

# AB 494 (Berman)

## CalFresh Eligibility: Verification of Housing Costs

### SUMMARY

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AB 494 would maximize CalFresh benefits for low-income Californians by simplifying the verification of their housing expenses.

### BACKGROUND

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The Supplemental Nutrition Assistance Program (SNAP), known as CalFresh in California, provides monthly food benefits for qualified, low-income households to purchase food. CalFresh serves over four million Californians and plays a crucial role in reducing the short and long-term impact of poverty and deep poverty.<sup>1</sup>

In determining eligibility and benefit level for CalFresh, various income deductions are considered, including the excess shelter costs deduction, which accounts for a portion of an applicant household's housing costs. Applicants qualify for more benefits if they have higher housing costs.

Federal law requires applicants to verify their housing costs in order to qualify for the excess shelter costs deduction, but allows states to set the type of verification required. California lacks a consistent statewide policy for verifying housing costs. Consequently, an applicant may be unable to provide paperwork, such as rent receipts or mortgage payments, which a county may request. If an applicant is unable to provide this paperwork, they could be denied the federal food benefits they are entitled to. For example, a family subletting a room may not have access to rent receipts, or a person whose rent has recently been increased may not have been given paperwork documenting this increase from their landlord. As a result, they could, under existing state law, be denied the excess shelter

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<sup>1</sup> <https://calbudgetcenter.org/resources/calfresh-reaches-millions-californians-reduces-poverty/>

costs deduction and be awarded fewer food benefits.

Even when an applicant household has a lease or some other formal document of their housing expenses, the time that it takes for them to collect it and the expense and technology to copy it for the application can be a barrier for applicants and lengthen the amount of time that an applicant and administrator spends on the case. Studies suggest that administrative practices such as excessive verification requirements limit families' ability to receive and retain their food benefits.<sup>2</sup>

### THIS BILL

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By streamlining the verification of housing costs and reducing paperwork required of applicants, AB 494 will ensure that low-income families access the maximum amount of CalFresh benefits they are eligible to receive. It does this by establishing that, when determining eligibility for CalFresh, an applicant's housing costs are verified upon receipt of a self-certified statement declaring monthly housing expenses. The bill provides that counties may request documentation if the applicant's statement is questionable.

In addition, over one million Californians benefit from Supplementary Security Income/ State Supplementary Payment (SSI/SSP), a state/federal program which provides monthly cash grants to low-income seniors and people with disabilities. Since 1974, SSI/SSP recipients have been ineligible for CalFresh. The 2018-19 Budget Act reversed this policy, known as the "SSI cash-out," effective June 2019. With this policy change, county human services agencies are anticipating an estimated 400,000

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<sup>2</sup> <https://www.cbpp.org/research/lessons-churned-measuring-the-impact-of-churn-in-health-and-human-services-programs-on>

applications from low-income SSI recipients newly eligible for CalFresh. Because AB 494 will streamline the eligibility process, this bill will take effect immediately in order to accommodate the increased caseload.

## **SUPPORT**

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California Association of Food Banks (co-sponsor)  
Coalition of California Welfare Rights Organizations  
(co-sponsor)  
Western Center on Law and Poverty (co-sponsor)

## **OPPOSITION**

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None on file

## **FOR MORE INFORMATION**

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