members of the same household; or
- 4 are transferred for reasons other than qualifying or attempting to qualify for SNAP benefits (example: a parent placing funds in an inaccessible educational trust fund).

Period of Disqualification

The length of the disqualification period is based on the amount by which the transferred resource, when added to other countable resources, exceeded resource limits.

The following chart will be used to determine the period of disqualification:

Amount in Excess of the Resource Limit	Period of the Disqualification
\$0.00 to \$249.99	1 month
\$250.00 to \$999.99	3 months
\$1,000.00 to \$2,999.99	6 months
\$3,000.00 to 4,999.99	9 months
\$5,000.00 and up	12 months

An example would be if a one-person household with \$1250 in a bank transferred ownership of non-exempt land worth \$1350 to a relative. The \$1350 would be applied toward the resource limit of \$2250. All countable resources are \$2600 (\$1250 + \$1350). Only \$350 of that transfer would be considered toward the disqualification and the household would be disqualified for three (3) months based upon the chart above.

Staff shall reference [Disqualifying a Household from SNAP Due to Improper Resource Transfer](#) for the procedures in the event a household knowingly transferred resources for the purpose of qualifying or attempting to qualify for SNAP benefits.

Supporting Documents	Verifying Resources Required Verifications FA Standards Desk Guide Actions on Cases Receiving Lump Sum Payments SNAP Excluded Resources Jointly Owned Resources Treatment of Vehicles Disqualifying a Household from SNAP Due to Improper Resource Transfer Treatment of Income, Resources, and Deductible Expenses of Excluded HH members Treatment of Income, Resources, and Deductible Expenses of Non-Household Members
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Retention of Records Pending

Definitions/Acronyms

Term	Definition/Acronym
Elderly	<i>A person sixty (60) years of age or older or is fifty-nine (59) years old on the date of application and will be sixty (60) before the end of the month of application.</i>
SNAP	<i>Supplemental Nutrition Assistance Program</i>
TDHS	<i>Tennessee Department of Human Services</i>

Supersedes	<p>TDHS Policy 24.12 SNAP Resources Effective 09/23/2019</p> <p>TDHS Policy 24.13 SNAP Treatment of Resources Effective 07/01/2018</p>
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APPROVAL HISTORY

Approved by	Approver Title	Approved Date	Effective Date
Danielle Barnes	Commissioner	11/16/2020	03/01/2021
Danielle Barnes	Commissioner	09/17/2019	09/23/2019

Danielle Barnes

Commissioner

06/13/2018

07/16/2018

Revision History			
Date	Version	Location of Change	Description/Reason for Change
11/16/2020	03/01/2021	Sections A and C	Removed some content to procedure documents, and clarified resource eligibility standards, and exempt/countable resources
		Policy/Purpose Statements	Grammar
09/17/2019	09/23/2019	Section M	Revision of the section to refer to external documents
		Section X	Updates to reflect new amounts in item 8.b.
06/16/2018	07/16/2018	New Policy	New Policy – revised from previous policy and procedures manual and various other documents.